

Payment Plan – Terms & Conditions

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Payment Plans may be provided at the discretion of the General Manager (or delegate) conditional upon a student entering into a written agreement for the payment of fees and subject to the following Terms and Conditions:

1. Eligibility to Apply

All of the eligibility conditions must be met in order for a student to be deemed eligible to apply for a Payment Plan:

- The student is not an international student
- If the student is under 18 years of age, they must apply with a guarantor
- The student provides evidence of 100 points of identification including photo ID
- The student is able to demonstrate financial capacity to meet the payment plan
- The student has not been granted VET FEE HELP or FEE HELP assistance
- The program fees are over \$500
- The program is a minimum of 6 weeks in duration
- The student shows no outstanding debt on their student account.

2. Application

- Applications for Payment Plans shall be made on the prescribed form (FM850a)
- Applications shall be made prior to start of study unless approved for late enrolment
- Students and /or guarantors are responsible for providing true and correct information on the Payment Plan Application form.

3. Financial Viability Test

- A Financial Viability Test shall be completed using the information provided on the Payment Plan Application form.

4. Credit Check

- A credit check on the student and guarantor shall be completed through an external provider.

5. Deposit and Repayments

- A minimum deposit of 25% of the fees applicable is required
- The deposit is non-refundable
- Payments shall be made by Direct Debit only
- Payments shall be made in fortnightly instalments
- The last instalment shall be made 30 days prior to the end of the student's program of study
- Cancellation of enrolment does not cancel the obligation to make all outstanding payments under the Payment Plan
- After start of study, any additional classes will need to be paid in full
- Extenuating circumstances adversely affecting ability to meet repayment commitments must be provided in writing.

6. Declined Applications

- Eligible Payment Plan applications may be declined under the following conditions:
 - The Financial Viability Test shows that the Payment Plan is not affordable
 - The Credit Check is failed
 - Previous Payment Plan instalments have not been adhered to.
- If the application is declined, the full fee is due immediately.

7. Appeals if Payment Plan is Declined

- The student may apply to the General Manager (or delegate) within 7 days after the written notice is given, to request a reconsideration of the application.

8. Actions Arising from Non-Payment

Where a student defaults on agreed instalment payments the following shall apply:

- The debt becomes payable in full immediately
- A student may be suspended from further tuition
- No subsequent payment plans shall be considered
- Recovery of overdue debts may be referred to a Debt Collection Agency and may result in additional costs being incurred by the student
- If a student completes the requirements of the qualification they are enrolled in, but they still have outstanding fees, the student will not be issued with a certificate until such time as the outstanding debt is paid in full.

9. Identification Required at the Time of Application

Students and guarantors must submit 100 points of ID at the time of application including at least 1 form of photographic evidence	
<p>Primary (<i>may only submit 1 document of this type</i>).</p> <ul style="list-style-type: none"> • An original or certified copy, or an extract, of a birth certificate • An original or certified copy of a citizenship certificate • An original or certified copy of an international travel document i.e. passport • An original or certified copy of a valid Drivers Licence 	 70 Points
<p>Secondary (<i>initial secondary document will be awarded 40 points; any additional documents will be awarded 25 points</i>)</p> <ul style="list-style-type: none"> • A document containing a photograph or signature and is a licence or permit issued under a law i.e. , Student ID Card, State or Federal Government Employee Photo Identity Card, Firearm Licence, Department of Veterans Affairs Card, Centrelink Card • A written reference from a financial body certifying that the student is a known customer and bearing the signatures of the student and an employee or agent of the financial body 	 40 Points
<p>Secondary</p> <ul style="list-style-type: none"> • Letter from current employer or employer within last two years • Land ownership records • Occupation records 	 35 Points
<p>Secondary</p> <ul style="list-style-type: none"> • Any card on which your name appears i.e. Medicare card, Credit Card (1 per institution), Proof of Age Card, Store Account Card, Library Card, Union Card • Documents on which your name and address appear i.e. car registration, rental receipts/property lease, insurance papers, rates notice, records of another financial institution showing you've been a member for 12 months or more 	 25 Points
<p>Secondary (<i>1 per institution</i>)</p> <ul style="list-style-type: none"> • Documents on which your name and address appear i.e. utility bill, bank statements 	 25 Points