

Clip Joint Hairdressing Academy P/L trading as Clip Joint Education Tuition Fee Arrears Policy

At the time of being offered a place in Clip Joint Education (CJE) the student (or their parent(s)/legal guardian(s) if under 18 years of age) was asked to enter into a legally binding enrolment agreement to undertake a qualification and pay all fees. The student is informed of the importance of paying fees and the implications of fee arrears. That agreement includes a fee schedule that lists out all amounts a student is required to pay and when those payments are due for the course.

For **VET for Schools Enrolment agreements** and **Full-time Student and Apprentice agreements** state that:

- B. "The student shall carry out such lawful directions as are given from time to time and shall abide by all rules and regulations set down by the Academy from time to time;
- D. "Notwithstanding anything contained in this agreement and the Agreement between the Academy and the student shall otherwise be subject to the terms and conditions as are contained in the Academy's rules and regulations as varied by the Academy from time to time;
- E. "The Academy may terminate this Agreement at any time without prior notice to the student if the student shall;
 - (a) Commit any serious or persistent breach of any of the policies and procedures set down by CJE;
 - (b) Be guilty of any grave misconduct of wilful neglect and discharge of duties;Upon termination of this Agreement in accordance with this clause then the whole of the fees outstanding in accordance with the Schedule (if any) at the time of such termination shall immediately become due and payable and the student shall not be entitled to a refund;"
- K. "Completion Requirements: Completion of the course requires the student to successfully complete all core competencies designed to encompass the draft of the National hairdressing guidelines. Qualifications or Statement of Attainments will be issued on completion of fees being paid in full."

The **Full-time Student and Apprentice agreements** state that:

"Fee Direct Debit Agreement - Your responsibilities:

It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date. It is your responsibility to ensure that authorisation given to draw on the nominated account is identical to the account signing instructions held by the financial institution where the account is based. It is your responsibility to advise us if the account nominated by you to receive the Clip Joint Education payment plan is transferred. It is your responsibility to advise Clip Joint Education of any changes to your nominated financial institution, your address or your contact details. It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the Clip Joint Education payment drawing."

"It is hereby agreed and acknowledged that should there be insufficient funds so that any instalment not paid on the due date and should the said instalment remain unpaid for a further seven (7) days after the due date then and in such case the Academy shall have the immediate right to charge an additional surcharge of 5% of the said instalment due for payment. Should payment still not be received fourteen (14) days after due date then and in such case the Academy shall have the immediate right to **suspend** the student's enrolment and in such case the balance of fees payable by the student to the Academy shall immediately become due and payable in full. Should the instalment payments not be made, the matter will be referred to a debt collection agency. It is a requirement that you agree to pay all associated debt collection costs and training fees outstanding prior to the recommencement of any delivery and assessment services and/or issuance."

In the event that fees are not paid to CJE for the qualification the student is enrolled in, CJE initiates the following actions:

Non-Payment or Late Payment of CJE Tuition Fees

The following penalties will apply for non-payment of fees:

1. If your account is in arrears (more than 2 weeks), a **Reminder letter** is issued. You have **7 days** from the date prescribed in the letter to pay your outstanding fees.
2. If your account continues to be in arrears a **Final Warning letter** will be issued to you advising you of CJE's intention to terminate the enrolment agreement, report you to the Debt Collector and/or Department of Immigration and Citizenship (DIAC) for international students if payment is not received within **7 days** from the time prescribed in the letter.
3. If fees are not paid within the **7 day** period indicated in the Final Warning letter and, if the student or the parent/legal guardian (if under 18 years of age) has not contacted CJE and not made other arrangements for payment, the student will be issued with a cancellation of enrolment notice, **Notification of Intention to Report to the Debt Collector** for non-payment of fees and in the case of **international students, a notification of intent to report to DIAC for a breach of visa conditions.**

Effects of Non-Payment of Fee.

CJE reserves the right to:

1. charge an additional surcharge of 5% of the said instalment due for payment, if applicable.
2. **Terminate** the student's enrolment agreement and in such case the balance of course fees payable by the student to the Academy shall immediately become due and payable in full. The terminated enrolment will exclude the student from any class delivery and assessment with outstanding fee debts
3. Not to permit the student from commencing classes in the next teaching period or the option to re-enrol at CJE with outstanding fee debts.
4. In the case of international students, non payment of fees may result in the **suspension of student studies** and may result in the **cancellation of studies** as this is a breach of visa conditions.
5. Refer this important matter to a debt collection agency and for the student to pay all associated debt collection costs and training fees outstanding.
6. The student not recommencing any delivery and assessment services until all associated debt collection costs and training fees are payable in full.
7. Not issue qualification parchments, Statements of Attainment or Academic Transcripts.
8. For VET for schools students, all completed nominal units need to be provided to your school VET Coordinator for SACE credits data entry. Failing to finalise fee payments by the due date will enable SACE credits.

