

# Tertiary Access Payment University Applicant

## Program Guidelines

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<b>Administering entity</b>	Participating University
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# 1. The Tertiary Access Payment (TAP) Program

## 1.1 Introduction

The final report of the *Napthine Review* (National Regional, Rural and Remote Tertiary Education Strategy) was released on 28 August 2019. This review highlighted a clear city-country divide in participation and attainment rates for tertiary education, with those living in regional and remote areas less than half as likely as their city counterparts to obtain a university degree by the time they are 35.

The Napthine Review also found while there have been improvements in income support for regional students, the costs associated with relocation for tertiary study can deter regional and remote students from further study due to the extra financial pressures associated with moving. This includes start-up expenses for relocation (such as travel, transport and bond for accommodation); the costs of living (rent and food); the direct costs of education or training (tuition fees, textbooks and computers) as well as the cost of traveling home in semester breaks and the opportunity cost of forgone income while studying. In all, the initial costs for regional and remote students to undertake tertiary education can be as much as \$25,000 to \$30,000.

Regional and remote students who received a university offer were almost twice as likely to defer their studies as metropolitan Applicants.<sup>1</sup> Taking a gap year increases the likelihood of a student not returning to study or not completing their studies. A 2018 Grattan Institute report, *“University attrition: what helps and what hinders university completion?”*, found the longer students delay their degree, the less chance they have of completing that degree.<sup>2</sup> The risk of non-completion for students aged between 21 and 25 is 35 per cent, compared to 29 per cent for all students.

The Napthine Review also notes regional and remote Indigenous students face cumulative challenges that can make it even more difficult to access higher education, and there is insufficient targeted support for under-represented and equity groups in regional tertiary education.

## 2. About the TAP program

The Tertiary Access Payment (TAP) has been developed in direct response to Recommendation 2, proposed action 7 of the Napthine Review, and supports the Government’s broader agenda to strengthen tertiary education in regional and remote Australia. Starting in the 2021 academic year, the TAP is expected to benefit over 8,000 students in the first year.

The TAP is a one-off, non-indexed, means tested payment of up to \$5,000 to encourage and assist outer regional and remote students who relocate to access tertiary study immediately following school (Year 12 or equivalent) whose family home is more than 90 minutes from their education provider to undertake full-time, higher-level tertiary education (Certificate IV or above). The

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<sup>1</sup> 17.7% of RRR students defer their university offers, compared to 8.1% for metropolitan areas. Australian Government Department of Education and Training (DET) (2018) Undergraduate applications, offers and acceptances, p. 25.

<sup>2</sup> Cherastidham, I., Norton, A., & Mackey, W. (2018) University attrition: what helps and what hinders university completion? Grattan Institute, Melbourne.

Napthine Review identified this is the point at which most effort is needed to bridge the gap between metropolitan and regional tertiary education attainment.

The TAP will help outer regional and remote school leavers with the increased costs associated with relocating to a new city or town to undertake tertiary study and provide support to assist with the first year of study. Importantly, it will provide an incentive for students to start tertiary study immediately after completing secondary school, rather than taking a gap year to save money or qualify for other types of income support.

Though it cannot cover all costs and is only a one-off payment, it will be a positive contribution towards start-up expenses such as bond for accommodation, assistance with rent and other household bills, groceries, textbooks and other study supplies. When combined with existing and ongoing payments already available to regional students, such as Youth Allowance/ABSTUDY, the Relocation Scholarship and the Rural and Regional Enterprise Scholarships, it contributes to reducing regional disparity and helping regional students start their tertiary education journey.

The TAP is also expected to contribute to the Government's *Closing the Gap* targets, by improving participation rates of Indigenous students from outer regional and remote areas through providing improved financial support for further study.

These guidelines relate to university students. Students relocating to study at a university will apply for a payment through their university. Students relocating to study at a non-university higher education provider (NUHEP) or a vocational education and training (VET) provider will apply through Services Australia and should visit the [Services Australia](#) website for more information.

### 3. Program roles and responsibilities

#### 3.1 Applicant responsibilities

Applicants are responsible for:

- submitting an accurate and complete application form (including required supporting documentation).

