

Student Debt Management Procedure



1 Purpose

To establish the process for debt management in relation to Student fees, levies and charges.

2 Scope

This procedure applies to all Students.

Exclusions:

This procedure does not apply to:

- Parking fines (refer to the *University of Southern Queensland Act 1998*).

3 Procedure Overview

This procedure establishes the process for debt management in relation to Student fees, levies and charges.

4 Procedures

4.1 Student fees and charges

Students are required to pay all fees, levies and charges related to their Enrolment at the University on or before the due date.

Fees, levies and charges will be reviewed annually and published on the University's website.

Student fees, levies and charges are set and approved in accordance with the Fees Policy and Procedure.

4.1.1 Types of Student fees and charges

The types of fees applicable to a Student are generally related to their citizenship status and program of Enrolment.

The types of fees and charges include, but are not limited to:

- Student contribution (Commonwealth Supported) Fees
- Domestic full Tuition Fees
- International full Tuition Fees
- Student Service and Amenities (SA) fees
- Student misconduct penalty fines and fees
- Student financial loan repayments
- Library fines and fees
- Residential Colleges fees
- Administration fees and charges.

4.1.2 Payment of fees and charges

Students will normally be issued an invoice for payment of fees, levies and charges at least two weeks prior to the payment due date. Where a Student Enrols in one or more Courses less than two weeks prior to the payment due date, they must still pay their Tuition Fees and SA fees by the due date.

Students are responsible for viewing their online invoice in the relevant Student system, and paying their invoice by the published due date. Students are also responsible for retaining a copy of their invoice and any receipts for payment of fees, levies and charges.

Students should pay their fees and charges in accordance with advice set out on their invoice, relevant Notice or the established guidelines on the University's Paying your Fees website.

International Students are required to pay the full Tuition Fee deposit amount via the nominated online payment system specified in their Acceptance of Offer prior to receiving a Confirmation of Enrolment from the University.

Tuition Fees and SA fees are payable via the Student Centre at the commencement of each Semester in which the Student is enrolled. Other fees and charges may be applied at any time as appropriate.

Residential Colleges accommodation fees are payable via the Residential Colleges Portal or in accordance with advice set out on the invoice or the established guidelines on the Accommodation How to Pay website.

4.1.3 Deferring fees

Domestic Students may apply for financial assistance from the Australian Government through

the Higher Education Loan Program (HELP). Eligible Students may defer the upfront payment of fees by completing the relevant HELP request form prior to the Census Date of the Semester in which they are enrolled.

The type of HELP loans available include:

- HECS-HELP
- FEE-HELP
- SA-HELP

4.1.4 Extension of time to pay fees

Eligible Students may request an extension of time for the payment of Tuition Fees in accordance with the Extension of Time Payment of Fees Policy and Procedure.

Students residing at the Residential Colleges may also apply for an extension of time to pay their fees, charges and other expenses in accordance with the Conditions of Residency.

Where appropriate, the University may charge Students an application fee in relation to requests for an extension of time to pay fees and charges.

4.1.5 Refund of fees

Students requesting a refund of their fees and charges may do so in accordance with the Refund of Student Fees Policy and Procedure.

Students requesting a refund of accommodation fees and charges may do so in accordance with the Residential Colleges - Conditions of Residency.

4.2 Non-payment or late payment of fees, levies and charges

4.2.1 Issuance of overdue Notice

A Student who has not paid their fees, levies and charges in full by the due date will be considered to have an outstanding debt. Students who have an outstanding debt will be issued with:

- a reminder or final warning Notice; or
- an overdue invoice in their Student Centre or via Notice.

4.2.2 Sanctions and penalties for outstanding debt

Where a Student does not pay their fees, levies and charges in full by the due date, or approved extension due date, the University will apply one or more of the following sanctions and/or penalties as appropriate:

- web access restrictions
- results withheld
- Academic Transcript withheld
- Enrolment cancellation for relevant Semester
- restrictions on future Enrolment
- program cancellation
- graduation withheld
- suspended borrowing rights from the Library
- exclusion from the Residential Colleges.

Sanctions and penalties will apply where Students have made partial payment of their fees and charges, including where Scholarships or other monetary incentives have been paid as contribution towards the full outstanding amount.

International Student visa-holders who do not pay their Tuition Fees will have their Enrolment cancelled and be reported to the Government Department responsible for Immigration.

Sanctions and penalties will also apply to Students who are sponsored by a third party organisation either in Australia or overseas.

4.2.3 Reinstatement of Courses

Where a Student's Enrolment has been cancelled for non-payment of Tuition Fees in a relevant Semester, eligible Students may, within two weeks of the Census Date, request to be reinstated into those Courses previously dropped if the University receives full payment of the Tuition Fees.

Any requests for reinstatement made after the Census Date may be denied due to impacts on University reporting.

4.2.4 Removal of outstanding debt from Student account

Where a Student has an outstanding debt, sanctions and penalties will remain in place on the Student's account until such time that the debt has been paid in full and/or after all relevant administrative processes have been completed.

4.3 Appointment of debt collection agency

Where all other efforts have been exhausted to recover monies payable to the University, the matter will be referred to a debt collection agency. The debt collection agency will use the legal system to contact Student debtors and pursue enforcement and recover debts.

4.4 Continuation of penalties and sanctions

After all avenues of debt collection have been exhausted or it is established that it would not be economically viable to pursue a debt, the Chief Financial Officer is able to write-off the debt.

