

2018 Scholarship.

Going to Uni in 2018,
but struggling to pay?



Scholarship Snapshot

Overview	The scholarship aims to assist high achieving and highly motivated local students who have been offered a full-time place at an Australian university, TAFE institute or college for the first time to study at undergraduate bachelor degree level and are experiencing financial and/or social challenges.
Faculty	All
Study area	All
Scholarship type	Need based, Merit based
Year of study	First year undergraduate bachelor degree
Duration	One year initially but may be awarded for up to two years (dependent upon academic performance)
Intention of Scholarship	Study related expenses including accommodation and course costs, study related materials/equipment, text books, tutoring and/or educational related travel (within Australia)
Award Value	\$5,000 (per annum) per student
Eligibility	<p>To be eligible the student must meet the following criteria:</p> <ul style="list-style-type: none"> • must reside in, or have attended a secondary school in, postcode 5290, 5291 or 5280. • must be an Australian citizen or permanent resident • must be a first-time, first year undergraduate in 2018 (first attendance at an Australian University or TAFE at Bachelor degree level) • must be studying a full-time bachelor degree on campus at an Australian university, TAFE Institute or college (in an approved Australian course) • must have completed Year 12 • must be aged 25 years or younger at the time of application • should be able to demonstrate community involvement • should be able to demonstrate the challenges (financial and/or social) which are hindering the student's ability to undertake further study • should be academically motivated.
Nationality	Australian citizen or permanent resident
Application dates	OPEN: 1 December 2017 CLOSE: 29 January 2018
How to apply	<p>Applications are invited from 1 December 2017 and can only be submitted online. Please visit bendigobank.com.au/scholarships for more information from this date.</p> <p>Scholarships will be awarded on the recommendation of a selection committee and will be based on how an applicant addresses the following criteria:</p> <ul style="list-style-type: none"> • Academic achievement • Financial and/or social challenges • Evidence of leadership and citizenship within their communities
Further Information	The website will contain full information from 1 December 2017. If you still have a query, please contact Mt Gambier & District Community Bank [®] Branch on phone 8726 3200.

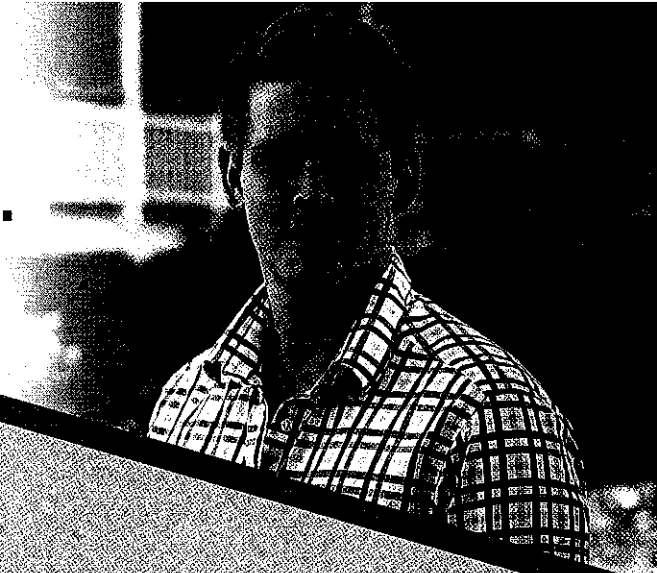
The summary above is intended to provide you with a quick snapshot only. Please ensure you review all information provided on the website (during the application open period) thoroughly before you consider applying.



Mt Gambier & District **Community Bank**[®] Branch

2018 Bendigo and Adelaide Bank Scholarship.

A scholarship for rural and regional students.



Going to Uni in 2018, but struggling to pay?

Scholarship Snapshot

Overview	The Scholarship aims to assist academically outstanding but disadvantaged students, from a rural or regional area , who have been offered a full-time place at an Australian university or college for the first time.
Faculty	All
Study area	All
Scholarship type	Need based, Merit based
Year of study	First year undergraduate bachelor degree
Duration	One year initially but may be awarded for up to two years (dependent upon academic performance)
Intention of Scholarship	Accommodation costs and/or other expenses directly related to the study of successful applicants (eg. course costs, study related materials/equipment, text books, tutoring)
Award Value (per student)	Award values remain at the discretion of the special Committee. Award value is \$5,000 (per annum) based on previous years
Eligibility	To be eligible, the following criteria must be met: <ul style="list-style-type: none"> • Australian citizen or permanent resident from a rural or regional location • first year undergraduate in 2018 (first attendance at an Australian university) • studying full-time in 2018 (in an approved Australian course) • graduated from secondary school in either 2017 or in 2016 (taken a gap year) • demonstration of the disadvantage (economic and/or social) hindering further study • outstanding academic achievement and community involvement
Nationality	Australian citizen or permanent resident
Applications open	1 December 2017
Applications close	29 January 2018
How to apply	Please visit bendigobank.com.au/scholarships for more information.
Criteria	Scholarships will be awarded on the recommendation of a selection committee and will be assessed on academic achievement, demonstrated disadvantage and community contribution.
Further Information	The website will contain full information from 1 December 2017. If you still have a query, please contact Community Enterprise Foundation™ on 1300 304 541

The summary above is intended to provide you with a quick snapshot only. Please ensure you review all information provided on the website (during the application open period) thoroughly before you consider applying.



