GUIDELINES – FOR FEE PAYMENT EXTENSION OR PAYMENT BY INSTALMENT

Students who have encountered exceptional circumstances, which could not have been reasonably foreseen, and which impact their ability to pay tuition fees by the due date may apply for a payment extension or a payment by instalment plan.

To be considered you must meet all of the following criteria. You:
• must be a fee-paying student;
• must not be eligible for FEE-HELP;
• must have short-term circumstances, beyond your control, that are causing you genuine financial hardship;
• must lodge the application on or before the due date for the fee(s). Applications lodged after the due date may not be considered.

The due date for fees is detailed on the Fee Account available from the Student Information System.

APPLICATION CRITERIA

1. Student status
To be considered you must be a fee-paying student (either domestic or international onshore). Payment extensions or instalment plans are not available for:
• Commonwealth supported students
• Students studying non-award topics
• International offshore students

2. Alternative payment options
Approval for a payment extension or instalment plan will only be considered if you are unable to access the necessary funds or funding scheme to pay your fees.

If you are an Australian citizen or hold a Permanent Humanitarian visa, you may be eligible for the Australian Government’s FEE-HELP loan scheme. This scheme provides a loan to pay all or part of your tuition fees. Further information on the FEE-HELP loan scheme can be found at flinders.edu.au/enrolling/fee-paying-students/fee-help.cfm.

If you are no longer eligible for FEE-HELP because your entitlement has been used, you may be considered for a payment extension or instalment plan.

3. Your circumstances
There are many reasons why students find themselves in financial hardship. Applications will be considered when your financial circumstances have changed with little or no warning and where, as a result, you no longer have the financial capacity to pay your tuition fees by the due date.

You must be able to demonstrate genuine short-term financial hardship. A payment extension date or instalment plan is normally only available for the semester in which the fees are due. If approved, you must be able to demonstrate that you can meet the payment extension date or the instalment plan dates.

Applications will not normally be considered where financial difficulties are expected to be ongoing. If you have on-going financial hardship it may be appropriate to reconsider your financial position and commitment to University study.

International onshore students must make arrangements to pay fees on time. A delay accessing funds from home banking or financial institution is not normally considered a satisfactory reason to prove short-term financial hardship.

Please note, your previous payment history with the University may be investigated as part of the application process. If you have defaulted on payments of tuition fees or student contribution amounts at Flinders University in the past, this will impact your application.

4. Lodgement dates
All applications must be lodged on or before the due date for payment. These dates are found on your Fee Account and are:
• The Friday of week 2 for Semester 1 topics;
• The Friday of week 2 for Semester 2 topics; or
• The published payment due dates – also listed on your Fee Account – for Non-Semester 1 or Non-Semester 2 topics.

Applications lodged after the due date for payment may not be considered.
APPLICATION
An Application for fee payment extension or payment by instalment should be completed electronically. Supporting documentation can be uploaded and submitted with your application.

When completing the form indicate whether you are applying for a payment extension or an instalment plan, and the relevant semester that your application relates to.

In the space provided please provide clear statements outlining:
• Your change in circumstance – detail what circumstances occurred after you commenced your course that have affected your ability to pay your tuition fees. Include the date(s) your circumstances changed.
• How this change of circumstance has affected your ability to pay your tuition fees by the due date.
• Why you are unable to make other arrangement to pay your tuition fees.
• The steps you are taking to ensure you can pay your tuition fees for subsequent semesters.

You must also attach relevant documentation that supports your claims. As a minimum, your attached documentation must include your most recent bank statements for each account that you hold. Other documents that are relevant can also be included, for example, a letter from an employer confirming changes to your employment, or a letter from a financial counsellor.

AFTER SUBMITTING YOUR APPLICATION
A confirmation that your application has been received will be sent to your email address. You will be contacted by a Student Finance Officer if your application is incomplete or if further information is required. This may include an interview.

If your application is approved, you will receive notice in writing of the agreed extension due date or the instalment plan arrangements.

If your application is not approved you will be advised in writing of the reason for the decision.

REPAYMENT ARRANGEMENTS
If your application is approved your repayments will be monitored to ensure you meet your agreed commitments. Failure to meet your agreed commitments has the following consequences:
• Your instalment plan will be cancelled and all outstanding instalments will become payable immediately.
• If outstanding fees are not paid immediately your enrolment will be cancelled as at the original due date. You will remain liable for any outstanding debts.
• If you are an international onshore student, the Department of Immigration and Border Protection (DIBP) will be notified.