#### 3.2 Participating university responsibilities

The participating university is responsible for:

- promoting the payment
- administering the application process and providing advice to Applicants
- assessing and advising Applicants of outcomes
- ensuring Applicants meet condition of study requirements
- making the final decision to approve a payment
- making payments to successful Applicants
- reporting to the Department of Education, Skills and Employment (department) participating in the program evaluation

## 4. Payment amount and payment period

Successful Applicants will be paid a total of \$5,000 in their first year of study, with the payments made in two instalments.

### 4.1 When the payment is paid

The payment is paid to eligible Applicants by participating universities using the following payment schedule:

1. **First instalment (\$3,000)** - to be paid a maximum of 14 days after the first semester census date for their unit/s of study, following confirmation the Applicant is enrolled in full-time equivalent study.
2. **Second instalment (\$2,000)** - to be paid a maximum of 14 days after the second semester census date for their unit/s of study, following confirmation the Applicant is enrolled in full-time equivalent study.

Where an Applicant is commencing after the first semester, the first payment will be made after the second census date and the second payment in the following semester. This is outlined further in Section 6.

### 4.2 How the payment is paid

The participating university will pay eligible Applicants directly into their nominated Australian bank. The payment cannot be paid by 'in kind' assistance.

The payment can be payable to an Applicant's legal guardian or payment nominee in eligible circumstances. Applicants should discuss this with their university.

## 5. Other considerations

### 5.1 Receipt of other support

Successful Applicants can receive support or financial assistance from other sources while receiving TAP.

This may include, but is not limited to, income from employers, assistance from other Government programs and scholarships from education and training providers.

### 5.2 Payments and taxation

Payments provided to full-time Applicants are exempt from income tax as per Section 51.10, 2.1A of the *Income Tax Assessment Act 1997*.

### 5.2.1 Scholarship payments and social security payments

The TAP is considered an equity or merit-based scholarship by Services Australia. This means it won't be counted as ordinary income when Services Australia are determining whether an Applicant is eligible for other income support payments, like Youth Allowance. However, Services Australia will consider these scholarships as income if the Applicant receives other scholarships with a combined total of more than \$8,355 per year. This may affect the payment rate of other student payments the Applicant is receiving.

For more information, visit [Services Australia](#).

## 6. Eligibility criteria

Applications must meet all the eligibility criteria to be considered. Applicants are only entitled to one payment, even if they have changed courses or education provider, after receiving it.

### 6.1 Eligibility criteria overview

The TAP will be available for Applicants who:

- meet Australian citizenship or residency requirements
- are from an outer-regional, remote or very remote area (use the [Student Regional Area Search](#) tool to check eligibility)
- are relocating to study at an education provider at least 90 minutes by public transport from their family home
- are undertaking eligible tertiary study in the year immediately following completion of Year 12 or equivalent (or the first available semester of their chosen course if the course has a mid-year, or later, start)
- are studying face to face, or in dual delivery method, for at least part of the course
- are enrolled in a Certificate IV or above qualification, with a course duration of at least one academic year
- are enrolled in full-time study with a course duration of at least one academic year, and
- parent(s) or guardian(s) have a combined income of less than \$250,000

To encourage students to enter tertiary education immediately following secondary school, the minimum age for a student to be eligible for the TAP is 16 years, unless an Applicant is independent, in which case it is 15 years, and the maximum age is 22 years at time they commence their course, noting some students may have taken a break during their secondary studies for reasons outside of their control such as medical reasons or emergencies, or have completed their Year 12 qualification over multiple years.

### 6.2 Remoteness area classification

In line with the Naphthine Review recommendations, to be eligible for the TAP an Applicant's family home needs to be located in certain areas. The family home is the current home address of the

Applicant's parent or guardian or it is the address the Applicant was living 6 months before the start of their course, if they do not live in the family home.

The address the Applicant is moving away from must be outer regional, remote or very remote.

Outer regional and remote students have substantially less access to tertiary education providers than those living in inner regional areas and while tertiary attainment rates are lower in all regional and remote areas, compared with metropolitan areas, the Napthine Review highlighted this disparity increases the further away from metropolitan areas a person resides and is more pronounced at the university level.

