
National Academy of Professional Studies (NAPS)

Tuition Assurance and Protection Policy (Statement of Tuition Assurance)

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1. Policy Rationale

In order for NAPS to meet its legal obligations as a registered and accredited Institute of Higher Education, we must be able to provide protection to consumers of educational services, protect the integrity of the Australian higher education sector and meet our obligations to our students. This policy outlines NAPS' responsibilities in the unlikely event that it should cease to offer a program of study in which a student is enrolled.

2. NAPS Statement of Tuition Assurance

'Tuition assurance' refers to the protections and assistance available to support students if the student's education provider stops delivering their course or closes entirely, also called 'provider default'.

In the unlikely event that NAPS is unable to deliver a course in full, each student has the right to choose whether they wish to have a refund of any unspent pre-paid tuition fees or accept assistance to find a place in a similar or equivalent course. If student prefers a refund, NAPS will pay this to the student within two weeks of the course no longer being delivered.

If NAPS is unable to meet its obligation to deliver on this assurance, all our international and domestic FEE-HELP students have additional tuition protection through the Australian Government's Tuition Protection Service (TPS).

The Tuition Protection Service (TPS)

The Tuition Protection Service (TPS) (<https://tps.gov.au/Home>) is an initiative of the Australian Government to ensure that all students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees in the case of provider default.

The TPS gives students greater control and responsibility than the previous tuition assistance scheme by allowing students to make a choice from available alternative placement options. The aim is for a more efficient and effective outcome for students and the sector including more timely placements, or refunds where necessary, and a smoother transition to new providers.

For more information on the TPS refer to: <https://tps.gov.au/StaticContent/Get/StudentInformation> and <https://tps.gov.au/StaticContent/Get/FaqsForStudents#article-bb6c888d-93d9-4763-a557-a963a7f265a8>

The NAPS Tuition Assurance Statement is made public to students on the NAPS website at Present Students/Student Policies (<http://naps.sameertwan.com.np/pages/student-policies>) and summarised at About Us/Tuition Guarantee (<http://naps.sameertwan.com.np/pages/tuition-guarantee>).

International Students

IF NAPS is unable to meet its provider default obligations, the TPS will assist students to find an alternative course or to get a refund if a suitable alternative is not found. The refund covers any unspent pre-paid tuition fees paid to the provider directly related to the course and which have not been refunded by the provider.

If a student agrees to a new provider and is accepted by that provider, then the TPS will transfer any pre-paid fees to the new provider and if there are any remaining unspent tuition fees, they will be repaid to the student.

International students need to be aware that if they choose to cease to study rather than choose a new provider, that this will have implications on their student visa. A student's visa status does not change during the placement and refund period. The main aim of the TPS is to help students receive the tuition for which they have come to Australia and paid for so students are expected to accept an alternative place if one is available, if they meet all the entry requirements and there is no cost disadvantage to them. If a student is refunded an amount of unexpended pre-paid tuition fees, the Department of Home Affairs will be notified so as to assess that student for visa compliance requirements. (For more details see <https://tps.gov.au/StaticContent/Get/FaqsForStudents#article-bb6c888d-93d9-4763-a557-a963a7f265a8>) However, students still have the option of enrolling in a completely different course or applying for other visa types. For more information, students can contact the Department of Home Affairs on 131 881 or see <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500>.

Domestic Students

When NAPS is eligible to provide FEE-HELP to domestic students, then those students will also be eligible for protection under the Tuition Protect Service (TPS). Students paying their fees through FEE-HELP will receive a recredit of their loans for open units from the TPS if the student is unable to agree to a suitable alternative course or provider.

These tuition protection arrangements were established by the [*Education Legislation Amendment \(Tuition Protection and Other Measures\) Act 2019*](#), which was passed by Parliament on 5 December 2019. The [*Higher Education Support \(HELP Tuition Protection Levy\) Act 2019*](#) introduces the levy model which will fund the scheme. The Act passed through Parliament in early 2020.

Therefore, as of January 2020, the only group not covered by the TPS were domestic students paying their fees through a method other than using FEE-HELP or HECS-HELP. Discussions are continuing with Higher Education providers. NAPS has attained membership in the Independent Higher Education Australia (IHEA www.ihea.edu.au) so the arrangements negotiated by IHEA, will apply to any NAPS domestic students paying fees directly to NAPS.

Therefore, NAPS will meet the tuition assurance requirements as defined in the Guidelines through its membership of Independent Higher Education Australia's domestic student tuition assurance scheme, when it is finalised. In the meantime, fees paid to NAPS by domestic students will be held in a separate bank account until census date so that they can be promptly paid back to students if required, as is the practice from other IHEA members.

The contact details for IHEA:

Suite 612, Level 6

198 Harbour Esplanade

Docklands VIC 3008

Website: www.ihea.edu.au Email: scott.clayton@ihea.edu.au

Phone Number: (03) 9642 5212

3. NAPS Provider Default Obligations

The National Academy of Professional Studies (NAPS) ABN: 75 615 581 041 must meet tuition assurance requirements for persons who are enrolled in the higher education courses offered by NAPS. This is to protect students in the event that NAPS ceases to provide a course of study in which a student is enrolled.

