

## Frequently Asked Questions

### General

#### What type of scholarships are offered?

There are several different scholarships offered, differing mainly in eligibility criteria.

- **Bendigo and Adelaide Bank Scholarship for rural and regional students** – is aimed at financially disadvantaged students from rural and regional Australia who are undertaking tertiary study at undergraduate bachelor's degree level.
- **Bendigo Bank TAFE Scholarship Program** – is aimed at rural and regional students looking to study at TAFE in a rural and/or regional location.
- **Rural Bank Agribusiness Scholarship** – is aimed at students from rural and regional Australia enrolled to study full-time at an Australian university, TAFE or college in an agribusiness related bachelor degree or qualification that will enable you to contribute to the Australian agribusiness sector.
- **Community Bank Scholarships** – a number of Community Bank branches offer scholarships to local students from their districts to undertake tertiary study at undergraduate bachelor's degree level. Some Community Bank branches also offer scholarships for studies at TAFE or secondary college.
- **Bendigo Bank Indigenous Scholarship Program** – is aimed at supporting Aboriginal and/or Torres Strait Islander students to study at either university or TAFE.

\*Defined as Rural or remote area classified ASGC-RA 2-5, Australian Standard Geographic Classification – Remoteness Area).

#### Regarding the Bendigo and Adelaide Bank Scholarship for rural and regional students, how will I know if my home location falls under a rural and regional area?

Most students will know whether they are in a regional or rural location, but if you would like us to check, please email us at [Foundation.Mailbox@bendigoadelaide.com.au](mailto:Foundation.Mailbox@bendigoadelaide.com.au) if you require assistance and we will endeavour to get back to you as soon as we can.

#### Regarding the Bendigo and Adelaide Bank Scholarship for rural and regional students, I used to live in a rural/regional area but now live in a metropolitan area. Can I still apply?

If you have been living away from the family home or have moved with your family to the metropolitan area in a permanent capacity, then your circumstances do not match the scholarship's criteria.

If your family home is in a rural/regional area and you have been living in a metropolitan area whilst studying at secondary school (e.g. attending a boarding school in a metropolitan area) then you are eligible to apply.

If you have simply moved to the metropolitan area very recently in order to obtain summer work prior to commencing your studies in 2023, then you may be eligible. We would suggest you email us with your circumstances so we can advise you.

#### What costs do the scholarships cover?

The scholarship supports accommodation costs and/or other expenses directly related to the study of successful applicants (e.g. - course costs, study related materials/ equipment, text books, tutoring).

#### If I receive a scholarship, do I have to show how I spent the scholarship funds?

Yes. At the end of each funded year, scholarship recipients will be required to provide the Foundation with copies of receipts to show how they spent the scholarship funds.

#### Is it only open to Australian citizens and permanent residents?

Yes.

#### Do the scholarships only cover certain degrees / study subjects or Universities?

For most of the scholarships there is no restriction on the degree or subjects studied or University, however:

- the Rural Bank scholarship is confined to an agribusiness related university/college degree or TAFE qualification in an approved Australian course that will enable the student to contribute to the Australian agribusiness sector.
- some Community Bank scholarships may be confined to specified degrees, courses or Universities.
- some Community Bank branches may offer scholarships for study at TAFE colleges.
- the Bendigo Bank TAFE Scholarship Program offers scholarships for study at TAFE colleges.

Please check the eligibility criteria for the specific scholarship for which you wish to apply.

### **Do I have to be an undergraduate?**

Only applications received from those students intending to undertake tertiary studies at first year undergraduate bachelor's degree level for the first time will be considered for the Bendigo and Adelaide Bank Scholarship for rural and regional students and most Community Bank Scholarships.

However the Rural Bank Agribusiness Scholarship, the Bendigo Bank TAFE Scholarship, and some Community Bank branches offer scholarships to assist students undertaking TAFE studies.

### **What do you term as a degree course?**

An undergraduate bachelor's degree course provided by an accredited university or college, in an approved Australian course, usually of a three or four year duration.

### **So what type of course is not suitable?**

The Bendigo and Adelaide Bank Scholarship for rural and regional students and most Community Bank Scholarships are for study at bachelor's degree level only. Anything below degree level, such as Diplomas or Certificates, are not covered by those Scholarship programs.

However, the Rural Bank Agribusiness Scholarship and some Community Bank branches offer scholarships to assist students undertaking certificate, diploma, advanced diploma or associate degree level studies at TAFE.

### **What tertiary providers are covered?**

The university or college must be an accredited and registered tertiary provider.

### **What if I have started a course previously and have now changed to another, or studied briefly at another university and have now changed provider?**

To be eligible for our scholarships for study at bachelor's degree level you must be a first time tertiary student at bachelor's degree level.

If however you are applying for a scholarship for study at TAFE, in a course other than a bachelor's degree, any prior attendance at TAFE does not affect your eligibility.

### **I am a mature age student. Are there any scholarships to help me?**

The Bendigo and Adelaide Bank Scholarship for rural and regional students as well as the Rural Bank Agribusiness Scholarship are designed for recent school leavers who have completed year 12 within the last 2 years.

However some Community Bank branches may offer scholarships to assist students aged 25 or younger.

For details on a specific Community Bank branch scholarship please contact the local branch of that participating Community Bank.

The Bendigo Bank Indigenous Scholarship Program is open to both recent school leavers and mature aged students.

### **Is this scholarship only available to students studying full time?**

For scholarships to support study at bachelor's degree level the course you intend to study must be classified as full time by your university or college. However scholarships for study at TAFE, in a course other than bachelor's degree, support full-time and part-time study.

