

Policy Owner	Commercial Finance Manager
Contact Officer:	Senior Financial Accountant – UP FSSA
Policy Number:	QBIPO016
Approved by:	College Leadership Team
Date Approved:	April 2014
Last Reviewed:	February 2021; February 2018
Related Documents:	Enrolment Policy Deferral Suspension and Cancellation Policy Tuition Assurance Statement Refund Policy

1. Overview

- 1.1. This policy outlines the basis on which Curtin College charges students' fees.
- 1.2. It defines the types of fees and charges and provides the authorities to determine the various types of fees; provisions for refunds; penalties for non-payment; sponsorships; scholarships; and payment plans.

2. Organisational Scope

- 2.1. This policy applies to all students who are intending to enroll in units of study or who are currently enrolled in units of study offered by Curtin College or Partner providers.

3. Definitions

- 3.1. **Census Date:** Census date is the date which an enrolment is considered final. This is considered as the last working day of Week 4 of a study period.
- 3.2. **Commencement:** The published date of commencement of tuition at the College.
- 3.3. **Course:** A formal program of education and/or training made up of study components known as units.
- 3.4. **Credit for Recognised Learning (CRL):** is a process which assesses the knowledge and skills a person has gained through previous learning (formal or informal), work experience, training, volunteering and/or life experience. A request for CRL may result in the applicant meeting the entry requirements for a Curtin College course or being granted an exemption for a unit within a Curtin College course.
- 3.5. **Defer:** To delay commencement or continuation of course normally for a period of one study period.
- 3.6. **Department of Home Affairs:** The Australian government agency responsible for issuing students with visas
- 3.7. **Enrolment:** a student is considered to be enrolled in a course upon signing the Letter of Acceptance, or enrolled in a unit of study and timetable for the current study period.
- 3.8. **Enrolment Fees:** An enrolment processing fee charged and payable up-front in the first study period of a course.
- 3.9. **Financial Encumbrance:** Student's grades will be withheld, the student will be prevented from enrolling in courses for future study periods, no academic transcript of the student's academic record will be issued, eligibility for graduation will be refused, and provision of results to other institutions (to which the student has authorised the provision of results) will be refused due to non-payment of fees.

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- 3.10. **Full time study load:** A study period consisting of 4 units of study equating to a 100 credit points per teaching period.
- 3.11. **FEE-HELP:** An Australian Government loan that assists eligible fee-paying students pay part or all of their tuition fees. Australian citizens and holders of permanent humanitarian visas are eligible for FEE-HELP assistance.
- 3.11.1. As a result of legislation passed by the Federal government as of 1 January 2018, students need to pass 50% or more of their units in order to continue being eligible for FEE-HELP (Refer Point 7 and Appendix 1 for further details) .
- 3.12. **International Student:** For the purpose of this policy, an International student is defined as one who is not an Australian or New Zealand citizen or the holder of a permanent residency or humanitarian visa. For the purposes of this policy, students who are in Australia, as a result of their parents/legal guardians being on a temporary business visa (eg visa subclass 457), are regarded as International Students.
- 3.13. **Letter of Offer:** A Formal offer of place at Curtin College in a nominated course, including cost of course.
- 3.14. **Local Student:** For the purpose of this policy, a domestic student is anyone who is a permanent resident of Australia, citizen of Australia or New Zealand or the holder of a permanent humanitarian visa who will be resident in Australia for the duration of a course of study.
- 3.15. **Overseas Student Health Cover (OSHC):** OSHC is insurance to assist international students meet the costs of medical and hospital care that they may need while in Australia.
- 3.16. **Payment Plan:** Payment of fees over a specified period of time.
- 3.17. **Prescribed Date:**
- 3.17.1. Students paying full fees: Close of business Friday before classes start
- 3.17.2. Students on Payment Plan: Dates agreed as per Payment Plan contract.
- 3.18. **Sponsorship:** Where a student's fees are paid by someone else.
- 3.19. **Statement of Account:** financial transactions recorded against a student, including all receipts and billings.
- 3.20. **Study Period:** A discrete period of study within a course, namely a semester or trimester, in which a student undertakes and completes units of study.
- 3.21. **The College:** relates to Curtin College and its partner provider/s.
- 3.22. **Tuition Fees:** Fees charged for undertaking units of study in a study period, payable upfront (except for eligible local FEE-HELP students)
- 3.23. **Unit:** a discrete component of study within a course (sometimes referred to as a module in Certificate courses).

