

Student Debt Management

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1.0 Purpose

This Procedure outlines the basis on which the University:

- develops Academic Payment Plans for student debts
- applies penalties and collection methods for unpaid debts
- considers complaints and disputes raised regarding student debt.

2.0 Scope

This Procedure applies to domestic and international students enrolled in non-award, undergraduate, postgraduate coursework, and Higher Degree Research programs. It applies to all student debts owed directly to the University, including tuition and non-tuition fees, charges, and other obligations such as accommodation costs.

The Procedure does not apply to eligible student debt where a student has elected to defer their fees through the HECS-HELP, FEE-HELP and SA-HELP schemes.

3.0 Procedure

- Student fees and charges are calculated in accordance with the *Fees and Charges Procedure*, the *Fees and Charges Schedules*, the *Approval of Tuition Fees and Fee Reduction Scholarships Procedure*, and other relevant instruments such as the Accommodation and Parking information webpages.
- Students who can demonstrate genuine financial hardship may be permitted to pay certain tuition fees over a period of time through a payment plan. Refer to section 3.1 for eligibility requirements.
- Students are required to pay tuition fees for the trimester or teaching period in which they are enrolled by the census date as prescribed in the *Enrolment Dates Protocol*. A late payment fee may be charged if the amount due is not paid in full by the due date.
- The University may levy a range of non-tuition fees and charges on students, including the Student Services and Amenities Fee (SSAF) and other administrative charges. The *Fees and Charges Procedure* details these non-tuition fees and charges.
- Where students or their sponsors owe money to the University, a range of measures may be used to prompt the payment of the debt. These are detailed in section 3.3 of this procedure.

3.1 Academic payment plans

Students who can demonstrate genuine financial hardship may be permitted to pay certain tuition fees and charges over a period of time in the form of an academic payment plan.

Academic payment plans are not available for:

- first trimester tuition fees for an international fee-paying student.
- student contribution charges
- SSAF if the student is eligible for a SA-HELP loan
- tuition fees if the student is eligible for a FEE-HELP loan
- penalty charges
- library fines
- charges for accommodation
- Overseas Student Health Cover
- computing or other services.

3.1.1 Form of academic payment plans

Students can apply for an academic payment plan [online](#), before the census date on the following conditions:

- The University will not approve an application if the student has not made all payments on any previous academic payment plans or has outstanding fees from a prior trimester.
- Academic payment plans must be as scheduled, with the final payment being due no later than the last day of the trimester/teaching period to which the charge relates.

Academic payment plans may be approved for HDR candidates who are due to submit their thesis during a trimester.

Academic payment plans and requests for an exceptional payment plan that breaches either of the above conditions require the approval of the following authorised officers:

EXCEPTION PAYMENT PLAN	APPROVER
For tuition fees for international students	Vice President (Global) or nominee
For tuition fees for domestic postgraduate students	Manager, Customer Contact and Experience, or nominee
For tuition fees for domestic undergraduate students	Manager, Customer Contact and Experience, or nominee
For tuition fees for non-award students	Manager, Customer Contact and Experience, or nominee

3.1.2 Administrative charge

An administrative charge is levied on each Academic Payment Plan Agreement as follows:

ACADEMIC PAYMENT PLAN AGREEMENT	ADMINISTRATIVE CHARGE
For SSAF amount less than \$200:	\$10
For Tuition Fees between \$500 and \$2000:	\$50
For Tuition Fees greater than \$2000:	\$100

3.2 Penalties and debt collection

3.2.1 Cancellation of enrolment and service restrictions

A student's enrolment is subject to cancellation during the teaching period if, as of the census date, the student has not paid the outstanding balance of tuition fees or the student contribution charge or entered into an Academic Payment Plan.

To have their enrolment reinstated:

- A full fee-paying student must pay all outstanding tuition fees and charges, plus a reinstatement charge, within 20 working days of receiving their notice of cancellation of enrolment.
- A Commonwealth-supported student must provide evidence within six weeks of the census date that they had met the requirements of Commonwealth support, as at the census date.

Service restrictions may also be placed on the student record, and a late payment charge may be imposed, where a student has outstanding debt to the University in respect of:

- tuition fees
- SSAF
- administrative charges
- a student loan which has not been repaid in accordance with the agreed plan
- library fines and charges
- charges for computing or internet facilities
- accommodation charges
- other charges within the scope of this provision.

The service restrictions may prevent the student from:

- viewing their grades
- accessing their academic transcript
- graduating
- making changes to current enrolment or enrolling in future teaching periods

- being readmitted
- releasing results to other institutions
- having their higher degree research thesis accepted for examination.

These restrictions will remain on the student record until the outstanding amount has been paid in full, including any late payment charge.

Where a service restriction is imposed, the student will be notified on their MyGriffith student portal.

3.2.2 Debt collection (current and former students)

Griffith ensures that all students and sponsors are provided with timely information about all monies owed to the University:

- Students are notified of fees and due dates for payment via the MyGriffith portal.
- Sponsors are notified via invoices and statements emailed to them, with due dates for payment.
- Students living in Griffith student accommodation are notified of their debt by Griffith Accommodation while in residence. After vacating, final statements and invoices are issued to the departing student via email.
- Charges and penalties related to campus parking are managed by Campus Life, Parking, Traffic and Logistics.

If payment obligations are not met, the University may refer student or sponsor accounts to an external debt collection agency. In doing so, personal information may be disclosed to the agency solely for the purpose of recovering outstanding amounts, in accordance with the University's Privacy Statement.

