1. Intent

The intent of this policy is to provide guidance on the management of student loan funds at Edith Cowan University (ECU).

2. Organisational Scope

This policy applies to all domestic students enrolled at ECU including VET students.

International students are not eligible for student loans but they may be entitled to apply for other emergency loans intended for them.

The Student Services Centre (SSC) is responsible for the implementation of this policy.

3. Definitions

Census date - means the date at which a student’s fee liability is assessed. The Census dates are normally March 31 and August 31 but could vary depending on the academic period;

Currently Enrolled - means the student has a course status of enrolled at ECU and is studying in the current Teaching Period or; the student has status of inactive and has re-enrolled in a Teaching Period yet to commence (i.e. between teaching periods);

DEEWR - means the Commonwealth Department of Employment, Education and Workplace Relations;

Delegated Officer - means the Officer authorised to administer loans under this policy;
**Domestic Students** - means students who are Australian citizens, New Zealand citizens or holders of an Australian permanent residency visa;

**Financial or Administrative Encumbrance** - means a penalty placed on a student’s record, normally for non-payment of monies owing or failure to provide mandatory information such as a tax file number. The encumbrance remains in force until the default is rectified and the overdue amount is paid in full. An encumbrance may restrict access to services provided by the University including computing and library access, and approval to graduate;

**Good Standing** is an academic progression status applied to students who are making satisfactory academic progress;

**International student** - means a student defined as such by the relevant Acts of the Commonwealth of Australia;

**Probation** is the academic progression status applied to students deemed to have made marginal academic progress but permitted to continue their studies;

**Student Contribution Amount** - means the amount a Commonwealth supported student pays towards the cost of undertaking units of study at University;

**Teaching Period** - means the period of time within which a unit is undertaken and formally assessed and for which assessment results are confirmed by Board of Examiners;

**Unit** - means a unit of study that can form part of a program of study necessary to qualify for a university higher education award;

4. **Policy Content**

4.1. Student loans will be offered to domestic students and will be interest free.

4.2. The maximum loan amount will not exceed $1500. The minimum amount will not be less than $500.

4.3. The total amount of funds to be made available in each calendar year may be restricted. This amount can be determined by the Manager, Fees, Scholarships and SSC Business Manager in consultation with the Director, Student Services Centre as and when deemed appropriate.

4.4. Loan funds should be approved with the intent to assist the student to successfully complete their course by improving the student's financial situation.

**Eligibility**

4.5. Students must meet all eligibility requirements to receive a loan. Applications must be assessed and processed in an equitable and timely manner, normally within 5 working days.

4.6. Priority in the allocation of funds shall be given to students:
4.6.1. from country or isolated areas or who are required to live away from home to pursue their studies; or
4.6.2. from disadvantaged groups (as defined by DEEWR and amended from time to time); or
4.6.3. with low personal incomes or,
4.6.4. if dependent children, from families with low incomes as can be demonstrated by a Centrelink allowance or as defined by the most current Commonwealth Scholarship guidelines.

4.7. In order to be eligible for a student loan the applicant must:
4.7.1. be a currently enrolled student, in an award course, of the University at time of application;
4.7.2. apply in the manner specified by the University;
4.7.3. have an academic progression status of either good-standing or probation
4.7.4. have no current debts (including any outstanding ECU Student Loan) or encumbrances against their student record;
4.7.5. demonstrate a genuine need; and
4.7.6. meet all other administrative requirements as specified in the application documentation

4.8. Applicants may be required to provide additional evidence related to the reason for their application, for example written quotes, invoices, statements or other relevant documents.

4.9. Students are restricted from applying for loans in the following circumstances:
4.9.1. they are in receipt of funding from any other University sources for the same purpose (eg Students in receipt of an Accommodation Scholarship may not apply for a loan for accommodation expenses); and
4.9.2. they have placed themselves in considerable financial hardship, including when ongoing expenses have fallen into arrears (e.g., large rent arrears).

4.10. Loans may not be used to pay University fees, fines and service charges (including the student contribution amount).

4.11. A student granted a loan shall sign an undertaking in the form of the Student Loan Agreement that the funds provided shall only be used for the purposes identified in his or her application and that any conditions imposed on the grant of the loan shall be adhered to.

