

Fees and Re-Crediting FEE HELP Balances

1. Purpose and Objectives

- 1.1. The amount a student can borrow on a VET Student Loan cannot exceed their remaining FEE HELP balance or exceed the capped amount set for each qualification by the Australian Government Department of Education.
- 1.2. VET Student Loans will only cover tuition fees, additional fees for items such as textbooks or course materials must be paid by the student. A list of any additional fees is provided below.
- 1.3. Tuition fees are charged by units of study (refer to the Fee Schedule). Payments are spread across the duration of the course. For every Unit of Study there is a census date which indicates the date the debt for that unit of study will be incurred.
- 1.4. Once enrolled but prior to the first census day for a course, UNE Partnerships (UNEP) will provide the student with a Statement of Covered Fees confirming enrolment has been accepted and the amounts of the course tuition fees that will, and will not, be covered under a VET Student Loan.
- 1.5. In addition to the Statement of Covered Fees, the student will receive a VET Student Loan Invoice Notice at least 14 days before census day that will show the amount of tuition fees that will, and will not, be covered under a VET Student Loan for that particular fee period.
- 1.6. If a student withdraws from a course by 5pm on the census day, they will not incur the tuition fees for that Unit of Study period. There is no administration fee to withdraw. See the Enrolment, Withdrawal and Cancellation Procedure on the UNEP website for more information.
- 1.7. After census day, UNEP will send the student a Commonwealth Assistance Notice (CAN) that provides further information about the student's debt. If a student believes that the CAN is incorrect, they should contact UNEP Administration immediately.
- 1.8. A 20% loan fee applies to VET Student Loans and will be added to the students VET Student Loan debt.

All fee information is also available via the [My Skills](#) website

Additional fees and charges not covered by VET Student Loans

Fees and charges	Examples
<p>Goods or services not essential to the course</p>	<ul style="list-style-type: none"> • access to internet and computer facilities, except where these are required as part of a course • printing of notes from the internet or a portable hard drive or disc • graduation ceremonies where students are not required to attend the ceremony to obtain their award
<p>Alternative forms of access to goods or services essential to the course, (where the provider also provides readily available access in another form at no additional cost to students)</p>	<ul style="list-style-type: none"> • lecture notes or recordings, provided that lectures are made readily available to students free of any additional charge (as lectures would be covered by tuition fees) • electronic provision of essential information if the information is also made readily available free of charge in another form (e.g. at the library or through the provider's intranet) • reading material, such as anthologies of required readings, provided these texts are also made readily available free of charge (e.g. at the library or through the provider's intranet).
<p>Course related goods or services that students have the choice of acquiring from a supplier other than the provider and are for: equipment or items that become the student's physical property and are not consumed in the course OR food, transport and accommodation costs associated with the provision of field trips that form part of the course</p>	<ul style="list-style-type: none"> • protective clothing or footwear • tool kits • stethoscopes • reference texts • meals, snacks, beverages • bus tickets or airfares • hotels or camping fees
<p>Fines or penalties imposed principally as a disincentive (for something other than withdrawing from all or part of a course) and not to raise revenue or cover administrative costs</p>	<ul style="list-style-type: none"> • library fines

2. Re-Crediting a FEE HELP Balance

- 2.1. A student's FEE-HELP balance can be re-credited under *Part 6 of the VET Student Loans Act 2016* if an amount of a VET Student Loan has been used to pay tuition fees for a student for an approved course, or a part of an approved course.
- 2.2. UNEP will re-credit a student's FEE HELP balance if special circumstances apply.

Special circumstances are circumstances that:

- a) are beyond the student's control; and
- b) do not make their full impact on the student until on or after the census day for a course, or a unit of study; and
- c) make it impracticable for the student to complete the requirements for the course, or unit of study, during the student's enrolment in the course, or unit of study;

3. Circumstances beyond a student's control

Such circumstances include situations arising that are not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible.

4. Circumstances that do not make full impact until on or after the census date

The situation or circumstance may be known before the date(s) but the full impact or magnitude may not become apparent until on or after the date(s).

5. Circumstances arising from pre-existing conditions

A circumstance that first occurred before the census day may satisfy the special circumstances requirement where it worsens after that day or the full effect or magnitude does not become apparent until after that day.

For example, a person may have an illness or other underlying, pre-existing condition or incapacity prior to the census day for a course, but that condition may worsen, or the person may suffer from an aggravation, deterioration or serious episode, after the census date.

- 5.1. Alternatively, the full implications of a person's condition may not have been apparent until after the census day. This may be because recovery does not go to plan, or the degree of disability or incapacity for study is not fully realised until after the census day.

