

FEE-HELP Loans Policy (GC)

Queensland Institute of Business Technology Pty Ltd
ABN 38 076 195 027

Document

Document Name	FEE-HELP Loans Policy (GC)
Brief Description	This Policy outlines the manner in which the College operationalises the loan scheme legislated by the Commonwealth Government.
Responsibility	Director, Student and Academic Services
Initial Issue Date	19/01/2022
Authorising Body	Management Committee

Version Control

Date	Version No.	Summary of Changes	Reviewer Name and Department/Office
19/01/2022	1	New Policy	Danielle Marshall, Quality & Compliance Manager

Related Documents

Name	Location
Monitoring FEE-HELP Eligibility Procedure	Document Library
Process for Issuing CANs Procedure	Document Library
Refund Policy	Policy HUB
Enrolment Policy	Policy HUB
Student Complaints & Appeals Policy	Policy HUB

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1 Purpose and Scope

1.1 Introduction

This FEE-HELP Loans Policy sets out the approach of Griffith College relating to the operationalisation of the FEE-HELP Loan Scheme legislated by the Commonwealth Government.

1.2 Purpose

The purpose of this Policy is to outline the conditions under which students may access the FEE-HELP Loan Scheme at Griffith College.

1.3 Scope

This Policy has been prepared in accordance with the *Higher Education Support Act 2003*, as amended from time to time, and its related Guidelines. It therefore sets out how the College complies with relevant legal standards and regulations regarding the provision of FEE-HELP loans to students.

2 Definitions

The following words (when used in this policy) have the meaning set out below:

Term	Meaning
Census Date	The last date for withdrawing from the program for the trimester, or dropping course/s, without financial penalty.
Course	A unit of study, or subject. An academic module which forms part of a total program or qualification.
Program	An accredited qualification or award, e.g. Foundation, Diploma, Associate Degree.
Loan indexation	There is no interest charged on FEE-HELP debts. However, indexation is added to the debt annually, to maintain its real value in line with changes in the cost of living. Debts are not indexed until they are at least 11 months old. The Australian Taxation Office publishes current and past indexation rates.
Withdrawal Date	Taken to have the same meaning as the Griffith College Refund Policy: <ul style="list-style-type: none">• If a Withdrawal Form is submitted, then the date of submission is the Withdrawal Date.• If no Withdrawal Form is submitted, then the Withdrawal Date is the last date of the trimester in which the student last enrolled in courses.

3 Policy Statement

The FEE-HELP Loans Scheme provides a loan for eligible students to pay tuition fees for their study at the College. Under FEE-HELP, eligible students may choose to defer some, or all, of their tuition fees for each trimester, by means of a loan from the Commonwealth Government. Eligible students may only defer tuition fees up to the amount of the combined HELP balance available. If a student does not have sufficient combined HELP balance available, they will be liable to pay any remaining outstanding fees.

Repayments can be made through the taxation system along with any other HELP loan (e.g. HECS-HELP). Compulsory repayments commence once taxable income reaches a certain threshold. Voluntary repayments can be made at any time. The Australian Government's [Study Assist](#) website has detailed information including a FEE-HELP information booklet.

3.1 Eligibility

3.1.1 To be eligible to access a FEE-HELP loan, a student must be:

- an Australian citizen who will complete at least one unit of their course of study in Australia; or

- the holder of a permanent humanitarian visa who will be resident in Australia for the duration of the program; or
- a New Zealand citizen who holds a Special Category Visa and meets the long-term residency criteria:
 - first entered Australia 10 years ago, as a dependent child aged under 18 years of age and at that time did not have a spouse or de facto partner; and
 - has been resident in Australia for at least a total of 8 out of the past 10 years; and
 - has been resident in Australia for at least 18 months out of the last two years; and
 - who will be resident in Australia for the duration of the program.

3.1.2 Additionally, to maintain their eligibility throughout their studies, students must meet the completion rate requirements for programs below bachelor level, set out in the *Higher Education Support Act 2003*:

- After a student has attempted 4 courses¹ the rule is applied; and
- The student must have successfully completed at least 50% of the courses undertaken.

¹ Only courses that lead to the accredited qualification are included. Bridging courses and any non-credit-bearing courses are excluded from the calculation.

The Monitoring FEE-HELP Eligibility Procedure captures the process undertaken at the end of each trimester to assess ongoing eligibility and manage those students who have failed to meet the criteria for ongoing access to a FEE-HELP loan.

Sometimes students find themselves in a situation where Special Circumstances have prevented them from performing to their full capability, and therefore, they have failed to maintain progression requirements for ongoing access to a FEE-HELP loan. These students may apply to have their case reconsidered.

3.2 Accessing FEE-HELP

3.2.1 *Application* - If a student wishes to defer their tuition fee payment to a FEE-HELP loan, they must lodge an eCAF – electronic Commonwealth Assistance Form (FEE-HELP application form), which includes provision of an Australian tax file number and a Unique Student Identifier, prior to enrolment. That initial application will continue to be valid for subsequent trimesters, while the student is enrolled in the same program. If a student wishes to change programs, a new eCAF – electronic Commonwealth Assistance Form will need to be completed for the new program.

3.2.2 *FEE-HELP loan confirmed* - After the Census Date of each trimester, the student will be emailed a copy of their “Commonwealth Assistance Notice (CAN)”, which sets out the amount of tuition fees for that trimester, and the portion that has been deferred to a FEE-HELP loan. The CAN is to be issued within 28 days from the census date. Students have 14 days from the date of the CAN to advise the College if they believe that there is an error. The Process for Issuing CANs Procedure captures the process undertaken, after each Census Date, to create and issue CANs for all students who have applied to have their tuition fees deferred to a FEE-HELP loan.

