# Student Guide: Using the My Finances Tile

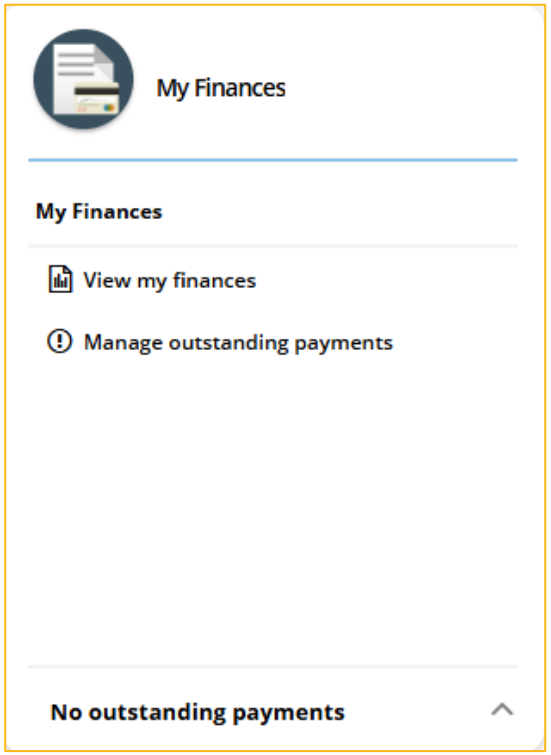
The **My Finances** tile in the Southern Cross University Student Portal provides access to key financial information, including:

- Fees requiring upfront payment
- Records of payments you've previously made
- Details of fees covered by an approved HELP loan
- Relevant fee-related forms and documents.

This section is designed to help you manage your financial obligations and stay informed about your student account.

## Accessing the My Finances Tile

1. **Log in** using your SSO student credentials.
2. On the homepage, locate the **My Finances** tile.
3. Click **My Finances** to open the full section, or view a summary of outstanding debt at the bottom of the My Finances tile.




### Summary Page

#### Transactions

- Payment due date/Total amount payable
- Non-deferrable amount/Deferrable amount
- All transactions on student account (open or closed).

#### Forms

- Remission or Refund of Fees form
- Student Loan form
- Fee Free Uni Ready Government Assistance Form.

