SHORT-TERM LOAN

Short-term loans are useful for immediate cash flow problems, when other sources of financial support are not available or limited.

This interest free student loan will only be approved for:

- Course-related expenses (excluding tuition fees) such as IT equipment, course equipment, texts; and/or
- Living expenses such as bond, rent, or bills.

Eligibility

To be eligible to apply for a student loan, you must have a current enrolment at the University of Melbourne.

You cannot apply for a loan if you are:

- On a Leave of Absence
- Enrolled in a Community Access Program or a cross-institutional study
- Residing overseas (except for outbound Study Abroad and Exchange students)
- Under 18 years of age

When do I have to repay the loan?

The repayment due date is determined by the advisor. Generally repayment is due within 6 months (or earlier based on your enrolment in the current year).

How much can I borrow?

The maximum amount available to borrow is $1,000 without a guarantor.

How do I apply?

1. Submit an application and follow the instructions on the online form
2. You will need a copy of your student ID card.

What happens next?

Applications are assessed by the Loan Approval Group. You will be emailed the outcome within five working days.

Short-term loan 2026
Form Preview

If your application for a short-term loan is approved, you will be asked for your bank details. Once received, payment will be made to your nominated Australian bank account.

Loan repayments are made via BPay. They can be made in full or by instalments to the University's Finance Department.

For more information about the administration of University of Melbourne student loans, please see the Student Loans, Fees and Charges Policy (MPF1325).

STUDENT DETAILS

* indicates a required field

Student ID number *

Student name *
First Name | Last Name

Date of birth *
DAY/ MONTH/ YEAR

University of Melbourne student email *

Personal email *
Must NOT be your student email address

Phone number *
Must be an Australian phone number.

Full residential address
Please include unit, room or apartment number

Citizenship *
○ Australian Citizen
○ New Zealand Citizen
○ Australian Permanent Resident
○ International Student

Course name *

For example, BACHELOR OF ARTS, MASTER OF FINANCE, or PHD

Expected course completion or PhD thesis submission date *

(MONTH/YEAR)

APPLICATION DETAILS

* indicates a required field

Please tell us why you need the loan and what you will use it for: *

Word count:
Must be between 20 and 500 words.

This loan will help pay for:

Bond

Rent

IT equipment/software

Course-related expenses (e.g. textbooks, equipment)

Living expenses (e.g. utility bills, groceries)

Approved study abroad or exchange expenses

Approved mandatory placement expenses

Approved internship expenses

Approved subject field trip expenses

Essential research conference expenses

Loan amount requested *

Maximum is $1000

CURRENT FINANCIAL SITUATION: EXPENSES

* indicates a required field

AVERAGE WEEKLY EXPENSES

This section requires you to provide information about your expenses to help assess your eligibility.

Housing costs *

Weekly amount

Living expenses *

Weekly amount

Total debts

Do not include HELP debts or mortgages

Average weekly expenses *

Additional information

CURRENT FINANCIAL SITUATION: INCOME

* indicates a required field

AVERAGE WEEKLY INCOME

This section requires you to provide information about your income to help assess your eligibility.

Job

Weekly amount

Scholarship

Additional information

Weekly amount

Centrelink

Weekly amount

Commonwealth Prac Payment

Weekly amount

Family assistance

Weekly amount

Average weekly income *

SUPPORTING DOCUMENTS

* indicates a required field

Current ID card *
Attach a file:

Provide as JPG, PNG or PDF file

STUDENT DECLARATION

* indicates a required field

Important Information

- The loan amount must be repaid immediately if you withdraw from your course.
- If you do not repay the loan by the agreed due date, the University will take action to recover the debt. The University may also withhold your results, academic transcripts and or prohibit you from enrolling in any further studies.
- For more information about the administration of University of Melbourne student loans, please see the [Student Loans, Fees and Charges Policy (MPF1325)](#).

By submitting this form, I declare that I have read and understood the 'Important Information' section above; that the information I have provided is true and correct; and that the loan, upon approval, will be spent in good faith and in accordance with the information provided in my application. *

○ I agree with the above

Privacy:

The University of Melbourne collects personal information in accordance with the University Privacy Policy which can be viewed in full at http://policy.unimelb.edu.au/MPF1104. Information is collected, used and stored for the purpose of administering student loans and related activities. Information collected as part of this application will be disposed of in line with University retention and disposal requirements. You may request access to your information at any time by contacting the privacy officer at privacy-officer@unimelb.edu.au.