Student Financial Hardship Procedure

Section 1 - Introduction

(1) This procedure outlines the requirements for the allocation of funds from the University of Newcastle (University) Student Hardship Grant Scheme and Loans Scheme (the Schemes). The Schemes provide assistance to students in need and supports the University's longstanding commitment to access and equity.

Section 2 - Administration and Management

(2) The Student Hardship Grants Scheme and the Student Loans Scheme are administered by Student Central.

(3) The Student Loans and Grants Advisory Group (SLGAG) oversee and monitor the Schemes.

(4) Membership of the SLGAG is made up of:

a. Pro Vice-Chancellor Student Experience;
b. Associate Director, Student Wellbeing;
c. Academic Division Finance Business Partner; and
d. College Senior Manager Education and Innovation (rotated annually).

(5) The SLGAG is an advisory group to the Senior Deputy Vice-Chancellor (Academic & Global) and meets on at least a quarterly basis to:

a. propose the allocation of funds for the year;
b. set an annual maximum limit for the Loans and Hardship Grants Schemes;
c. monitor effective management and use of the Schemes; and
d. recommend changes to policies/procedures as required.

(6) In ensuring that current needs can be met, the SLGAG reserves the right to:

a. change the eligibility requirements for access to either Scheme, dependent upon sources of income and current events impacting on students;
b. impose or change maximum limits of funds that can be provided to a student from either or both Schemes.

(7) All personal information collected and stored for the purposes of administering the Schemes will be handled in accordance with the University's Privacy Management Plan and Records Governance Policy.

Approved Purposes

(8) Hardship Grants and Student Loans are available to meet urgent short-term needs which:

a. the student is not able to meet themselves due to financial hardship; and
b. if not met, would place the student's continued study in jeopardy.

(9) Hardship Grants will be considered in preference to loans in situations where:

a. the student's studies will be negatively affected because of an immediate and pressing financial need; and
b. due to ongoing financial hardship, the student is not able to demonstrate a clear capacity to repay or a history of meeting financial obligations.

(10) An urgent short-term need may include, but is not limited to:

a. accommodation costs;
b. basic living costs - which may include medical costs;
c. text books and course materials/equipment;
d. practicum costs.

(11) In certain circumstances funds may be available for transport expenses (repairs, registration, insurance of vehicles) where the student:

a. is not on a public transport route;
b. is studying a program that requires off-campus travel; or
c. can demonstrate other extenuating circumstances.

(12) Exceptional circumstances such as family circumstances, illness or accident may be considered by the Associate Director, Student Wellbeing on recommendation from the Senior Manager, AccessAbility and Support or the Financial Wellbeing Officer.

(13) Student Loans are generally not available for tuition fees, except:

a. under exceptional circumstances; and
b. when recommended by the Associate Director, Student Wellbeing.

Approval

(14) Hardship Grant Scheme and Student Loan Scheme applications will be considered for approval by the Senior Manager, AccessAbility and Support, or other authorised delegate.

(15) The University may request a student to attend a financial counselling session before considering an application for financial assistance.

Review of Schemes

(16) Student loans and their repayments and all Hardship Grants awarded will be monitored at the quarterly meetings of the SLGAG.

(17) In addition, the Finance Business Partner (Academic Division) will arrange for a financial report to be produced at each month end, detailing amounts awarded as hardship grants, amounts loaned, and amounts repaid. This report will be given to the Senior Manager, AccessAbility and Support.

(18) The Financial Wellbeing Officer will monitor the Harship Grant Fund and Student Loan Fund on an ongoing basis with the help of the monthly financial reports to:

a. ensure that Hardship Grants and Student Loans are not advanced for more than the annual budgetary allocation; and
b. monitor the accumulation of bad and/or doubtful debts.

Section 3 - Student Hardship Grant Scheme

(19) Hardship Grant monies are predominantly accessed from Higher Education Participation and Partnerships funding.

(20) The University may also accept monies into the Student Hardship Grant Scheme from:

a. other areas of the University;
b. donors via Office of Philanthropy; or
c. its stakeholders.

Eligibility

(21) A student applying for a Hardship Grant must:

a. be enrolled at the University;
b. be a full or part-time student at the undergraduate or postgraduate level;
c. be an Australian Citizen or hold Permanent Residency status;
d. provide copies of bank statements, Centrelink Benefit payments and/or other evidence of financial disadvantage;
e. provide a supporting statement attesting to the nature/level of the urgent financial need as well as the context of ongoing financial hardship in which this need has arisen.