An Applicant's location classification and remoteness area is defined using the [Australian Statistical Geography Standard - Remoteness Area](#) classification.

Applicants can use Services Australia's [Student Regional Area Search](#) tool to find out if their home address is in an eligible area.

### 6.3 90-minute travel rule

To be eligible for the payment, an Applicant must relocate from their home address (e.g. parental home) to study at the campus of the education provider they are enrolled with. The campus must be at least 90 minutes away (one-way) by public transport from their home address.

Travelling time is taken to be unreasonable if the journey from the Applicant's home address to their campus exceeds 90 minutes by public transport. This includes walking time and waiting times between different modes of transport or legs of a journey. In some cases, this will be obvious, for example, an Applicant moves from Broken Hill to attend a university in Melbourne. In other cases (particularly for travel around regional towns) it will not. A journey that exceeds 90 minutes travel must occur at least once a week for the rule to apply. Unreasonable travel times depends on foreseeable or regular circumstances rather than concerns about unpredictable situations such as strikes or mechanical transport issues.

Public transport is used as the travel method as it is generally the cheapest and most time-consuming method of travel, particularly in regional areas. Applicants may have access to other forms of transport; however, eligibility is based on relocating to study and whether they can get to their campus/class in less than 90 minutes using public transport routes.

The 90-minute rule is applied to identify Applicants who must relocate in order to reduce their travel time to under 90 minutes, so that they can attend on-campus study.

#### **Evaluation principles**

When assessing an Applicant's travel time, the following criteria and principles must be considered:

- Public transport includes buses, trams, ferries and trains
- Travel time is from leaving home to the beginning of a class/study session and includes walking/cycling time and waiting times between different modes of transport or legs of a journey
- If no public transport is available, the Applicant would be automatically eligible
- Transport needs to be affordable. If no affordable options are available, the Applicant will be automatically eligible

- Transport options need to be available at a reasonable hour of the day
- Travelling time need only be excessive on one occasion a week due to variations in availability of transport for eligibility to be met

Where the university is unable to determine whether the journey exceeds 90 minutes, they may request an Applicant provide a schedule of their journey.

### **Exceptions to the 90-minute rule**

Where public transport is deficient, hard to use or inappropriate, allowances will be made for specific circumstances. For example:

- Applicants with disability who may not be able to use certain forms of public transport
- Applicants with disability or those who are pregnant, where travel at peak hour often involves prolonged periods of standing

Exceptions are not limited to these examples and must be evaluated on a case by case basis.

## **6.4 Parental income**

There is no asset test for the TAP but there is a parental income test. Applicants will need to be below a parental income threshold of \$250,000 (adjusted taxable income) to receive this payment.

This income cut-off is significantly higher than the means test applied to other student support payments such as Youth Allowance and ABSTUDY. However, the \$250,000 cut-off is the same means test that applies to Carer Allowance and will enable many Applicants with two working parents to qualify for the payment.

The parental income test uses combined parental income in the base tax year. The base tax year is the tax year ending in the previous calendar year. For example: a student commences study in March 2021, the base tax year is the 2019-2020 financial year. Combined parental income includes:

- taxable income
- adjusted employer provided benefits for the relevant tax year
- foreign income
- total net investment losses, plus
- tax free pensions and benefits, plus
- reportable superannuation contributions for the appropriate tax year, less
- maintenance amounts paid out<sup>3</sup>

Parental income is not assessed in certain circumstances where an Applicant cannot reasonably obtain parental income, for example an Applicant who:

- is unable to live at home due to extreme circumstances
- is an orphan
- has parents who can't look after them
- has or had a child

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<sup>3</sup> For more information see: <https://guides.dss.gov.au/guide-social-security-law/4/2/8/10>

- is a refugee
- is in state care
- is specially disadvantaged
- is caring for someone else's child
- has been in prison for 6 months or more

Parental income is not assessed for Applicants from Aboriginal or Torres Strait Islander backgrounds if they have adult status in their traditional community, or due to other reasons such as returned to live in an Indigenous community after being adopted or fostered by a non-Indigenous family for more than 2 years.

Universities will need to verify income through appropriate evidence such as tax returns. If tax returns are not available, then other forms of evidence can be used such as payslips, letter from employer or accountant.

