



Frequently Asked Questions

Scholarship Commencement

1. Where can I see information and advice relating to my scholarships payments?

If you are receiving a scholarship lump sum or scholarship stipend paid through the UNSW payroll system you will be able to view details of relevant payments through your [MyUNSW](#) profile

2. How frequently will I receive my scholarship stipend?

Most scholarships are paid on a fortnightly basis. The UNSW payroll cycle pays both UNSW staff salaries/wages and scholarship stipends every second Thursday. A calendar indicating the pay date schedule can be viewed under the Home tab in your MyUNSW profile. The link to the calendar can be found in the set of links in the top right hand part of the Home tab screen in myUNSW, under Home > Key UNSW Information > UNSW Pay & Holiday calendar.

3. Why does my pay advice show the wrong per annum rate?

My first stipend payment

If you are receiving a 'per annum' rate scholarship that is paid on a fortnightly basis the per annum rate indicated on your very first pay advice may not appear to reflect the per annum rate you believe you should be receiving. There is no need to be concerned, there is an explanation, as follows:

If you submitted your scholarship Commencement of Study form part way through a pay period, your first pay will be pro-rated to accommodate the partial pay for that pay period. If you indicated on the Commencement of Study form a commencement date that is greater than 14 days prior to the date on which you will receive your first pay then your first pay will include a full fortnight's pay plus a pro-rated back payment to the date indicated on your Commencement of Study form. In both these situations the UNSW HR Payroll system uses a deliberately calculated 'artificial' per annum rate to make your first payment, and to ensure you get the correct amount of money in that first pay.

For example, if your scholarship pays \$22,860 per annum, and your commencement date was 1 February but you only submitted your commencement of study form on 3 March you would receive your first payment on payday 17 March, backdated to 1 February. In this instance your payment on 17 March would be for the period 1 February - 17 March (ie) for 45 days (in a non-leap year). This would amount to \$2,818.35. As the UNSW payroll system wants to 'think' of the way it pays you (on 17 March, as in each pay period) as if it was paying you for a single pay period of 14 days, it creates and uses an 'artificial' per annum rate - one that would normally pay a fortnightly amount of \$2,818.35 - (ie) a scholarship with per annum rate of \$73,478.41 pa would pay \$2,818.35 per fortnight. So, in your first MyUNSW pay advice you might see an indication that you are receiving \$73,478.41 per annum. You are not. This artificial figure was only used for your first payment, as a way of ensuring you received all your 45 days' worth of pay, compressed into the

one 14 day UNSW pay period that ended on 17 March. All your subsequent pay advices will show your true* per annum rate.

My subsequent regular stipend payments

*true per annum rate - an explanation

The UNSW payroll system operates using a 364 day year. This means that the per annum rate that appears on your regular my UNSW pay advice will not appear to reflect the true per annum rate of your scholarship. It will show a figure that is 364/365ths of your true per annum rate. You will however receive 365 days' worth of that pay rate that is for 364 days, and hence you will have, after 365 days, received the full 365-day scholarship amount you are entitled to (eg) \$22,860.

For example, if your scholarship pays \$22,860 per annum (ie for 365 days) your pay advice may show that you are receiving $(364/365 \times \$22,860) = \$22,797.37$ pa. This figure of \$22,797.37 is the amount you would receive over 364 days, but you will be receiving 365 days' worth of money at this rate, which equals \$22,860.

A good way to check if you are actually receiving your true scholarship entitlement is to divide the per annum rate that appears on your pay advice by 364 (to get a 'daily rate') then multiply that 'daily rate' figure by 365 (as you will be receiving 365 days of pay at that rate) - the figure you then get should be the true scholarship rate offered to you.

(eg) for a scholarship that was offered to you at a rate of \$22,860 per annum

per annum rate that appears on pay advice = \$22,797.37

$\$22,797.37/364 \text{ days} = \62.63 per day

$\$62.63/\text{day} \times 365 \text{ days} = \$22,860 \text{ per annum.}$

Please note, in a leap year (eg) 2012, you would need to multiply by 366, not by 365, to calculate or check your true per annum rate.

If you have any questions on the above, or if you think the stipend amount you have received is incorrect please do not hesitate to contact the Graduate Research School.

4. Is my scholarship taxable?

Most scholarships that are paid to students who are enrolled at UNSW on a full-time basis, and where the conditions of that scholarship do not require any undertakings from the scholarship recipient other than to remain enrolled on a full time basis and to be making satisfactory progress would not normally be deemed taxable.

Circumstances under which scholarship stipends may become taxable include (i) if a scholarship recipient is enrolled on a part time basis, or (ii) if the scholarship recipient is required to undertake some contractual obligations considered tantamount to employment or labour in return for receiving the stipend, amongst other circumstances.

The Australian Taxation Office (ATO) provides an online interactive scholarship decision tool that can help candidates identify whether or not their scholarship should be taxed. This tool is also

useful for Faculties/Schools/academics who may be considering establishing a new scholarship for a student, to determine whether the scholarship would be taxable or tax exempt.

Examples of the types of questions the online tool asks are:

- Are you receiving a scholarship, bursary, educational allowance or educational assistance?
- Are you a full-time student?
- Are you enrolled at a school, college or university?
- Is there a condition that you continue to be, or will become, an employee of the person or authority making the payment?
- Are you a party to, or entering into, a contract with the scholarship provider that is wholly and principally for your labour?
- Can you be required, under the terms of the scholarship, to provide personal services (now or in the future) for the scholarship provider (or a nominee)?
- Is the scholarship payment provided principally for educational purposes?

5. Tax File Number Declaration form

If your scholarship is to be taxed (eg if you have a part time scholarship), you should complete a Tax File Number (TFN) Declaration form and return it to HR Salaries (The Chancellery, Room 119 Level 1, North Wing), prior to the commencement of your stipend payments.

Sample Tax File Number Declaration forms can be viewed on the ATO website. Valid paper versions for providing to your employer or scholarship payer can be obtained from the Human Resources Reception (The Chancellery, Room 119 Level 1, North Wing), Local Newsagent, or by ordering online at the ATO website, directly from ATO outlets, or by calling the ATO on 1300 720 092.