



**Southern Cross
University**

Partner Update and Visa Training

Sydney Melbourne Perth

9 May 2023



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In-market contacts

SCU: Sydney, Melbourne and Perth Contacts

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New Course: GD Early Childhood Education

Graduate Diploma in Education (Early Childhood)

Campus: Sydney & Melbourne
Duration: 1 year
Intakes: June, August, October
Total Unit: 8
Tuition: \$29,400

Admissions Requirements

Qualification equivalent to an Australian bachelor

English

Academic IELTS 6.5, no band less than 6.5
(or equivalent)

Scholarship

\$5,000 launch scholarship, 25 available

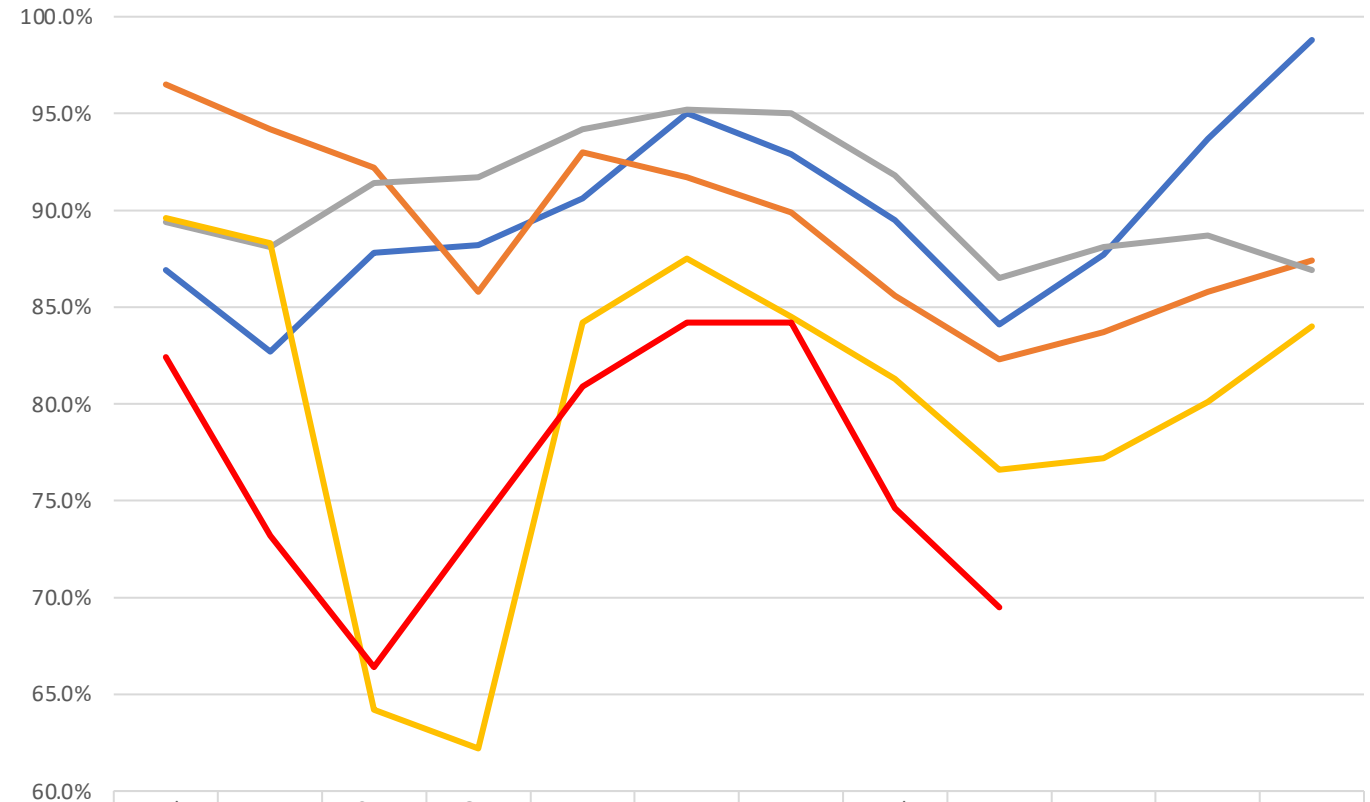




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Australia: Student Visa Grant Rates to March '24