## 6.5 Conditions of Study

Applicants must meet the following conditions of study.

### 6.5.1 Eligible Providers

Applicants need to undertake their course of study at an Eligible Provider. An Eligible Provider is a higher education provider listed under Table A or B of the *Higher Education Support Act 2003*.

If an Applicant is enrolled and studying with more than one participating education provider, they are only eligible for one payment. Applicants will need to declare if they are already in receipt of a Tertiary Access Payment or seeking a payment from another education provider.

### 6.5.2 Regional University Centres

If an Applicant is a registered student at a Regional University Centre (RUC), they can apply for a payment if they have relocated more than 90 minutes by public transport to live near and study at an RUC. This includes students who are studying online. RUCs support students to remain in their local community and study with any accredited tertiary education provider by offering student support and study facilities in regional and remote areas across Australia.

The Applicant would be required to meet all the other TAP eligibility requirements, as outlined at Section 6.

The Applicant should apply through the university they are enrolled with. The university, not the RUC, would make the payment to the Applicant, adhering to the first-come, first-served principle.

### 6.5.3 Accredited courses

The course of study must be accredited, and the Eligible Provider must be accredited to deliver the course.<sup>4</sup>

### 6.5.4 Field of Study

Applicants can be enrolled in any field of study.

### 6.5.5 Level of Study

The course of study must be classified at one of the following Australian Qualifications Framework levels:

- Level 4 Certificate IV
- Level 5 Diploma
- Level 6 Advanced Diploma or Associate Degree
- Level 7 Bachelor Degree
- Level 8 Bachelor Honours Degree, Graduate Certificate or Graduate Diploma

Eligibility for the TAP is restricted to those who are studying Certificate IV or above. Given the TAP is aimed at school leavers undertaking eligible tertiary study in the year immediately following completion of Year 12, it is unlikely Applicants for a Level 9 or 10 course of study would meet eligibility requirements.

The following courses will not be eligible for the TAP:

- Level 4 Certificate IV courses being studied for the purpose of the Applicant gaining a year 12 equivalent qualification
- Study as part of an Australian Apprenticeship

### 6.5.6 Commencement Periods

Applicants must commence their course of study in the next available study period, immediately following their completion of Year 12 or equivalent, or the first available semester of their chosen course if the course has a mid-year, or later, start.

An Applicant may still be eligible if their course has prerequisite activities needed for enrolment, such as employment or intern requirements. Bridging and enabling courses are not included as prerequisites.

There may be circumstances preventing an Applicant from commencing studies immediately following completion of year 12, such as natural disasters, illness or severe personal disruption.

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<sup>4</sup> Applicants can view the accredited courses their provider is approved for by searching for its registration page on [training.gov.au](http://training.gov.au) or the TEQSA website. Higher education institutions will be accredited to deliver certain courses or have self-accrediting status.

Applicants should contact their university to discuss their application for consideration on a case by case basis.

Where an Applicant is commencing after the first semester due to personal circumstances or because their course has a mid-year or later start, the first payment will be made after the second census date and the second payment in either semester 3 for trimester universities or the next academic year for 2 semester universities.

Applicants should contact their participating university to discuss their application.

### 6.5.7 Mode of study

Applicants are eligible for payments if they are studying entirely on campus or in a part-on campus part-online (multimodal) course that requires them to relocate to study.

Multimodal Applicants are eligible for the TAP if they relocate to study on campus and:

- they are enrolled in at least 75 per cent of a full-time study load
- the face-to-face element is non-optional
- the course duration is at least one academic year
- they meet the program eligibility requirements

Part of the course may be taken outside Australia, if that is a requirement of the course. This will not affect the Applicant's eligibility for TAP. The Applicant will need to confirm their overseas study is part of their Australian course. However, overseas universities are not part of the TAP program and an Applicant who is moving to study at an overseas university will not receive a payment.

Applicants who do not relocate for on campus study, such as external students and some multimodal students, are not eligible for the TAP.

