

## GS Criteria questions

Question	Answer
How many words are required?	Answers must be written in English, with a maximum of 150 words per question. Refer to Department of Home Affairs website for more information: Genuine Student requirement ( <a href="http://homeaffairs.gov.au">homeaffairs.gov.au</a> )
Can students complete the UTS College International students GS form?	Applicants can use the UTS College GS forms, agent GS forms or write their answers in a word document. What is submitted to UTS College for assessment should be the same as what is submitted for a student visa.

## Finance and savings

Question	Answer
<p>How much money/savings do students need to show for their first year in:</p> <ul style="list-style-type: none"> <li>● Pre-Master's Program</li> <li>● UTS Foundation Studies</li> <li>● Diploma</li> </ul>	<p>Students will need enough money to cover their costs and expenses. Students can <a href="#">check visa conditions on the Department of Home Affairs website</a>.</p> <p><b>Annual income</b></p> <p>Students should provide evidence that their parents or partner has a personal annual income of at least A\$87,856 in the 12 months immediately before they apply.</p> <p>If the student is bringing family members, they must demonstrate that their parents' or partner's income is at least A\$102,500. If both parents are working, we can consider their combined income.</p> <p><b>Providing evidence of income</b></p> <p>Students will need to provide evidence of their parents' or partner's income in the form of official government documents, such as tax assessments, less than 12 months old.</p> <p>Employer bank statements or direct evidence from employers are not accepted.</p> <p>When converting currency into Australian dollars, please take exchange rates into account to ensure the conversion to AUD meets the required amount.</p>
What documents are accepted as evidence of funds?	<p>Students will need to show proof that they have enough money to cover the costs and expenses of travel and stay in Australia. Evidence includes:</p> <ul style="list-style-type: none"> <li>● deposits of money from a financial institution</li> <li>● government loans or loans from a financial institution</li> <li>● scholarships or similar financial support</li> <li>● official government tax assessments.</li> </ul>
What kind of costs can students expect?	<p>Students will need enough money to cover:</p> <ul style="list-style-type: none"> <li>● travel</li> <li>● 12 months of course fees</li> <li>● 12 months of living costs</li> <li>● school fees for any school-age children.</li> </ul> <p>For combined applications, students should include the costs and expenses of both the primary applicant and any family members also applying for the visa, including:</p> <ul style="list-style-type: none"> <li>● 12 months of living costs</li> <li>● school fees</li> <li>● travel expenses.</li> </ul>

## Finance and savings

Question	Answer
How much are typical living costs?	<p>12-months of living costs may be typically:</p> <ul style="list-style-type: none"><li>● A\$29,710 - for a student or guardian</li><li>● A\$10,394 - for an additional partner</li><li>● A\$4,449 - for an additional child.</li></ul>
How much are typical travel costs?	<p>As a guide, to calculate how much money is required for travel, add:</p> <ul style="list-style-type: none"><li>● A\$2,500 if applying from East or Southern Africa</li><li>● A\$3,000 if applying from West Africa</li><li>● A\$2,000 if applying from anywhere else outside Australia</li><li>● A\$1,000 if applying in Australia. If returning to Africa, include A\$1,500.</li></ul>
What evidence is required of access to funds?	<p>If we ask for evidence of financial capacity, students must prove they have access to their funds.</p> <p>If someone else is providing funds, students should provide:</p> <ul style="list-style-type: none"><li>● evidence of their relationship with that person</li><li>● their identity documents</li><li>● evidence of any financial support that person has provided the student or another student visa holder in the past.</li></ul> <p>If financial support involves a business, the student will need to show proof that the business is operating. Students must also explain the source of any money deposits.</p> <p>Any education loan covering tuition or living costs should be paid out according to the agreement between the student, the bank and the education provider.</p> <p>If the student is relying on another kind of loan, they should provide:</p> <ul style="list-style-type: none"><li>● evidence of the security used</li><li>● terms of the loan</li><li>● evidence of ability to cover ongoing costs</li><li>● evidence of disbursement.</li></ul> <p>Students should let us know of any conditions on their education loan. Some loans offer deferred repayment against future earnings. These loans can be conditional on studying a specified course with a certain provider.</p>
Are savings preferred to an education loan?	<p>Yes, savings are preferred.</p>
What evidence of monthly income is required?	<p>If savings and monthly income are the source of funds, personal bank statements and proof of income will be required.</p>
Do you require income evidence from the student if the student / parents have enough savings?	<p>Ideally, students or their parents will need to show proof of regular income and savings in their account.</p>
Do you require bank documents to be certified by agents?	<p>It is expected that agents / counsellors have sighted original bank documents. Please stamp any copies to be included with the application for assessment by the Admissions team.</p>

## Sponsors

Question	Answer
How many sponsors are acceptable, and who is eligible to be a sponsor?	<p>Ideally two sponsors, and a maximum of three. The fewer the better.</p> <p>Parents are preferred as sponsors. Grandparents are considered, as are immediate family members, however proof of relationship is required to ensure the student has genuine access to funds.</p> <p>Multiple sponsors from across a family, each contributing small amounts, raises concerns that the student does not have genuine access to funds.</p>
How is funding for consecutive years assessed?	<p>The applicant should be able to articulate how they intend to fund their future costs, this must be included in the information provided for the GS assessment to be completed.</p>

## Education loans

Question	Answer
Is an education loan accepted to cover first year tuition fees + living + OSHC + travel costs?	<p>Yes. Points we consider, to ensure the applicant has genuine access to the funds, include:</p> <ul style="list-style-type: none"><li>● who is taking the loan</li><li>● their financial situation.</li></ul> <p>Proof of loan disbursement is required.</p>

## Dependants

Question	Answer
Are dependants accepted for applications to the Pre-Master's Program?	<p>Dependants can be included as part of any application to study, including for the Pre-Master's Program.</p> <p>The amount of funds required for applicants which include dependants, is more than for a single applicant.</p> <p>The education, employment and immigration background of the dependant and the reason for accompanying the student, needs to be disclosed.</p> <p>Single applicants are preferred.</p>
Why do you ask about a dependant's qualifications and previous work experience?	<p>To understand what the dependant intends to do in Australia while the student is studying and to understand the dependant's circumstances in their home country and the reasons behind them accompanying the student.</p> <p>Points we consider:</p> <ul style="list-style-type: none"><li>● what was the highest qualification completed?</li><li>● what is their previous work experience?</li><li>● if they are leaving a job in their home country, does this make sense?</li><li>● what are their employment expectations in Australia?</li><li>● if they are not currently working in their home country, why not?</li></ul> <p>It is not reasonable to expect the dependant to fund the student's ongoing costs for future study or for the student to live solely on the income of the dependant.</p>
Should married students apply for a visa with no dependants?	<p>Yes, when there are dependants, UTS College Admissions team needs to understand more about the dependant travelling with the student. More financial proof will also be required.</p> <p>However, if the GS assessment is sound, married applicants with dependants are acceptable.</p>

## Deferring students

Question	Answer
Why does a GS check need to be redone when deferring a student?	<p>If the genuine assessment has been met and a deferral is required, the admissions officer will check the GS information to ensure there were no concerns.</p> <p>If bank documents or proof of financials are more than six months old when first assessed, updated documents will be required for assessment to ensure the student still has genuine access to the finances and that circumstances have not changed.</p>