International Visa Grant Rates 2019-24



	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
2019-20	86.9%	82.7%	87.8%	88.2%	90.6%	95.0%	92.9%	89.5%	84.1%	87.7%	93.7%	98.8%
2020-21	96.5%	94.2%	92.2%	85.8%	93.0%	91.7%	89.9%	85.6%	82.3%	83.7%	85.8%	87.4%
2021-22	89.4%	88.1%	91.4%	91.7%	94.2%	95.2%	95.0%	91.8%	86.5%	88.1%	88.7%	86.9%
2022-23	89.6%	88.3%	64.2%	62.2%	84.2%	87.5%	84.5%	81.3%	76.6%	77.2%	80.1%	84.0%
2023-24	82.4%	73.2%	66.4%	73.7%	80.9%	84.2%	84.2%	74.6%	69.5%			



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Work & Careers Education International students

Mass lay-offs at regional uni as international enrolments slump 90pc

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4 min



Julie Hare

A regional Victorian university caught in the cross-fire of migration reforms and declining demand among domestic students is set to lay off 200 staff in an effort to save \$20 million.

THE AUSTRALIAN
Thursday, May 9, 2024 Today's Paper Mind Games

All sections HOME THE NATION WORLD BUSINESS COMMENTARY SPORT ARTS

HOME / HIGHER EDUCATION f t e b Save

Visa blitz leaves Charles Sturt Uni's new Sydney campus half empty

By **TIM DODD**
HIGHER EDUCATION EDITOR

UPDATED 7:05PM MAY 7, 2024. FIRST PUBLISHED AT 6:35PM MAY 6, 2024
38 COMMENTS



Renee Leon, vice-chancellor of Charles Sturt University, and Scott Jones, CEO of Navitas



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All about GSR and Visas
Southern Cross University

Transforming > Tomorrow

A man wearing a brown hat and a dark plaid shirt is smiling while holding a large head of cabbage in a field. The background is a blurred green field with trees. A large blue graphic element is on the left side of the image.

Financial Requirements



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The new annual living costs

All visa applications lodged on or after 10 May 2024 will be subject to the new annual living costs outlined below:

Single student:	AUD\$29,710
Dependent spouse:	AUD\$10,394
Each dependent child:	AUD\$4,449





A focus on financials and genuine access to funds

Finances under the GSR

There is a strengthened focus on financial capacity under the GSR.

Applicants are required to provide evidence that that they, or their financial sponsor/s, meet the financial requirements for study in Australia. The emphasis is on:

- DEMONSTRABLE financials
- OFFICIAL evidence
- GENUINE access to funds

Genuine access to funds

Not only are students required to show evidence of financial capacity, but they **MUST PROVE** genuine access to funds.

SCU financial requirements

General notes

- We do NOT accept finances from agricultural sources.
- Financials from business activity must be accompanied by evidence of regular deposits into a bank account for at least 12 calendar months PLUS evidence of personal savings for at least 6 calendar months and official evidence of taxes paid to the Government verifying the business income.
- If funds have been transferred from a business account to a personal account, we must receive evidence of this transfer.
- Financials from rental income must be supported with an official copy of the rental agreement clearly outlining the rental amount plus evidence of monthly rental payments being paid into a bank account for at least 12 calendar months.
- Cash deposits must include evidence of the source of funds. We accept the evidence of finances in the form of EITHER savings OR an education loan (or a combination of both).
- We do not accept finances which are 100% proceeds from sale of property or assets and will accept up to 80% of such funds with the remainder to be made up from savings (minimum 6 months).
- ALL income sources must be backed up with official evidence, such as regular bank deposits, tax assessments, etc.
- You must be able to provide evidence that you have genuine access to funds. Your financial sponsors must meet the minimum income requirement and we may request evidence of your sponsor's other financial commitments (such as education costs for other dependent children, etc).