#### Preferred Payment Method

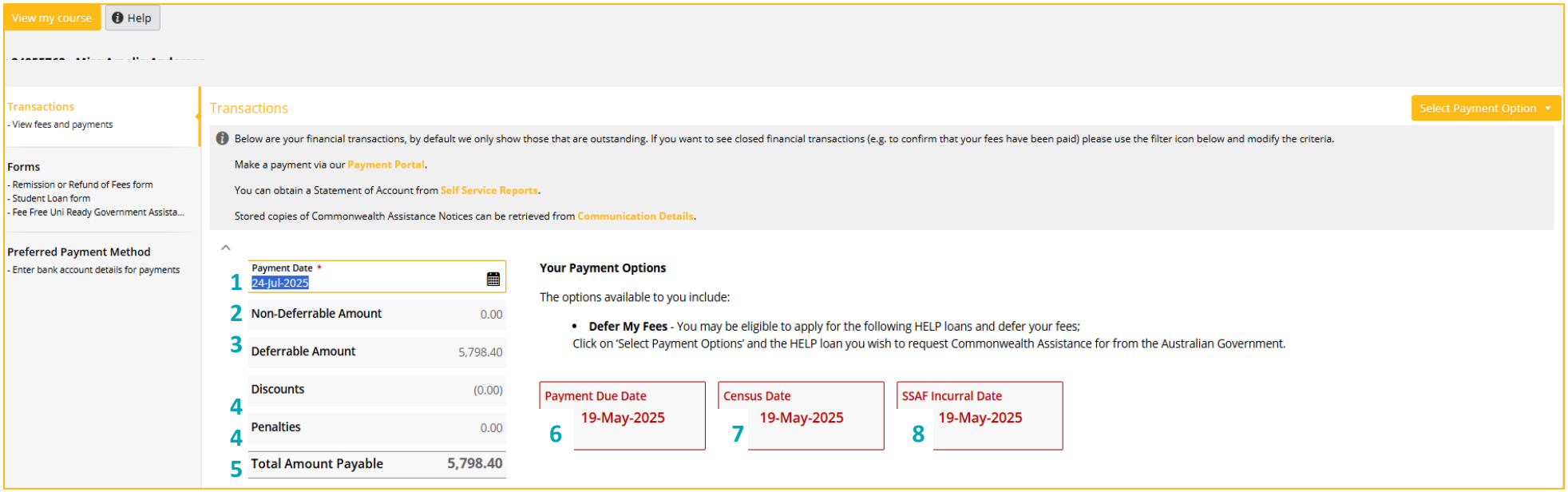
- Bank account details for payments



CRICOS Provider 01241G, TEQSA Provider Code: PRV12043 Australian University

# Transactions

The **Transactions** section of the My Finances tile provides a detailed overview of your financial activity, including all fees charged to your account and any payments you've made. This helps you keep track of what you owe, what you've already paid, and any outstanding balances.

