

Guidelines for Assessing Temporary Residents Admissions financial hardship and fee relief applications

Purpose

These guidelines apply to temporary visa holders who wish to enrol, or have enrolled, their school-aged dependants in a Queensland state school and are subject to fees imposed by the Director-General or delegate under section 51 of the *Education (General Provisions) Act 2006 (Qld)* (EGPA).

Section 51(6)(b) of the EGPA provides the Director-General or delegate with the discretion to waive payment of a fee imposed under section 51(3) of the EGPA.

These guidelines provide guidance to the Director-General or delegate in exercising this discretion. It does not limit the power of the Director-General or delegate to consider the individual circumstances and merits of an application.

Applicants experiencing financial hardship may apply for a payment plan or a fee waiver, depending on their financial circumstances and capacity to contribute. The process for applying for, assessing and administering financial hardship and fee waiver applications is outlined in the Temporary Residents Admissions procedure. The Director-General or delegate will also consider relevant provisions of the *Migration Act 1958 (Cwth)* and the *Migration Regulations 1994 (Cwth)* when assessing these applications.

Principles for assessing financial hardship applications

Families experiencing financial hardship will be referred to the internal Department of Education International (DEi) financial team, Corporate, Business and Digital Services (CBDS) to discuss circumstances and eligibility for a payment plan or fee waiver. Applicants may also request to be referred to CBDS, DEi for consideration of financial hardship. When assessing whether a fee waiver or other financial arrangement is appropriate, the Director-General or delegate will consider the following principles.

Principle 1: Access to education

The right to education is protected under the [*Human Rights Act 2019 \(Qld\)*](#), section 36. The Queensland Department of Education (the department) recognises the importance of ensuring that eligible temporary resident students are able to access and continue their education.

Financial circumstances should not create a barrier to a student's participation in schooling where assistance is warranted.

Principle 2: Sustainable enrolment

Decisions should support timely enrolment and ongoing participation by establishing arrangements that are reasonable, sustainable and achievable for the student and family.

Principle 3: Contribution towards education costs

Temporary Residents Admissions fees recognise that some temporary visa holders are expected to contribute towards the cost of education services provided in Queensland state schools. The financial requirements of the primary visa holder are determined by the [Department of Home Affairs](#).

A fee waiver is not intended to remove a contribution requirement where a family has capacity to contribute.

Principle 4: Proportionate and individual assessment

Each application will be assessed on its individual circumstances, having regard to:

- household financial circumstances;
- income and employment arrangements;
- the stability and sustainability of income;
- capacity to contribute towards fees;
- circumstances affecting the family's ability to meet financial obligations; and
- any compassionate and compelling circumstances.

Payment plans for financial hardship applications

Overview of Payment Plans

If an applicant is experiencing financial hardship and is unable to pay the full amount of Temporary Residents Admissions fees upfront, they may apply to CBDS, DEi for a payment plan. Payment plans are designed to provide temporary financial relief by allowing families to pay fees in smaller, regular instalments over an agreed period. Applications for payment plans not subject to the financial assessment framework or thresholds of fee waiver applications.

Payment plans are also available to families who may not meet the criteria for a fee waiver but still require assistance to manage their financial obligations. Unlike fee waivers, payment plans do not require applicants to meet specific financial thresholds or provide extensive evidence of financial hardship.

Application for Payment Plans

To request a payment plan, families are required to provide CBDS, DEi with the following information:

- The period of fees for which they require a plan (limited to a maximum of four terms per application).
- The reason(s) why they are experiencing financial hardship.
- If known, their proposed repayment amount(s) and repayment frequency.

CBDS, DEi will assess the request to determine the terms of the payment plan, including:

- The total amount to be paid.
- The duration of the payment plan.
- The frequency and amount of instalments.

Acceptance of Payment Plans

On completion of assessment, CBDS, DEi will notify the applicant by email of a proposed payment plan. This email will include:

- The total amount to be paid.
- The duration of the payment plan.
- The frequency and amount of instalments.
- The specific BPOINT link for the payment plan.