4. Policy Principles

- 4.1. Curtin College Tuition, Enrolment and other Fees and administrative and miscellaneous charges will be set according to delegated authorities.
- 4.2. To be enrolled at Curtin College, students will have paid any Enrolment, Tuition and administrative fees or charges, or arranged a payment plan prior to commencement of studies in any teaching period.
- 4.3. Students who can demonstrate genuine financial hardship and are not eligible for FEE-HELP may apply for a payment plan to cover costs of Tuition Fees.

5. Policy Implementation

5.1. Fees and Charges – Approvals and Authorities.

- 5.1.1. The College may charge fees for enrolment, tuition, penalties, materials provision and various other activities.

Fee/ Charge Type	Delegated Authority to approve fee/charge
Tuition fees for international students	Executive General Manager
Tuition fees for Domestic students (Australian Citizens and Permanent Residents)	Executive General Manager
Administrative and Miscellaneous Charges	College Director

5.2. Fee Schedule and Fee Inclusions

- 5.2.1. The tuition fees are charged according to the approved tuition fee for the course. Course fees for international and domestic students are available from <http://www.curtincollege.edu.au> and by following the appropriate links.
- 5.2.2. For a Study Period – The fee which a student is charged is calculated on the number of credit points in which the student is enrolled for the Study period. If a student is granted CRL the fees/refunds/penalties will be based on credit points net of exemptions. When an applicant accepts a place offered by the College by paying the fees, a binding contract is created between the student and the College.
- 5.2.3. If a student has been excluded or withdrawn and is later re-admitted to the College, the student is liable for the fee that applies at the time of re-enrolment
- 5.2.4. The College has the right to increase course or tuition fees and charges from time-to-time without notice.

5.3. Due Date for Payment

- 5.3.1. Applicants who receive a Letter of Offer are required to pay fees for one study period prior to commencement of studies in order to secure their place. The amount of deposit required is stated in the Letter of Offer. The total tuition fees stated in a Letter of Offer are indicative only and are based on a full time study load for one study period. The final tuition fees incurred may vary depending on unit selections, study load and promptness of payment. Students will receive a credit to their account where the incurred tuition fees are less than the amount paid in advance.
- 5.3.2. Throughout their enrolment, students are required to pay each study periods fee by the due date as prescribed by the College through portal and email.
- 5.3.3. A student who fails to pay their tuition fees in full by the due date may have their enrolment terminated and (in the case of international students) subsequently reported to Department of Home Affairs for non-payment of fees (refer to section 5.7).

5.4. Late Payment of Fees

- 5.4.1. Any payments not made by the due date will incur a late payment penalty of A\$200. This charge is in addition to any late enrolment fees that may be incurred.
- 5.4.2. If fees remain unpaid after week 4 or if the payment plan arrangements are consistently broken the student will be reported for appropriate action.
- 5.4.3. All debts must be settled before exams are taken. Final results taken will be withheld until full payment, including late penalty charges, have been received.
- 5.4.4. Students will not be allowed to enroll in further units or courses until all outstanding debts are settled. Students may be encumbered from enrolment if they are a bad payer even if they have paid all outstanding debt.