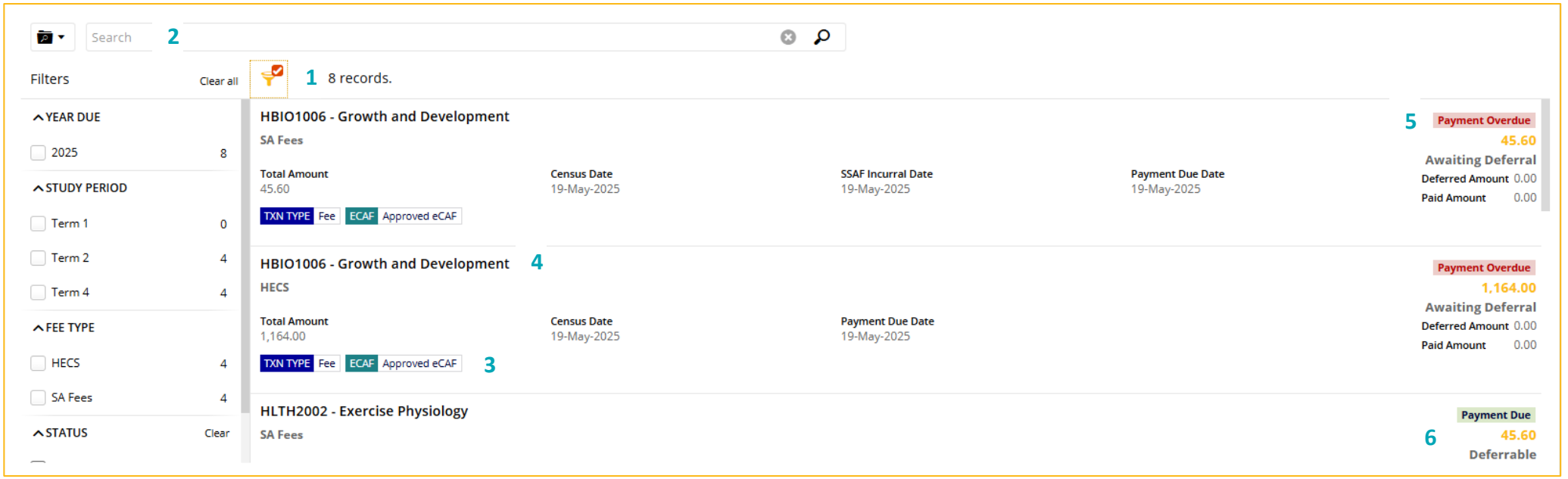



1. **Payment Date:** Adjust the payment date to view fees due up to a specific date*.
2. **Non-Deferrable Amount:** Displays all non-deferrable debts. The total amount outstanding for International Students is displayed here.
3. **Deferrable Amount:** Displays eligible deferable debts with an approved HELP Loan.
4. **Discount/Penalties:** Currently, there are no discounts or penalties applied to your fees under Federal Legislation or Southern Cross University Policy.
5. **Total Amount Payable:** The total amount you currently owe, including both deferrable and non-deferrable fees.
6. **Payment Due Date:** This is the due date for the earliest unpaid fee listed in your student account. It helps you prioritise which fees need attention first.
7. **Census Date:** This is the last date to make changes to your enrolment (e.g., withdraw from units) without incurring financial liability. After this date, you are committed to paying for your enrolled units.
8. **SSAF Incurral Date:** This is the due date for the oldest outstanding Student Services and Amenities Fee.

*Fee Tip: To view all your upcoming fees, update the **Payment Date** field to 31/12/[Year]. This will display future transactions and help you plan ahead.

The **transaction section** helps you stay on top of your fees and payments by providing:

- **Fee Status:** Clearly shows whether each fee is overdue or still within the due date.
- **Associated units:** Identifies which units or courses each fee is linked to.
- **Deferral Eligibility:** Indicates whether a fee qualifies for deferral under government assistance programs.
- **Search & Filter Tools**: Includes a search bar and filters to help you quickly find specific fees or units.




1. **Filter Icon:** Use this to narrow down your view by year or study period, helping you quickly locate specific fees and payments.
2. **Search Bar:** Enter a unit code here to find fees related to a particular unit.
3. **ECAF Indicator:** This shows that a government assistance form (eCAF) has been approved, making the fee eligible for deferral through a HELP loan.
4. **Unit Code and Name:** Displays the unit that each fee is associated with, so you know what the charge relates to.
5. **Payment Overdue:** Alerts you when a fee is past its due date and needs your attention.
6. **Payment Due:** Indicates that a fee is still within its due date and can be paid on time.

## Understanding Your Loan Options

You can view which government assistance forms you are eligible for and which ones you haven't yet submitted within the **My Finances** tile.

Here's a quick overview of the available loan types:

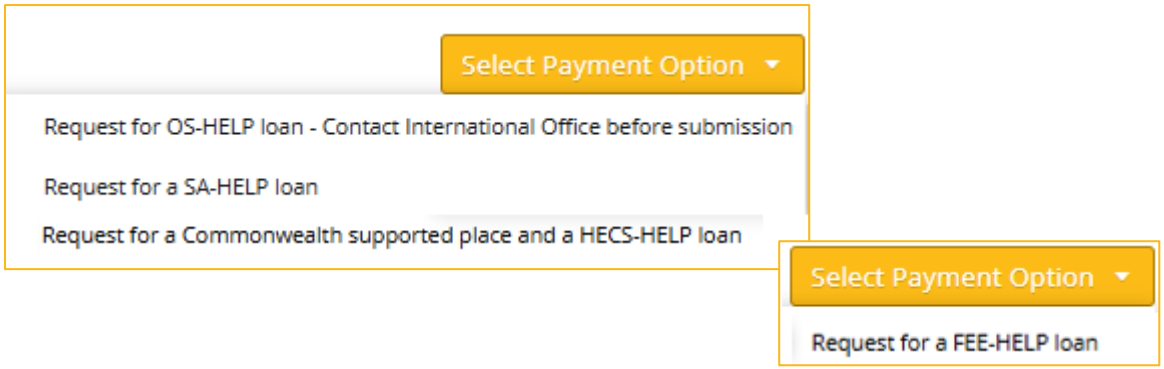
**HECS-HELP** - To access a HECS-HELP loan, you must be enrolled in a Commonwealth Supported Place (CSP), a subsidised spot at a university or higher education provider.

