



Emergency Student Loans Procedures

1. STRATEGIC PLAN THEME AND COMPLIANCE OBLIGATION SUPPORTED

[Scholarships and Financial Assistance Policy](#)

Strategic Plan Theme: [Learning and Student Experience](#)

2. PROCEDURAL DETAILS

2.1. Applying for an Emergency Student Loan

2.1.1. To apply for an Emergency Student Loan, a student will complete and submit to the Loans Officer the appropriate application form as prescribed by the Chief Student Services Officer (or nominee) and provide the relevant supporting documentation as described by the form.

2.1.2. If a student is under the age of 18, the Loans Officer will accept the application only with a parent or guardian's written consent for the student to apply for the loan.

2.2. Approval of an Emergency Student Loan

2.2.1. The Loans Officer will not approve an application from an applicant:

- a) who is not enrolled in an award course at a Curtin location within Australia;
- b) has outstanding debt to the University;
- c) has been found guilty of student misconduct; or
- d) who will use the Emergency Student Loan to assist with expenses associated with studying, such as tuition fees or incidental charges or to supplement income, to repay existing commercial debt (e.g. a bank loan or credit card debt), or for recreational purposes.

2.2.2. The Loans Officer will evaluate the application and supporting documentation and will take the following into consideration when making their decision:

- a) a demonstrated temporary and unexpected financial need;
- b) that the circumstances of this need are and were not avoidable due to the inappropriate or avoidable behaviour by the student;
- c) the student's history regarding payment of fees and charges; and
- d) the following specific circumstances:
 - (i) unexpected expenses arising from illness or death of a family member;
 - (ii) expenses arising from unexpected and urgent changes to accommodation or living costs or both; and
 - (iii) urgent and unexpected medical expenses of the applicant.

2.2.3. An Emergency Student Loan is limited to a maximum amount of \$2000.

2.3. Appeals Process

2.3.1. A student may appeal a Loans Officer's decision to reject a loan application by submitting an appeal in writing to the Manager, Scholarships Office within 10 working days of the notification of the decision providing:

- a) information to support the claim that the decision was incorrect; and
- b) any new information relevant to the application that was not previously supplied.

2.3.2. The appeal will be relevant to the case and be supported by appropriate documents and evidence.

2.4. Notification, acceptance documentation and payment

2.4.1. The Loans Officer will notify the applicant of their decision and provide the Emergency Student Loan Agreement Terms and Conditions.

- 2.4.2. The Emergency Student Loan will be paid to the applicant on receipt by the Loans Officer of completed and accepted Emergency Student Loan Agreement Terms and Conditions.

2.5. Loan Repayments

- 2.5.1. A Loan Repayment Schedule will be provided to the debtor and a sanction will be placed on the student's record for the duration of the loan.
- 2.5.2. Students who experience or anticipate difficulties with making loan repayments will contact the Loans Officer immediately and may also seek support from the Counselling Services or Guild Student Assist.
- 2.5.3. It will be the responsibility of the debtor to bear all expenses, fees and reasonable costs incurred by the University when an account of outstanding debt is referred to a debt collection agency for recovery.

2.6. Responsibility of Loans Officer

- 2.6.1. The Loans Officer will be responsible for monitoring funding and providing quarterly reports on the Emergency Student Loan Program to the Manager, Scholarships Office.
- 2.6.2. Compliance with the Emergency Student Loans policy will be monitored through regular audits.

3. RESPONSIBILITIES

In addition to any responsibilities set out in section 2.

3.1. Academic Registrar

Is responsible for:

- a) Determining the correct or intended interpretation of this procedure.

4. SCOPE OF PROCEDURES

These procedures apply to staff and University Associates involved in administering Emergency Student Loans and all students except non-award students, Undergraduate and Postgraduate Offshore students.

5. DEFINITIONS

(Note: Commonly defined terms are located in the [Curtin Common Definitions](#). Any defined terms below are specific to this document)

Emergency Student Loan

An interest free loan that is available to assist eligible Curtin students experiencing financial difficulties of an unforeseen and isolated nature.

Loans Officer

A person who undertakes Emergency Student Loan's duties in the administering area, appointed by the area's Manager.

6. SCHEDULES

Nil

7. RELATED DOCUMENTS/LINKS/FORMS

[General Debtors Procedures](#)

Policy Compliance Officer	Jon Yorke , Academic Registrar
Policy Manager	Deputy Vice-Chancellor, Academic
Approval Authority	Deputy Vice-Chancellor, Academic
Review Date	1 st April 2023

REVISION HISTORY

Version	Approved/ Amended/ Rescinded	Date	Committee / Board / Executive Manager	Approval / Resolution Number	Key Changes & Notes
NEW	Approved	25/11/2011	Academic Board	AB 186/11	Attachment 4 to Document No 01214/11
	Administratively Updated	13/05/2015	Director, Legal and Compliance Services		Committee website link updated
	Amended	14/12/2015	Chair, Academic Services Committee	EM1523	Unconditional
	Approved	10/07/2019	Deputy Vice-Chancellor, Academic	EM1934	Unconditional