



Information Sheet

HDR Student Loans

How to Apply?

1. Email the Admissions and Scholarships team at the [Graduate Research School](#) for pre-assessment.
2. Attend an interview at the Graduate Research School,
3. **For loans of \$200 or more:** provide proof of ability to repay the loan, including:
 - copies of bank statements for two months preceding the loan applicationOR
 - pay slips for the month preceding the loan application

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](#).

Amount available

\$1,500 (typical amount) interest free

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

Eligibility

- Full-time enrolment
- (not available to part-time candidates)
- Completed at least one full-time semester (or equivalent) as a Higher Degree Researcher at UNSW
- good academic standing
- No outstanding debts owed to UNSW
- **For loans of \$200 or more** - Documentary evidence of income (eg. bank statements)

The following are NOT permitted

- Tuition fees
- Other University debts
- Field trip or Exchange Program costs

- General living expenses
- Car loans and repairs
- Personal debts (credit cards, mobile phone bills etc)
- Dental/Medical bills

Repayments

Payments can be made at the Cashier (either at Kensington Campus or at COFA) by eftpos, or online with a credit card.

- Loans of up to \$1500 must be repaid in full within 1 year
- Repayments for loans in excess of \$1500 must be repaid in full within 2 years

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