

RE-crediting FEE-HELP Balances Procedure: VET Student Loans

Purpose

The purpose of this policy is to provide guidelines on the re-credit of FEE-HELP balances for all students enrolled with the Australian College of Business Intelligence in a VET Student Loans approved course and who wishes to apply for a re-credit of their FEE-HELP balances incurred in relation to the approved course.

The procedure will outline conditions and processes that will apply to the re-crediting of FEE-HELP balances related to the student's enrolment in a VET Student Loan approved course with the Australian College of Business Intelligence.

Definitions

- a) The Act refers to the Higher Education Support Act 2003 or the VET Student Loans Act 2016
- b) Student: Refers to students who are Australian citizens or permanent humanitarian visa holders who will be resident in Australia for the duration of their VET Units of study, and who access FEE-HELP for payment of their tuition fees in respect of the VET unit of study in which they are enrolled.
- c) Census Date: A published date, set by the provider, no earlier than 20% of the way through a VET Unit of Study
- d) Tuition Fees: Fees paid for a VET Unit of Study that is approved for FEE-HELP and applies to students who are or would be entitled to FEE-HELP assistance under clause 43 of Schedule 1A of the Act.
- e) Unit or VET Unit of Study: A VET unit of study approved for FEE-HELP that a student may undertake at Australian College of Business Intelligence, for which the student may access FEE-HELP assistance to pay for all or part of their tuition fees.

Australian College of Business Intelligence has developed the following procedure for reviewing decisions related to the re-crediting of a FEE-HELP balance for students who have withdrawn after the census date or have failed to complete a unit of study because of special circumstances.

These procedures aiming to ensure that Australian College of Business Intelligence complies with the fairness requirements in relation to review procedures for FEE-HELP.

Incurring a FEE-HELP debt

Students who are, or would be, eligible for FEE-HELP assistance and have requested FEE-HELP who withdraw from a unit on or before the census date will not incur a FEE-HELP debt for the tuition fees for that unit. Students who have requested FEE-HELP assistance who remain enrolled after the published census date will incur a FEE-HELP debt. A Student who withdraws from a Unit after the published census date for that Unit will incur a FEE-HELP debt for that Unit.

Re-crediting a FEE-HELP balance

Students who withdraw from a Unit after the published census date, or fail to complete a Unit, may apply to have their FEE-HELP balance re-credited with respect to the Unit if they believe special circumstances apply in accordance with the following procedures.

Special Circumstances

If a Student withdraws from a Unit after the published census date for that Unit, or has been unable to successfully complete a Unit and believes this was due to special circumstances, the student may apply to have their FEE-HELP balance re-credited for the affected unit/s.

Special circumstances do not include:

- A lack of knowledge or understanding of the requirements for FEE-HELP assistance; or
- A student's incapacity to repay a FEE-HELP debt (repayments are income contingent and the Student can apply to the Australian Taxation Office for a deferral of a compulsory repayment in certain circumstances).

Procedure

Each application for re-credit of a student's FEE-HELP balance will be considered on its merits together with all supporting documentation substantiating the special circumstances claim.

- a) A Student must apply in writing on the Withdrawal Form with all the relevant supporting documentation
- b) The application for re-crediting a FEE-HELP balance must include details of the:
 - Unit(s) for which a Student is seeking to have a FEE-HELP balance re-credited
 - Special Circumstances as referred to above, including supporting documentation
- c) ACBI will consider each application within 14 working days of receipt of the application. It will consider each request to re-credit a FEE-HELP balance in accordance with the requirements of Schedule 1A of the Act. Applicants will be notified in writing of the decision within 15 working days of reaching a decision.

Review of Decision

If a Student is not satisfied with the decision made by Australian College of Business Intelligence the Student may apply, within 28 days of the receipt of the original decision, for a review of the decision.

ACBI will assess the review decision within 35 days and based on the reasons for applying for the review including any additional relevant evidence.

It is the student's responsibility to provide sufficient information, independent supporting documentation or other evidence that the special circumstances exist.

Should the student remain 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.

There are no charges for any internal review and reconsideration conducted by Australian College of Business Intelligence. Reviews conducted by the Administrative Appeals Tribunal will subject to fees and charges.

How FEE-HELP balances are re-credited

Where a re-credit of FEE-HELP balance is approved, Australian College of Business Intelligence 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.

Other notes:

A student may apply to be re-credited because the provider engaged in unacceptable conduct in relation to the student's application for a VSL or the provider failed to comply with the Act and the failure adversely affected the student.

Applications for re-crediting must be made within 5 years after the census day of the course.

The Secretary may re-credit a student's FEE-HELP balance if a course provider is unable to act or is being wound up or has failed to act.