

FEE-HELP Student Policy

Policy Statement

FEE-HELP is a loan scheme that assists eligible domestic fee paying students to pay their tuition fees. The Australian government pays the amount of the loan direct to the student's higher education provider and the student repays their loan through the Australian taxation system once their income is above the minimum payment threshold for compulsory repayment.

It is important that Insearch has clear policies and procedures regarding FEE-HELP as:

- Offering FEE-HELP is a key factor in attracting domestic students to Insearch
- Insearch is committed to complying with the government's rules for FEE-HELP

SCOPE

This policy covers FEE-HELP students undertaking Insearch diploma courses and applies to all Insearch staff when dealing with FEE-HELP students, including staff in the Student Centre, Student Admissions, Academic Advising, Student Sponsorship, Compliance and Reporting and Sales and Marketing.

The FEE-HELP loan scheme does not cover:

- Students undertaking ELT programs.
- Students enrolled in UTS Foundation Studies programs (not offered to domestic students).

DEFINITIONS

List the key definitions that are needed to ensure that the policy is understood by the intended audience, i.e.:

CAN	Commonwealth Assistance Notice provided after CENSUS date to advise FEE-HELP students of their enrolled units, EFTSL and FEE-HELP liability for the current semester.
Census Date	The date in each semester by which FEE-HELP students must withdraw to avoid incurring a FEE-HELP debt
CRICOS	Commonwealth Register of Institutions and Courses for Overseas Students
ELT	English Language Training courses, restricted to those registered on CRICOS.
FEE-HELP	Government loan scheme that allows eligible domestic students to defer payment of their fees and repay them later through the taxation system
Domestic Student	Australian Citizens, Australian Permanent Residents and New Zealand Citizens
Eligible domestic FEE-HELP student	Australian Citizen, Australian Permanent Resident (Humanitarian visa only), eligible New Zealand citizen
SSCR	Student Sponsorship, Compliance and Reporting team

POLICY PRINCIPLES

Principles	Responsible
APPLYING AND MAKING CHANGES TO ENROLLED UNITS (Includes withdrawal or addition of a unit)	Student
1. The following may sign a Request for FEE-HELP assistance form: <ul style="list-style-type: none"> • the student, irrespective of whether they are under 18 or not • someone who holds the student's Power of Attorney 	Student Centre/ Student Admissions
2. FEE-HELP students have until the Census Date to advise Student Centre in writing of any withdrawal, correction or issues with their enrolled units. Any units with unpaid fees immediately after the Census Date will incur a FEE-HELP debt for the student,. (Census Dates are published in the Academic Handbook as well as on the website). 3. All such written requests must be initialled and date stamped on receipt by Student Centre staff.	Student Centre/ SSCR
4. FEE-HELP students wishing to enrol in additional units of study or withdraw from units of study must follow the same rules in place for non-FEE-HELP students.	Students
<ul style="list-style-type: none"> • to add a unit of study to their study plan they must speak to the Program Manager responsible for the course in which they are enrolled. This must be done by the end of week 1 of classes. • to withdraw from a unit in which they are enrolled they must speak to the Academic Adviser responsible for the course in which they are enrolled. This must be done by Census Date. 	Program Manager/ Academic Adviser
5. If a FEE-HELP student wishes to withdraw from a semester, this must be requested in writing. Student Sponsorship, Compliance and Reporting (SSCR) team staff confirms the withdrawal in writing to the student stating the date at which the withdrawal has taken effect.	SSCR
6. Failure by FEE-HELP students to withdraw from units by the census date will mean that they will incur a FEE-HELP debt (this is equal to the cost of the unpaid tuition fees plus the 25% loan fee (applicable to diploma courses))	Student Centre/ SSCR
RE-CREDITING OF FEES	
7. Where a FEE-HELP student applies to withdraw after the Census Date an application to re-credit fees can be made. This must be done in writing.	
8. A FEE-HELP student cannot apply for a re-credit of fees if they have successfully completed the unit.	Student Centre/ SSCR
9. The application to re-credit fees must be made in writing to the Student Centre within 12 months of the withdrawal date or, if the student did not withdraw, within 12 months of the end of the period of study in which the unit was undertaken. Insearch may exercise its discretion to waive the requirement if in its opinion it was not possible for the application for re-crediting to be made before the end of the 12 month period.	Student Centre/ SSCR

Principles	Responsible
10. Insearch will re-credit the student's FEE-HELP balance if it is satisfied that special circumstances apply: <ol style="list-style-type: none"> That the special circumstances are beyond the student's control (not due to the student's action or inaction either direct or indirect and for which the student is not responsible. The situation must be unusual, uncommon or abnormal). That the special circumstances did not make their full impact on the student until on or after the census date for the semester of study in question and That the special circumstances make it impractical for the student to complete the requirements for that semester of study. 	Registrar
11. Each application will be examined and determined on its merits by considering a student's claim together with independent supporting documentation substantiating the claim.	Registrar
12. Where it is agreed to re-credit a student's fees for a semester there will be no academic or financial penalty for that semester's studies.	
13. Insearch will make a decision on the application within 14 days of receiving the application and within a further 14 days advise the student of the outcome of the application (within 28 days of receipt of the application), stating: <ol style="list-style-type: none"> The reason for the decision Their rights for a review of the decision and The need to lodge an appeal within 28 days of their being advised of the decision. 	Registrar
14. If the student is not satisfied with the decision in relation to their FEE-HELP balance, they may request a written review of the decision.	Student Centre/ Student
15. The review will be carried out by the Chief Operating Officer (COO) and must be lodged within 28 days of receiving notice of the original decision, unless the COO allows a longer period, and must specify the reasons for making the request.	COO
16. The COO must acknowledge the receipt of an application for a review of the refusal to re-credit the FEE-HELP balance in writing.	COO
17. The COO will review the case within 3 weeks and advise the student of the decision in writing giving the reasons for the reviewer's decision.	COO
18. Where a student remains unsatisfied with the COO's decision they can apply to the Administrative Appeals Tribunal for consideration of the decision. The COO's letter will advise the applicant that they have the right to apply to the Administrative Appeals Tribunal for a review of the decision and will provide the contact details of the closest Administrative Appeals Tribunal Registry and the approximate costs of lodging an appeal - The current cost (as at July 2016) of applying for the review of a decision is \$884. The student may supply additional information to the Administrative Appeals Tribunal which they did not previously supply to Insearch either in the original application or the request for a review.	COO/ Student Centre/ Student/SSCR

