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<b>RESPONSIBLE MANAGER:</b>	Manager Enquiry, Enrolment & Student Administration (EESA)
<b>CATEGORY:</b>	Financial Services
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<b>RELATED DOCUMENTS:</b>	<b>Documents:</b>

PPP139 Fee Concession Guidelines  
PPP146 Student Enrolments  
CS008 Authority to Invoice Form  
CS006 Fee payment options  
Centrepay Agreement Form  
VET Student Loans ([www.studyassist.gov.au](http://www.studyassist.gov.au))

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## 1. Introduction

When enrolling, students are provided with a wealth of information about South West TAFE's services and facilities. It is imperative that students also have a sound understanding of the obligations they are committing to. Payment of fees is one such obligation.

To be enrolled and participate in classes and other educational activities at South West TAFE, the student must make full payment of all applicable fees, or have set up an agreed payment plan through either Centrepay, Debit Success or a VET Student Loan (if applicable).

Until a student clears any debt (enrolment fees or related fines) with South West TAFE, they are not eligible to receive any formal documentation from South West TAFE regarding their study. To assist student in the management of their debt with South West TAFE a range of payment options and supports are available.

## 2. Definitions

Tuition Fee	This fee is set by the Government.
Material Fee	This is the cost of materials, equipment and books associated with the course that are supplied by South West TAFE. Some materials are purchased by students independent of South West TAFE.
Authority to Invoice	This is a form that needs to be signed by the appropriate representative of the third party and authorises South West TAFE to invoice and organisation, employer or agency for a student's fees.

## 3. Payment options

### Payment in full upon enrolment

This is the preferred payment option and students will be required to make payment in full by the invoice due date.

#### Process:

- Payments can be accepted in the form of cash, cheque, eftpos, MasterCard, Visa, or Money Order at the time of enrolment. Direct Debit is currently not available.
- Payments being made via bank transfer will require the student to transfer the funds into South West TAFE's bank account prior to their enrolment being completed.

#### Debt Management:

Not required.

## Centrepay

Payment of fees via Centrepay (direct transfers via Centrelink) is only available to a student who is receiving a **financial** benefit from Centrelink.

### Process:

- Students must complete and sign a Centrepay Agreement form **at the time of enrolment**. Signing of the Centrepay form can be done physically or digitally
- Customer Service Officers will digitally generate this form to ensure that the “target” payment amount (the total to be deducted) aligns with the student’s enrolment debt.
- Students using the Centrepay option will have an “Outstanding Fees” sanction and a “Centrepay” sanction placed on their Student Management System (SMS) record.
- The student must pay a deposit at time of enrolment. For Centrepay payment plans a minimum deposit of \$100 is required. The balance of fees will then be paid via Centrelink deductions directly to South West TAFE.
- If a student is unable to make the \$100 payment upon enrolment they are referred to the SAAO team who can approve a lower deposit amount. This must be recorded in Student Comments in the student SMS record.
- Completed Centrepay forms are processed by the SAAO team via the Centrelink eServices online portal.
- All Centrepay plans must be calculated to ensure all enrolment fees (tuition and materials) are paid in full prior to course completion (if less than a full year) or by 15 November in the year of enrolment, whichever is earlier.
- It is the student’s responsibility to ensure that Centrelink does not stop payment of fees to South West TAFE at any time prior to their debt being paid in full. If this does occur, South West TAFE will seek immediate payment in full of any outstanding amount from the student.

### Debt Management:

- Centrepay transfer funds to South West TAFE on a daily basis with a reconciliation scheduled sent weekly.
- Centrepay will be monitored on a weekly basis by the SAAO team and where payments are not being made, a SAAO will make contact with the student to ensure that appropriate support and advice is being provided to the student and they are aware of the implications of not paying their debt. The SAAO may also refer to the Skills and Jobs Centre to source alternative funding support.
- Once payment in full is completed, the SAAO or CSO removes the “Centrepay” sanction from the student’s SMS record.
- If payments are not being met and all avenues of debt recovery have been exhausted, the SAAO team will recommend in writing to the Finance Department that the student be forwarded to a debt collection agency.
- Once a student is referred to the external debt collection agency by the Finance Department, the Finance Department will place a “Bad Student Debtor” sanction on the student’s SMS record.
- Once payment is made in full, the Finance Department will advise the SAAO team and remove the “Bad Student Debtor” sanction from the student’s SMS record.
- If the payment is made to a Customer Service Officer, they will check with the Finance Department that the debt is fully recovered and then remove the “Bad Student Debtor” sanction.
- If payment is not received and the debt collectors believe it is not retrievable the Finance Department can write the debt off. If this occurs the Finance Department will place a “Debt Off” sanction on the student’s SMS record.

## Debit Success

Debit Success is a third-party payment plan provider and can be used for payment of tuition and material fees. Debit Success charges additional fees for payment plan services.

### Process:

- Students must complete and sign a Debit Success Payment Plan Agreement form **at the time of enrolment**.
- Customer Service Officers will digitally generate the payment plan agreement via the Debit Success online portal and will ensure that the payment plan amount (the total to be paid) aligns with the student’s enrolment debt.

