

# POLICY

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## Title

Fees by Instalment Policy

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TAFE SA Policies are issued under the TAFE SA Policy and Procedure Management Framework. They are binding on all TAFE SA employees

## 1 Purpose

This policy describes TAFE SA's commitment to supporting students to pay for their course fees utilising a Fees by Instalment agreement.

## 2 Outcome

TAFE SA students who are unable to pay the full cost of their course fees up front, and who meet the eligibility requirements of this policy, are more equitably able to access training opportunities by utilising a Fees by Instalment agreement.

## 3 Scope

All TAFE SA institutes will offer Fees by Instalment agreements to eligible students undertaking eligible courses.

## 4 Definitions

Centrepay	Students receiving a Centrelink payment are required to authorise an automatic deduction, from their payment through Centrepay, if they wish to pay their fees by instalment.
Direct Debit	All students who wish to apply to pay their fees by instalment must agree to a direct debit from their bank/credit union account unless they have authorised a Centrepay deduction.
Guarantor	Where a person is unable to pay their own TAFE SA study fees, they may nominate a guarantor who agrees in writing to guarantee all payments for that person in accordance with the fees by instalment agreement.
Eligible courses	All tuition fees for courses which are subsidised by the state government (User Choice, State Subsidised Fee) are eligible
Non Eligible courses	Courses, for which VET Fee help or Fee Help are available, are not eligible. Courses on the CRICOS register, offered to International Students holding a Student Visa are not eligible, except in exceptional circumstances as agreed by the Director of Marketing and International Services in consultation with the relevant work group Education Manager.
Entitlement Criteria	Entitlement Criteria means entitlement to VET FEE-HELP assistance as defined in Schedule 1A of Higher Education Support Act 2003 ("HESA") and entitlement to FEE-HELP assistance as defined in Part 3-3 of HESA. At the date of writing and in summary, a person who is an

	Australian citizen or a permanent humanitarian visa holder who will be a resident in Australia for the duration of the unit is entitled to VET FEE-HELP and FEE-HELP assistance.
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## 5 Associated Documents

FIN60	Direct Debit Request Form
	Guarantor Form
	Application for Fees by Instalment
	Privacy Act – Fees by Instalment
	Student Information Pack: Fees by Instalment
	Education Agreement and Payment Schedule
	Centrepay deduction form

## 6 Policy Details

The Fees by Instalment policy demonstrates TAFE SA's commitment to eligible students, to pay the fees for eligible courses, over an instalment plan. All Fees by Instalment agreements will require students to enter into a Direct Debit and/or Centrepay agreement and where a student is in financial hardship; will require a guarantor's agreement to pay the fees should the student default on an agreed payment instalment.

### 6.1 Policy Mandate

This policy is issued in accordance with the Policy and Procedure Management Framework of TAFE SA.

### 6.2 Eligible students

Eligible students are those who are able to demonstrate that they are unable to pay their fees in full at the time of enrolment but must also demonstrate their ability to repay the fees. In some cases, students may be required to obtain a guarantor to the arrangement. International students are not permitted to pay their fees by instalment. In exceptional circumstances and with a signed agreement authorised by the Director of Marketing and International Services and the relevant Education Manager, a fees by instalment plan may be used for an International Student. Exceptional circumstances for International Students are identified in the procedure for this policy and cannot be invoked prior to at least one full semester of study being paid for and successfully completed. The Director of Marketing and International Services is required to negotiate with the relevant Education Manager prior to approving the exceptional circumstances documentation.

Domestic students studying in VET FEE-HELP or FEE-HELP eligible courses but who are not entitled to VET FEE-HELP or FEE-HELP assistance because they do not fulfil the Entitlement Criteria are eligible for Fees by Instalment.

### **6.3 Eligible courses**

Eligible courses are award courses that are subsidised under Skills for All, which are listed on the Funded Training List, for which a student fee is payable and that fee is greater than \$250. Courses that are eligible for Fee Help or VET FEE- Help support are not eligible courses as the fees can be deferred through VET FEE- Help, except where the student studying in such a course is not entitled to VET FEE-HELP or FEE HELP assistance. Courses that are offered on a fee for service basis are not eligible courses.

In the case of Fee for Service fees for individual students, the relevant Institute Educational Manager may nominate the Fee for Service course as being eligible for FBI, provided consideration has been given to the impact on profitability.

### **6.4 Eligible Fees**

Only course tuition fees, are able to be paid by instalment, provided instalments are less than the total fee amount for the respective enrolment period. All fees must be paid by the completion of 80% of the course of study to which the repayment schedule applies. The maximum allowable charge for a student to be included in a Fees by Instalment agreement is the stipulated charge that TAFE SA sets for the qualification.

### **6.5 Application approval**

Where students submit all required documentation and demonstrate their need to pay in instalments and their ability to do so (with a guarantor as necessary), the Client Services manager will approve the agreement.

### **6.6 Waiver of all fees**

A Institute Managing Director may waive all fees in exceptional circumstances. This option will mean that no fees or income will be received for that student's place.

## **7 Authentications**

### **7.1 Approval of TAFE SA Policy**

The Chief Executive, Office of TAFE SA approves TAFE SA Policy and Procedures.

TAFE SA Policies and Procedures will be recommended by the TAFE SA Policy Framework Steering Committee and endorsed by TAFE SA Executive prior to approval.

### **7.2 Review of TAFE SA Policy and Procedure**

This Policy and Procedure will be reviewed by the TAFE SA Policy Framework Steering Committee every two years, but may be actioned earlier by the Policy Framework Steering Committee according to feedback received and/or contextual changes.

### **7.3 Publication**

TAFE SA policy information will be made publicly available on the TAFE SA website in an online accessible and printable format, in the section About Us \ Policies and Responsibilities.