

Long-term loan application 2026

Form Preview

LONG-TERM LOAN

Long-term loans are useful to assist for a range of unexpected expenses, when other sources of financial support are not available or limited.

A long-term 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.

A long-term loan is a secured loan, which means a guarantor is required to cover payment of the loan. The University will only accept a guarantor who is over 21 years of age, and who is not:

- A student at the University or any other tertiary institution
- Your partner
- Sharing accommodation with you
- In debt to the University
- In receipt of Centrelink payments

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
- Undertaking a Community Access Program or a cross-institutional study
- Residing overseas (unless on an approved outbound Study Abroad or Exchange)
- Under 18 years of age

How much can I borrow?

The maximum loan amount is up to \$5,000.

- **If your guarantor is not an Australian permanent resident/citizen, or is not living in Australia**, you can borrow up to \$3,000.
- **If your guarantor is an Australian permanent resident/citizen and lives in Australia**, you can borrow up to \$5,000.

When do I have to repay the loan?

If you are not an Australian citizen, or do not have permanent residency status, or if your guarantor is residing overseas, you must repay the loan before course completion.

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If you are an Australian citizen or permanent resident, you may repay the loan after course completion.

Loan repayments are made via BPay. They can be made in full or by instalments to the University based on your loan contract.

How do I apply?

Complete the form and submit the following required documents.

- 1.Current ID
- 2.Guarantor's photo ID (eg a driver's license or passport)
- 3.Guarantor's proof of current residential address (eg a driver's license or utility invoice)
- 4.Guarantor's proof of residency status (eg a passport/PR visa or birth certificate/extract)
- 5.Guarantor's proof of income (eg a council rate notice, pay slip, or letter from an accountant - evidence must be dated within the last 8 weeks).

What happens next?

If your application for a loan is approved, you will be emailed your loan details with instructions on how to accept the loan. Once received, payment will be made to your nominated bank account. If your application is not approved and you wish to appeal the decision, please email student-loans@unimelb.edu.au outlining the reasons for your appeal. You will be contacted within five working days of submission.

Still not sure?

Please email Financial Aid at student-loans@unimelb.edu.au.

STUDENT DETAILS

* indicates a required field

Student ID number *

Student name *

First Name

Last Name

Date of birth *

DAY/ MONTH/ YEAR

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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 make sure to include unit, room or apartment number

Citizenship *

- Australian Citizen Australian Permanent Resident
 New Zealand Citizen International Student

Course name *

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

Expected course completion or PhD thesis submission date *

(MONTH/YEAR)

GUARANTOR DETAILS

* indicates a required field

Guarantor's name *

Email *

Phone number *

Relationship to applicant *

Full residential address *

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Citizenship *

- Australian citizen
- Australian permanent resident
- Other (e.g. overseas resident, New Zealand citizen)

Occupation *

Employment status *

- Full time
- Part time
- Casual
- Self employed
- Retired

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. textbook, equipment)

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

Approved study abroad or exchange expenses

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Approved mandatory placement expenses

Approved internship expenses

Approved subject field trip expenses

Essential research or conference expenses

Loan amount requested *

Maximum is \$1000

SUPPORTING DOCUMENTS

Please provide supporting documents for approved outbound study abroad, exchange, internship, or essential research or conference expenses

Attach a file:

Please use PDF, JPG, or PNG files

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.

Average weekly expenses *

Additional information

Total debts

Do not include HELP debts, student loans, or mortgages

CURRENT FINANCIAL SITUATION: INCOME

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* 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 *

weekly amount

Centrelink *

weekly amount

Other income (e.g. family assistance, financial support) *

weekly amount

Average weekly income *

Additional information

SUPPORTING DOCUMENTS

* indicates a required field

Current ID card *

Attach a file:

Provide as JPG, PNG or PDF file

Guarantor's proof of identity (photo ID such as driver's license or passport) *

Attach a file:

Provide as JPG, PNG, or PDF file

Guarantor's proof of residency status (passport, recent VEVO check, birth certificate) *

Attach a file:

Provide as JPG, PNG, or PDF file

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Guarantor's proof of residential address (driver's license, utility invoice, dated within last 3 months) *

Attach a file:

Provide as JPG, PNG, or PDF file

Guarantor's proof of income (council rates notice, letter from an accountant, or pay slip - evidence must be in English and dated within the last 8 weeks) *

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