

# Payment Plan Application



## TERMS & CONDITIONS

- Payment plan applications shall be made prior to start of study (unless otherwise agreed).
- The minimum student fee for the qualification or unit/s of competency is \$500. An applicant must be a domestic student 18 years of age or older. A student under 18 years may apply with a Guarantor. Evidence of identification with 100 points of ID including a photo must be provided by the applicant and/or guarantor, where applicable.
- TAFE Queensland reserves the right to refuse payment plans where it is not deemed to be responsible to enter into a payment arrangement with a student, or where a student is eligible for a FEE-HELP loan for the program. TAFE Queensland will however consider applications for students eligible for VET Student Loans and applying for a Payment Plan for the student fees over the prescribed capped amount for the qualification. Financial capacity to meet the payment plan instalments must be demonstrated (via financial viability test / credit check). Applicants must have no outstanding debts with TAFE Queensland. If the application is declined, the full fee will be due and payable immediately. You may apply to the General Manager (within 10 business days) after receiving written notice to request reconsideration. Please contact us for further information. Alternatively the program may be eligible under Commonwealth assistance (FEE HELP or VET Student Loan), or you may apply under a guarantor arrangement.
- Payment Plans are not offered on all programs or enrolments. The instalments are due fortnightly, or as otherwise negotiated via direct debit and the total payment plan shall be completed at least 30 days prior to the end of the student's program of study for which the Payment Plan has been provided, this includes all government and non-government funded programs.
- Consumer credit worthiness information may be exchanged with credit reporting bodies.
- Fees must be repaid as contracted under the plan, otherwise the full debt will become due and payable, and you may be suspended from further tuition and no subsequent payment plans may be considered. Overdue debts may be referred to a Debt Collection Agency and may be reported to a Credit Referencing Agency. This may result in additional costs being incurred by you (your guarantor) and may affect your credit rating.
- Any additional classes added to enrolment after the start of study date may need to be paid in full. Cancellation of enrolment does not cancel the obligation to make all payments under the approved plan. Any extenuating circumstances adversely affecting ability to meet repayments must be provided in writing.
- Default on agreed instalment payment may result in an award/results not being issued for any completed qualifications (excluding apprentices/trainees).

## STUDENT DETAILS (Please use BLOCK letters and print your name in full)

Student number (if known):		Date of birth:	/ /
Family name:		Given name/s:	
Address:		Post code:	
Course/Program:			

Mobile:		Home phone:		Email address:	
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**Important: A guarantor is required if you are under 18 years of age. Please note that you may also choose to provide a guarantor for financial reasons if you are over 18 years of age**

Will you be supplying a guarantor for your payment plan who will be responsible for your debt in case of default? or Will your guarantor be paying your fees for you via a payment plan associated with this application?	<input type="checkbox"/> Yes* <input type="checkbox"/> No
If yes, do you wish to provide authorisation for TAFE Queensland to discuss your details with your guarantor?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what information can be discussed with your guarantor?	<input type="checkbox"/> All details <input type="checkbox"/> Attendance / Progress of Study <input type="checkbox"/> Financial records <input type="checkbox"/> Other:
Do you wish for this authority to expire at some point? If yes, please provide date of expiry	<input type="checkbox"/> No <input type="checkbox"/> Yes / /20

*\*NOTE: If you answered yes, please have your guarantor complete the guarantor details section below before proceeding, if you are not using a guarantor please go straight to page 2.*

## GUARANTOR DETAILS (Please use BLOCK letters and print your name in full. Credit checks apply to guarantors.)

Family name:		Given name/s:	
Address:		Post code:	
Date of birth:	/ /	Email address:	
Mobile:		Home phone:	

### Guarantor Declaration

I \_\_\_\_\_ (name of Guarantor) confirm that I am willing to be a Guarantor for \_\_\_\_\_ (name of Applicant)

I am aware of, understand, and agree that I will be liable to pay all money owing by the applicant if they default in paying the debt under the payment plan and I declare that all information supplied is true and correct.

Or

I agree that I am willing to take on the debt associated with this agreement and enter into a direct debit payment plan arrangement to pay all fees owing for the course stated in this application and I declare that all information supplied is true and correct.

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<b>Guarantor signature:</b>	<b>Date:</b>
	/ /20

## STUDENT DECLARATION

I declare that all information is true and correct. I have read and understand the Terms and Conditions. I understand the approval of my application will commit me to an agreed schedule of payments and that any failure to make payment may result in the termination of the agreed Payment Plan resulting in the outstanding balance becoming immediately due and payable. Even if I withdraw from the program, I may still owe for unpaid fees if the courses have commenced regardless of whether I have actually attended these courses. These details may be used (as a default mechanism) to collect outstanding debt through a collection agency at my expense. I give consent to TAFE Queensland to obtain my consumer credit file for the purposes of this application. **I agree to the terms and conditions and will make payments on or before the due date of the Payment Plan.**

<b>Student signature:</b>	<b>Date:</b>
	/ /20

## PRIVACY STATEMENT

TAFE Queensland is collecting the information on this form to use and disclose for the following purposes: to process and manage your enrolment; to undertake administrative tasks essential to the functioning of TAFE Queensland and to manage future enrolments at TAFE Queensland regions. Personal information collected on this form may also be disclosed to third parties with your consent or as permitted or required under law. Your information will be stored securely. If you wish to access or correct any of your information, discuss how it has been managed, or have a concern or complaint about the way your personal information has been collected, used, stored, or disclosed, please contact your TAFE Queensland region. For those students who require assistance in reading and understanding this privacy statement, the region's customer service or student services staff and your teacher will be available to assist in explaining each section at the commencement of your training.

## FINANCIAL VIABILITY

Income and expenses listed below are related to:		<input type="checkbox"/> Student <input type="checkbox"/> Guarantor	
<b>Please list your fortnightly income details:</b>		<b>Please list your fortnightly expense details:</b>	
Work (wages):	\$	Rent / Board / Mortgage / Rates:	\$
Centrelink income:	\$	Phone/Electricity/Gas/Water:	\$
Parent/spouse:	\$	Living Expenses (e.g. Food; Entertainment)	\$
Other (please specify):	\$	Transport / Car / Insurance expenses	\$
		Credit Card / Loan repayments	\$
		Other (please specify):	\$
<b>Total fortnightly income:</b>	<b>\$</b>	<b>Total fortnightly expenses:</b>	<b>\$</b>

## REGION USE ONLY

Course:		Study Package Number:	
Guarantor ID number			
Consumer credit check undertaken:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Date:	/ /20
Application approved?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Total fees	\$
Deposit paid (optional)?	\$	Credit approved:	\$
<b>Financial Delegate's Name:</b>	<b>Financial Delegate's Signature:</b>	<b>Date:</b>	
		/ /20	