

## 2022 STATEMENT OF TUITION PROTECTION SERVICE (TPS)

### Introduction

1. The TPS protects students in the event a course provided by an approved VET Student Loan (VSL) Provider ceases to be provided after it starts but before it is completed. Affected students are offered a replacement course with another provider and where this is not possible, the students' FEE-HELP balance for the affected part of the course will be re-credited.
2. As an approved VSL Provider under the *VET Student Loans Act 2016*, House of Learning Pty Ltd trading as Builders Academy Australia (BAA) ABN: 21 144 869 634 ACN: 144 869 634 RTO:21583 contribute to an annual TPS Levy.
3. Funds collected through the TPS levy are paid into the VSL Tuition Protection Fund. It will be used for funding the placement and re-credit activity for VSL students and is managed by the TPS Director. The amount of the levy is the sum of the following components:
  - Administrative fee component (determined by the Minister);
  - Risk rated premium component (determined by the TPS Director);
  - Special tuition protection component (determined by the TPS Director).
4. In determining the parts of a course affected by a VSL provider default the following outlines the principles and types of evidence the TPS may consider:
  - Students affected by a default cannot be charged for replacement components of a replacement course if tuition fees have been paid for the affected parts of their original course;
  - Where a suitable replacement course cannot be found, the student will have their HELP balance re-credited for the loan amount used to pay tuition fees for the affected parts of the original course;
  - In determining what constitutes an affected part of an original course, the TPS Director may consider all relevant evidence available to ensure students receive their correct entitlement.
5. On 16 December 2021 the Australian Government released the Mid-Year Economic and Fiscal Outlook (MYEFO) 2021-22. To assist the sector's recovery from the COVID-19 pandemic the MYEFO includes financial relief for tertiary education providers with the waiver of domestic tuition protection service levies for 2021. While the VSL tuition protection levy collection has been waived for providers in 2021, students are still covered by the TPS.

## **What happens if BAA ceases to provide a course after it starts but before it is completed?**

### Information for affected Students

1. BAA will notify affected students in writing that an approved course is no longer provided within 24 hours of the default and will provide students with:
  - The date of the default
  - The name of the course and units of study the student was enrolled in
  - A copy of the student transcript which includes units completed.
2. As soon as practicable, BAA will also update its website to reflect that the course is no longer being delivered and to give students information about the tuition assurance arrangements.

### Replacement Courses

1. The TPS will work with affected students to identify a replacement course and arrange for students to be placed with replacement providers or if a suitable replacement course is not available, arrange a loan re-credit.

### Contacting the TPS

Students can get in touch with the TPS on:

- Email: [administrator@a.tps.gov.au](mailto:administrator@a.tps.gov.au)
- Call: 1300 980 434
- Outside Australia: +61 1300 980 434

### Health and Wellbeing Services

1. Closures and defaults can cause uncertainty and disruption for students. The Department Health maintains a list of resources. BAA recommends visiting for <https://www.health.gov.au/health-topics/mental-health-and-suicide-prevention> further information.

### Complaints

1. Please see the BAA Grievances, Complaints and Appeals Policy for further information <https://buildersacademy.com.au/baa-academy-links-and-documents/>. The VET Student Loans Ombudsman investigates complaints that students have with private education providers <https://www.ombudsman.gov.au/How-we-can-help/vslo>.