



Information Sheet

# HDR Student Loans

## Amount available

**\$1,500** (typical amount) interest free

Up to **\$4,000** (exceptional circumstances)

## What can I apply for?

Materials or equipment (including laptop/computer) not covered by the [Facilities and Resources to Support Higher Degree Research Candidates Guidelines](#) may apply directly to the Graduate Research School as per below.

Emergency assistance or for personal, unforeseen, health or other discretionary needs, follow the [Educational Support Service Application Process](#).

## The following are NOT permitted

- Tuition fees or Student Services Fees
- Other University debts
- OSHC
- Field trip or Exchange Program costs
- General living expenses
- Car loans and repairs
- Personal debts (credit cards, mobile phone bills etc)
- Dental/Medical bills

## How to Apply

### For Materials and Equipment Loans:

- Check the [Facilities and Resources to Support Higher Degree Research Candidates Guidelines](#) to determine whether the material/equipment you require should be covered by the School
  - If so, please contact your School for this material/equipment
  - If not, continue below
- Check your eligibility:
  - Full-time enrolment (not available to part-time candidates)
  - Completed at least six months full time (or equivalent) as a Higher Degree Researcher at UNSW
  - good academic standing
  - No outstanding debts owed to UNSW

- Collect the following documents:
  - Complete a [Loans application form](#), and have your supervisor/School sign.
  - If you do not currently hold a stipend scholarship paid via UNSW, you must demonstrate your ability to repay the loan, by providing:
    - copies of bank statements for two months preceding the loan application, **or**
    - pay slips for the month preceding the loan application
  - Quote of materials/equipment being purchased
- Email these documents to the Admissions and Scholarships team at:
  - For International candidates: [international.grs@unsw.edu.au](mailto:international.grs@unsw.edu.au)
  - For Domestic candidates: [domestic.grs@unsw.edu.au](mailto:domestic.grs@unsw.edu.au)

A preassessment will be completed by the GRS and they will contact you to set up an interview.

If your application is successful, you will be notified at the time of your interview. Payment will be made within five working days.

If you wish to appeal the outcome of your loan application, please email the [Manager, Admissions and Scholarships](#).

## Repayments

Loans must be repaid within one (for loans less than \$1500) or two (for loans over \$1500) years, before the end of course, or (if repaying via scholarship) before the end of the scholarship; whichever is sooner. Repayments must commence within approximately one month of receiving the loan.

For candidates on a scholarship stipend paid by UNSW, repayments will be deducted from the scholarship prior to payment each fortnight.

Candidates not on scholarship repay at UNSW Candidate Central on a monthly basis (second last day of the month). You can pay in-person at Candidate Central via eftpos, or online with a credit card.

The repayment schedule will be agreed during the interview, and you must stick to this schedule. If you need to make any changes to this repayment schedule, you must contact GRS at least 2 weeks prior to the change to renegotiate the repayment schedule.

If at any time you stop being a full time candidate (eg go part time, take leave), you will need to repay the remaining amount of the loan in full within one month.

### What happens if I do not re-pay my loan?

If you fail to repay your loan, the University will terminate your loan contract and may take legal proceedings to recover the outstanding amount. You will have a block placed on your student record, which will prevent:

- Future enrolment
- Access to Examination Results
- Access to Library Services
- Access to Buildings & Computer Labs
- Access to Web CT
- Access to Transcripts
- Graduation