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RELATED DOCUMENTS:	Documents: 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)

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 Credit Clear, Centrepay or a VET Student Loan (if applicable).

Until a student clears any debt (enrolment fees or related fines) with South West TAFE, they will not be eligible to receive a Certificate or Statement of Attainment. To assist students 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 an organisation, employer or agency for a student’s fees

3. Payment options

a) 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, BPay, Direct Debit, or Money Order at the time of enrolment.

Debt Management:

Not required.

b) Credit Clear

Credit Clear is a third-party payment and payment plan provider and can be used for payment of tuition and material fees. The Credit Clear portal is also used to engage and communicate with students to issue reminders for fees owing.

Process:

- At time of enrolment, students are added into the credit clear portal and are then sent a link via email and text message. The link contains options for the student to make payment or set up a payment plan
- Once a student has been added to the credit clear portal they will have a 'Credit Clear Student' sanction placed on their Student Management System (SMS) record.
- Students continue to receive reminders via email and text message over a period of 100 days until payment is made or a payment plan is established.
- If a student establishes a payment plan via the credit clear portal then they will have a 'Credit Clear Payment Plan' sanction placed on their SMS record.
- The Student Administration & Accounts (SAAO) team are responsible for monitoring reports received on a daily basis that identify completed payment plans, failed communications, payments received, failed payments, payment plans created as well as students that have completed the 100-day messaging workflow and have not made payment or established a payment plan.

Debt Management:

- Credit Clear transfer funds to South West TAFE on a daily basis with a reconciliation report provided by linked payment gateway provider – FatZebra.
- Once payment is completed in full, the SAAO removes the 'Credit Clear Student' and 'Credit Clear Payment Plan' (if relevant) sanctions from the student's SMS record.
- Where a payment that is scheduled as part of an established payment plan is unsuccessful, the student is notified via email and text message. There will be up to two retry attempts with 24-hour intervals for that scheduled payment. Should the payment still be unsuccessful after the two retry attempts the payment plan is extended and payment is attempted again on the next scheduled payment date.
- Where a student has nine consecutive unsuccessful payment attempts the payment plan will be cancelled and the student will continue in the fee follow-up process.
- When a student reaches the end of the 100-day reminder workflow and no payment has been made or payment plan established their account will be reviewed in consultation with the relevant teaching department (as required). The SAAO may also refer to the Skills and Jobs Centre to source alternative funding support.
- If at this point it is determined that all methods of collection 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 directly to South West TAFE a member of the Student Administration team will check with the Finance Department that the debt is fully recovered and then the "Bad Student Debtor" sanction will be removed by a member of the finance team or SAAO team.
- 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.

c) 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

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- A member of the Student Administration team 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 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. Exceptions to this must be approved by a member of the SAAO team.
- 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 schedule sent daily.
- 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 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 directly to South West TAFE a member of the Student Administration team will check with the Finance Department that the debt is fully recovered and then the “Bad Student Debtor” sanction will be removed by a member of the finance team or SAAO team.
- 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.

d) 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.

**Note that this option is no longer offered to students however we still have a small number of students with active Debit Success Payment Plans at the time of finalizing.

Process:

- Students must complete and sign a Debit Success Payment Plan Agreement form **at the time of enrolment**.
- A member of the Student Administration team 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.
- 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.

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- 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 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 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 directly to South West TAFE a member of the Student Administration will check with the Finance Department that the debt is fully recovered and then the "Bad Student Debtor" sanction will be removed by a member of the finance team or SAAO team.
- 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.

e) 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 can elect to make payment via payment in full or a Credit Clear payment
- 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 Credit Clear or Centrepay 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.

f) 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 Student Administration team member will save to the digital student file.
- The Enrolment officer or SAAO 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 Enrolment Officer will forward the Authority to Invoice to the SAAO team who will create the new Sponsor in SMS. Once completed the Enrolment Officer 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.

g) 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 Credit Clear or Centrepay 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 - Student Administration (SA).

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 past fees prior to enrolment being finalised for the current year.

7. Diversity, equity and inclusion

SWTAFE is committed to making diversity, equity and inclusion part of everything we do, including in the implementation of this policy/procedure/guideline. For more information, please visit the ‘Our Values’ page on our [website](#) [external] or the Diversity, Equity & Inclusion Homepage on ECHO [internal]. [Diversity, Equity & Inclusion \(DEI\)](#)

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

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organisation. For Child Safe key documents, resources, contact officer details please go to: [Child Safe Commitment](#)