(22) The student's academic record, attendance and progress in their program will be taken into consideration.

Hardship Grant Conditions

(23) Hardship Grants are subject to the the following conditions:

a. the applications must be made to Financial Wellbeing on the appropriate form;
b. appropriate documentation (see Eligibility) must be supplied with the application;
c. under exceptional circumstances amounts greater than the current maximum limit, as determined by the SLGAG, can be considered if recommended by the Associate Director, Student Wellbeing and approved by the Pro Vice-Chancellor Student Experience.

Section 4 - Student Loans Scheme

(24) The Student Loans Scheme fund was initially established through an allocation of moneys as recommended by the SLGAG.

(25) The fund is monitored by Student Equity and AccessAbility and Support and Financial Services to ensure a high rate of repayment of loans.

(26) The fund will therefore be relatively self replenishing but may receive occasional annual “topping up” on recommendation from the SLGAG.

Eligibility

(27) A student applying for a Student Loan must:

a. be enrolled at the University;
b. be a full or part-time student at the undergraduate or postgraduate level;
c. provide copies of bank statements, Centrelink Benefit payments and/or other evidence of financial disadvantage;
d. be able to demonstrate, with appropriate documentation, a clear capacity to repay; and
e. where possible, provide appropriate documentation to demonstrate a history of meeting financial obligations.

Terms of Loans

(28) Student Loans are offered for a maximum term of twelve (12) months, and cannot be extended outside the applicant's period of study as a student of the University.

Loan Conditions

(29) The following loan conditions apply:

a. loan applications must be made to Student AccessAbility and Support on the appropriate form. Appropriate documentation, as outlined in eligibility, must be supplied with the application;
b. the majority of loans will generally be granted for small amounts (e.g. $500 to $1,000);
c. the recipient can apply to the Financial Wellbeing Officer to renegotiate the payment plan for a loan prior to defaulting on payments;
d. if the recipient of a loan defaults, and contacts the Financial Wellbeing team in advance of the default or on the day of, they will receive up to two opportunities from the Financial Wellbeing team to renegotiate the loan terms by completing a 'Loans Conditions' form;
e. renegotiation of the payment plan will only occur where there are extenuating circumstances supported by third party verifiable documentation;
f. if the recipient defaults a for a third time after completing the Loans Conditions form or does not proactively contact the Financial Wellbeing team in advance or on the day of the first default - the payment plan will be cancelled immediately and the debt will become due and payable in full and recovery will be undertaken in accordance with the University's debt collection process.

Status and Details

Status	Current
Effective Date	1st December 2022
Review Date	1st December 2025
Approval Authority	Deputy Vice-Chancellor (Academic) and Vice President
Approval Date	1st August 2022
Expiry Date	Not Applicable
Responsible Executive	Belinda Yourn Senior Deputy Vice-Chancellor (Academic & Global)
Enquiries Contact	Scott Laing Associate Director, Student Wellbeing Student and Academic Administration

Glossary Terms and Definitions

"University" - The University of Newcastle, a body corporate established under sections 4 and 5 of the University of Newcastle Act 1989.

"Vehicle" - Has the same meaning as section 4 of the Road Transport Act 2013.

"Campus" - means any place or premises owned or controlled by the University, but may also specifically refer to a designated operating location such as the Callaghan Campus.

"Course" - When referring to a course offered by the University, a course is a set of learning activities or learning opportunities with defined, assessed and recorded learning outcomes. A course will be identified by an alphanumeric course code and course title. Course types include core courses, compulsory courses, directed courses, capstone courses and electives. For all other uses of this term, the generic definition applies.

"Personal information" - Has the same meaning as in the Privacy and Personal Information Protection Act 1998 (NSW).

"Student" - A person formally enrolled in a course or active in a program offered by the University or affiliated entity.

"Financial hardship" - An inability to meet basic living needs.

"Postgraduate" - Any qualification being at the level of Graduate Certificate or above.

"Program" - When referring to learning, a program is a sequence of approved learning, usually leading to an Award. For all other uses of this term, the generic definition applies.

"Undergraduate" - Refers to any qualification up to and including the level of a Bachelor Honours degree.

"College" - An organisational unit established within the University by the Council.

"Delegate" - (noun) refers to a person occupying a position that has been granted or sub-delegated a delegation of authority, or a committee or body that has been granted or sub-delegated a delegation of authority.

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