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Who can be a financial sponsor?

Sponsors can be:

- Parents
- Grandparents
- Spouse
- Parents-in-law

Sponsors must provide evidence that they meet the MINIMUM annual income requirement of **AUD\$25,000 per annum** for single applicants and AUD\$30,000 for married applicants.



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Sponsor eligibility

More about sponsors

Students can have a MAXIMUM of 2 financial sponsors. If parents are sponsoring separately, we consider them as 1 sponsor. So, a student could have both parents AND 1 grandparent sponsor you in this case.

We do NOT accept financial sponsorship from aunts and uncles OR siblings (brothers and sisters) unless the following situation applies and can be proven:

1. You are an orphan, and your aunt/uncle/sibling has been responsible for your care, and this can be proven
2. One parent is deceased, and you can provide evidence that your aunt/uncle/sibling has been providing you with financial support.
3. Your aunt/uncle/sibling is an Australian permanent resident or citizen (NOT a temporary resident), living and working in Australia and can provide evidence that they meet the minimum annual income requirement set out below:

A personal annual income of at least AUD72,465 in the 12 months immediately before you apply. If you bring family members, you must show aunt/uncle/sibling's income is at least AUD84,543.

If both parents are working, we can consider their combined income. Provide evidence of parents' or partner's income in the form of official government documents such as tax assessments less than 12 months old. We won't accept bank statements or direct evidence from an employer without other official documents.



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Genuine access to funds

How do you provide genuine access to funds?

1: **If you are being sponsored by someone else**, you MUST provide us with the following documents:

- evidence of your relationship with them
- their identity documents (copy of the passport, ID card, etc.)
- evidence of any financial support they have given you or another student visa holder in the past. (If you have a sibling studying in Australia or another country and they are also being sponsored by your sponsor, you must provide evidence that your sponsor has sufficient funds to sponsor BOTH of you)

2: **If the financial support provided involves a business**, you MUST show us proof the business is operating. This means that we will require evidence that the business is registered AND evidence of business bank accounts with statements showing active transactions for at least the last 12 months. **The business account CANNOT have a minimum balance** if it is being used to show support for your finances. It **MUST show evidence of sufficient funds to meet the minimum income requirement of AUD\$25,000 per annum** for single applicants and AUD\$30,000 for married applicants.



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Genuine access to funds

How do you provide genuine access to funds?

3: **If you are providing evidence of deposits of money**, explain their source. In other words, if your bank accounts (business or personal) have large cash deposits that are not from regular salary deposits that can be proven by official tax documents and salary slips, you **MUST** explain the source of the cash deposits **AND** provide evidence of the source. **CASH DEPOSITS WILL NOT BE ACCEPTED WHERE IT CAN'T BE EXPLAINED.**

4: **Any education loan** to cover your tuition or living costs should be paid out according to the agreement between you, the bank and the education provider. If you receive any payments before Immigration makes a decision on your application, you **MUST** provide evidence including the terms of the loan and the full amount you will be paid. The best evidence you can provide of genuine access to funds if you are relying on a loan is evidence of disbursement. **We require that you provide evidence that you have had AT LEAST the first year's tuition fees and living expenses disbursed.**

If you are relying on another kind of loan, provide:

- evidence of the security you used
- the terms of the loan
- evidence you can cover ongoing costs.

Where collateral is being provided for a loan, the collateral **MUST** come from either your financial sponsor or a grandparent. If the collateral is from a grandparent (and not your sponsor), we will require evidence of financial capacity for both your sponsor **AND** your grandparent.



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Genuine access to funds

How do you provide genuine access to funds?