Applicants are required to confirm their acceptance of the payment plan within seven days of the offer being made by:

- Registering their payment details using the BPOINT link.
- Replying to the payment plan email indicating their acceptance.

Failure to complete at least one of these actions will automatically result in the payment plan lapsing, and the application being closed.

Adherence to Payment Plans

Families who accept a payment plan must meet all financial obligations of the plan on time and in full. Failure to adhere to the requirements of the payment plan without notifying CBDS, DEi will result in termination of the payment plan.

Fee Waivers for financial hardship applications

Overview of fee waivers

Families experiencing financial hardship may request a waiver of fees up to a maximum period of four terms per application. Applications must be made in writing to temporaryresidents@qed.qld.gov.au and include:

- The period of fees for which they are requesting a waiver.
- The reason for requesting assistance.

Applications will be forwarded to CBDS, DEi.

CBDS, DEi will assess each application and request information where required to make a determination.

Financial assessment framework

The assessment of financial circumstances for fee waiver applications is based on determining the applicant's capacity to contribute towards Temporary Residents Admissions fees.

The financial assessment considers:

- the household income assessment threshold;
- the amount by which household income differs from the threshold;
- the reliability and sustainability of household income; and
- any circumstances that affect the family's ability to meet fee obligations.

The assessment may also consider other financial resources available to the applicant where relevant to determining capacity to contribute.

The assessment threshold provides a consistent reference point for determining financial capacity but does not, by itself, determine whether a fee waiver will be granted.

If an applicant does not meet the criteria for a fee waiver but demonstrates financial difficulty in paying the full amount of Temporary Residents Admissions fees upfront, they may apply for a payment plan. Payment plans allow families to pay fees in smaller, regular instalments over an agreed period.

The Director-General or delegate will assess the applicant's financial circumstances to determine the terms of the payment plan, including the amount and duration of instalments. Payment plans are designed to provide temporary relief while ensuring that families contribute towards education costs in a sustainable manner.

Financial assessment threshold

For the purposes of assessing financial capacity for fee waiver applications, a household income threshold based on the Household Expenditure Measure (HEM) plus 10 percent is used. Payment plan applications are not subject to the household income threshold.

The HEM provides an established benchmark for household expenditure and is based on the Henderson Poverty Line methodology.

The threshold is updated quarterly.

The threshold is used as an assessment reference point to support consistent and equitable decision-making. The Director-General or delegate will consider the threshold together with the individual circumstances of each application.

Assessment of capacity to contribute

Household income below the assessment threshold

Where assessed household income is below the HEM plus 10 percent threshold, this indicates that the family may have limited capacity to contribute towards Temporary Residents Admissions fees.

A full fee waiver may be considered where payment of fees would adversely affect the family's ability to meet reasonable essential living costs.

Household income slightly above the assessment threshold

Where assessed household income is above the HEM plus 10 percent threshold, consideration will be given to the sustainability and reliability of that income.

Factors that may be considered include:

- the nature of employment arrangements, including permanent, temporary, casual or seasonal employment;
- reliance on overtime, additional hours or irregular income;
- short-term or uncertain employment arrangements;
- changes likely to affect future income;
- reliance on temporary financial support or non-employment income; and
- other circumstances affecting the ongoing availability of income.

Where income exceeds the threshold but the sustainability of income is uncertain, consideration may be given to a full fee waiver, partial fee waiver or alternative payment arrangement.

Household income above the assessment threshold

Where assessed household income demonstrates reasonable capacity to contribute, the family will generally be expected to contribute towards Temporary Residents Admissions fees.

Where payment of fees in full would create financial difficulty, a payment plan may be considered.

As a guide, payment plans will generally be established at approximately 10 percent of the amount by which assessed household income exceeds the HEM plus 10 percent threshold, calculated monthly.

The Director-General or delegate may consider individual circumstances when determining an appropriate contribution arrangement.

Evidence requirements for financial hardship applications

Applicants must provide sufficient evidence to enable assessment of their circumstances. Applicants may be required to provide evidence of all financial resources they have access to, control over, or benefit from, even if these resources are not directly in their name. This may include income, assets, or financial support from other individuals or entities, both within Australia and overseas.

