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RESPONSIBLE MANAGER:	Manager - Student Administration (SA)
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RELATED DOCUMENTS:	Documents: PPP139 Fee Concession Guidelines PPP146 Student Enrolments CS008 Authority to Invoice Form CS006 Fee payment options VET Student Loans (www.studyassist.gov.au)

1. Introduction

When enrolling, students are provided with a wealth of information about South West TAFE's services and facilities. It is imperative that students also have a sound understanding of the obligations they are committing to. Payment of fees is one such obligation.

Therefore, as part of the Enrolment Offer stage, applicants are provided with an indicative Statement of Fees which outlines the possible applicable fee band (determined upon enrolment), consumable costs and booklist requirements as well as fee payment options.

To be enrolled and participate in classes and other educational activities at South West TAFE, the student must make full payment of all applicable fees, or have set up an agreed payment plan through either Credit Clear or a VET Student Loan (if applicable).

Until a student clears any debt (enrolment fees or related fines) with South West TAFE, they will not be eligible to receive a Certificate or Statement of Attainment. To assist students in the management of their debt with South West TAFE a range of payment options and supports are available.

2. Definitions

Tuition Fee	This fee is set by the Government.
Consumables Fee	This is the cost of consumables, equipment and books associated with the course that are supplied by South West TAFE. Some materials are purchased by students independent of South West TAFE.
Authority to Invoice	This is a form that needs to be signed by the appropriate representative of the third party and authorises South West TAFE to invoice an organisation, employer or agency for a student's fees
Statement of Fees	A document that is issued to the applicant outlining any applicable fees – tuition, consumables and booklists. It also provides information on payment options available.
Booklist	This is a list of resources such as books, uniform or equipment that the student can choose to purchase from a retail supplier or secondhand. These fees are not payable to South West TAFE.

3. Payment options

a) Payment in full upon enrolment

This is the preferred payment option and students will be required to make payment in full by the invoice due date.

Process:

- Payments can be accepted in the form of cash, cheque, eftpos, BPay, Direct Debit, or Money Order at the time of enrolment.

Debt Management:

Not required.

b) Credit Clear

Credit Clear is a third-party payment and payment plan provider and can be used for payment of tuition and material fees. The Credit Clear portal is also used to engage and communicate with students to issue reminders for fees owing.

Process:

- At time of enrolment, students are added into the credit clear portal and are then sent a link via email and text message. The link contains options for the student to make payment or set up a payment plan
- Once a student has been added to the credit clear portal they will have a 'Credit Clear Student' sanction placed on their Student Management System (SMS) record.
- Students continue to receive reminders via email and text message over a period of 100 days until payment is made or a payment plan is established.
- If a student establishes a payment plan via the credit clear portal then they will have a 'Credit Clear Payment Plan' sanction placed on their SMS record.
- The Student Administration & Accounts (SAAO) team are responsible for monitoring reports received on a daily basis that identify completed payment plans, failed communications, payments received, failed payments, payment plans created as well as students that have completed the 100-day messaging workflow and have not made payment or established a payment plan.
- Credit Clear transfer funds to South West TAFE on a daily basis with a reconciliation report provided by linked payment gateway provider – FatZebra.
- Once payment is completed in full, the SAAO removes the 'Credit Clear Student' and 'Credit Clear Payment Plan' (if relevant) sanctions from the student's SMS record.

Debt Management:

- Credit Clear transfer funds to South West TAFE on a daily basis with a reconciliation report provided by linked payment gateway provider – FatZebra.
- Once payment is completed in full, the SAAO removes the 'Credit Clear Student' and 'Credit Clear Payment Plan' (if relevant) sanctions from the student's SMS record.
- Where a payment that is scheduled as part of an established payment plan is unsuccessful, the student is notified via email and text message. There will be up to two retry attempts with 24-hour intervals for that scheduled payment. Should the payment still be unsuccessful after the two retry attempts the payment plan is extended and payment is attempted again on the next scheduled payment date. After these three unsuccessful payments a member of the SAAO team will attempt to contact the student via a phone call to discuss options.
- Where a student has nine consecutive unsuccessful payment attempts the payment plan will be cancelled and the student will continue in the fee follow-up process.

