

PAYMENT PLAN (VET)

[Procedure](#) | [Responsibilities](#) | [Definitions](#) | [Related Legislation and Documents](#)

1 PURPOSE

The purpose of this procedure is to establish a process to enable students enrolled into a CQUniversity VET course to apply for payment plans to meet course fees and charges and for their administration and approval.

2 SCOPE

This procedure applies to CQUniversity staff and students enrolled with CQUniversity in VET courses who apply for a payment plan and who owe money to the University.

3 EFFECTIVE DATE 31 August 2016

4 LEGISLATIVE AUTHORITY

[Financial and Performance Management Standard 2009 \(Qld\)](#)

5 PARENT POLICY

[Collections Policy \(FMPPM\)](#)

6 PROCEDURE

Application

6.1 This procedure applies to:

- individual students for fees and charges of courses, and
- any or guarantor responsible for a student's fees and charges of courses.

6.2 All applications for payment plans must be made on the [Payment Plan Application form](#) on enrolment.

Eligibility

6.3 To be eligible for a payment plan:

- You must be enrolling into an Accredited Qualification with the intent of completing the qualification in full with CQUniversity. Enrolment can occur one unit at a time.
- VET FEE-HELP for the course in question is not available.
- You are not enrolled in an Adult and Community Education (ACE) course (short course) or related course.
- You are not a Recognised Prior Learning (RPL) enrolment.
- The total cost of enrolment must be equal to or greater than \$300.
- If you are under 18 years of age, you must have a parent/guardian complete the Guarantor declaration.

- You must not have an outstanding debt with CQUniversity or recovery action was/has been initiated on previous payment plan.
- You must not have a current payment plan in place for other fees.

Assessment

6.4 The enrolling Officer must ensure the accuracy of the details through:

- Verifying address through sighting of photo ID, utility bill or contract with Rental Agency or Landlord
- Income must be supported by sighting payslips or bank statements
- Checking whether applicant has had a previous payment plan

6.5 The Delegated Officer must perform the following credit criteria verification on each application:

- *Ensure the applicant has the financial means to meet the repayments*
 - The delegated officer must ensure that the debtor will have the means to repay the amount owed through the adequate review of the proof of cash inflow provided.
- *Check the student's past credit history with the University*
 - The delegated officer must ensure where the debtor has had a previous payment plan with the University that it was paid on time
 - The delegated officer must ensure the debtor has not been sent to the University's Debt Collection Agency before.

Terms of Payment Plan

6.6 The Payment plan will adhere to the following terms of payment:

- The student must apply via the Payment Plan Application form on enrolment.
- A direct debit arrangement must be entered into in conjunction with all payment plans, unless the student elects to have their repayments made by CentrePay from Centrelink payments.
- A minimum deposit of 20% 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 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 courses 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 negative service indicators.
- As per the Direct Debit Request Service Agreement, a payment plan may be cancelled if two (2) or more direct debit drawings are returned unpaid by the nominated Financial institution and the debt may be referred to the University's debt collectors in accordance with the Collections Policy.

Approval

6.7 Further to meeting the assessment of the eligibility criteria the Student Success Advisor or delegated officer has authority to approve payment plans in accordance with this procedure. Applications will be approved within 2 working days upon receipt of application.

- 6.8 Payment plans will be refused
- where inadequate identification is provided;
 - staff determines an unsatisfactory credit history;
 - payment terms on previous payment plan arrangements have not been met; or
 - at the discretion of the Deputy Vice-Chancellor (Finance and Planning)

Recovery Action

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

Refused applications

- 6.11 If the Student Success Advisor or delegated officer refuses a person's application for a payment plan, written notice of the reasons for refusal must be given to the person.

7 RESPONSIBILITIES

Compliance, Monitoring and Review

- 7.1 The Treasury and Accounts Manager is responsible for compliance, monitoring and review.

Reporting

- 7.2 Regular reporting will be reviewed and the Treasury and Accounts Manager is responsible for ensuring reviews are undertaken.

Records Management

- 7.3 All records relevant to this document are to be maintained in a recognised University recordkeeping system.

8 DEFINITIONS

- 8.1 VET courses refers to a Vocational Education and Training (VET) qualification listed on CQUniversity's scope of registration.
- 8.2 Delegated Officers/s for the purposes of these principles will be Student Success Advisor.

Refer to the University [glossary](#) for the definition of terms used in this policy and procedure.

9 RELATED LEGISLATION AND DOCUMENTS

Related Policy Document Suite

[Collections Policy \(FMPM\)](#)
[Collections Procedures \(FMPM\)](#)
[Payment Plan Application form \(VET\)](#)

Related Legislation and Supporting Documents

[Financial and Performance Management Standard 2009 \(Qld\)](#)
[Financial Management Practice Manual \(FMPM\)](#)
[Student Rules Policy \(TAFE\)](#)

Approval and Review	Details
Approval Authority	Council
Advisory Committee to Approval Authority	Planning and Resources Committee
Administrator	Deputy Vice-Chancellor (Finance and Planning)
Next Review Date	3/08/2019

Approval and Amendment History	Details
Original Approval Authority and Date	Institute Director, CQ TAFE
Amendment Authority and Date	Vice-Chancellor and President 26/06/2014; Vice-Chancellor's Advisory Committee 05/11/2014; Planning and Resources Committee 3/08/2016.