



PAYMENT PLAN POLICY

Updated January 2020

It is LANGUAGE LINKS' policy to make student's aware of all course fees due prior to enrolment. LANGUAGE LINKS has established that fees will be payable by a student as set out in the pricelist of the current year, which will be reviewed annually and published online (on the college's website), in relevant college publications and in hard copy form available at the college or via an authorised representative of the college (Education Agent). In addition, the course fees are outlined again in full for the student via the Offer Letter once the course is applied for.

Any student applying for a course of study at LANGUAGE LINKS must have access to adequate funds to cover all tuition fees, resource fees, accommodation and living expenses for themselves and any dependants for the entire duration of their studies. Students should be aware of the ESOS Act and its guidelines related to their course of study <https://internationaleducation.gov.au/regulatory-information/pages/regulatoryinformation.aspx>

Applying for a payment plan: For ALL students paying via payment plan directly to the college or to their agent – the \$80 pay plan set up charge applies to all payment plans.

Payment Plan option needs to be selected in the enrolment form at the time of enrolment.

- The **Marketing/Admissions team** will confirm the student payment amounts and dates due, this information will be provided on the Offer Letter.
- For courses of more than 24 weeks, no Payment Plan set up fee will be charged if the student wishes to pay the first 24 weeks of study in full and the remaining tuition due for additional weeks of study prior to commencement of the second study period, in accordance with the TPS regulations. If any payments are broken down into multiple payments however, this would be viewed as a Payment Plan and the set-up fee would apply.

Payment Plan calculations:

- NO payment plan option is available for courses of 12 weeks or less.
- 13 week course to 17: 2 instalments maximum
- 18 week course to 23: 3 instalments maximum
- 24 week course to 29: 4 instalments maximum
- 30 week course to 35: 5 instalments maximum
- 36 week course to 41: 6 instalments maximum
- 42 week course to 47: 7 instalments maximum
- 48 week course to 53: 8 instalments maximum

Payment Plan payment schedule:

- Students must pay Enrolment fee + OSHC + materials fees or any other admin/placement fees applicable upfront prior to commencement.
- Tuition will be divided in equal instalments.
- The first instalment needs to be paid prior to the course commencement.
- Second instalments needs to be paid between four to six weeks after the course commencement
- Last instalment needs to be paid at least eight weeks before the end of the scheduled course.

Penalties for late payments:

- Students with outstanding fees owing to LANGUAGE LINKS at time of course completion will not be permitted further enrolment (except where any Commonwealth or State legislation or code of practice





provides otherwise), or unless the college approves this under exceptional circumstances. Amounts overdue at time of graduation will result in Certification and Reports being withheld. Failure to make suitable payment arrangements may result in debt recovery, and the Immigration Department being notified about the breach in visa conditions.

- For all payment instalments, a **\$15 late fee will be incurred** if the payment is not made on the due date. This late fee is charged each week until the instalment is paid in full. Students on Payment Plans agree to follow the full terms and conditions of the Payment Plan and Refund Policy, and will not be issued a Letter of Release or have their course cancellation approved until ALL cancellation fees due have been paid in full.
- Overdue payments will incur a 'course hold' by week two and students will not be permitted to return to class until the payment is cleared. This will affect course attendance and is viewed as a breach in their course terms and conditions.
- Failure to pay any outstanding fees when a final installment is due, will result in a breach of the institution's rules and regulations. As a result of this students will not be able to receive any Certification or Attendance Reports from their course until your fees are paid in full.

Form of payment:

Payment plans should be paid via our Direct Debit 'payway' system or by Credit Card Authorisation. Students are required to provide their bank details or Card details for the college to debit the nominated account/card on due dates.

Cash payments may only be granted if it is not possible for students to pay any other way and these should be managed by the Education Agent. If a cash payment plan is granted, please ensure the student is aware of payment due dates and sticks to the plan. Please ensure the student receives a copy of this and please assist the college to chase up any overdue payments. A warning letter will be issued by the college to students who do not meet the payment terms. Extremely overdue payments may result in the student's course being placed on hold.

Please Note: A 2% surcharge applies to all Credit Card payments. For Visa Debit or MasterCard Debit, there is no surcharge, but this must be stated on the application form.

Cancellations:

For any course cancellations, students are still required to pay all used tuition fees in accordance with our REFUND POLICY. This policy applies to ALL students, including those on Payment Plans.

Students must be aware of all information stated above and read the full Terms and Conditions of Enrolment document regarding payment plans and course fees at Language Links prior to signing up for a Payment Plan.