Evidence may include:

- employment contracts;
- payslips;
- financial statements;
- evidence of other income or financial support, including from agencies such as Centrelink;
- business documentation where applicable;
- medical documentation;
- evidence from recognised support agencies;
- evidence that student is remaining living with their parents if the student is or is turning 18; and

- any other information reasonably requested by the department.

The purpose of evidence is to establish:

- household financial circumstances;
- income and expenditure;
- stability of income;
- capacity to contribute; and
- circumstances affecting the ability to meet fee obligations.

Inability to provide evidence

In exceptional cases, where applicants are unable to provide certain evidence due to circumstances beyond their control (e.g., assets being locked or information being inaccessible for safety reasons, such as in the case of protection visas), the Director-General or delegate may consider alternative forms of evidence such as the provision of a statutory declaration, or make a determination based on the available information.

These evidence requirements do not apply to payment plan applications.

Failure to provide requested information

DEi will specify any information required to complete the assessment of a fee waiver application by email and provide a specified timeframe in which a response is required. If an applicant does not provide the information requested within the timeframe, then the application will be closed and DEi will notify the applicant by email.

Compassionate and compelling circumstances

A fee waiver or alternative financial arrangement may be considered where circumstances outside the reasonable control of the applicant have materially affected the family's capacity to maintain income or meet fee obligations.

Compassionate and compelling circumstances may include, but are not limited to:

- serious illness or injury affecting the temporary visa holder, dependant student or immediate family member;
- significant physical or mental health circumstances;
- family breakdown or domestic and family violence;
- death or incapacity of an income earner;
- significant caring responsibilities;
- significant hardship or conflict in the home country that materially affects the wellbeing of the applicant;
- significant cultural, family or community obligations that materially affect the ability to maintain employment; and/or
- other circumstances considered exceptional by the Director-General or delegate.

The assessment will consider the nature of the circumstance, its impact on financial capacity and whether assistance should be temporary or ongoing.

Fee waiver outcomes

Following assessment, the Director-General or delegate may determine that:

- a full fee waiver is granted;
- a partial fee waiver is granted;
- a payment plan is established;
- temporary financial relief is provided; or
- the application does not meet the circumstances for financial assistance.

The outcome should be proportionate to the applicant's circumstances and support sustainable participation in schooling.

Common outcomes and circumstances are summarised in the table below:

Assessment Outcome	Circumstance	Likely Fee Decision
Unable to contribute	Income below threshold / severe hardship	Full waiver

Vulnerable capacity	Slightly above threshold but potentially unstable income	Waiver or partial waiver
Capacity to contribute	Above threshold with stable income	Partial waiver and payment plan
Exceptional circumstance	Loss of ability to earn	Compassionate assessment

Duration of waiver

Generally, fee waivers are granted for *no more* than *four (4) consecutive terms* of schooling at a time. Consecutive waivers can be granted, but the financial capacity or circumstances of the applicant will need to be reassessed after the four terms.

Conditions on visas may mean that a fee waiver cannot be granted for a full school year or four terms. If there are conditions on a visa that limit access to study, they will be applied to the terms of the fee waiver.

Limitations on applications

Families may submit only one application for a payment plan or fee waiver for the same terms or period of time, based on the same circumstances or grounds.

Once an application has been assessed and a decision has been made, families cannot reapply for a fee waiver for the same terms or period of time unless they can demonstrate that their circumstances have materially changed since the original application.

Definitions

Financial hardship

A circumstance where an applicant is unable to meet reasonable essential living costs and payment of Temporary Residents Admissions fees would materially affect the ability to provide those costs.

Capacity to contribute

The ability of an applicant to make a reasonable financial contribution towards Temporary Residents Admissions fees having regard to household income, financial circumstances and individual circumstances.

Compassionate and compelling circumstances

Circumstances outside the reasonable control of the applicant that have significantly affected the family's ability to maintain income or meet financial obligations.