### 6.5.8 Study load

To be eligible, Applicants need to be undertaking a minimum 75 per cent full-time study load over a 12-month period. A full-time study load is as defined by the provider's course of study.<sup>5</sup> An Applicant's study load may fall under 75 per cent if they are unable to take a full-time study load for circumstances out of their control, for example medical reasons.<sup>6</sup>

## 7. What the payment can be used for

The TAP can be used to cover costs associated with study including, but not restricted to:

- bond for accommodation
- assistance with rent and other household bills

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<sup>5</sup> Each education provider measures study loads differently. Check their website or handbook to find what they consider a full-time study load.

<sup>6</sup> Applicants should contact their university for more detail

- groceries
- textbooks and other study supplies

There are no restrictions on spending the payment and education providers cannot impose conditions or direct the Applicants how to spend their payment.

## 8. How to apply

Payments are allocated in order of application submission, that is, a first-come, first-served basis and then assessed against the eligibility criteria (Section 6).

To receive a payment, Applicants need to submit a completed application to their participating university including providing supporting documentation. Requirements for supporting documentation will be outlined in the university application process against each section and criterion, for example proof of address and parental income.

Participating universities will notify Applicants of their status once their application has been assessed. For more application details, Applicants should contact their university directly.

### 8.1 When to apply

Applications are expected to open on 1 January each calendar year for the academic year ahead and individual universities will provide specific detail on applications dates.

Each participating university is allocated a limited number of payments each calendar year. As the selection process is a first-come, first-served basis, Applicants are encouraged to submit their application as early as possible after applications open to ensure they receive a payment before payments are exhausted.

### 8.2 Completing the application

Applicants must submit the following to their participating university:

- a completed application
- all supporting documentation (refer to 8.3 below)

Applicants will be able to update their existing application or resubmit if they have supplied incorrect information. However, only one application per Applicant will be paid, regardless of whether the Applicant has changed courses or education provider after receiving payment.

### 8.3 Supporting documentation

Applicants must submit the following documentation with their completed application form:

- evidence of Australian citizenship, permanent residency (if Newly Arrived Resident's Waiting Period has been served), holding a permanent humanitarian visa or being a New Zealand

citizen meeting Australian Residence rules under section 7 of the *Social Security Act 1991*

- proof of residence in an outer regional, remote or very remote area in Australia
- indicative evidence of where the Applicant will relocate to at point of application, followed by confirmation of the new address once the Applicant has relocated
- evidence of parental income (see Section 6)

A claim is not accepted until an Applicant has supplied all required documents. If further documents are requested, an Applicant has 28 days to provide their supporting documentation. If they do not supply their documentation in this time, their claim may be rejected.

#### 8.4 Questions during the application process

Questions during the application process must be directed to the participating university.

## 9. Notification of application outcomes

### 9.1 Notification of application outcomes

Participating universities will make the final decision to approve a payment and will advise Applicants of the progress and outcome of their application.

If the allocation of payments for the participating university has been exhausted, eligible Applicants may be placed on a waiting list. After the relevant census date, universities will advise the department of how many payments they have provided to Applicants. The department will then reallocate any unused scholarships proportionally to universities with excess demand so those universities can make additional offers to eligible Applicants they have wait-listed by order of application date.

As the TAP aims to support Applicants relocating in the first year of their study immediately following school, unsuccessful Applicants are not able to submit a new application in subsequent years of study.

### 9.2 Feedback on applications

Unsuccessful Applicants who do not receive a payment will be able to seek internal review of the decision from their participating university for the following reasons:

- a decision that the Applicant does not meet the eligibility criteria
- a decision that the Applicant was not eligible for a payment because the allocation of payments has been reached (based on the date the application was submitted to the participating university)
- a decision that the Applicant is not eligible for the second instalment of their payment because they are no longer enrolled in their course of study.

## 10. How the program is monitored

### 10.1 Evaluation

As a new program, the TAP will be evaluated at the end of its first year to measure its success against program outcomes and objectives.

As a part of the evaluation process universities will be expected to participate, and a selection of Applicants may be approached to participate. Applicants are encouraged to participate in the evaluation program, if requested.

## 11. Probity

The Australian Government will make sure the process is fair, according to the published guidelines, incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct.

These guidelines may be changed from time-to-time by the department. When this happens, the revised guidelines will be published on the [Department's website](#).