Principles	Responsible
CANCELLATION OF FEE-HELP	
19. FEE-HELP reporting includes all FEE-HELP students whether they have paid fees in full, they have paid fees partially or they have paid no fees at all.	Student Centre/ SSCR
20. FEE-HELP students are not required to cancel their FEE-HELP application where they wish to continue the course but pay fees or make some adjustment to their study load such as withdrawing from some enrolled units.	Student
21. A student can reactivate their FEE-HELP application at any time.	Student
22. If a FEE-HELP student wishes to discontinue the course, the student is required to inform Insearch Student Centre in writing by completing an Application to withdraw (domestic) form.	Student
23. All requests to cancel a FEE-HELP application for the current semester's study must be made on or before the current semester Census Date as after this date the FEE-HELP debt has been incurred and Government Reporting has already occurred.	Student
24. All requests to cancel a FEE-HELP application (discontinue the course) for a later semester's study can be made at any time before the census date of that semester.	Student
25. After the census date, no payment of fees can be made for units in which the student is currently enrolled as the FEE-HELP debt has already been incurred. The FEE-HELP debt including the 25% loan fee is already in place.	Student Centre/ SSCR
26. FEE-HELP students can reactivate their FEE-HELP at any time by applying in writing.	Student Centre/ Student
27. A FEE-HELP application lasts the duration that the student is enrolled in the course.	Student Centre/ Student Admissions
28. FEE HELP documents need to be kept for at least 7 years following the completion of the student's course.	SSCR
29. If a student wishes to cancel their FEE-HELP application after the Census Date, and pay fees for further semesters staff must advise them that their application to cancel their FEE-HELP status will only come into force from the next period of enrolment. Students need to pay according to the re-enrolment invoice that is sent out towards the end of the current semester. No changes to a student's FEE-HELP are required on the system.	Student Centre/ SSCR

Principles	Responsible
TAX FILE NUMBER (TFN)	
30. Insearch staff dealing with the student's TFN should make sure that: <ol style="list-style-type: none"> a. TFNs are collected and stored in a secure fashion b. FEE-HELP student privacy is protected from access by unauthorised staff or others. c. TFN is not disclosed to any third party except for the Australian Tax Office (ATO) when reporting student FEE-HELP debt. d. TFNs are not used for any purpose other than for reporting FEE-HELP student debt to the Tax Office. e. FEE-HELP students have access to their TFN held on file by Insearch. f. The intending FEE-HELP student is aware of: <ol style="list-style-type: none"> (i) Why Insearch needs to collect the TFN (ii) Refusing to provide a TFN is not an offence but failure to do so means that a FEE-HELP application is invalid (iii) How the TFN will be used by Insearch g. They understand that breach of these rules may result in disciplinary action including termination of their employment. 	Student Centre/ Student Admissions/SSCR
31. The student's TFN cannot be used as a means of identification.	Student Centre/ Student Admissions/SSCR
32. Hard copies of the TFNs (on the <i>Request for FEE-HELP assistance</i> form) must be stored in the SSCR filing area (locked secure area).	Student Centre/ Student Admissions/SSCR
COMMONWEALTH ASSISTANCE NOTICE (CAN)	
33. Students must speak to Student Centre staff within 14 days of having received their CAN to have any errors corrected.	Student/ Student Centre
34. If Insearch discovers an error has been made, a new CAN must be issued to the student and any incorrect reporting followed up with the Department of Education in Canberra.	SSCR
35. Any change to the student's enrolment resulting from the CAN may involve additional payment of fees or a refund / re-crediting of fees.	Student Centre/ SSCR

SUPPORTING DOCUMENTS

- FEE-HELP Application to withdraw procedure
- FEE-HELP Refund Procedure
- FEE-HELP Student Confirmation of Enrolment Procedure
- Application to withdraw (domestic) form
- Application for a refund form
- FEE-HELP Booklet
- Withdrawal confirmation letter
- Administrative information for higher education providers: student support.
[http://education.gov.au/search/site/Admin%20for%20providers?f\[0\]=im_field_program%3A5981](http://education.gov.au/search/site/Admin%20for%20providers?f[0]=im_field_program%3A5981)
- Higher Education Support Act 2003
- <http://www.aat.gov.au/FormsAndFees/Fees.htm>
- <http://studyassist.gov.au/sites/StudyAssist/>

ADMIN USE ONLY

APPROVAL	
Signature:	
Name:	Alex Murphy, Managing Director Date:
Procedure Title	FEE-HELP Student Policy
Procedure Owner	Chief Operating Office - COO
Procedure ID	PO/OPS/02/16
Effective Date	20 December 2016