

# Payment plan fact sheet

A payment plan is a payment option that provides a temporary visa holder experiencing financial hardship the opportunity to pay off an overdue debt.

Financial hardship is considered to occur when you are unable to meet your existing financial obligations for a short period of time. It may be caused by a number of factors, such as unforeseen weather events, a major change in your circumstances, such as illness or injury, or a change in employment.

The Department of Education International (DEi) and the customer sign an agreement for a fixed amount to be paid on a regular basis until the total outstanding amount is repaid, or an extension of time is granted before the debt is paid in full.

If the terms of an agreed payment plan are not met, the balance of the debt becomes due and payable immediately.

Contact the Department of Education International's Debt Management team to start the process at [EQIDebtManagement@qed.qld.gov.au](mailto:EQIDebtManagement@qed.qld.gov.au) or telephone (07) 3034 4568.

## Payment plan request

- Fill out and sign the [Payment plan request form](#)
- Provide copies of the documents listed below:
  - a statement of the reasons why you are unable to pay the full tuition fees
  - the most recent bank statements for ALL your Australian and overseas accounts for the past three months (all bank statements need to be for the same period of time)
  - proof of income – the past three months of payslips, employment agreements, and Centrelink benefits, share dividends or business/trust distributions if applicable
  - an itemised list of monthly living expenses including:
    - rental contract
    - electricity or gas bill
    - insurance premium
    - phone bill and internet bill
    - loan agreement if applicable
- Email the signed Payment plan request form and copies of the documents to [EQIDebtManagement@qed.qld.gov.au](mailto:EQIDebtManagement@qed.qld.gov.au)
- An email with the decision will be sent to you.

## Payment plan request approved

- When the plan is approved a letter will be issued by the department requiring you to accept the terms of an approved payment plan by signing it. This will become the authorised payment plan 'Agreement'.
- The Agreement will include a payment plan schedule with the dates and amounts that will be automatically debited from your nominated bank account.
- Payment plan agreements will be reviewed annually. You may be required to provide updated financial documentation as part of the review process.

## Payment plan request refused

- If your payment plan request is refused, you will need to arrange immediate payment of all outstanding amounts owing to the department. Further action for the collection of outstanding amounts may be taken by DEi in accordance with the department's [Debt management procedure](#).

## Significant financial hardship

Temporary visa holders who are experiencing significant financial hardship may be eligible for a full or partial fee waiver. You are considered to be in significant financial hardship when you are unable to provide the following for yourself, your family or other dependants:

- food
- accommodation
- clothing
- medical treatment
- education

A fee waiver assessment will only be considered if submitted evidence meets the criteria as outlined in the [Guideline for assessing temporary resident admission fee waiver applications](#).

