

STUDENT PAYMENT PLAN APPLICATION

(Non Apprentice or Trainee)



TERMS AND CONDITIONS

No student will be permitted to enter class if any monies are overdue.

A student under 18 years of age at date of application will require the signature of their parent or guardian on the "Student Payment Plan Application" form undertaking to repay the debt if there is any default.

Student Payment Plans are only available where course fees or semester fees exceed \$500. Payment plans are not available for amounts below \$500.

Recognition of Prior Learning (RPL) Candidates can apply for a Payment Plan if their course fees or semester fees exceed \$500, with a minimum deposit of 25% of course/semester fees and the payment plan has a maximum of 3 months repayment duration. No award/qualification will be issued until payment is made in full.

These forms can be lodged at Customer Service Centre's at Ashmore, Southport, Coomera (Foxwell Rd) or Coolangatta.

If your application is approved, you will be placed on a Student Payment Plan, which will allow you to pay off your fees over the duration of your course. The TAFE will calculate your repayment amounts and due dates. Generally these are monthly or fortnightly durations. All fees must be paid for prior to the completion of classes. The total Student Payment Plan will be completed at least 30 days prior to the end of the student's program of study for which the Student Payment Plan has been provided, this includes all government and non-government funded programs.

Direct Debit repayments from your cheque or savings account are now available. Please enquire about the required application forms for Direct Debit repayments.

New TAFE Queensland Gold Coast (TQGC) students must have a minimum deposit of 25% of semester fees and all material fees.

The Student Payment Plan **attracts NO interest or other charges unless the fees are unpaid and legal action is undertaken for debt recovery.**

No student will be eligible for a Student Payment Plan once classes have commenced without prior approval from the Director of Finance.

The student or guarantor as applicable must provide proof of income in the form of bank statements, payslip or other relevant documentation.

Any student who has an outstanding debt from a previous enrolment will **NOT** be granted a Student Payment Plan to pay fees. There may be an exception to this condition if a student has received approval from the Executive Director Finance and Corporate Services, because of exceptional circumstances.

Applications will be processed within 24 hours of receipt and must be approved prior to commencement of classes. Once approved, payment of instalments by the due dates is the responsibility of the student.

All repayments must be made prior to the final assessment / completion of the module / subject / course. In the event a student fails to do so, the student will be classified as ineligible for graduation and the TAFE will withhold Statements of Attainment, Results of Assessment or Award Certificate's until all fees are paid in full.

It is the responsibility of the student to make the agreed payments on/by the agreed dates and to notify the Customer Service Centre of any circumstance which may affect the agreement details. **If payments are overdue your computer access will be disabled.**

Repayments not paid by the due date will be deemed to be overdue and further Student Payment Plan Applications will not be provided.

Overdue debts may be referred to a Debt Collection Agency for recovery and may be reported to a Credit Referencing Agency. This may result in extra costs being incurred by the student/guarantor and may affect their credit rating.

Should the students contact details change it is the students responsibility to advise the Customer Service Centre of the updated details.

Credit Policy – General



Uncontrolled copy if printed

Purpose

To set the guidelines for the provision of credit to potential or existing clients and to ensure that TAFE Queensland Gold Coast collects the maximum revenue from debtors and minimises the risk of doubtful and bad debts.

Credit Application

This policy will be applied in respect of all debts incurred following the provision of any goods, services and/or resources by TAFE Queensland Gold Coast. Each debt is included in an appropriate category of debtors which, in themselves, have specific credit terms but are within the provisions of this general credit policy.

The General Manager has delegated the authority to approve credit applications to the Executive Director Finance & Corporate Services or other authorised officer.

Credit Terms

Unless otherwise provided, the terms of credit are net 30 days from date of invoice. Failure to settle the account within the approved terms will result in the full debt becoming immediately due and payable.

Default will result in action being taken to recover the full amount outstanding. Any costs incurred in undertaking the recovery action may be payable by the debtor.

An application for a student payment plan can only be lodged by student fee debtors. To be eligible for consideration, a minimum debt amount, as specified in that individual debtor category policy, must be reached.

No further credit will be provided to a debtor who has an overdue account, unless prior arrangements have been negotiated and approved by an authorised officer. Students who have overdue accounts may also be excluded from any class or use of the TAFE facilities.