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5.5. *Deferral, Suspension or Cancellation from Course*

- 5.5.1. Please refer to the Deferral, Suspension and Cancellation Policy located on the Curtin College webpage <http://www.curtincollege.edu.au/policies-curtin>

5.6. *Refund of Fees*

- 5.6.1. Please refer to the Refund policy located under “Policies and Procedures” at <http://www.curtincollege.edu.au>

5.7. *Penalties for Non-Payment or Partial Payment of Fees and Charge*

- 5.7.1. Where the student's account for tuition fees and other charges, has an outstanding balance as at the prescribed date for payment of the charge, a late payment fee will be imposed and a financial encumbrance may be placed on the student.
- 5.7.2. If a student discontinues their enrolment, re-admission will be refused until the outstanding balance including late charges is paid in full.
- 5.7.3. In specific cases, the College may cancel a student's enrolment during the study period on the grounds that, as at the due date, the student has not paid the outstanding balance of tuition fees.
- 5.7.4. A student whose enrolment has been cancelled by the College for non payment may be reinstated if the student, within 20 days of the notice of cancellation, pays in full the fees and charges due, including the late payment charge, and pays the reinstatement charge.
- 5.7.5. All student accounts which have outstanding fees at the end the study period, will result in final grades being withheld until the account is paid in full. The student's enrolment may be terminated in accordance with the Deferral, Suspension and Cancellation Policy. If it is the student's final study period with Curtin College, then the official academic record and award certificate (testamur) will be withheld until the account is paid in full. The implications of this situation could result in a student being unable to graduate from Curtin College; or Curtin College withholding results from a new institution which the student wishes to enrol in after their Curtin College studies.
- 5.7.6. Curtin College reserves the right to initiate debt collection, where deemed necessary, to collect outstanding payments.

5.8. *Administrative and Miscellaneous Charges*

- 5.8.1. Charges in respect of transaction fees, late fees, penalty fees, service fees and other administrative

6. International Students

6.1. *Overseas Student Health Cover (OSHC)*

- 6.1.1. It is a condition of an international student visa that the student obtains and maintains OSHC for the duration of their time in Australia. To ensure International students meet this visa condition, the College will charge OSHC for the length of the students' visa.
- 6.1.2. Curtin College offers OSHC cover to students through its preferred provider Allianz. Cost of the cover is included in the Letter of Offer. Students wishing take out OSHC with Allianz are required to pay for the cover on acceptance of the Letter of Offer.
- 6.1.3. Students may arrange their own OSHC. Upon receipt of proof that cover has been approved by and paid to another provider, the College will reverse its own OSHC charge. Proof of other cover must be provided with the acceptance of the Letter of Offer.
- 6.1.4. Refunds are given in exceptional circumstances and are subject to approval by the College Director and Principal.

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7. Domestic Students

7.1. Commonwealth Loan Scheme – FEE-HELP

- 7.1.1. In accordance with Government policy, domestic students may be eligible to obtain a loan under the FEE-HELP Scheme to pay all or part of their tuition fees.
- 7.1.2. The FEE-HELP Loans Scheme provides a loan for eligible students who are required to pay tuition fees for their study in undergraduate, postgraduate or research award programs. Under FEE-HELP eligible students may choose to defer some or all of their tuition fees for each study period by means of a loan from the Commonwealth Government.
- 7.1.3. The provisions of the Commonwealth Loans Scheme FEE-HELP are determined by the Commonwealth Government. The policy in this section is always subject to the Higher Education Support Act 2003, as amended, and its related Guidelines.
- 7.1.4. To be eligible for FEE-HELP, students must be Australian citizens and holders of permanent humanitarian visas.
- 7.1.5. Students applying for FEE-HELP are required to declare their citizenship status. A student who provides false or misleading information shall have their Letter of Offer withdrawn and their enrolment terminated.
- 7.1.6. From 1 January 2018, a student who has already undertaken four or more units of study at the College as part of a course of study must have successfully completed at least 50% of those units of study to retain eligibility for FEE-HELP. (Refer Appendix 1 for example scenarios).