These requirements are covered under the Higher Education Support Act 2003 (the Act) and chapter 2 of the Higher Education Provider Guidelines 2012 (the Guidelines), as amended Under the Higher Education Provider Amendment (Tuition Protection and Other Measures) Guidelines 2019 (see <https://www.legislation.gov.au/Details/F2019L01699>).

The meaning of 'ceasing to provide a course of study' is set out in the Guidelines which are available from: <http://www.comlaw.gov.au/Series/F2012L02136>.

Procedure on Default

In the event that NAPS ceases to provide a course of study in which a student is enrolled, the student is entitled to:

- an offer of a place in a similar course of study with a second provider without any requirement to pay the second provider any student contribution or tuition fee for any replacement units (this is known as the 'Course Assurance Option'); or
- a refund of the student's up-front payments and/or re-crediting of any FEE-HELP balance for any unit of study that the student commences, but does not complete, because NAPS ceases to provide the course of study of which the unit forms part (this is known as the 'Tuition Fee Repayment Option').

If NAPS ceases to provide a course of study:

- the Tuition Protection Service Administrator, which is the NAPS' Finance Officer, will send the student enrolled in the course of study a written Tuition Assurance Offer (the Offer) advising the student of the options available under the tuition assurance requirements;
- the Offer will include directions that the student must follow in order to notify NAPS of the choice they have made for each affected unit; and
- the NAPS Finance Officer will provide this Offer as soon as possible after NAPS knows that it will cease to provide that course of study.

Two Options for Tuition Assurance

In terms of Tuition Assurance, a student may choose either of two options:

1. the Course Assurance Option; or
2. the Student Contribution/Tuition Fee Repayment Option.

The Course Assurance Option

If the student does not wish to continue with an alternative course at NAPS, then the TPS will assist them to find an alternative course if they are an international or FEE-HELP student.

The TPS will contact the student, and if the student accepts this option, the TPS online system will assist the student to find a similar course of study at an accredited provider. Several options may be offered for the student's consideration.

The TPS will aim to provide a replacement courses which meets the following requirements:

- the course leads to the same or comparable qualification as the original course;
- the mode of delivery of the replacement course is similar to the mode of delivery for the original course;
- the location where the replacement course is primarily delivered must be reasonable, having regard to the costs of, and the time required for, a student's travel; and
- the student will not incur additional fees that are unreasonable and will be able to attend the replacement course without unreasonable impacts on the student's prior commitments.

If the new provider has lower contribution amounts or tuition fees compared to the units NAPS is unable to offer, then the TPS will arrange a refund of the difference to the student.

A student is not obliged to enrol in a course of study with any of the alternative providers offered. There is no obligation on that provider to offer full credit transfer for the units of study completed with NAPS however most will do so based on the provider's Recognised Prior Learning policies. There is also no obligation on that provider to offer replacement units free of charge.

The Tuition Fee Repayment Option

As per the NAPS student refund policies, NAPS gives a full refund in the case of the unlikely event that NAPS is unable to provide the course for which an offer has been made.

As per NAPS SS004 Domestic Student Refund Policy, refunds of prepaid tuition fees will be made through a deposit into a nominated student account or the account of the person who made the payment less any bank or agent fees charged to NAPS.

As per NAPS SS005 International Student Refund Policy, NAPS will pay the refund in Australian dollars to the person or bank account nominated in the Refund Request Form, regardless of who initially paid the tuition fee. For overseas refund payment, an international money transfer fee will be deducted from the refund amount.

Funding of the TPS

NAPS pays a levy towards the TPS as part of its compliance with the requirements under part 5-1A of the *Higher Education Support (HELP Tuition Protection Levy) Act 2020*.

4. Further Assistance

Any NAPS student or staff member who has questions about or requires more details about any part of this policy should consult the NAPS Finance Officer.

5. Additional Resources

Department of Education, Skills and Employment. "Tuition Protection for FEE-HELP or HECS-HELP from 2020" *HELP and other Information* <https://www.education.gov.au/help-and-other-information>. Accessed March 20, 2020.

Document Details

Approving Committee/Body	Board of Directors and Council
Date of Initial Approval	16 May 2018
Date of Effect	1 July 2022
Review Schedule	Every 3 years from commencement
Policy Owner	Board of Directors and Council
Policy Contact	Chair of Board of Directors and Council
Delegated Actor (include if applicable)	Finance Officer
Related Documents	SS004 Domestic Student Refund Policy SS005 International Student Fee Refund Policy A008 Course Teach Out Policy and Procedure
Applicability to Higher Education Standards Framework (Threshold Standards) 2015 (Cth)	1.3 Orientation and Progression 2.3 Wellbeing and Safety

Document History

Version	Author	Changes	Approval Date
1.0	Board of Directors and Council	Original Version	16 May 2018
2.0	Board of Directors and Council	No changes documented	20 March 2020
3.0	Board of Directors and Council	No changes documented	1 July 2023
4.0	Registrar	Delegations section ad	12 May 2025