



# Notice of debt removal

## Notice for former students of Cornerstone Investments (Aust) Pty Ltd trading as Empower Institute

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 March 2014 and 31 December 2016 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 FEE-HELP balances re-credited) for students who:

- were enrolled in the following VET courses with Empower Institute from 1 March 2014 and 31 December 2016, Diploma of Business, Diploma of Management, Diploma of Early Childhood Education and Care and
- had a VET FEE-HELP debt for incomplete units of study in those courses.

This decision was made by a delegate of the Secretary of the Department of Employment, Skills, Small and Family Business under subclause 46AA(1) of schedule 1A of the *Higher Education Support Act 2003*. The decision was made 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 Institute, 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 (Cornerstone Investments (Aust) Pty Ltd).

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.