

# What you need to know prior to signing an Instalment Plan Agreement

## What is an instalment plan?

An instalment plan is a written agreement signed by each student, giving you the ability to pay your tuition fees in multiple repayments. The written agreement states the student's name, contact details, total amount payable and each instalment is listed by amount with due dates and terms and conditions.

## How do I apply for an instalment plan?

You can request this via our Student Services team or email [admissions@navitasenglish.com](mailto:admissions@navitasenglish.com). If you are referred by an agent, you can speak to your agent representative who will liaise with us on your behalf.

## Who can't access the instalment plan?

- Packaged students going to a Higher Education (HE) provider and studying with Navitas English as arranged by the HE provider
- Applicants who are subject to Genuine Student (GS) screening
- Students studying our closed courses (Academic English and Cambridge Preparation)

If you are studying a closed course such as Academic English (AE), in conjunction with other courses, the component of your AE course has to be paid in full prior to commencing your AE course.

For example: You enrol to study 5 weeks of General English (GE), 10 weeks of Academic English (AE) 1 and 10 weeks of AE 2, we could offer the payment plan as follows:

**1st instalment:** 5 weeks of GE + 10 weeks of AE 1 tuition fees + all other non-tuition related fees

**2nd instalment:** 10 weeks of AE 2 tuition fees

## How many instalments can I have?

The number of instalments will depend on the duration of studies enrolled. For example: if you are studying a 20-week course, you will be able to have 3 instalments. The maximum number of instalments permitted is 8 depending on the duration of study.

Navitas English has a different procedure for under 18 students who would like to request for an instalment payment plan. For more information, please contact Navitas English Admissions at [admissions@navitasenglish.com](mailto:admissions@navitasenglish.com)

## Is there a fee involved?

Yes. Please refer to the fee structure to get the current instalment plan fee. The fee is applicable per instalment plan generated.

## What is going to be charged on the first payment?

For the first payment, all non-tuition related fees and part of the tuition fees will be included. The non-tuition related fees include: enrolment, materials, instalment plan, Overseas Student Health Cover, exam fee, accommodation and airport pick-up.

For offshore applications, the first instalment must be 50% of the total study period.

If you are under 18, the calculation of the first payment may differ. For more information, please contact Navitas English Admissions at [admissions@navitasenglish.com](mailto:admissions@navitasenglish.com)

## What is the minimum period I need to enrol to access the instalment plan?

For brand-new applications, the minimum study period is 16 weeks and for extensions, the minimum period is 12 weeks.

If you are under 18, the minimum period may differ. For more information, please contact Navitas English Admissions at [admissions@navitasenglish.com](mailto:admissions@navitasenglish.com)

## If I change my course plan at any stage of my enrolment, even prior to commencing my studies, will it affect my instalment payment?

Possibly. Contact Navitas English Admissions to receive confirmation whether there are changes to your payment plan.

## **I have received an Instalment Plan Agreement, what is next?**

You need to review the details and conditions of the agreement. Sign and date the agreement to confirm your acceptance and send a copy to Navitas English Admissions. Please sign it as per your passport signature.

If you require a Confirmation Of Enrolment (COE) to apply for student visa, the COE will only be issued when all the required enrolment documents have been received, including a signed instalment plan agreement and proof of payment for your first instalment.

## **If I apply for a holiday during my course, am I able to change my payment plan due date?**

No. Any changes are subject to special approval. The next instalment payment, if due during your holiday period, must be paid before we process the holiday request.

## **To whom do I make my instalment payments to?**

<https://www.navitasenglish.edu.au/apply/payment> on our website to pay directly to Navitas English

Or you can also pay your agent.

Please note the instalment due date is when payment needs to be received by Navitas English.

If you choose to make your instalment payments to your agent, ensure that you make the payment to your agent 5 days before your instalment due date. You will also need to provide a copy of your payment confirmation to your agent or a receipt issued by your agent to the Student Services team to avoid suspension from class.

## **When is my next instalment payment due?**

Check the Instalment Payment Agreement, signed by you. A frequent misunderstanding is, for example, a student has paid for 10 weeks of study on an instalment plan and they believe they can finish this 10 weeks of study before needing to pay the next instalment. This is not Navitas English policy – payment must be made by the due date, as agreed when you signed the Instalment Payment Agreement.

## **Do I get a reminder close to the instalment due date?**

Yes. You will be issued with the payment due letter a week prior to the due date.

## **If I cannot pay the agreed amount of my next instalment payment, can I split my payment?**

It is possible, subject to special approval.

If approved, as you are revising your existing instalment plan agreement, another instalment set-up fee will be charged and the due date of the next payment will not change. You will need to sign the revised agreement for it to take into effect and return it to Navitas English, otherwise the existing instalment plan agreement is still valid.

## **What happens if I don't make payment by the due date?**

Your instalment due dates are always due on a Monday. If your payment is not received by Navitas English on the due date, you will be issued with a payment overdue letter on Tuesday of the same week. If payment is not received after this, a Notice of Intent to Report to Department of Home Affairs (DHA) for non-payment of fees will be issued on Friday of the same week.

## **What happens after I receive the Notice of Intent to Report for non-payment of fees?**

You will be given 20 working days from the date of this notice to settle any outstanding fees and/or lodge an appeal.

After 20 working days, if the payment is still outstanding and/or you receive a non-successful outcome from your appeal, Navitas English will suspend your studies, report you to Department of Home Affairs (DHA) for non-payment, resulting in a student default. A termination letter will be issued and sent to your email address after the Confirmation Of Enrolment (COE) is reported. If your student visa is subsequently cancelled, you may not return to Australia on a student visa for 3 years.

## **Do I still need to pay the remaining weeks of study with Navitas English even if I decide to leave the country and/or change provider?**

Yes, as per our Terms and Conditions, all fees are payable once you commence your studies with Navitas English. Failure to make payments on time may result in suspension of your studies and the reporting of your Confirmation of Enrolment (COE), which may result in the cancellation of your student visa. If you have compelling and/or compassionate reasons causing you to leave the country and/or change provider, please contact Student Services team to assist you with your appeal procedure prior to leaving.

**For more information about Instalment Plans contact us today!**

**english@navitas.com**

**navitasenglish.edu.au**

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