**Bendigo and
Adelaide Bank**

Community Enterprise Foundation™

2018 Bendigo and Adelaide Bank Scholarship program.



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 academically outstanding but disadvantaged **students from rural and regional* Australia** who are undertaking tertiary study at undergraduate bachelor degree level.
- **Rural Bank Agribusiness Scholarship** – is aimed at students from anywhere in Australia (rural or metropolitan areas) **enrolled in an agribusiness related undergraduate bachelor degree** or a degree that will enable them 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 degree level. Some **Community Bank®** branches also offer scholarships for studies at 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@bendigobank.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 2018, 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 degree or a degree that will enable students 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.

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



**Bendigo and
Adelaide Bank**

Community Enterprise Foundation™

Do I have to be an undergraduate?

Only applications received from those students intending to undertake tertiary studies at undergraduate bachelor degree level for the first time will be considered for the Bendigo and Adelaide Bank Scholarship for rural and regional students, the Rural Bank Agribusiness Scholarship and most **Community Bank**[®] Scholarships.

However some **Community Bank**[®] branches may offer scholarships to assist students undertaking TAFE studies. For details on a specific **Community Bank**[®] branch scholarship please contact the local branch of that participating **Community Bank**[®].

What do you term as a degree course?

An undergraduate 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, the Rural Bank Agribusiness Scholarship and most **Community Bank**[®] Scholarships are for study at bachelor degree level only. Anything below degree level, such as Diplomas or Certificates, are not covered by those Scholarship programs.

However some **Community Bank**[®] branches may 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 degree level you must be a first time tertiary student at Bachelor degree level.

If however you are applying for a scholarship for study at TAFE, in a course other than a Bachelor 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**[®].

Is this Scholarship only available to students studying full time?

For scholarships to support study at Bachelors 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 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 Bachelors 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 2018 then you are not eligible to apply for a scholarship for study at Bachelor degree level.

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

I plan to commence my Masters in 2018. 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 2017 but intend to defer for a year. Should I apply this year?

No. We would suggest you apply for the 2019 program, as the 2018 Scholarship does require study to commence in 2018.

If I am not successful in 2018, can I apply again in 2019?

No, as the Bendigo and Adelaide Bank Scholarship is only available to first year students.

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 for information on how to apply.

When can I apply?

From 1 December 2017 to 29 January 2018.

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@bendigobank.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.

bendigobank.com.au/scholarships

Contact us:

Phone: 1300 304 541

Email: foundation@bendigobank.com.au

Community Bank® branch scholarships are funded from management accounts of the Community Enterprise Charitable Fund ABN 12 102 649 968 (the Fund), The Bendigo Centre, Bendigo VIC 3550. Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879, is the trustee of the Fund. The Bendigo and Adelaide Bank Scholarships are provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL 237879. The Bendigo Centre, Bendigo VIC 3550 The Rural Bank Agribusiness scholarships are provided by Rural Bank Limited ABN 74 083 938 416, AFSL 238042, level 6, 80 Grenfell Street Adelaide SA 5000 and administered by the Bendigo and Adelaide Bank Limited Scholarship Program. Rural Bank is a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL 237879 The Bendigo Centre, Bendigo VIC 3550 (A266394) (07/17)

13 September 2017

Mr David Mezinec
Tenison Woods College
PO Box 965
MOUNT GAMBIER SA 5290

Dear David,

2018 Mt Gambier & District Community Bank® Scholarship

The commitment of Mt Gambier & District **Community Bank®** Branch to build stronger communities is demonstrated by what we do – from sponsoring local sporting clubs through to providing grants to local community groups.

Much of this commitment is focused on our youth and from 2013 we took this one step further when we launched our new Mt Gambier & District Community Bank Scholarship, which was aimed at assisting local students who were academically capable and community minded but experiencing difficulty in funding the high cost of tertiary study. Subsequently we supported Caitlyn Olds with her medicine studies at the University of Adelaide.

Our **Community Bank®** Branch is proud to support local youth to further their education, and maybe one day the Mt Gambier & District community will benefit directly from the skills and knowledge they bring.

We were delighted to support Rachael Hines and Eilish McKay with our 2017 Scholarship award and we are excited to announce that our Scholarship program will continue with support of another local student in 2018.

A sheet detailing the Scholarship's criteria is attached and I am happy to provide further information if required. We also have two other scholarships available – our Bendigo & Adelaide Bank Chairman's Scholarship and Rural Bank Scholarship. More details on these can be found at www.bendigobank.com.au/scholarships.

Our Scholarship will invite applications from 1 December 2017 until 29 January 2018. In addressing the scholarship's criteria, a demonstration of academic achievement, community involvement and contribution, leadership roles and the financial and/or social challenges being experienced is required.

We hope that you may be able to assist us by helping to spread the word about our Mt Gambier & District Community Bank Scholarship to your Year 12 students, whose circumstances may be a match to the criteria and who may be interested in applying.

If you would be interested in hearing more about our Scholarship and ways in which we can spread the word amongst your students, please do not hesitate to contact me on 8726 3200 or by email at tracy.koop@bendigobank.com.au.

Yours sincerely,



Tracy Koop
Branch Manager
Mt Gambier & District **Community Bank®**

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Mount Gambier & District Financial Services Limited ABN 42 096 059 997
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879
16 James Street, Mt Gambier SA 5290 Phone 08 8726 3200 Fax 08 8726 3201