3.2.3 *FEE-HELP loan account* – If a student wishes to check the full amount of their FEE-HELP loan, over multiple trimesters and education providers, they may access this information via their personal myGov account. This account will also provide a record of any voluntary or compulsory loan repayments, the loan indexation that will be added to their debt on 1 June of each year, and any other fees or charges.

3.3 Refunds (also known as “remissions of debt”)

3.3.1 *Withdrawal Before Census Date* – If a student withdraws from their program before Census Date, they will not be required to pay any tuition fees, and there will be no FEE-HELP debt for that trimester.

3.3.2 *Course Changes Before Census Date* – If a student varies the number of courses in which they have enrolled, they will only be required to pay tuition fees for those courses enrolled at Census Date, and the FEE-HELP debt for that trimester will match the updated enrolment.

3.3.3 *After Census Date* – Sometimes students find themselves in a situation where they are unable to continue with their studies after the Census Date has passed. Typically, this means that the tuition fee is forfeited, and the FEE-HELP loan debt for that trimester stands. If a student is able to demonstrate that Special Circumstances existed in their situation, they may apply to have some, or all, of their FEE-HELP debt remitted.

3.4 Special Circumstances

3.4.1 The term “Special Circumstances” has been defined by the *Higher Education Support Act 2003*. The College must be satisfied that the Special Circumstances:

- Are beyond the student’s control, and not due to the student’s action or inaction; and
- Do not make their full impact/s on the student until on or after the Census Date; and
- Make it impracticable for the student to complete the requirements of their study during the trimester (e.g. attend face-to-face or online learning activities, complete assessment, or undertake necessary self-directed study).

Circumstances that may be considered special circumstances include:

- Illness or a worsening, or changing, medical condition;
- A family member dying;
- A family member having a serious medical condition;
- A family breakdown, or severe disruption to domestic arrangements;
- Victim of crime/ accident;
- Financial difficulties experienced by the student or their family;
- Changes to the student’s employment;
- Changes that the College makes that disadvantages the student;
- A natural disaster or other emergency in Australia;
- Any other circumstances that can be shown to have significantly impacted the student’s ability to study.

Lack of awareness will **not** be accepted as Special Circumstances.

3.4.2 *Evidence* - All applications must be supported by evidentiary documentation, which is valid, current, sufficient and authentic:

- Medical Certificate/s;
- Letter from Counsellor;
- Police Report;
- Statutory Declaration.

3.4.3 Processes –

<p align="center">Special Circumstances</p> <p align="center">Maintaining Progression Requirements for Ongoing Access to FEE-HELP loan</p>	<p align="center">Special Circumstances</p> <p align="center">Remission of Debt (refund)</p>
<p>Applications must be lodged within 5 working days of receiving the email notification in order to meet enrolment deadlines for the coming trimester. However, the student is able to apply up to 12 months later, though this would mean that they would need to pay for their studies, or withdraw, during that phase. Applications are via the online student forms.</p>	<p>Applications must be lodged within 12 months of the Withdrawal Date.</p> <p>The College <i>may</i> agree to accept late applications, if evidence confirms that it was impossible to apply within the 12-month time limit.</p>
<p>The Program Convenor/ Program Advisor will assess the application and may offer the student the opportunity to present their case in a meeting.</p>	<p>The Appeals Committee will consider all written applications for remission of debt in accordance with the procedures of the Student Complaints & Appeals Policy LINK.</p>
<p>The Program Convenor/ Program Advisor has a number of decisions available to them, depending on the nature of the Special Circumstances:</p> <ul style="list-style-type: none"> ▪ Reject the application, as it does not meet the definition of Special Circumstances, and/ or the evidentiary requirements; ▪ Select course/s that will be excluded from the calculation of progression; OR ▪ Have the whole trimester excluded from the calculation of progression. ▪ Additionally, the Program Convenor/ Program Advisor may apply conditions to the student’s ongoing access to FEE-HELP; e.g. maintaining certain attendance, compulsory learning support meetings, etc. <p>During the assessment of an application, the Program Convenor/ Program Advisor may become aware of circumstances that are very significant and warrant a more significant remedy than those available under this Policy.</p> <p>Recommend to the Academic Director, OR Director, Student & Academic Services, that a retrospective deferral for a particular trimester be approved, meaning that both fees and performance would be deleted for that period.</p>	<p>If a student’s application for review of the decision is unsuccessful, the Appeal Committee Outcome Letter will inform the applicant of their right of appeal to the Administrative Appeals Tribunal (AAT).</p> <p>If a student’s application for the review of decision is successful, the College will submit the appropriate revisions files to the Department of Education.</p>

4 Responsibilities

Each of the positions involved in implementing and achieving policy objectives and carrying out procedures.

Responsibility	CDP	DSAS	AD	DAD/ PC/ PA	DMA	QCM
Maintain currency of this policy	A	R	C		C	C
Monitor ongoing eligibility for loan		A				
Ensure receipt of application forms		A				
Disseminate CANs		A				
Assess Special Circumstances	A	R	R	R		

R = Responsible, A = Accountable, S = Supporting, C = Consulting, I = Informed.

5 Compliance

5.1 General

Director, Student & Academic Services will ensure staff are informed about this Policy through staff meetings and communications.

Students will be made aware of this Policy through the Griffith College website.

5.2 Relevant Legislation

Higher Education Support Act 2003, as updated from time to time, and its Guidelines.

5.3 Review

This Policy is tested and reviewed at least every 24 months and when at the time of any changes to the regulatory compliance requirements, legislation, regulation and guidelines.

5.4 Records Management

All records in relation to this document will be managed as follows:

Record type	Owner	Location	Retention	Disposal
Policy	Director, Student & Academic Services	Policy Hub	Permanently with control in place for revisions	Policy Hub archive