

PAYMENT PLAN PROCEDURE (VET)

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1 PURPOSE

- 1.1 This procedure outlines how CQUniversity will manage payment plans for vocational education and training (VET) students.

2 SCOPE

- 2.1 This procedure applies to payment plans for CQUniversity VET courses.
- 2.2 This procedure does not apply to CQUniversity full fee paying higher education international students, non-eligible domestic tuition paying higher education students or commercial and general debtors. For information on the management of these payment plans refer to the [Payment Plans Procedure](#).

3 PROCEDURE

- 3.1 The University may enter into payment arrangements with VET students who have a recorded debt.

Terms of payment plan

- 3.2 Payment plans will adhere to the following terms of payment:
- the student must apply via the Payment Plan (VET) Application Form on enrolment
 - a direct debit arrangement must be entered into in conjunction with the payment plan, unless the student elects to have their repayments made by CentrePay from Centrelink payments
 - a minimum deposit of 20 per cent of the total cost of enrolment is payable at the time of enrolment
 - total time to pay must be completed at least 30 days prior to the end of the student's program of study for which the payment plan has been approved. In the case of an apprentice, completion of payment is required within 90 days following the end of the block training for which the payment plan has been approved

- upon approval, the payment plan application commits the student or other payee to the agreed schedule. The student or other payee must pay the fees as required under the arrangement. Any failure to make payment may result in cancellation from course, and the termination of the agreed payment plan resulting in the full outstanding balance becoming immediately due and payable
- cancellation of enrolment does not necessarily cancel the obligation to make all payments under the payment plan. Unless enrolment is cancelled before the unit/s commence, the student or other payee will owe unpaid fees regardless of whether the student has attended the course
- student results may be withheld until payment plan is finalised
- a payment plan cannot be renegotiated. Failure to make an instalment payment as agreed will result in the imposition of sanctions which may prevent the student from accessing University services such as future enrolments, graduations, access to results and transcripts, and
- as per the Direct Debit Request Service Agreement, a payment plan may be cancelled if two or more direct debit drawings are returned unpaid by the nominated financial institution. The unpaid debt may subsequently be referred to the University's debt collectors in accordance with the [Collections Policy and Procedure](#).

Eligibility

3.3 To be eligible for a payment plan:

- the student must be enrolling into an accredited qualification with the intent of completing the qualification in full with the University. Enrolment can occur one unit at a time
- the student must not be enrolled in an Adult and Community Education (ACE) course (short course) or related course
- enrolment must not be a recognised prior learning (RPL) enrolment
- the total cost of enrolment is equal to or greater than \$300
- if under 18 years of age, a parent/guardian has completed the Guarantor Declaration section of the Application Form
- a VET Student Loan is:
 - not available for the course
 - not available for the student based on citizenship status, or
 - the capped amount does not meet the full cost of the course meaning the applicant is liable for a gap amount, and
- the applicant does not have:
 - an outstanding debt with the University
 - history of recovery action on a previous payment plan, or
 - a current payment plan in place for other fees.

Application

3.4 Applications for payment plans must be made on the Payment Plan (VET) Application Form on enrolment. A form can be requested via email from [Student Engagement](#).

Assessment

3.5 Upon receiving the application, a Student Adviser will:

- ensure eligibility criteria in section 3.3 are met
- ensure the accuracy of the student's details by:
 - verifying the student's address through sighting of photo ID, utility bill or contract with rental agency or landlord

- confirming income by sighting payslips or bank statements, and
- determining whether the applicant has had a previous payment plan, and
- perform a credit criteria verification on each application by:
 - ensuring the applicant has the financial means to meet the repayments through an adequate review of the proof of cash inflow provided, and
 - checking the student's past credit history with the University by ensuring that:
 - if the student has had a previous payment plan with the University that it was paid in full and on time, and
 - the student has not previously been sent to the University's debt collection agency.

Approval

- 3.6 Upon confirming the assessment criteria outlined in section 3.5 above, the Student Adviser has authority to approve payment plans in accordance with this procedure. Applications will be approved within two working days upon receipt of application and all supporting documentation.
- 3.7 Payment plans will be refused:
- where inadequate identification is provided
 - an unsatisfactory credit history is determined
 - payment terms on previous payment plan arrangements have not been met, or
 - at the discretion of the Chief Operating Officer.
- 3.8 If a payment plan application is refused, written notice of the reasons for refusal must be given to the applicant.

Recovery action

- 3.9 If a student's overdue debts are referred to a debt collection agency for recovery, the student or other payee may incur additional costs.
- 3.10 Students may be excluded from further study if payments are not maintained in accordance with their individual payment plan.

4 RESPONSIBILITIES

Compliance, monitoring and review

- 4.1 The Chief Operating Officer and Manager Finance Operations are responsible for monitoring, reviewing and ensuring compliance with this procedure.
- 4.2 The Finance Directorate, in conjunction with Student Engagement, are responsible for implementing this procedure.

Reporting

- 4.3 The Manager Finance Operations is responsible for ensuring regular reporting is undertaken and reviewed.

Records management

- 4.4 Employees must manage records in accordance with the [Records Management Policy and Procedure](#). This includes retaining these records in a recognised University recordkeeping information system.
- 4.5 University records must be retained for the minimum periods specified in the relevant [Retention and Disposal Schedule](#). Before disposing of any records, approval must be sought from the Records and Privacy Team (email records@cqu.edu.au).

5 DEFINITIONS

5.1 Terms not defined in this document may be in the University [glossary](#).

6 RELATED LEGISLATION AND DOCUMENTS

[Collections Policy and Procedure](#)

[Financial Accountability Act 2009](#) (Qld)

[Financial and Performance Management Standard 2019](#) (Qld)

Payment Plan (VET) Application Form

7 FEEDBACK

7.1 Feedback about this document may be emailed to policy@cqu.edu.au.

8 APPROVAL AND REVIEW DETAILS

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|------------------------------|-----------------------------------|
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| Notes | |