

## FEE-HELP Application Policy and Procedure - Higher Education

### 1. Scope

This Policy and Procedure applies to all prospective and enrolled domestic students at Holmes Institute (Holmes) who are seeking FEE-HELP and the staff involved in the process of handling FEE-HELP applications.

### 2. Purpose

This Policy and Procedure is in place to ensure that as an approved FEE-HELP provider, Holmes has fair and transparent procedures that Holmes reasonably believes are based on merit for making decisions about the selection of students seeking to enrol in approved FEE-HELP courses; and the treatment of such students. The principles of transparency and equity can also be found in Holmes' Admission Requirements Policy and the Diversity and Equity Policy.

### 3. Definitions

- 3.1 **Census date:** The date set for each trimester that is:
- a. The last date a domestic student can withdraw from a course of study and/or unit without incurring financial penalty;
  - b. The last date before which a student accepts a FEE-HELP loan; and
  - c. Census dates will not occur less than 20% into the trimester.
- 3.2 **Course of study:** A course leading to a Holmes' higher education award.
- 3.3 **Electronic Commonwealth Assistance Form (eCAF):** An electronic version of the relevant Request for a FEE-HELP loan form student must submit to their provider to request a FEE-HELP loan.
- 3.5 **FEE-HELP:** Australian Government loan scheme that helps eligible fee-paying students pay their tuition fees.
- 3.6 **FEE-HELP balance:** An available HELP balance is the remaining loan entitlement for FEE-HELP, that is, the available HELP balance is the difference between the HELP loan limit and the amount of relevant HELP loans already received. It is the student's responsibility to keep track of their HELP loans and repayments to ensure there is enough available HELP balance to pay for the course of study.
- 3.7 **FEE-HELP limit:** The maximum amount of FEE-HELP a student can borrow over the lifetime.
- 3.8 **New Zealand Special Category Visa (SCV):** Some New Zealand citizens can get a HELP loan and they must:
- a. Be a New Zealand Special category visa (SCV) holder;
  - b. Meet all of the long-term residency requirements; and
  - c. Be living in Australia while they study
- The long-term residency requirements for New Zealand SCV holders are that they:
- a. First began to be usually resident in Australia at least 10 years ago;
  - b. Were a child under the age of 18 with no spouse or de facto partner when they first began to be usually resident in Australia; and
  - c. Have been in Australia for at least:

- i. A total of eight out of the past 10 years (from when they apply for the loan); and
- ii. A total of 18 months out of the last two years (from when they apply for the loan).

However, if they live outside Australia during their study, they will no longer be able to get a HELP loan because once they leave Australia, they no longer hold a Special Category visa. This does not apply if they live outside Australia for the purpose of completing a requirement of that unit (e.g. an overseas exchange or study tour).

- 3.9 **Study Assist ([www.studyassist.gov.au](http://www.studyassist.gov.au)):** A website providing information about how a student can pay for the tertiary study including types of HELP loans, a list of providers that offer HELP loans, and student income support options.
- 3.10 **Tax file number (TFN):** A unique identification number from the ATO for everything tax-related. It is needed for obtaining FEE-HELP and making HELP debt repayments.
- 3.11 **Tuition fee:** The fees paid as a fee paying student which are set by Holmes.
- 3.12 **Unit of study:** A single component or unit that a student undertakes as part of a course of study that leads to an award.
- 3.13 **Unique Student Identifier (USI):** A USI is a student's lifelong education number. A new Higher Education student needs a USI number to be eligible for a Commonwealth supported place (CSP) and Commonwealth financial assistance (HECS-HELP, FEE-HELP or OS-HELP). From 1 January 2023, all higher education students, including those who commenced prior to 2021, must have a USI in order to graduate and receive their award. This includes all students who started before 2021, and all onshore international students. Continuing students should also get their USI as soon as possible.

## 4. Policy Principles

- 4.1 Holmes is committed to providing its best services to its students and treat all of its students fairly and in accordance with the regulations and Holmes' policies.
- 4.2 FEE-HELP provides a loan to eligible fee-paying students to pay for all or part of their tuition fees for units of study undertaken with Holmes under the Higher Education Support Act 2003 (HESA). Holmes will provide clear information in facilitating its students to assess their own eligibilities when seeking FEE-HELP.
- 4.3 Holmes will ensure students have access to information on FEE-HELP so they are aware of their obligations on:
  - a. Finding out the census date in each trimester for FEE-HELP application or deferral, suspension or withdrawal of enrolment, and the related policies and procedures;
  - b. Providing Holmes with the required and updated personal information and checking the student emails on a regular basis; and
  - c. Understanding and complying with Holmes' policies related to FEE-HELP students
- 4.4 Holmes will ensure to collect and handle student information in accordance with the relevant privacy laws and Holmes' Privacy Policy and Procedure and the Record Management Policy and Procedure.
- 4.5 If a student is enrolled in a unit of study where the tuition fee exceeds the student's FEE-HELP balance, the student will only receive FEE-HELP equal to the FEE-HELP balance. Students will be responsible for paying the remainder of the tuition fee for the unit/s to Holmes.
- 4.6 To find out more about FEE-HELP and student obligations, including the pass rate requirements, the student should read the FEE-HELP information available from the StudyAssist website <https://www.studyassist.gov.au/help-loans/fee-help>.

