# **VET FEE-HELP Withdrawal and/or Refund Debt Remittal Process**

#### Withdrawing from a Unit BEFORE the census date

If a student correctly withdraws from a Unit of Study by the census date, the student will not incur a HELP debt. If a student is using Vet student loans, their FEE-HELP limit will not be reduced if that student withdraws by the census date. If the student has paid tuition fees up-front, they may be entitled to a refund.

To withdraw from a unit or course without incurring a HELP debt or losing an up-front payment, students need to complete Kiama Community College's formal withdrawal procedures by the census date. Students need to complete the formal withdrawal process for every unit they want to withdraw from, including any units for future study periods.

- Students must withdraw in writing Kiama Community College 's official form;
- Students must submit this form in time for it to be delivered and processed by the census date;
- It is advisable that students keep a copy of their withdrawal documentation as confirmation that they completed the correct procedure.

#### Withdrawing from a Unit AFTER the census date

If a student withdraws from a unit after the census date, a student will incur a HELP debt and will lose any up-front payments made. If they are using Vet student loans, their FEE-HELP limit will be reduced.

If a student withdrew from a unit after the census date because of <u>special circumstances</u>, a student may be able to get a HELP debt remitted (and their FEE-HELP balance re-credited if applicable).

#### Remitting a HELP debt

A student can only have their HELP debt remitted (and FEE-HELP balance re-credited if applicable) under particular circumstances. There are no provisions under the *Higher Education Support Act 2003* (HESA) to have a student's debt remitted if they have already completed a unit or course of study.

If a student withdraws from a unit after the census date because a student becomes seriously ill or because of other 'special circumstances', a student can apply to have their HELP debt remitted (and FEE-HELP balance re-credited if applicable).

If a student withdraws from a unit after the census date because they changed their mind, they are legally obliged to repay their HELP debt and will not be able to apply to have their HELP debt remitted.

#### **Special circumstances**

If a student withdraw from a unit after the census date because a student become seriously ill or because of other 'special circumstances', a student can apply to Kiama Community College to have their HELP debt remitted (and a student FEE-HELP balance re-credited if applicable). To remove any HELP debt, re-credit a students FEE-HELP balance and refund any up-front payments, Kiama Community College must be satisfied that 'special circumstances' applied to a student. Students should check with Reception at Kiama Community College about how to apply for special circumstances. For Kiama Community College to be satisfied that special circumstances apply, a student needs to demonstrate that the circumstances:

- were beyond the student's control;
- did not make their full impact on the student until on or after the census date(s) of the unit(s) in question; and
- Were such that they made it impracticable for the student to complete the requirements for the unit(s).

Kiama Community College will assess the student's application in accordance with the requirements of HESA and its associated guidelines. Students will need to provide independent supporting documentation to support their claim

that special circumstances applied. Note: A student cannot apply to have their debt remitted under special circumstances if they have successfully completed the unit.

### Time limit to apply for special circumstances

The student's application must reach Kiama Community College within 12 months of their withdrawal day. The 'withdrawal day' is the day Kiama Community College specifies in its notice to a student as the day the withdrawal takes effect. If a student didn't officially withdraw, withdrawal day is the last day of the period for which a student was enrolled in the unit.

#### **Appeals**

If a student is unhappy with Kiama Community College's decision, they are to apply in writing within 28 days for a review of the decision. If a student is unhappy with Kiama Community College's review decision, the student can apply to the Administrative Appeals Tribunal (AAT) within 28 days for a review. For more information, visit\_www.aat.gov.au

## If application for special circumstances is approved

If Kiama Community College has approved a remission of a student's HELP debt, they will submit a "revisions file" to the Department. Once this is processed at the Department, they then report the remission to the ATO and the student's HELP debt will be removed automatically. The student does not need to claim anything through their tax return. A student should note that the remittance process is a lengthy one, whereby data needs to be reported and validated by three separate entities (Kiama Community College, the Department and the ATO) before being returned to a student. This can take up to 6 months (from the time Kiama Community College reports the remittance to the Department and it is reflected on a student ATO record).

#### **Record Keeping**

All Request for Vet Student Loan forms submitted through the Ecaf system (with no copy of TFN) and Withdrawal forms will be kept for a period of 7 years, whether the original is kept or a digital copy of same is kept in the records.