Credit checks may be undertaken where specified in the individual debtor category policies.

Any students who have not paid fees in full by the completion of their subject / module, will have their Statement of Attainment, Results of Assessment or Award Certificate stamped to indicate either outstanding fees or will have their Statement of Attainment, Results of Assessment or Award Certificate withheld.

Overdue debt that becomes uncollectable may be listed with a credit reporting agency.

Credit Limit

Unless a credit limit is stated in an individual debtor category policy, there will be no ceiling. Notwithstanding this, a credit limit may be assigned or reviewed at the time of approval or at any time thereafter by an authorised officer.

Contact Details

All enquiries regarding this policy should be directed to the Executive Director Finance & Corporate Services.

Definitions

Authorised Officer An officer authorised by the General Manager, to perform a function as detailed in the Financial Delegations.

Credit Refers to any instance where payment is not received at the point of enrolment or receipt of the goods / services or has received the use of facilities.

Documentation and references

[Financial Accountability Act 2009](#)

[Financial Management Practices Manual](#)

[Financial and Performance Management Standard 2009](#)

[Financial Delegations](#)

[Vocational Education, Training and Employment Act 2000](#)

[Vocational Education, Training and Employment Regulation 2000](#)

Other Credit Policies

There are other complimentary credit policies to the General Credit Policy in the following categories of debtors:

[Student Debtor Fees Policy](#)

[General Credit Policy Applications for Third Party Organisations](#)

[Centrelink Debtor Policy](#)

[Leasing Policy](#)

STUDENT PAYMENT PLAN APPLICATION



COURSE NAME

Course Name _____

APPLICANT

Student No. (if known) _____ Date of Birth _____

Family Name _____ Given Name _____

Address _____

Suburb _____ State _____ Post Code _____

Postal Address _____

Suburb _____ State _____ Post Code _____

Home Phone _____ Mobile _____

Email Address _____

Concession Card No. _____ Expiry _____ No. of Dependants _____

Circle: Health Care / Pension / Other

EMPLOYMENT DETAILS

Current Employer _____ Position _____

Contact Phone _____ From _____ To _____

Previous Employer _____ Position _____

Contact Phone _____ From _____ To _____

Self Employed **Y / N** Business Name _____ From _____

Will your employment or level of income be changing when you begin your studies? **Y / N**

If yes please provide details _____

GUARANTOR PERSONAL INFORMATION (Please complete if under 18 or insufficient income)

Family Name _____ Given Name _____

Date of Birth _____ Drivers Licence No. _____

Address _____

Suburb _____ State _____ Post Code _____

Postal Address _____

Suburb _____ State _____ Post Code _____

Home Phone _____ Mobile _____

Email Address _____

Relationship to Applicant _____ No. of Dependants _____

GUARANTOR EMPLOYMENT DETAILS

Current Employer _____ Position _____

Contact Phone _____ From _____ To _____

Previous Employer _____ Position _____

Contact Phone _____ From _____ To _____

Self Employed **Y / N** Business Name _____ From _____

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AVERAGE WEEKLY INCOME AND EXPENSE DETAILS

APPLICANT	
INCOME	
Work	\$ _____
Austudy / Centrelink	\$ _____
Pension	\$ _____
Other: (specify) _____	\$ _____
TOTAL Weekly Income	\$ _____
EXPENSES	
Rent / Board / Mortgage	\$ _____
Telephone / Mobile / Internet	\$ _____
Electricity / Gas	\$ _____
Groceries / Food	\$ _____
Vehicle Expenses (fuel, maintenance)	\$ _____
Transport	\$ _____
Clothes	\$ _____
Entertainment (eg - Movies, alcohol)	\$ _____
Stationery	\$ _____
Loan / Credit Card Payments	\$ _____
Child Care / School Expenses	\$ _____
Other: (specify) _____	\$ _____
TOTAL Weekly Expenses	\$ _____
INCOME LESS EXPENSES	\$ _____
ASSETS (What you Own)	
Bank / Credit Union / Savings	\$ _____
Motor Vehicle Value	\$ _____
House / Land (owned by you)	\$ _____
Furniture / Jewellery	\$ _____
Other: (specify) _____	\$ _____
TOTAL Assets	\$ _____
LIABILITIES (What you Owe)	
Loan Amounts Outstanding	\$ _____
Lender _____	
Credit Card Outstanding	\$ _____
Other: (specify) _____	\$ _____
TOTAL Liabilities	\$ _____