3.2.3 Write-off of debt

After all avenues of debt collection have been exhausted, or it is established that it would not be economically viable to pursue a debt, the University may opt to write-off the debt.

It is important to note that in the event the University opts to write off a debt, this does not constitute forgiveness of the debt. The University reserves and retains the right to recover the debt at a future date, subject to statutory limitation periods on debt recovery. Any sanctions or penalties that existed prior to the writing-off of the debt will remain.

The table below shows the actions that may be taken if any student debt is not settled by the due date.

TYPE	STAGE 1	STAGE 2	STAGE 3
<p>Student fees and charges: Trimester 1</p> <p>NB: Student debt accrued for Trimesters 2 and 3 will follow the same debt management process, however, Finance will not engage until the debt is 240+ days overdue.</p> <p>Fee-paying students who apply for a Leave of Absence (LOA) after the census date are liable for their tuition fees. These students are subject to the same rules as students who have remained actively enrolled.</p> <p>Debts by former students (no longer enrolled) are managed by Finance using the process in Stage 3.</p>	<p>After Trimester 1 census date</p> <p>Enrolment holds are applied to overdue accounts.</p> <p>Email notification is sent to students.</p> <p>Service restrictions are applied as outlined in 3.2.1.</p>	<p>After teaching concludes for Trimester 1</p> <p>Enrolment is fully cancelled for full fee-paying students 20 working days after they receive their notice of cancellation of enrolment, and for Commonwealth supported students, six weeks after the census date.</p> <p>There is no debt in these circumstances.</p>	<p>150 days+ overdue</p> <p>If enrolment is not fully cancelled, such as when a student has applied for a payment plan or has been approved for reinstatement but fails to pay their tuition fees by the agreed due date:</p> <ul style="list-style-type: none"> • Matter transferred to Finance. • Finance issues a Final Demand advising outstanding fees. • If no payment is made, the debt may be: <ul style="list-style-type: none"> ○ referred to a debt collection agency, or ○ written off.
<p>Student fees (sponsors)</p> <p>Managed by Finance.</p>	<p>31-60 days overdue</p> <p>Follow-up email is sent.</p>	<p>61-90 days overdue</p> <ul style="list-style-type: none"> • Follow-up email. • Telephone call. • Transcript hold applied. • Student notified via email. • Debt Report is sent to Griffith International. 	<p>91+ days overdue</p> <p>Debt assessed and may be:</p> <ul style="list-style-type: none"> • reverted to the student for settlement, • referred to a debt collection agency, or • written off.

TYPE	STAGE 1	STAGE 2	STAGE 3
Student accommodation Debts are managed by Student Accommodation while students are in residence.	Within 15 days of vacating student accommodation Student accommodation finalise account. Statement issued via email advising debt must be settled within 7 days. Follow-up email sent if full payment isn't received.	14 days overdue Matter transferred to Finance. <i>Enrolled students:</i> <ul style="list-style-type: none"> • Follow-up email sent • Service restrictions are applied as outlined in 3.2.1 Non-enrolled students: <ul style="list-style-type: none"> • Final follow-up email sent 	30 days overdue Debt assessed and may be: <ul style="list-style-type: none"> • referred to a debt collection agency or • written off.
Parking fees and infringements	1-28 days Reminder email sent.	29+ days Referred to State Penalties Enforcement Registry for collection.	N/A

3.3 Reviews of student debt and debt processes

3.3.1 Review of fees and charges debts

If a domestic student wishes to dispute an assessment of fee liability, or penalty for non-payment, they may request a review by the Senior Manager, Student Administration, Student and Academic Services in accordance with the *Student Review and Appeals Policy* and *Student Review and Appeals Procedure*.

If an international student wishes to dispute an assessment of fee liability, or penalty for non-payment, they may request a review by the Deputy Director, Griffith International, in accordance with the *Student Review and Appeals Policy* and *Student Review and Appeals Procedure*.

If a domestic student is not satisfied with the outcome of the review, and grounds are met, they may be able to appeal the review decision to the Director, Student and Academic Services or nominee in accordance with the *Student Review and Appeals Policy* and *Student Review and Appeals Procedure*. During the Review and Appeals process, any enrolment hold or debt recovery action is paused, and the student remains enrolled.

4.0 Definitions

Nil.

5.0 Information

Title	Student Debt Management Procedure
Document number	2026/0000367
Purpose	This Procedure outlines the basis on which the University: <ul style="list-style-type: none"> • develops Academic Payment Plans for student debts, • applies penalties and collection methods for unpaid debts, • considers complaints and disputes raised regarding student debt.
Audience	Students
Category	Academic
Subcategory	Student Services
UN Sustainable Development Goals (SDGs)	This document aligns with Sustainable Development Goal/s: 4: Quality Education 10: Reduced Inequalities

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Policy advisor Chief Financial Officer

Approving authority Vice Chancellor

6.0 Related Policy Documents and Supporting Documents

Legislation N/A

Policy [Privacy Statement](#)

Procedure [Approval of Tuition Fees and Fee Reduction Scholarships Procedure](#)
[Fees and Charges Procedure](#)
[Fees and Charges Schedules](#)
[International Student Refunds Procedure](#)
[Student Fee Sponsorship Procedure](#)

Local Protocol N/A

Forms [Academic Payment Plan](#)