**OS-HELP** - This loan is paid directly to you and helps cover costs related to studying overseas, such as airfares, accommodation, and other travel or study expenses.

**SA-HELP** - SA-HELP can be used to pay all or part of your Student Services and Amenities Fee (SSAF). The government pays this amount directly to the University on your behalf.

**FEE-HELP** - FEE-HELP is a loan from the Australian Government that covers all or part of your tuition fees when studying a higher education course at an approved provider.

If you are eligible for one of the above and have not yet completed an approved HELP loan form on the Government Assistance Tab in the My Study section, you can submit your form here in the My Finances tile by clicking **Select Payment Options** in the right-hand corner.






CRICOS Provider 01241G, TEQSA Provider Code: PRV12043 Australian University

## Forms

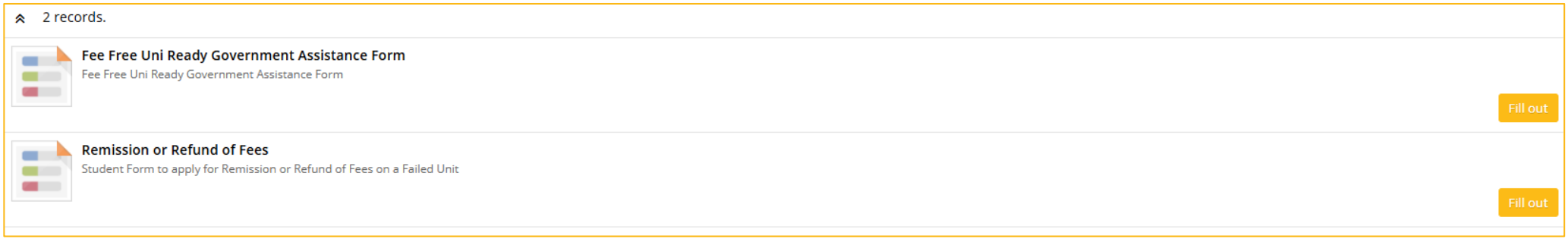
The **Forms** section in the My Finances tile is where you can submit:

**Fee-Free Uni Ready Government Assistance Forms**

To submit this form, click the 'Fill Out' button next to the Uni Ready Government Assistance option. This will take you directly to the form.

**Remission or Refund of Fees**

To submit a request for remission or refund of fees, click the 'Fill Out' button next to the relevant option. This will open the form for completion.




## Preferred Payment Method

To provide your nominated bank details:

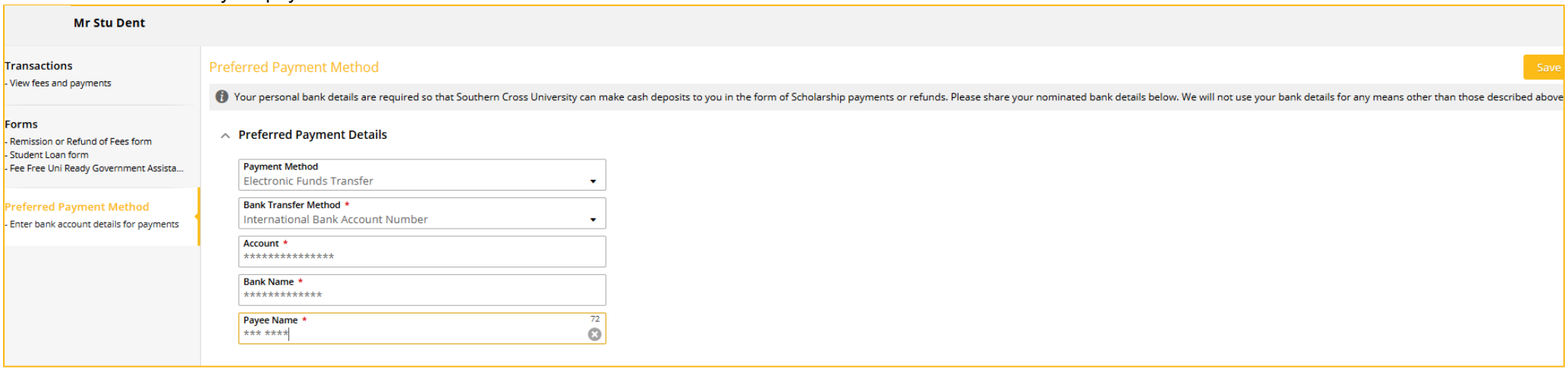
1. **Payment Method:** Use the drop-down arrow to select Electronic Funds Transfer.
2. **Bank Transfer Method:** Select your preferred bank transfer method by clicking the drop-down arrow;
    - BSB
    - BIC/SWIFT Code
    - ABA Routing Transit Number
    - Bank Sort Code
    - International Bank Account Number.