- When a student reaches the end of the 100-day reminder workflow and no payment has been made or payment plan established their account will be reviewed in consultation with the relevant teaching department (as required). The SAAO may also refer to the Skills and Jobs Centre to source alternative funding support.
- If at this point it is determined that all methods of collection have been exhausted the SAAO team will recommend in writing to the Finance Department that the student be forwarded to a debt collection agency.
- Once a student is referred to the external debt collection agency by the Finance Department, the Finance Department will place a “Bad Student Debtor” sanction on the student’s SMS record.
- Once payment is made in full, the Finance Department will advise the SAAO team and remove the “Bad Student Debtor” sanction from the student’s SMS record.
- If the payment is made directly to South West TAFE a member of the Student Administration team will check with the Finance Department that the debt is fully recovered and then the “Bad Student Debtor” sanction will be removed by a member of the finance team or SAAO team.
- If payment is not received and the debt collectors believe it is not retrievable the Finance Department can write the debt off. If this occurs the Finance Department will place a “Debt Off” sanction on the student’s SMS record.

c) VET Student Loans

VET Student Loans is only available to a student enrolled into an approved Diploma or Advanced Diploma course.

Process:

- For Diploma and Advanced Diploma students eligible to use VET Student Loans the only tuition fee payment options are:
 - Payment in full upon enrolment OR a VET Student Loan
- If a student is **not eligible** to use a VET Student Loan (*for example: due to the census date of the unit passing*), they can elect to make payment via payment in full or a Credit Clear payment plan
- VET Student Loans can only be used for the tuition component of an enrolment.
- The balance of a student’s enrolment fee which comprises of any relevant material or consumable fees will need to be paid in full upon enrolment or through Credit Clear or Centrepay payment plan options.

Debt Management:

- No debt management required for tuition deferred to a VET Student Loan.
- Refer to Payment in Full, Centrepay and Debit Success sections for debt management of materials and consumables.

d) Authority to Invoice – third party invoicing of fees

Any student who has a completed Authority to Invoice form from a third party (ie: their employer or Agency) will have their specified fees invoiced to the nominated third party.

Process:

- Once a completed and signed Authority to Invoice is received the Student Administration team member will save to the digital student file.
- The Enrolment officer or SAAO will push the fees from the student account to the relevant ‘Sponsor’ via the Student Sponsor screen in SMS, generate an invoice and email to the third party for payment.

- If the third party does not exist as a 'Sponsor' in SMS the Enrolment Officer will forward the Authority to Invoice to the SAAO team who will create the new Sponsor in SMS. Once completed the Enrolment Officer can then push fees and invoice as per normal process.

Debt Management of Third-Party debt:

- Where a third party is invoiced for a student's fees, responsibility for recovery of that debt will belong to the Finance Department and will follow standard business practice.

4. Fee Waivers

For the following list of circumstances, the relevant fee waiver process is to be followed in accordance with the guidelines provided by Higher Education Skills Group (HESG)

- Judy Lazarus Transition Centre
- Young people on community-based orders
- Youth Access Initiative
- Free TAFE for Priority Courses
- Enrolment in a Free TAFE Short Course
- Skills First Aboriginal Access Fee Waiver

5. Consumables fees

In some cases, Consumables Fees result in considerable costs being worn by South West TAFE and to not receive payment up front is an issue of significant financial risk – especially if the student withdraws from the course.

- Wherever possible, Consumables are to be paid up front upon enrolment.
- Consumables can be paid via a Credit Clear or Centrepay payment plan but only in accordance with relevant payment plan guidelines. For students experiencing difficulties in paying for materials the SAAO team may refer the student to the Skills and Jobs Centre to source alternative funding support.

6. Special Consideration

In accordance with South West TAFE's Fee Concession Guidelines, a student who believes that they can state a case of extreme financial hardship or special consideration may write to the Manager - Student Administration (SA).

7. Outstanding debt from previous years

If a student presents to enrol and has an "Outstanding Fees", "Bad Student Debtor" or "Debt Off" sanction on their SMS record from a previous year's debt, a payment plan **MUST** be signed and agreed to for past fees prior to enrolment being finalised for the current year.

This is not relevant for apprentices/trainees where SWTAFE are obligated to continue their enrolment as part of their training contract. However, the Student Administration team should endeavor to make every effort to assist the student in setting up a payment arrangement prior to the student re-enrolling should time permit.

8. Diversity, equity and inclusion

SWTAFE is committed to making diversity, equity and inclusion part of everything we do, including in the implementation of this policy/procedure/guideline. For more information, please visit the 'Our Values' page on our [website](#) [external] or the Diversity, Equity & Inclusion Homepage on ECHO [internal]. [Diversity, Equity & Inclusion \(DEI\)](#)

9. Statement of commitment to child safety

South West TAFE is committed to the protection of all children from all forms of child abuse and demonstrates this commitment through the implementation of a Child Safe Program designed to keep

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children safe within our organisation. For Child Safe key documents, resources, contact officer details please go to: [Child Safe Commitment](#)