

Tuition Protection Service (TPS)

The Tuition Protection Service (TPS) has replaced the former Tuition Assurance Scheme (TAS) from January 2020. TPS is an initiative of the Australian Government to assist international students and eligible domestic students accessing a VET Student Loan (VSL), FEE-HELP or HECS-HELP (HELP) loan, whose education providers are unable to fully deliver their course of study. The TPS ensures that these 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 (international students) or a re-credit of their loan for open units of study (VSL and HELP).

Please see below for a Frequently Asked Questions (FAQ) section which has been obtained from the TPS website.

You can also find this information here; <https://tps.gov.au/Home>

What do the tuition protection arrangements mean for FEE-HELP and HECS-HELP students?

If you are a FEE-HELP or HECS-HELP student who is unable to complete your course due to your private higher education provider defaulting (ceasing to commence or deliver your course or closing entirely), you will be assisted under tuition protection arrangements. If your provider defaults, you will be offered the choice of either:

- Assistance to move to another HELP provider who is delivering the same or a similar course. You can complete your studies at this new provider and not be charged for replacement units, OR
- Receiving a loan re-credit for the units of study you had received a HELP loan for and were undertaking, when your provider defaulted.

Who will assist me if my HELP provider defaults? If your private HELP provider defaults (ceases to deliver your course or closes entirely), the Tuition Protection Service (TPS) will contact you directly. The TPS will offer you the option to either receive a loan re-credit for eligible parts of the course, or assistance to move to a similar replacement course. The TPS can be contacted at: administrator@ta.education.gov.au or phone 1300 259 044.

Which students are eligible for HELP Tuition Protection? FEE-HELP and HECS-HELP students studying with private HELP providers are eligible for tuition protection assistance if the course has not commenced, or ceases after commencement but before completion, and the student has not previously withdrawn.

Students who pay their fees directly to their provider (i.e. do not use a HELP loan to support their studies) are not eligible to access HELP tuition protection assistance. Direct fee paying students should refer to the direct fees FAQ for further information.

My HELP provider closed in 2019 or earlier - who do I contact to discuss tuition protection assistance? You should contact the TPS at: administrator@ta.education.gov.au or phone 1300 259 044.

My public HELP provider has closed or ceased delivering my course - what assistance can I access? If your TAFE or Government-owned provider defaults (ceases to deliver your course or closes entirely), they are required to provide you with assistance. You should contact your provider to identify what assistance they are able to provide to you.

My provider might be closing or ceasing to provide my course soon - what should I do? You should discuss any potential default (ceasing to deliver your course or closing entirely), directly with your provider.

You should gather records of your course progression. Talk to your provider to request and print a copy of your academic transcript and print out copies of any course requirements, units of study, subjects, modules, assessments and work you have completed. You should gather copies of any invoices and/or receipts (HELP and direct payments) from your provider.

In the event that your provider defaults, this information will help the TPS and your replacement provider to appropriately place you in a new course or assess your loan re-credit eligibility.

I fees directly to my provider- what assistance can I access? If you paid fees directly to your provider and require assistance, you can contact the Tertiary Education Quality and Standards Agency's (TEQSA) on 1300 739 585 visit the [TEQSA website](#).

If you believe you are owed a refund and the training provider or liquidator does not assist you, you may be able to seek advice by contacting the Australian Competition and Consumer Commission (ACCC) on 1300 302 502 or visiting the [ACCC website](#). Your local state and territory consumer protection agency (sometime called 'consumer affairs') can also provide

you with information about your rights and options. A list of state and territory consumer protection agencies can be found on the [ACCC website](#).

I paid fees or made payments directly to my provider, in addition to my HELP loan - what assistance can I access? Eligible HELP students whose private provider defaults, will be assisted under tuition protection arrangements. For any fees or payments you paid to their defaulting provider, refer to the direct fees FAQ for further information.

What do the tuition protection arrangements mean for international students? There are no changes to tuition protection arrangements for international students. The current TPS arrangements will continue as a dedicated service for international students, with the same protections and support through placements and refunds. Please refer to the [International TPS page](#) for further information.

What do the tuition protection arrangements mean for domestic VET students? If you are an eligible VET Student Loans (VSL) student whose private provider defaults (ceases to deliver your course or closes), you will be supported under the tuition protection arrangements. Please refer to the [VSL TPS page](#) for further information.

If you are a domestic VET student who has made direct payments (including gap-fee payments) to a provider, information to help you understand your next steps can be found on the ['What to do when your training provider closes'](#) page on the Australian Skills Quality Authority's (ASQA) website.

I want to receive a loan re-credit. What next? If your provider defaults, you will receive a TPS Notice which offers you the choice of either receiving a loan re-credit for eligible units of study, or assistance to move to a replacement provider, if suitable replacement courses have been identified by the TPS.

You must follow the instructions in the TPS Notice, making sure you adhere to any time frames in the Notice. If you elect to receive a loan re-credit, the TPS will process your loan re-credit for the units of study you had received a HELP loan for and were undertaking, when your provider defaulted.

I want to continue my studies with a replacement provider. What next? If your provider defaults, you will receive a TPS Notice which offers you the choice of either receiving a loan re-credit for eligible units of study, or assistance to move to a replacement provider, if suitable replacement courses have been identified by the TPS (the Notice will include information about these courses).

If you elect to continue your studies with a replacement provider, you will need to contact the providers listed in the TPS Notice as soon as possible to discuss your situation - there may be one or a number of providers/courses listed in the TPS Notice. You should ensure you are prepared to discuss the suitability of the provider and course, including your course progression with potential replacement providers. You should have copies of: your academic transcript; a list of completed subjects; assignments and assessments; and all invoices for your study (including HELP amounts), to support this discussion.

If you determine that a replacement course is suitable and wish to continue your studies with that provider, you must advise the TPS within the time frames in your TPS Notice and progress your enrolment with the provider.

If you have questions about what you need to do, or aren't able to meet the time frames, you must advise the TPS.

If you are not satisfied with the replacement course/provider options in your TPS Notice, you can seek a reconsideration by contacting the TPS at: administrator@ta.education.gov.au or phone 1300 259 044 within the timeframes in your TPS Notice.

Remember, **you** will need to contact replacement providers and arrange to be enrolled with them, **this does not happen automatically.**

I elected to continue my studies with a replacement provider - what will I have to pay for?

Your replacement provider is required to grant you course credits for units of study you successfully completed with your defaulting provider, or teach you replacement units at no additional cost, for units you had paid tuition fees or student contributions for, and were undertaking, when your provider defaulted.

If there are parts of the course you have not yet paid for, or parts of the course you failed or withdrew from with your defaulting provider, your replacement provider can charge you for those parts of the course.

Before you move to a replacement provider, you should discuss with the potential replacement provider(s): which parts of the course will and won't be credited; which parts of the course you will have to pay for; if these additional units of study can be paid for using a HELP loan, or if they will have to be paid directly to the provider; the mode of delivery (on-campus, online, blended delivery); general course requirements and the expected time frame to complete your studies.

I chose to continue my studies in a replacement course, but now I'd rather receive a loan re-credit - is this possible? Under HELP tuition protection arrangements students are offered the option to either receive a loan re-credit for eligible parts of the course, or be assisted to move to a replacement provider to continue their course.

If you elected to continue your course, and now wish to change your chosen option, you should discuss this with the TPS as soon as possible. If you have already enrolled or commenced your replacement course, you may not be eligible to change to the loan re-credit option. You can contact the TPS at: administrator@ta.education.gov.au or phone 1300 259 044.