### **Part of my studies will include study at an overseas university. Am I still eligible?**

Yes, provided that the overseas study is a component of an approved Australian course and the approved Australian course must give credit for the overseas study.

### **What if I plan to work part-time?**

We realise that the financial reality means that most students do have to work whilst studying, but if you are applying for a scholarship to support study for a bachelor's degree then you must be studying a course classified as full-time in order to be eligible to apply for the scholarship.

### **What if I plan to work full-time but study in block release?**

If you plan to study part-time (such as night school or full time block release) in 2023 then you are not eligible to apply for a scholarship for study at bachelor's degree level.

If you are applying for a scholarship for study at TAFE (in a course other than a bachelor's degree) this restriction does not apply.

### **I plan to commence my master's in 2023. Am I eligible?**

Unfortunately not, as the Scholarship is only for undergraduate students.

### **Is the scholarship only for one year?**

Initially, yes. However, depending on your academic performance, the Scholarship may be renewed to cover a second year. Proof of academic performance is required in order to be considered for on-going funding. Some Community Bank branches may offer scholarships for longer durations. For details on a specific Community Bank branch scholarship please contact the local branch of that participating Community Bank.

### **How many Scholarships are awarded?**

The number and value of the Awards are at the discretion of the special Committee. For details on specific scholarships please refer to the snapshot/fact sheet for that particular scholarship.

### **I have just completed Year 12 in 2022 but intend to defer for a year. Should I apply this year?**

No. We would suggest you apply for the 2024 program, as the 2023 scholarship does require study to commence in 2022.

### **If I am not successful in 2023, can I apply again in 2024?**

Not if you intend to commence first year tertiary studies in 2023.

### **If I am successful in my application but subsequently defer my course for a year, can I still receive the scholarship when I commence university study?**

Unfortunately no, we cannot "hold over" funds.

If you are awarded a scholarship and subsequently defer, you must notify us immediately.

### **Is the Scholarship counted as income for taxation purposes?**

Bendigo and Adelaide Bank does not offer taxation advice regarding the scholarship so we suggest that you obtain your own professional advice.

## **The application process**

### **How do I apply?**

Applications can only be submitted via our online application process. Please see the website [bendigobank.com.au/scholarships](http://bendigobank.com.au/scholarships) for information on how to apply.

### **When can I apply?**

From 1 December 2022 to 27 January 2023.

### **Is this a strict deadline?**

Yes, it is.

### **What if I am having difficulty with the questions?**

If you are experiencing difficulty, please email us at [Foundation.Mailbox@bendigoadelaide.com.au](mailto:Foundation.Mailbox@bendigoadelaide.com.au) or phone 1300 304 541 and we will try to assist you.

### **What happens if my application is not submitted by the closing date?**

Only fully submitted applications can be considered. Incomplete applications are unable to be assessed.

### **How will I know if my application has been received?**

All applicants will receive an email acknowledging receipt of their application.

### **Who will assess my application?**

Applications and the information they contain are provided to, and assessed by Scholarship Selection committees which may be comprised of any of the following parties:

- Chairman, nominated Directors and nominated staff of Bendigo and Adelaide Bank Limited and/or its subsidiary companies;
- Directors of local Community Bank companies and staff of those Community Bank companies offering the scholarship;
- Local citizens with special expertise (e.g. School principals); and
- Nominated staff from Universities, secondary colleges or any organisation/club/group partnering with Bendigo and Adelaide Bank Limited to offer scholarships.

### **When are applications assessed?**

Applications will be assessed in February. We know that everyone is keen to hear about how they went and the Committee is keen to evaluate these for everyone as soon as possible.

### **How are applications assessed?**

Applications are assessed on both merit (academic performance) and need (financial disadvantage).

### **How will I know whether my application has been successful?**

All students will be advised by email of the outcome of their application.

### **Do I need to let you know of other scholarships I have applied for, even if I am still waiting to hear if I have been successful or not?**

Yes, we do ask for this information. Other scholarships may not necessarily preclude you from the scholarship, but if you are successful in receiving major assistance then we must take this into account when assessing your application.

### **What if I am nervous about providing information around my family's financial situation?**

Please rest assured that all information is kept secure, is gathered by a small team and is reviewed only by those persons who sit on the Scholarship Selection Committees. Being a financial institution we are only too aware of the regulatory implications around Privacy, but as an organisation we are also aware of the sensitivity of the information you are providing us with and will treat it with the utmost care.

The more information you are able to give us will make your application stronger. As this is a large part of the criteria, we stress the need to be honest and provide as much information as possible. Please remember that there are other students wishing to be considered for the scholarship, so please fully describe your situation and the challenges that you have faced. Demonstration of financial need is required in order for you to be considered for the scholarship.

### **What type of referee do you need?**

We are looking for someone who knows you and your family's situation well for example one of your teachers or a health professional.

## Scholarship payments

### **How are the scholarship funds paid?**

Scholarship payments are paid directly to the student to be used for payment of accommodation costs and/or other expenses directly related to the study of successful applicants.

### **What happens if my first year of study does not go well?**

Please let us know.

We reserve the right to withdraw any scholarship funding, but we will of course attempt to work with you and your university ahead of this course of action.

### **What if I quit my studies before the end of the year?**

Please let us know.

As a recipient of the scholarship we do require notification of any change in your circumstances, such as the cessation of your study. We reserve the right to withdraw funding but appreciate your honesty and prompt advice, so we will endeavour to discuss all options with you.