## 5. Procedure Principles

### Applying for FEE-HELP

- 5.1 To obtain a FEE-HELP loan for all or part of the tuition fees, students must:
  - a. Have returned a signed Letter of Offer and Acceptance for the course they intend to study;
  - b. Complete Holmes' FEE-HELP – Intention to Apply Form and submit the form to Admissions@holmes.edu.au no later than 5 business days prior to the census date; and
  - c. Submit a valid FEE-HELP eCAF to Holmes by the census date (or earlier administration date) by completing the acceptance of a FEE HELP loan on the eCAF website.
- 5.2 If the FEE-HELP application process is not complete by the census date, the student will be required to wait until the next trimester to request a FEE-HELP loan for future study; payment for the trimester will be required to be paid directly to Holmes. Retrospective access to FEE-HELP is not allowed under any circumstances.
- 5.3 It is compulsory for students to provide correct and current information required in the FEE-HELP – Intention to Apply Form, including student's name, date of birth, citizenship, USI and address information as part of the application. Such information must match the information held with the Australian Taxation Office (ATO) and the USI Registry System.
- 5.4 If students want to enrol in two different courses with Holmes, they must submit a separate FEE-HELP – Intention to Apply Form for each course.
- 5.5 Students who are approaching their FEE-HELP limit, and who are enrolled with multiple providers, must notify Holmes of how much FEE-HELP they wish to receive for the units that they are enrolled with Holmes.
- 5.6 To be eligible for a FEE-HELP loan, a student must:
  - a. Be an Australian citizen, a New Zealand Special Category Visa holder who meets the long-term residency requirements or a holder of a permanent humanitarian visa who will be resident in Australian for the duration of the course;
  - b. Have not exceeded the FEE-HELP limit. It is the students' responsibility to be aware of their FEE-HELP balance and to advise Holmes if they do not have sufficient FEE-HELP balance to cover the tuition fee;
  - c. Have a USI (if commencing their course after 1 January 2021)

### FEE-HELP Eligible

- 5.7 Students will receive an email from the eCAF site providing access to an online FEE- HELP application for the student to complete by the census date. Students must ensure they have a TFN or a Certificate of Application for a TFN when they complete the eCAF. Students without a TFN must also provide Holmes with a copy of the Certificate of Application for a TFN on or before the census date.
- 5.8 If students realise they have made a mistake in the eCAF, they must correct it with Holmes as soon as possible. They only have six weeks after the census date to correct any errors to ensure their loan is not affected. This period is not an extension to the census date. You must meet the citizenship, residency, USI and TFN requirements by the census date.

### FEE-HELP Not Eligible

- 5.9 If a student is assessed by Holmes as not eligible for a FEE-HELP loan, the student will receive an email from Holmes, including the reasons for being assessed as ineligible and the students' access to the Holmes' Complaints and Appeals processes.
- 5.10 If a student is not eligible for a FEE-HELP loan, he/she must pay for the tuition as agreed in the Letter of Offer.

## Commonwealth Assistance Notice (CAN)

- 5.11 Students who get a FEE-HELP loan will receive a Commonwealth Assistance Notice (CAN), within 28 days of the census date, for each trimester that the students are using the loan. The CAN will include information on:
- The tuition fees for the units of study;
  - Any upfront payments students have made; and
  - Any FEE-HELP loan students have used for that trimester (and if applicable, the loan fee students have been charged).
- 5.12 Students should check the information in the CAN and contact Holmes within 14 days of the CAN being issued if the student believes the information on the CAN is incorrect. Such request must be in writing to [hello@holmes.edu.au](mailto:hello@holmes.edu.au) and specify which information the student considers is incorrect and the reasons why they consider it to be incorrect.
- 5.13 Making the request will not affect the student's liability to pay the tuition fee, or the student's HELP eligibility.

## Version Control and Accountable Officers

It is the joint responsibility of the Implementation Officer and Responsible Officer to ensure compliance with this policy.

<b>Responsible Officer</b>	Chief Operating Officer		
<b>Implementation Officers</b>	Refund Officer		
<b>Review Date</b>	July 2027		
<b>Approved by</b>			
Governing Council			
<b>Associated Documents</b>			
Admission Requirements Policy and Procedure Complaints and Appeals Policy and Procedure Diversity and Equity Policy and Procedure			
FEE-HELP – Intention to Apply Form Privacy Policy and Procedure Procedure Manual Record Management Policy and Procedure			
<b>Version</b>	<b>Brief Description of the Changes</b>	<b>Date Approved</b>	<b>Effective Date</b>
1.0	New Policy	24 September 2021	24 September 2021
1.1	Deletion of requirement to pass 50% of enrolled units as per change in legislation	12 July 2024	12 July 2024