### 11.1 Enquiries and feedback

Feedback, enquiries and complaints from Applicants should be directed towards the relevant participating university. All complaints must be provided in writing.

If an Applicant does not agree with the way the university has handled the complaint, they may complain to the Department.

### 11.2 Conflicts of interest

#### Applicants

Any conflicts of interest could affect the performance of the program. There may be a [conflict of interest](#), or perceived conflict of interest, if university staff or the Department's staff and/or an Applicant:

- have a professional, commercial or personal relationship with a party who is able to influence the application selection process
- have a relationship with, or interest in, an organisation from which they will receive personal gain because the organisation receives a grant under the program.

If an Applicant identifies there is an existing or perceived conflict of interest, or that a conflict of interest might arise in relation to their application, the Applicant must inform the participating university immediately.

### Australian Government staff

Conflicts of interest for Australian Government staff will be handled as set out in the [Australian Public Service Code of Conduct \(Section 13 \(7\)\)](#) of the *Public Service Act 1999*. All relevant officials including the decision maker must also declare any conflicts of interest.

Australian Government conflict of interest policy is published on the [Australian Public Service Commission website](#).

### 11.3 Privacy

The personal information of Applicants must be treated according to the Australian Privacy Principles and the *Privacy Act 1988*. This includes informing Applicants:

- what personal information will be collected
- why Applicants' personal information is collected
- to whom Applicants' personal information will be given.

Applicants' personal information will be used and disclosed by universities for the purposes of administering the Program. Disclosure includes disclosure to other Commonwealth entities including the Department.

The Australian Government may also use and disclose information about Applicants under the Program in relation to any other Australian Government business or function. This includes giving information to the Australian Taxation Office for compliance purposes.

The Department may share the personal information it receives about Applicants with other Commonwealth agencies including government administration, research or service delivery and according to Australian laws. The Department may also publish aggregate data about payment recipients online.

### 11.4 Freedom of information

All documents in the possession of the Australian Government, including those about the Program, are subject to the [Freedom of Information Act 1982](#) (FOI Act).

The purpose of the FOI Act is to give members of the public rights of access to information held by the Australian Government and its entities. Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons to whom the information relates.

All Freedom of Information requests must be referred to the Freedom of Information Coordinator in writing by email to [FOI@dese.gov.au](mailto:FOI@dese.gov.au)

More information on making a Freedom of Information request is on the [Department's website](#).

## 12. Glossary

Term	Definition
Australian Qualifications Framework	the <a href="#">national policy</a> for regulated qualifications in the Australian education and training system. It incorporates the quality assured qualifications from each education and training sector into a single comprehensive national qualifications framework.
Australian Statistical Geography Standard (ASGS)	the <a href="#">Australian Bureau of Statistics' geographical framework</a> . Its Remoteness Structure classifies Australia into major cities, regional or remote areas based on the area's relative remoteness from services (e.g. health, education or retail).
Department	the <a href="#">Department of Education Skills and Employment</a> and includes any department, agency or authority of the Commonwealth which is from time to time responsible for administering the program.
eligibility criteria	refer to the mandatory criteria which must be met to qualify for a payment.
Eligible Provider	a higher education provider that meets the criteria outlined at Section 5.5 (Eligible Providers).
full-time study	as defined by the Eligible Provider of the Eligible Course of Study.
higher education provider	a provider registered by the Tertiary Education Quality and Standards Agency (TEQSA) to offer an accredited higher education course.
NUHEP	non-university higher education provider
personal information	has the same meaning as in the <i>Privacy Act 1988</i> .
program	the Tertiary Access Payment.
regional or remote area	an area classified as Inner Regional, Outer Regional, Remote or Very Remote by the ASGS.
payment	means the Tertiary Access Payment provided to successful Applicants.
Services Australia	the Government agency responsible for administering the TAP in relation to VET and NUHEP students.
Tertiary Education Quality and Standards Agency (TEQSA)	the national regulator for Australia's higher education sector established under the <a href="#">Tertiary Education Quality and Standards Agency Act 2011</a> .

<b>Term</b>	<b>Definition</b>
tertiary education	any qualification on the AQF for which a payment is available, i.e. Certificate IV and above.
VET	vocational education and training.