6. Circumstances making it impractical to complete study requirements

These circumstances would make it impractical for the student to undertake the necessary study required, attend sufficient lectures to meet attendance requirements, complete the required assessment work.

Such circumstances would include:

- a) Medical circumstances (e.g. if a student's medical condition has changed to an extent that they are unable to continue studying).

- b) Family or personal circumstances (e.g. death or severe medical problems within a family, or unforeseen financial difficulties, so that it is unreasonable to expect a student to continue study).
- c) Employment related circumstances (e.g. if a student's employment status or arrangements have changed to an extent that the student is unable to continue studies and this change is beyond their control).
- d) Course related circumstances (e.g. if UNEP has changed the unit of study and the student is disadvantaged by not being able to complete the unit and a credit cannot be given towards another course, unit or unit of study).

7. UNEP will re-credit FEE-HELP balances if:

- 7.1. the student has not completed the requirements for the course, or the part of the course, because UNEP ceased to provide the course, or the part of the course after it started but before it was completed, and
- 7.2. it is impractical for the student, under the approved tuition assurance arrangement for the course, to finish the course or an equivalent course
- 7.3. The amount re-credited will be equal to the amounts of the VET Student Loans that have been used to pay tuition fees for the student for the course, or the part of the course.
- 7.4. If UNEP re-credits the student's FEE-HELP balance, the student will be notified as will the department's tuition assurance administrator, as soon as practicable.

8. Application to re-credit a FEE-HELP balance

- 8.1. An application for re-credit must be submitted on the UNEP Re-Credit Application form and must be made within 12 months after the census day for the course or unit of study (unless UNEP is satisfied the student's application could not be made within this timeframe due to special circumstances).
- 8.2. UNEP will review a student's application for re-credit of FEE-HELP balance based on the evidence submitted by the student to substantiate the special circumstances which apply to the student's case. The student will be notified of the decision and the reason for the decision as soon as practicable. As this is considered a 'reviewable decision' the notice will include information about having the decision reconsidered by UNEP.
- 8.3. It is the student's responsibility to provide sufficient information, independent supporting documentation or other evidence that the special circumstances exist.
- 8.4. Students must have withdrawn from their enrolment before a request for re-crediting can be accepted and considered.

9. Review of decision

- 9.1. If a decision has been made not to re-credit a student's FEE-HELP balance a student may apply for an independent internal review, in accordance with the Complaints and Appeals Policy.
- 9.2. Should the student still be unsatisfied following the internal review, further options are available to the student, as outlined in the Complaints and Appeals Policy, for an independent external review.

- 9.3. UNEP does not charge for any internal reviews however, reconsiderations conducted by the Administrative Appeals Tribunal will be subject to fees and charges.
- 9.4. Students applying for a re-credit of FEE-HELP balances, or seeking a review or reconsideration of a decision, or using the Complaints and Appeals Policy of UNEP will be treated fairly and equitably.

10. How are FEE-HELP balances re-credited

- 10.1. Where a re-credit of FEE-HELP balance is approved, UNEP will notify the Department of Education and will remit to the Commonwealth any FEE-HELP assistance received on the student's behalf and the student's FEE-HELP debt for the relevant VET units of study will be removed.

11. Re-crediting a FEE-HELP balance by the Secretary

- 11.1. Under *Section 71* of the *VET Student Loans Act 2016* a student may apply to the Secretary for the re-credit of the student's FEE-HELP balance because:
- a) UNEP, or a person acting on the provider's behalf, engaged in unacceptable conduct in relation to the student's application for the VET Student Loans; or
 - b) UNEP has failed to comply with the VET Student Loans Act 2016 or an instrument under the Act and the failure has adversely affected the student.
 - c) The student is not an eligible student
 - d) The student is not a genuine student
 - e) The student does not have a tax file number
 - f) The student does not have a Unique Student Identifier
- 11.2. The Secretary may re-credit a student's FEE-HELP balance in relation to special circumstances if UNEP:
- a) is unable to act or is being wound up or has been dissolved; or
 - b) has failed to act and the Secretary is satisfied that the failure is unreasonable.
- 11.3. Applications for re-crediting FEE-HELP balances by the Secretary must be made within 5 years after the census day for the course or unit of study concerned, or within that period as extended by the Secretary.
- 11.4. Further information about applying to the Secretary for re-crediting a FEE-HELP balance can be found at <https://www.education.gov.au/debt-complaints>

12. Definitions

SECRETARY

Means the Secretary of the Department.

Review Procedure Flowchart

