What is Guild Financial Assistance?

The Guild provides a range of supports through the Student Centre to help students with their finances. An Education Officer is available to help you with financial issues such as, budgeting, debt issues, and access to support programs in addition to providing access to a number of financial assistance programs provided by the Guild. You should make time to see an Education Officer if you find:

- That your money doesn’t last the week;
- You can’t pay your rent;
- You can’t find the money for childcare;
- You don’t know where your next meal is coming from;
- You are not well but can’t afford healthcare
- The costs of your textbooks are overwhelming;
- Worried about owing a lot of money;
- That access to an interest free loan would help you through a bad patch; or
- You would just like to manage your money better.

How does it work?

The Guild allocates a number of resources each year aimed at providing direct support to students. In addition to having skilled staff to provide you with this assistance, the Guild provides some funds for direct supports and also actively seeks knowledge about other supports available in the community.

In addition to this, the Guild has been very fortunate to have ongoing funding provided by the Co-op Bookshop each year to enable the Guild to help students out with the costs of textbooks.

What types of assistance?

FINANCIAL COUNSELLING
You can make a time to come along and see an Education Officer to talk about your financial situation. If you find that you are having real difficulties and would like to talk about your situation and assess your options, you can make an appointment to find out about any supports that may be available to you.

The Education Officer will also be able to have a look at your budget and discuss ways of increasing your income and/or decreasing your expenses. The important thing to remember about your financial problems is that they only get worse the longer you leave them. So don’t struggle by yourself and keep worrying about the problem. Come in and see an Education Officer – there is support.

GUILD LOANS
The Guild provides two types of INTEREST FREE loans to members.

Emergency Loans of up to $200 are available on application through the Student Centre and are approved on the spot. You have one month to repay Emergency Loans of up to $100 and two months to repay Emergency Loans between $101 and $200. You don’t need to have an appointment with an Education Officer but if you are really struggling then it would be worthwhile making a time to talk about your whole situation.

Ordinary Loans of up to $1000 are also available. You have twelve months to repay the loan. You will need to have a guarantor for this loan and you make regular repayments over the twelve months. You will need to complete the forms (online or from the Student Centre) and will need to have an appointment with an Education Officer.

GUILD GRANTS
This scheme is one of the key parts of the Guild’s Financial Assistance Program aimed at providing small grants of up to $500 to students experiencing difficulties that are directly impacting on their ability to meet study/living expenses. The program hopes to assist students experiencing severe financial hardship and who may not be eligible for a loan.

The Grants can be made available for expenses such as food, healthcare bills, rent, childcare, textbooks and car repairs. Assistance will usually be provided by cheque or voucher and each application is considered on its own merits. All possible steps are taken to keep your personal details confidential with only a summary of the time and amount of support provided being reported.

In addition to the great support for this program provided by the Guild and the Co-op Bookshop, the Education Officer may access other financial assistance provided by other agencies.

How to access assistance?

For all support you will need to contact the Guild Student Centre and if you just want to get an Emergency Loan you can apply at the front reception counter.

For all other supports including access to Ordinary Loans and Guild Grants you will need to complete a form, provide a range of information to support your application and have an interview with an Education Officer.

The Education Officer can be contact at education@guild.uwa.edu.au or via the Student Centre reception on 6488 2295

Applications for Ordinary Loans and Guild Grants may be approved by the Education Officer, Guild President or Executive depending on the amount of the grant. Approval can be on the same day or take up to one week depending on the grant application. Again, all steps are taken to keep your personal information confidential.
For more information contact:

WEB

www.guild.uwa.edu.au

RECEPTION:

Reception
Phone: 6488 2295
Fax: 6488 1200
Email: enquiries@guild.uwa.edu.au

GUILD EDUCATION OFFICERS:

Jessica Toon – Education Officer (Financial & Welfare): Jessica has responsibility for the financial and welfare support programs of the Guild and should be your first contact point for all financial counselling services and access to the programs identified in this flyer.

Marianne Neave – Senior Education Officer:

Clare Hannell – Education Officer (Advocacy):

Marianne & Clare have responsibility for student support in the area of academic issues.

CONTACT DETAILS:

PHONE: 6488 2295
FAX: 6488 1200
EMAIL: education@guild.uwa.edu.au (confidential email service)

Other Guild services provided through the Student Centre:

- Help with appeals against University decisions
- Help with complaints against the University
- Access and referral to other support services
- Access to Centrelink forms and help with Centrelink problems
- Support for special considerations in assessment applications

STUDENT REPRESENTATIVES:

A full list of all your student representatives can be found on the web at www.guild.uwa.edu.au or in your 2011 Guild Diary (available at membership activation from the Student Centre).

Your 2012 Guild Welfare Officer is:

Siamak Khabaz-Saberi
Phone: 6488 2295 or
Email: welfare@guild.uwa.edu.au