



Notice of debt removal

Notification to persons enrolled by Cornerstone Investment Aust Pty Ltd (trading as Empower Institute) from 1 June 2014 to 15 December 2014

New legislation commenced on 1 January 2019 allowing the removal of VET FEE-HELP debt incurred because of inappropriate conduct by a VET FEE-HELP provider or their agent.

This notice is for the purpose of clause 46AA(8) of Schedule 1A of the Higher Education Support Act 2003.

If you were enrolled by Empower Institute between 1 June 2014 to 15 December 2014 you may have had your VET FEE-HELP debt removed.

What does this Notice mean?

Using the new legislation, VET FEE-HELP debts have been removed (and HELP balances re-credited) for students who:

- were enrolled in a VET course (Diploma of Business, Diploma of Management or Diploma of Early Childhood Education) with Empower Institute between 1 June 2014 and 15 December 2014, who never completed a unit of study in those courses and
- who incurred a VET FEE-HELP debt for incomplete units of study in those courses, have had their FEE-HELP balances re-credited for those units.

This decision has been made by a delegate of the Secretary of the Department of Education under clause 46AA(1) of Schedule 1A of HESA, on the basis of findings against Empower Institute by the Federal Court of Australia in the case of ACCC and Commonwealth v Cornerstone Investment Aust Pty Ltd (in liq) (No4) [2018] FCA, as well as existing data and information held by the department.

How can I check if I have a VET FEE-HELP debt with Empower Institute?

If you think you may have incurred a VET FEE-HELP debt for a course with Empower, you can check whether you are affected by this decision by logging onto [myHELPbalance](#). You will need your Commonwealth Higher Education Student Support Number (CHESSN) to log in. Your CHESSN will be in documentation sent to you by Empower Institute.

If, in checking [myHELPbalance](#), you see that you have a VET FEE-HELP debt you believe you should not have, or if you are not able to find your CHESSN, please contact the VET Student Loans Ombudsman within the Office of the Commonwealth Ombudsman using the [online complaint form](#).

More information on seeking redress can be found on the [Commonwealth Ombudsman VET Student Loans](#) website.