The writing-off of a debt does not constitute the settlement of the debt. The University reserves the right to reinstate the debt at a future date. Any sanctions or penalties that existed prior to the writing-off of the debt will remain and can only be removed with the payment of the debt in full by the Student.

5 References

Nil.

6 Schedules

This procedure must be read in conjunction with its subordinate schedules as provided in the table below.

7 Procedure Information

Subordinate Schedules	Student General Misconduct Procedure Penalty Schedule
Accountable Officer	Pro Vice-Chancellor (Student Services)
Responsible Officer	Director (Student and Academic Support)
Policy Type	University Procedure
Approved Date	2/8/2017
Effective Date	2/8/2017
Review Date	2/8/2020

Relevant Legislation	<u>Education Services for Overseas Students Act 2000</u> <u>Financial Accountability Act 2009</u> <u>Financial Accountability Regulation 2009</u> <u>Financial and Performance Management Standard 2009</u> <u>Higher Education Providers: Administrative Information for Providers (AIP)</u> <u>Higher Education Publications - Financial Statement Guidelines</u> <u>Higher Education Support Act 2003</u> <u>Information Privacy Act 2009</u> <u>National Code of Practice for Providers of Education and Training to Overseas Students 2018</u> <u>University of Southern Queensland Act 1998</u>
Related Policies	<u>Extension of Time Payment of Fees Policy and Procedure</u> <u>Fees Policy and Procedure</u> <u>Privacy Policy</u> <u>Refund of Student Fees Policy and Procedure</u>
Related Procedures	
Related forms, publications and websites	<u>Application for Extension of Time to Pay Residential Fees Form</u> <u>Commonwealth Assistance Form</u> <u>Commonwealth Assistance Notice</u> <u>FEE-HELP</u> <u>Higher Education Loan Program</u> <u>Library Fines and Charges Regulations</u> <u>Overdue, Lost and Damaged Items website</u> <u>Paying Your Fees</u> <u>Privacy</u>

[Residential Colleges Accommodation Fees](#)

[Residential Colleges Accommodation How to Pay website](#)

[Residential Colleges Portal](#)

[Residential Colleges - Conditions of Residency](#)

[SA-HELP](#)

[Student Fees website](#)

[Student Financial Loan website](#)

[Study Assist website](#)

[USQ Library Borrowing Regulations: USQ Students and Staff](#)

Definitions

Terms defined in the Definitions Dictionary

[Academic Transcript](#)

An official statement detailing a Student's academic record for the period of enrolment at the University. It includes details of all programs, listed in ascending academic level order (i.e. non-award, then undergraduate, then postgraduate, then research), Grades achieved in Courses (with Courses listed in date order within programs), Exemptions granted and graduation and Course status details.

[Census Date](#)

The date on which the Student's enrolment related requirements must be finalised in line with the University's important dates. A Higher Education Provider must, for each unit of study it provides or proposes to provide during a year, determine for that year, a particular date to be the Census Date for the unit. Students are responsible for meeting the University's Census Date deadline and must check that all enrolment and payment details are correct on or before the Census Date.

[Course](#)

The basic unit of study and assessment for which a Student may be awarded a grade, and may accumulate credit units towards completion of a Program.

[Enrolment](#)

The process of admitting Students to one or more Courses for the current Academic Year.

[Government Department responsible for Immigration](#)

Department of Immigration and Border Protection.

[International Student](#)

A Student who is not an Australian citizen, a New Zealand citizen, an Australian Permanent Resident or the holder of an Australian permanent humanitarian visa.

[Notice](#)

A Notice from the University is a document, whether physical or electronic. A Notice may be: given by hand to the addressee or delivered to the address provided by the addressee to the University; or sent by registered or pre-paid mail to the address provided by the addressee to the University; or sent by electronic communication to the University-issued email account provided by the University to a Student during the period of Enrolment until the completion of their program; or sent by electronic communication to the email address provided to the University by an addressee not enrolled at the University. A Notice is taken to be received if: given by hand to the addressee or delivered to the address provided to the University by the addressee; or sent by registered or pre-paid mail - three University Business Days after the date of posting; or sent by electronic communication - at the time that would be the time of receipt under the Electronic Transactions Act 1999 or its succeeding legislation. A Notice that would be deemed to have been received out of business hours or on a non-University Business Day will instead be deemed received on the next University Business Day.

[Scholarship](#)

A Scholarship is Student recognition, typically based on Academic Merit, which provides a financial grant to a Student to undertake or complete a program of study at the University over a nominated period of time, in accordance with the selection criteria. A Scholarship may take the form of periodic payments to the Student or a reduction in specified costs, such as tuition fees for the duration of the Scholarship.

[Semester](#)

The period of time during which instruction is provided, learning is undertaken and Assessment is carried out. There are three periods

during an Academic Year known consecutively as Semester 1, Semester 2 and Semester 3.

Student

A person who: has been Admitted or Enrolled in an Academic Program at the University, but has not yet graduated from the program; or has been Enrolled in a Course at the University but has not yet completed the Course.

Tuition/Direct Fee

A Tuition Fee charged to Domestic or International Students if they are admitted into a program in a place not supported by the Australian government. Direct Fee Students incur the full cost of the place, with no contribution from the Commonwealth government.

University

The term 'University' or 'USQ' means the University of Southern Queensland.

Definitions that relate to this procedure only

Student Services and Amenities Fee

A fee that higher education providers can charge their Students for Student services and amenities of a non-academic nature, such as sporting and recreational activities, employment and career advice, child care, financial advice and food services.

Keywords

Fees, levies, charges, debt management

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