Inclusions/Exclusions

The following list is intended as a guide to the items and services for which a student may be granted a loan. The list is not exhaustive and may be changed from time to time at the discretion of the Student Services Centre. Loans for items not listed here may be granted at the discretion of the responsible Manager.
4.12. Loans may be granted to assist with payment of:
   4.12.1. University text books and other essential unit related materials;
   4.12.2. repairs to essential transport (car, motorcycle, bicycle etc) where loss of the same would jeopardise the student’s ability to continue their studies;
   4.12.3. up-front charges related to securing accommodation (eg removal expenses, bond) provided the applicant is not in receipt of other bond assistance;
   4.12.4. charges for connection of essential services (eg. Electricity, telephone);
   4.12.5. medical expenses for essential services that cannot be met via the Medicare or private health rebates schemes;
   4.12.6. costs related to personal emergencies (eg travel costs);
   4.12.7. purchase or repair of basic essential items or utilities (eg fridge, replacement locks, plumbing, electrical, gas);
   4.12.8. costs related to seeking employment (eg. resume development);
   or
   4.12.9. essential computer equipment (conditions apply)

4.13. Loans shall not be granted for the following reasons:
   4.13.1. accommodation costs where the student is living at home under the care of parents or guardians;
   4.13.2. tuition fees;
   4.13.3. holidays;
   4.13.4. purchase or lease of vehicles;
   4.13.5. entertainment; or
   4.13.6. clothing

Applications

4.14. Applicants will be required to complete all necessary application requirements as required in accordance with published information available at http://www.ecu.edu.au/student/fees/loans.

4.15. Student Counsellors or Student Connect Officers within the Student Services Centre may recommend a student for a loan following an interview in the normal course of their work.

Repayments

4.16. Applicants will be required to repay the loan according to an agreed schedule of repayments and loan period not exceeding 12 months.

4.17. The repayment schedule is to be determined by the Delegated Officer, unless otherwise determined by the Manager Fees and Scholarships, the repayment schedule in the Loan Agreement must provide that:
   4.17.1. the loan must be repaid within 12 months;
   4.17.2. repayments are to be based on the formulae of (Total Loan Sum)/26; and
4.17.3. repayments must not be less than $20.00 per fortnight

4.18. Students that have less than 12 months left of their course can apply for a student loan. If granted, they have to repay the monies within the time they have left before completing their course.

4.19. Scheduled repayments via Centrepay will be the principal method for repayment, with direct debit banking being the secondary method of repayment for students that do not receive a payment from Centrelink.

4.20. In exceptional circumstances the original schedule of repayments and final repayment date may be renegotiated. Any extension to the loan repayment schedule may only be granted:
   • Once;
   • In the final half of the loan repayment period; and
   • Provided loan repayments are not in arrears.

4.21. Students who discontinue their course of study must repay the outstanding proportion of their loan within 20 working days of discontinuation.

4.22. Students who complete their studies at ECU must repay the outstanding proportion prior to graduation, or graduation processes will not be commenced.

4.23. Students who default on their payment schedule may be deemed to be liable for the immediate repayment of any overdue amount on that loan in addition to any Financial Institutions payment-default fees incurred.

4.24. Students who default on their loan will have a financial encumbrance placed on their record until the overdue amount is paid.

4.25. Non-payment of loans will result in debt recovery action.

4.26. Debt recovery action will be managed by the Revenue Accounting Team in the Finance and Business Services Centre.

4.27. The Delegated Officer will be responsible for maintaining the Centrepay and direct debit schedule and transmitting the schedules after appropriate approval has been received.

4.28. Students whose application for a loan has been rejected, may appeal to the relevant entity within the Student Services Centre in accordance with published information available at: http://www.ecu.edu.au/student/fees/loans.

Effective Date

4.29. This revised policy will be effective from the date of formal approval by the University.
5. **References**

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<thead>
<tr>
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<th>ad055</th>
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<tr>
<td>Policy Owner:</td>
<td>Student Services Centre</td>
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<tr>
<td>Approved by:</td>
<td>Vice President (Resources) Chief Financial Officer</td>
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<tr>
<td>Date Approved:</td>
<td>01 April 2005</td>
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<tr>
<td>Revision Date:</td>
<td>6 February 2012</td>
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<td>Amendments:</td>
<td>6 February 2009</td>
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6. **Contact Information**

<table>
<thead>
<tr>
<th>Contact Person:</th>
<th>David Marshall</th>
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<tbody>
<tr>
<td>Telephone:</td>
<td>(08) 6304 3883</td>
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<tr>
<td>Email address:</td>
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