



APPLYING FOR FINANCIAL HARDSHIP GUIDELINES

> FOR DEPENDANTS OF 457 VISA HOLDERS

APPLYING FOR FINANCIAL HARDSHIP

An application for financial hardship must be made within the year that the fee is incurred. Financial hardship applications for the 2015 and 2016 tuition fee can no longer be submitted.

There are two different kinds of hardship applications:

- > Combined gross family income.
- > Unforeseen events that impact on a family's financial capacity to pay the tuition fee. An application for financial hardship due to an unforeseen event must be made within six months of the event.

COMBINED GROSS FAMILY INCOME

If your combined gross family income is calculated to be \$75 000 or less for the calendar year, then you can be granted a full waiver of the tuition fee. The combined gross family income is the total taxable income received by both parents before tax and other deductions are made. Income from overtime or bonus payments is included. The tuition fee waiver is not ongoing. You will need to apply each year to have the tuition fee waived based on your income.

You will need to provide evidence to allow your combined gross family income to be calculated. This evidence should include your and your partners:

- > three most recent payslips;
- > evidence of year to date income;
- > income reported in PAYG or group certificates; and
- > 457 Visa grant notice or your employment contract with guaranteed income.

UNFORESEEN CHANGES TO FINANCIAL CIRCUMSTANCES

A full or partial fee waiver of the tuition fee may be provided when an unforeseen change to your financial circumstance has reduced your capacity to pay the tuition fee. You will need to provide evidence of the unforeseen circumstance and how this has impacted your capacity to pay the tuition fee within six months of the event.

An unforeseen circumstance may include illness, unemployment, changed employment conditions, family breakdown or death.

The following financial circumstances are not considered to be unforeseen:

- > the requirement to pay this tuition fee or other school fees;
- > applying for permanent residence;
- > family living expenses, such as rent, health insurance or loan repayments; or
- > paying for the education of other children or an adult student.

Any change to your employment may affect your application for hardship. You will need to provide gross income received from all paid work by you or your partner. You should provide letters of termination or redundancy, final payslips from a job or information about how long you have been unemployed.

OUTCOME OF YOUR APPLICATION

All financial hardship applications are considered on a case-by-case basis. You will be notified of the outcome of your financial hardship application between four and six weeks after all required documentation has been provided to TAFE International Western Australia.

To apply for financial hardship or to find out more information please visit: www.tafeinternational.wa.edu.au/457

If you have any queries or need assistance in submitting an application for financial hardship consideration please email 457.tiwa@dtwd.wa.gov.au or telephone TIWA on 9218 2100.