Note: Where a bank loan is taken, we will accept a DTI (debt to income) ratio of 30 or below. The DTI is calculated by the following formula: total annual loan repayment / total annual income x 100 = DTI. For example, if the total annual loan repayments are AUD\$10,000 and the total annual income is AUD\$25,000, the DTI would be 40, which is not acceptable. (10,000 / 25,000 x 100 = 40)

You can NOT have a 100% bank loan. The maximum amount of a bank loan is 80%. You must provide evidence that you have at least 20% of the required amount in savings. (*Note – some countries may differ. Please refer to specific country details at <https://scuventures.com.au/southern-cross-university-gte-guide/#/>)

SCU financial requirements

General notes

- We do not accept finances with are 100% proceeds from sale of property or assets and will accept up to 80% of such funds with the remainder to be made up from savings (minimum 6 months).
- ALL income sources must be backed up with official evidence, such as regular bank deposits, tax assessments, etc.
- You must be able to provide evidence that you have genuine access to funds. Your financial sponsors must meet the minimum income requirement and we may request evidence of your sponsor's other financial commitments (such as education costs for other dependent children, etc.).



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Visa
applications

HEURISTICS and PSYCHOLOGY

How are they relevant?

Heuristics are 'cognitive shortcuts' that people use to make decisions more efficiently, especially when the decision required involves complex situations or limited time and resources.

In general, the decision maker will generally first 'scan' for certain features in the application to see whether the case 'looks like' a grant or refusal application.

If the application has certain 'refusal characteristics', these should be addressed in such a way that the decision maker can't ignore them. In other words, provide clear explanation and supporting documentation to deal with the refusal characteristics in such a way that the decision maker is satisfied.

Heuristics can be used to your advantage by ensuring that your visa applications appear 'grantable' based on a quick scan. To do this, you should:

- Ensure clear and methodical document labelling – this is essential.
- Address the GTE/GSR logically and specifically in your statement and documentation – follow the instructions in the visa application – don't make up your own rules (such as not writing the GSR statement in the required field and writing "GSR statement attached" instead).
- Address all key areas of the application in detail and reference clearly labelled supporting documentation in the documents section.

This enables the visa decision maker to quickly find the material they are looking for.

REMEMBER!

Heuristics

The decision maker is working in a pressurised environment where they have quotas on the number of visa outcomes that need to be delivered.

You can help positively influence an outcome by considering the psychology of the decision maker. Make their job as easy as possible by providing all the information and clearly labelling all supporting documentation. There are no shortcuts in a visa application. The success of the application depends on how well the visa application is presented.

- Decision makers are people – just like you and me.
- They have good days and bad days – high work volume, high stress and time pressure can lead to ‘human’ decisions and errors.
- By considering the psychology of the decision maker, you basically help them to help you.
- Make their life easier by providing the information that is required in a clear and logical way, and your applications will come to be recognized as high quality applications which may result in better outcomes.

The new Genuine Student Statement

The previous Statement of Purpose (SOP) or GE statement has been replaced by the new Genuine Student Responses.

- There are 5 questions in this section which **MUST** be completed.
- You **MUST** provide supporting documentation as evidence for **EACH** claim you make in a response.
- Each question is limited to 1000 characters (including spaces and punctuation). This **MUST** be answered in the form. **DO NOT ATTACH A SEPARATE DOCUMENT ANSWERING THESE QUESTIONS. STAY WITHIN THE WORD LIMIT.**
- Respond to **ALL 5** questions. If question 5 is not applicable, you **MUST** write 'Not applicable' in the field. Do not leave it blank.
- Question 4 is your chance to provide other details to support the applicant's claim to be a Genuine Student.

Application for a Student Visa

Transaction Reference Number (TRN): EGP287LHWX 14/25

Genuine student

All student visa applicants are required to provide information in support of their application to demonstrate that they meet the Genuine Student criteria. [?](#)
Provide responses to support the applicant's ability to meet the criteria and ensure supporting documents are attached.

Give details of the applicant's current circumstances, including ties to family, community, employment and economic circumstances.