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- Students using the Debit Success option will have an “Outstanding Fees” sanction and a “Debit Success” sanction placed on their Student Management System (SMS) record.
- The student must pay a deposit at time of enrolment. The deposit amount will be 20% of total enrolment fees or \$200, whichever is lesser. The student can elect to pay a higher deposit.
- If a student is unable to pay the nominated deposit amount they are referred to the SAAO team who can approve a lower deposit amount. This must be recorded in Student Comments in the student’s SMS record.
- The balance of fees will then be set up on a Debit Success payment plan. All Debit Success payment plans must be calculated to ensure all enrolment fees (tuition and materials) are paid in full prior to course completion (if less than a full year) or by 15 November in the year of enrolment, whichever is earlier.
- It is the student’s responsibility to ensure they do not default on their agreed payment amounts to South West TAFE at any time and that their debt is paid in full. If default does occur, South West TAFE will seek immediate payment in full of any outstanding amount from the student.

### Debt Management:

- Debit Success transfer funds to South West TAFE on a daily basis. Daily Activity Reports are sent each work day with Payout and Status Reports sent weekly.
- Debit Success will be monitored on a weekly basis by the SAAO team and where payments are not being made, a SAAO will make contact with the student to ensure that appropriate support and advice is being provided to the student and they are aware of the implications of not paying their debt. The SAAO may also refer to the Skills and Jobs Centre to source alternative funding support.
- Once payment in full is completed, the SAAO or CSO removes the “Debit Success” sanction from the student’s SMS record.
- If payments are not being met and all avenues of debt recovery have been exhausted, the SAAO team will recommend in writing to the Finance Department that the student be forwarded to a debt collection agency.
- Once a student is referred to the external debt collection agency by the Finance Department, the Finance Department will place a “Bad Student Debtor” sanction on the student’s SMS record.
- Once payment is made in full, the Finance Department will advise the SAAO team and remove the “Bad Student Debtor” sanction from the student’s SMS record.
- If the payment is made to a Customer Service Officer, they will check with the Finance Department that the debt is fully recovered and then remove the “Bad Student Debtor” sanction.
- If payment is not received and the debt collectors believe it is not retrievable the Finance Department can write the debt off. If this occurs the Finance Department will place a “Debt Off” sanction on the student’s SMS record.

### VET Student Loans

VET Student Loans is only available to a student enrolled in a Diploma or Advanced Diploma course.

#### Process:

- For Diploma and Advanced Diploma students eligible to use VET Student Loans the only tuition fee payment options are:
  - Payment in full upon enrolment OR a VET Student Loan
- If a student is **not eligible** to use a VET Student Loan (*for example: due to the census date of the unit passing*), they will be able to find alternative option to pay their fee.
- VET Student Loans can only be used for the tuition component of an enrolment.
- The balance of a student’s enrolment fee which comprises of any relevant material or consumable fees will need to be paid in full upon enrolment or through Centrepay or Debit Success payment plan options.

#### Debt Management:

- No debt management required for tuition deferred to a VET Student Loan.
- Refer to Payment in Full, Centrepay and Debit Success sections for debt management of materials and consumables.

### Authority to Invoice – third party invoicing of fees

Any student who has a completed Authority to Invoice form from a third party (ie: their employer or Agency) will have their fees invoiced to the nominated third party.

**Process:**

- Once a completed and signed Authority to Invoice is received the CSO will save to the digital student file.
- The CSO will push the fees from the student account to the relevant 'Sponsor' via the Student Sponsor screen in SMS, generate an invoice and email to the third party for payment.
- If the third party does not exist as a 'Sponsor' in SMS the CSO will forward the Authority to Invoice to the SAAO team who will create the new Sponsor in SMS. Once completed the CSO can then push fees and invoice as per normal process.

**Debt Management of Third Party debt:**

- Where a third party is invoiced for a student's fees, responsibility for recovery of that debt will belong to the Finance Department and will follow standard business practice.

## Job Seeker Referrals (JSA)

The process to be followed is in accordance with the guidelines provided by Higher Education Skills Group (HESG)

### 4. Material fees

In some cases, Material Fees result in considerable costs being worn by South West TAFE and to not receive payment up front is an issue of significant financial risk – especially if the student withdraws from the course.

- Wherever possible, Material fees are to be paid up front upon enrolment.
- Material fees can be paid via a Centrepay or Debit Success payment plan but only in accordance with relevant payment plan guidelines. All payment plans must be calculated to ensure material fees are paid in full prior to course completion (if less than a full year) or by 15 November in the year of enrolment, whichever is earlier.
- For students experiencing difficulties in paying for materials the SAAO team may refer the student to the Skills and Jobs Centre to source alternative funding support.

### 5. Special Consideration

In accordance with South West TAFE's Fee Concession Guidelines, a student who believes that they can state a case of extreme financial hardship or special consideration may write to the Manager - Enquiry, Enrolment & Student Administration (EESA).

### 6. Outstanding debt from previous years

If a student presents to enrol and has an "Outstanding Fees", "Bad Student Debtor" or "Debt Off" sanction on their SMS record from a previous year's debt, a payment plan **MUST** be signed and agreed to for both past and new fees prior to enrolment being finalised for the current year.

### 7. Access and Equity

South West TAFE is committed to adhering to access and equity in the implementation for this Guideline. For more information please visit: <https://staff.swtafe.vic.edu.au/pc/SitePages/Diversity,-Equity-and-Inclusion-DEI.aspx> or <https://www.swtafe.edu.au/about-us/careers-at-swtafe/our-values>

### 8. Statement of Commitment to Child Safety

South West TAFE is committed to the protection of all children from all forms of child abuse and demonstrates this commitment through the implementation of a Child Safe Program designed to keep children safe within our organisation. For Child Safe key documents, resources, contact officer details please go to:

<https://www.swtafe.edu.au/about-us/child-safe-commitment>