

**Senate Committee: Education and Employment**

**QUESTION ON NOTICE  
Tertiary Protection Bills inquiry 2019 - 2020  
12 November 2019**

**Department of Education**

**Question**

1. Has the Department modelled the costs/impacts of including upfront fee paying Higher Ed students in the FEE-HELP TPS?

**Answer**

No.

**Question**

2. How many additional Higher Ed students would be covered if the FEE-HELP TPS was extended to cover upfront fee paying Higher Ed students?

**Answer**

The Department estimates the number of students as being in the range of 15,000 to 20,000.

**Question**

3. What risks does the Department foresee of covering all students?

**Answer**

An expansion of the TPS to upfront fee paying students is not entirely without risk. It may drive up costs for certain providers who currently meet the tuition protection requirements under the Tertiary Education and Quality Standards Agency's *Higher Education Standards Framework 2015* through reciprocal provider arrangements or financial guarantees. These providers do not currently pay premiums to the Independent Tertiary Education Council Australia.

Any expansion of the TPS would require appropriate consideration and consultation.