GUARANTOR (If Required)	
INCOME	
Work	\$ _____
Austudy / Centrelink	\$ _____
Pension	\$ _____
Other: (specify) _____	\$ _____
TOTAL Weekly Income	\$ _____
EXPENSES	
Rent / Board / Mortgage	\$ _____
Telephone / Mobile / Internet	\$ _____
Electricity / Gas	\$ _____
Groceries / Food	\$ _____
Vehicle Expenses (fuel, maintenance)	\$ _____
Transport	\$ _____
Clothes	\$ _____
Entertainment (eg - Movies, alcohol)	\$ _____
Stationery	\$ _____
Loan / Credit Card Payments	\$ _____
Child Care / School Expenses	\$ _____
Other: (specify) _____	\$ _____
TOTAL Weekly Expenses	\$ _____
INCOME LESS EXPENSES	\$ _____
ASSETS (What you Own)	
Bank / Credit Union / Savings	\$ _____
Motor Vehicle Value	\$ _____
House / Land (owned by you)	\$ _____
Furniture / Jewellery	\$ _____
Other: (specify) _____	\$ _____
TOTAL Assets	\$ _____
LIABILITIES (What you Owe)	
Loan Amounts Outstanding	\$ _____
Lender _____	
Credit Card Outstanding	\$ _____
Other: (specify) _____	\$ _____
TOTAL Liabilities	\$ _____

Have you been declared Bankrupt in the Last 5 years? Y / N

Have you had a judgement issued against you in the last 5 years? Y / N

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DECLARATION

I Declare that all information is true and correct. I have received, read and understand the TAFE Queensland Gold Coast Credit Policy - General and the TAFE Queensland Gold Coast Payment Plan Terms and Conditions. I understand the approval of my application will commit me to an agreed schedule and that any failure to make payment will result in the termination of the agreed payment plan resulting in the full outstanding balance becoming immediately due and payable. Even if I withdraw from the program I may still owe for unpaid fees if the classes have commenced regardless of whether I have actually attended these classes. Upon withdrawal the agreed payment plan will cease and all remaining outstanding fees will become immediately due and payable. These details may be used (as a default mechanism) to collect outstanding debt through a collection agency at my expense, or provided to other service providers of TAFE Queensland Gold Coast (TQGC) to maintain my account. I understand this may have a negative impact on my credit rating. I consent to TAFE Queensland Gold Coast disclosing the information provided to obtain a credit check.

APPLICANT SIGNATURE

**I agree to the above conditions and will make payments on or before the due date of the payment plan
I understand and agree that my Student ID photo may be provided to third parties by TQGC for debt collection purposes, should I default on my payment plan.**

Student Signature _____ Date _____

Parent/Guardian Signature (If under 18) _____ Date _____

GUARANTOR SIGNATURE (If required)

I understand and agree that I will be liable to pay all money owing by the student to TAFE Queensland Gold Coast if the student cannot meet his/her payment plan.

Guarantor Signature _____ Date _____

*Should the Guarantor wish to access the non-financial information of a student they will be required to submit FM-040 Student Authority to Release Information.

PRIVACY DECLARATION

TAFE Queensland Gold Coast (TQGC) is committed to protecting your personal information. We are collecting your personal information to record agreed payment details and conduct relevant credit checks. In compliance with the Information Privacy Act 2009 (Qld), we will collect, use, store and manage your personal information in accordance with the Information Privacy Principles. Only authorised TQGC officers, the Department of Education and training and TQGC's agents and contractors will have access to your personal information. No further access to your personal information will be provided without your consent, unless authorised or required under law. Please contact the Privacy Officer at RTI.GoldCoast@tafe.qld.edu.au if you have any queries or would like to access or amend your personal information.

TAFE REGION USE ONLY

Course Name _____ Delivery Package # _____

Proof of Income _____ Outstanding Student Debt **Y / N**

Identification Provided _____

Identification Provided _____

Application Approved **Y / N** Reason for not approving _____

Signed Student Payment Plan **Y / N**

Total \$ _____ Deposit \$ _____ Credit Approved \$ _____

Signature of Approving Officer _____ Date _____

Signature of Delegated Officer _____ Date _____