For international students only

On receiving the **Notification of Intention to Report to DIAC** for non-payment of fees, the student will have 20 working days within which to appeal CJE's intention to report the student to DIAC for non-payment of fees (refer to Complaints and Appeals Process for more details).

International Student only - Visa Requirements

Students need to be aware that non-payment of fees will lead to a termination of their enrolment agreement which will result in a cancellation of their Confirmation of Enrolment (CoE). As an international student you are required to maintain a valid full time enrolment. Your CJE fees must always be paid promptly by the due date. Failure to pay fees according to the payment guidelines may result in a student's enrolment being cancelled. For International students this may breach Student Visa Condition 8202 which will result in cancellation of the student visa.

Difficulties with Payment

Students who have difficulty paying their CJE fees may apply to pay their fees under a payment plan. Applications are reviewed by the Administration Manager on an individual basis.

Students permitted to pay by plan are required to pay a proportion of their fee liability before the payment plan will be approved. All fees must be finalised in accordance with the agreed terms and conditions of the individual payment plan.

Students need to be aware that non-payment of fees may lead to termination of their enrolment agreement and immediate suspension of studies. It is important for students to note that if they believe they will have some difficulty in paying their fees, they should talk to the Administration Manager in the first instance.

Course Cancellation

Students whose enrolment agreement is terminated will retain his/her fee liability. This means that students cannot commence studies in the next term or semester or re-enrol with CJE until the fee debt is paid in full. This will impact on international students, as a cancellation of their confirmation of enrolment (CoE) may lead to a cancellation of their study visa.

Debt Collection Agency

After the CJE final warning letter of fee arrears and fee arrangements are not met, any unpaid, outstanding accounts will result in the debt being referred to a Debt Collection Agency and will result in an additional fee payable to the Debt Collection Agency. The Debt Collection agency will record a debt against your personal financial record.

Why it pays to pay on time:

The consequence of ignoring your student fees, is that you might not realize the effect it's going to have on your credit rating. Payment history and debt levels have the most impact on your credit score. Many businesses now judge you based on your credit rating, having bad credit can make life extremely difficult from getting a job to getting a place to live.

Here are some of the most common side-effects of bad credit:

1. High interest rates on your credit cards and loans

Creditors and lenders see bad credit applicants as riskier than their better credit counterparts and may pass on a higher interest rate. Over time you'll end up paying more in interest than you would if you have better credit.

2. Credit and loan applications may not be approved

Because creditors and lenders think you're a risk, they might not want to lend to you at all. You may find that your applications are being denied because of bad credit.

3. Difficulty getting approved for a rental property

Who knew that landlords checked credit before allowing you to sign a lease? They can and having bad credit may leave you with very few housing options.

4. Security deposits on utilities

Utility companies – electricity, phone, and cable – check your credit as part of the application process. If you have a bad credit history, you may have to pay a security deposit to establish service.

5. You can't get a mobile phone contract

Phone companies do check your credit and if your credit's bad, you may have to get a prepaid mobile phone or go without.

6. You might get denied for employment

Certain jobs, especially those in the finance industry, require you to have a good credit history. You can actually be turned down for a job because of negative items on your credit report, especially debt records and outstanding bills.

7. Higher insurance premiums

Insurance companies check your credit and may link lower credit scores to higher claims filed. Because of this theory, they check your credit and charge a higher premium to those with lower credit scores, regardless of the number of claims you've actually filed.

8. Calls from debt collectors

If you have past due bills, chances are debt collectors are calling you for them. It will cost you more if fees are processed at this point.

In the event that fees are not paid by the due dates, and subject to reasonable communication and attempts to resolve the issue as outlined above, and in accordance with CJE's enrolment agreement, fee schedule, policies and procedures and applicable legislation, CJE reserves the right to apply for a record against your credit history.

Fees, fee payments and payment for course completion is detailed in the student enrolment agreement and associated fee schedule, Student Policy and Procedure Handbook.