**The only accepted payment method for Scholarship payments is Electronic Funds Transfer, BSB and Account Number.*

3. Proceed to provide the requested bank account information based on above bank transfer method selection.
    - **BSB/Account Number/Swift Code:** Must be written without spaces or -

4. Enter Bank Name and Payee Name
    - **Bank Name:** The name of your bank (e.g. Commonwealth Bank)
    - **Payee Name:** Your name (e.g. John Smith).

5. Click **Save** to confirm your payment method.




## Questions

What are Student Services and Amenities Fees (SSAF)?
How much are my Student Contribution Amounts (SCA)?
How do I know if I am eligible for a HELP Loan?

**Who do I contact regarding my student fees?**
All Main Campus Locations – fees@scu.edu.au
SCU Sydney, SCU Melbourne, SCU Perth - studentpayments@scu.edu.au
Hotel School – All Locations – studentpayments@scu.edu.au

## Glossary of Terms

| No | Term | Definition |
|---|---|---|
| 1 | **Census date** | The final date by which a student must finalise their enrolment, submit their eCAF, and pay fees to avoid academic or financial penalties. |
| 2 | **Student ID** | The unique identifier of the student. |
| 3 | **Due date** | The due date of the account transaction. |
| 4 | **Not applicable payment** | As a payment is not a fee, it is labelled by the system as "Not Applicable". |
| 5 | **Discounts/Penalties** | Currently not in place in Federal Legislation or Southern Cross University Policy. |
| 6 | **Txn type** | Transaction Type – Fee, Refund, HELP Deferral etc. |
| 7 | **HECS** | Student Contribution Amount (unit fee in a Commonwealth Supported Place). |
| 8 | **SA Fees/SSAF** | Student Services and Amenities Fee. |
| 9 | **Statement of account** | A real-time overview of a student's financial transactions over the past 30 days. It automatically updates to reflect changes. |
| 10 | **Commonwealth Assistance Notice** | The CAN lists the units of study you are enrolled in for that study period and the Commonwealth assistance you received or upfront payments made. |
| 11 | **Deferrable amount** | Due to an approved HELP Loan, upfront payment is not required. |
| 12 | **Non-deferrable amount** | Upfront payment is required due to citizenship status or eligible student has not submitted an approved HELP loan form with TFN included. |
| 13 | **SSAF incurral date** | The last day to pay your SSAF or apply for SA-HELP. |
| 14 | **Payment due date** | The day payment is due. |
| 15 | **ECAF** | Electronic Commonwealth Assistance Form. |
| 16 | **Total amount payable** | The sum of all unpaid fees currently owing on your student account. |
| 17 | **Electronic funds Ttansfer** | A digital money movement from one bank account to another. |
| 18 | **Bank name** | This is the name of your financial institution (e.g., "Commonwealth Bank," "Westpac," "ANZ"). |
| 19 | **Payee name** | This is the name of the person or business that holds the bank account you are sending money to. It should match the name registered with the bank. |



CRICOS Provider 01241G, TEQSA Provider Code: PRV12043 Australian University