



Education Legislation Amendment (Tuition Protection and Other Measures) Bill 2019, VET Student Loans (VSL Tuition Protection Levy) Bill 2019 and the Higher Education Support (HELP Tuition Protection Levy) Bill 2019 [Provisions]

## SUBMISSION

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31 October 2019

Dr Jane Thomson  
Committee Secretary  
Senate Education and Employment Committee  
[eec.sen@aph.gov.au](mailto:eec.sen@aph.gov.au)

Dear Dr Thomson

Macleay College is an independent provider of higher education, offering diploma and bachelor degree courses across a number of disciplines. We are a small organisation with approximately 470 domestic and international students. A significant proportion of domestic students access FEE-HELP to fund their higher education studies and many others are self-funded.

Macleay supports expansion of the TPS to include domestic students with student loans. However, we believe this expansion should also include domestic self-funded (fee for service) students. Most importantly, the necessity to plan for and administer TPS levies and separate protection arrangements for domestic self-funded students adds a significant level of administrative and reporting burden. Furthermore, having different protection arrangements for different students causes unnecessary confusion for the student cohort.

Equal coverage for all students under a government-managed TPS will not only provide the best level of protection for students, it will mitigate the high costs of private insurance and ensure TEQSA protection requirements are met without the need for HE providers to report their individual protection arrangements.

If a government managed TPS is not introduced, private insurance for self-funded students will be expensive, premiums will no doubt continue to increase and these costs will be passed on to students through increased fees.

The best outcome for all would be universal student protections provided by the proposed domestic TPS.

Yours sincerely

Shannon Sweeney  
Director  
Macleay College