Explain why the applicant wishes to study this course in Australia with this particular education provider including their understanding of the requirements of the intended course and studying and living in Australia. [?](#)

Explain how completing the course will be of benefit to the applicant. [?](#)

Give details of any other relevant information the applicant would like to include. [?](#)

Provide a detailed history of the applicant's study record in Australia from the date of first arrival. [?](#)

1000 characters remaining

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Response 1

Give details of your current circumstances, including ties to family, community, employment and economic circumstances.

- You MUST comment on and provide evidence of your family, social, cultural, religious, and financial/economic ties to your home country.
- You MUST support your stated ties with documentary evidence and the evidence MUST clearly demonstrate significant incentives for you to return to your home country upon completion of your degree.
- *Attach supporting evidence for each claim

Response 2

Explain why you wish to study this course in Australia with Southern Cross University, including your clear understanding of the requirements of the intended course and studying and living in Australia. (Max: 1000 characters).

- You MUST show that you have a good understanding of Australia and SCU and the course you will study.
- Talk about your course structure and any specific units that are of particular interest and that will benefit your future.
- Tell us about your campus and why you chose it.
- *Attach supporting evidence for each claim

Response 3

Explain how completing this course will be of benefit to you. (Max: 1000 characters).

- How is your proposed course relevant to your future employment?
- Show that your proposed course is in demand in your home country.
- Demonstrate a strong career plan and how this course will help achieve career goals.
- Include information and evidence of your return on investment (ROI) and the economic benefits this course will provide you when you complete.
- *Attach supporting evidence for each claim

Response 4

Give any other relevant details that you'd like to include. (Max: 1000 characters).

- Do not leave this section blank. This is your opportunity to provide further relevant information to support your application.
- You should concentrate on demonstrating how you are a genuine student and show us how much you know about your intended course and its impact in your future.
- *Attach supporting evidence for each claim

Response 5

If you have previously studied in Australia, provide a detailed history of your study record in Australia from the first date of arrival. (Max: 1000 characters). Note: if you have previously not studied in Australia, write “Not applicable” in the text box.

- Give specific details about ALL study you have previously undertaken in Australia, including when you completed your course on time, whether you completed all assessment, whether you changed courses and /or providers at any time (and explain why).
- *Attach supporting evidence for each claim

Employment section

This is a very important section.

- You must write your response in the text box provided and maintain the character limit.
- Be specific about the type of employment the application will seek. Do not simply list a number of occupations.
- Comment on how this occupation is in demand and provide evidence.

Application for a Student Visa

Transaction Reference Number (TRN): EGP287LHWX 18/25

Employment

[Employment history](#)
Give details of the applicant's employment and unemployment history since leaving school/college/university.

- **Employment** includes all paid employment, self-employment, family business employment, work experience, internships, unpaid employment and volunteer work.
- **Unemployment** includes all gaps in employment since leaving school/college/university.

Employment status	Date from	Date to	Actions
Unemployed	Jan 2020		Edit Delete

[Add](#)

Future employment

Has the applicant been offered a job at the completion of their course?
 Yes No

Give details of the type of employment the applicant will be seeking at the completion of their course

300 characters remaining

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Example

Give details of the type of employment the applicant will be seeking at the completion of their course.

"I intend to seek employment as a software developer. This occupation is in great demand in my country and pays a decent salary as evidenced by (insert detail of evidence). Refer to document <insert document name providing evidence of occupation in demand> and <insert document name with evidence of expected salary> in the documents section.

Documents

- There is an option to upload a further GSR statement. This is NOT mandatory but should be used to provide ADDITIONAL information about the applicant if you have not been able to cover everything in the 5 GSR responses.
- DO NOT repeat the GSR responses. This MUST be ADDITIONAL supporting information if required.
- All documents should be CLEARLY and LOGICALLY labelled.
- Always refer to documents BY NAME in your written responses so the visa officer knows where to find the information they seek.
- Ensure that documents are uploaded to the relevant section.



Question time?

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