

## **International Student Loan Schemes**

The University of Sydney has appointed a dedicated International Loan Schemes Officer to assist students in relation to applying for education loans to fund their study. Enquiries regarding educational loans available to international students can be directed to: [intlfinaid@io.usyd.edu.au](mailto:intlfinaid@io.usyd.edu.au)

Students attending the University of Sydney are eligible to apply for government funded and several private loan programs. Information relating to loans for international students, including students from Canada, the US and the UK and US Veteran's Affairs educational benefits are detailed below.

### ***Student Loans for International Students***

The University of Sydney participates in a range of private education loan programs available to international students. These loans are available to students from any country who have a US citizen or permanent resident co-borrower. Students with an eligible co-borrower can borrow the entire cost of their educational expenses, including tuition fees and living expenses. Additional information regarding the application and eligibility requirements for these loan programs are available from:

International Education Finance Corporation (IEFC)

<http://www.iefc.com>

or

Student Loan Xpress

<http://www.studentloanxpress.com/student-loan-products/private-student-loan.html>

### ***Student Loans for Canadian Citizens or Dual Citizens***

Canadian citizens wishing to study at the University of Sydney are able to access a range of student financial aid that is delivered through Commonwealth, State or Provisional based funding programs.

The University of Sydney does not administer or calculate eligibility for financial aid for Canadian students. The University confirms program information and enrolment details and completes Canadian Customs and Revenue Agency Taxation Certificates on behalf of Canadian students. However, all decisions concerning eligibility is made by the granting body. General information on financial assistance for Canadian citizens is available from the following website:

<http://www.canlearn.ca/>

In addition, Canadian students studying at the University of Sydney are eligible to apply for the Canadian Higher Education Loan Program (CanHELP) to fund their studies abroad. The CanHELP loan was developed and is administered by the International Education Finance Corporation (IEFC) Information and applications forms can be obtained from:

[http://www.iefc.com/canada/can\\_index.cfm](http://www.iefc.com/canada/can_index.cfm)

Further information for Canadian citizens or dual citizens is available from the International loan Schemes Officer: [intlfinaid@io.usyd.edu.au](mailto:intlfinaid@io.usyd.edu.au)

### ***Student Loans for UK Citizens***

#### **UK Career Development Loans (UK-CDL)**

The University of Sydney participates in the Career Development Loan (CDL) to fund citizens of the UK to undertake tertiary study that is of a vocational nature. The UK-CDL is administered by the Learning Skills Council and is a deferred repayment bank loan designed to assist students undertake vocational learning. The University of Sydney's registration number for the UK-CDL is 10646.

The University does not administer the UK-CDL as this loan program is based on a direct agreement between the student and the lending institution. Additional information regarding the UK-CDL is available from the following website: <http://www.lifelonglearning.dfes.gov.uk/cdl>

### ***Student Loans for US Citizens and Dual Citizens***

### **Federal Family Loan Program (Stafford and Plus Loans)**

The University participates in the US Federal Student Aid loan programs and citizens, eligible non-citizens and dual citizens of the US are able to apply for Stafford and Plus loans to fund their study. The University of Sydney's US Department of Education School Code is 03067200.

Students intending on applying for either Stafford or Plus loans should make contact with the International Loan Schemes Officer to obtain additional information in relation to the loan application process and eligibility: [intlfinaid@io.usyd.edu.au](mailto:intlfinaid@io.usyd.edu.au) and should complete a Free Application for Federal Student Aid online: <http://www.fafsa.ed.gov/>

### **Private Education Loans for International Students**

In addition to Federal Student Aid, students who are citizens or dual citizens of the USA can apply for private loans to supplement their study. The University of Sydney has affiliations with several private loan providers, including the International Education Finance Corporation (IEFC), Student Loan Xpress, Bank of America who offer student loans to US citizens or dual citizens. For additional information students should contact the International Loan Schemes Officer to obtain additional information: [intlfinaid@io.usyd.edu.au](mailto:intlfinaid@io.usyd.edu.au) or visit the following websites:

International Education Finance Corporation (IEFC)

<http://www.iefc.com>

Student Loan Xpress

<http://www.studentloanxpress.com/student-loan-products/private-student-loan.html>

Bank of America

[http://www.bankofamerica.com/studentbanking/index.cfm?template=stb\\_loan\\_finder](http://www.bankofamerica.com/studentbanking/index.cfm?template=stb_loan_finder)

### **US Department of Veterans Affairs**

The University of Sydney accepts students who are eligible for a range of US Veteran's Educational Benefit Programs. Eligibility for GI Bill Educational Benefits can include, veterans, members of the Selected Reserves or National Guard and the dependents of service-connected deceased or totally and permanently incapacitated veterans. To confirm program eligibility please contact the International Loan Schemes Officer: [intlfinaid@io.usyd.edu.au](mailto:intlfinaid@io.usyd.edu.au)

The University of Sydney does not determine eligibility for VA education benefits. The U.S. Department of Veterans Affairs is the only organization authorized to determine a student's eligibility. Specific questions relating to eligibility should be addressed to:

Buffalo VA Regional Office (Processing Office for Foreign Schools)

PO Box 4616

Buffalo NY 14240 – 4616

USA

Tel: + 1 716 857 3196 or + 1716 857 3197

Foreign school applicants can dial '1' and be placed at the head of the queue.