

E Enrolment

E6 Financial Hardship Policy

Standards Evidenced	
Standards Referenced	

General policy

The Service Trades College Australia (STC) is committed to supporting its learners through difficult times. STC offers a range of support mechanisms for learners undergoing financial hardship, these are:

Extension of payment periods

- Payment plans
- Special exemption fee waiver

These mechanisms allow learners to progress in their studies without adversely affecting their standard of living. Students seeking a time extension, payment plan or exemption from Student fees will have to apply by completing [E_FM08 Financial Hardship Request Form](#).

Extension of Payment Period

Learners who are experiencing temporary financial hardship can apply for an extension of payment period on STC fees and charges. If approved, an extension can be applied for the following periods only:

- 14 days
- 30 days

If a learner requires an extension greater than 30 days, they will need to enter into an agreed payment plan option with STC.

Payment Plans

All learners who are experiencing a longer term financial hardship can request to go on a payment plan for their STC fees and charges. Such longer term financial hardships may include, but not limited to:

- Loss of income
- Changed financial circumstances
- Unforeseen life critical expenses
- Critical illness

STC is committed to assisting learners undertake their studies during difficult financial times and will work with learners to achieve an outcome that does not adversely affected their standard of living.

Special exemption fee waiver

In special circumstances, the General Manager Queensland may approve a fee waiver for a learner at STC's sole discretion. The fee waiver will be applied on a 12-month bases and reviewed after that period.

Supporting processes

The following processes are defined to ensure these policy requirements are met:

Process Name	Purpose
Financial Hardship application	Apply for financial hardship consideration
Development of payment plan or Fee Waiver Request (if applicable)	Developed following proof of longer term financial hardship to address these issues (at the discretion of STC)

Supporting Forms and Documents

Document Identifier	Name
Custom document	Completed Payment Plan (if applicable)
Custom document	Completed Fee Waiver Request (if applicable)
E_FM08	Financial Hardship Request Form

Evidence

Source	Demonstrating
Completed Financial Hardship form	Details/grounds for hardship application
Completed Payment Plan or Fee Waiver Request (if applicable)	Long term financial hardship

--- End of Policy ---

Version Control

Version #	Date	Changes
1.0	5 Feb 2018	First release
1.1	19 June 2018	Placed into new template and renumbered in accordance with Student Centred approach