For further information on FEE-HELP go here:

<http://studyassist.gov.au/sites/studyassist/help-payingmyfees/fee-help>

7.2. Request for FEE-HELP Assistance Form

- 7.2.1. In order to defer some or all of their tuition fees for a specific course via FEE-HELP, a student must lodge a Request for FEE-HELP Assistance Form and provide their valid tax file number prior to the Census Date.
- 7.2.2. For each study period the student is enrolled in the same course, the balance of the tuition fees outstanding as at the study period Census Date will be converted to a FEE-HELP loan.
- 7.2.3. If the student enrolls in a different course, a separate FEE-HELP Loan Request Form must be lodged.

7.3. Notice of FEE-HELP Liability

- 7.3.1. Each study period, the student will be provided with a Commonwealth Assistance Notice setting out the amount of their tuition fees and the amount which has been converted to a FEE-HELP Loan.
- 7.3.2. Students have 14 days from the date of the Commonwealth Assistance Notice to advise the College if they believe that there is an error in the Commonwealth Assistance Notice.
- 7.3.3. Upon investigation, if the Commonwealth Assistance Notice is in error, the College will issue an amended Commonwealth Assistance Notice.

7.4. Extension of Due Date

- 7.4.1. Students who are not eligible for a FEE-HELP loan and who can demonstrate genuine financial hardship, may be permitted to pay tuition fees over a period of time in the form of a payment plan (refer to Section 9 below).

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8. Sponsors and Scholarships

8.1. This sub-section applies to international students, where there is an agreement between the College and a sponsor for all or part of the student's fees to be paid to the College by the sponsor.

8.2. Sponsorship Agreement (Contract)

8.2.1. A proposed sponsorship agreement must be in the form required by the College and must be approved by the Director of Marketing and Admissions on behalf of the College before it is implemented.

8.2.2. A proposed sponsorship agreement must specify:

- the student (s) to whom the sponsorship agreement applies;
- any limitations which may be placed on the student as a condition of the sponsorship agreement, such as which course the student may be enrolled in or which courses must be undertaken;
- which charges are included within the sponsorship agreement,
- any limitations which are placed on the sponsors liability, such as an upper limit on the charges or an agreed split of the charges between the sponsor and the student;
- the time period (years, study periods) to which the sponsorship agreement applies.

8.3. Implementation of a Sponsorship Agreement

8.3.1. On approval of the sponsorship agreement and linking the student to the sponsorship agreement, the student's liability for tuition fees and any other charges where applicable, is calculated according to the relevant sections in the College's Tuition Fees and Charges Policy. The student's liability is then apportioned between the student and the sponsor according to the terms of the sponsor agreement.

8.3.2. Where the sponsorship agreement does not apply to the total amount of tuition fees and any other charges the student is required to pay the balance by the due date.

8.3.3. Statement of Account is issued to the student indicating the portion of fees and charges which the student is liable for under the sponsorship agreement.

8.3.4. A separate invoice is issued to the sponsor for the portion of the student's fees and charges which the sponsor is liable for under the sponsorship agreement.

8.4. Obligation of Student

8.4.1. Students are required to pay their portion of the charges by the due date as specified on the Statement of Account. A late payment fee will be charged if the amount due is not paid in full by the due date. The penalties for non-payment or partial payment as set out in section 6.8 apply in respect of the portion of fees and charges for which the student is liable under the sponsor agreement.

8.5. Obligation of Sponsors

8.5.1. Payment by the sponsor is required according to the Statement of Account and invoice documentation sent to the sponsoring body by the College.

8.5.2. The College reserves the right to refuse enrolment if a student or sponsor fails to provide the College with an up to date financial guarantee.

8.5.3. Sponsors will be subject to the College policy for debt recovery procedures and at the discretion of the Senior Financial Accountant or nominee may have legal action imposed to recover such charges as are outstanding.

8.5.4. A sponsor's debt would not normally cause a financial encumbrance to be placed on a student. However, in specific circumstances such action may be taken following consultation between the Director Marketing and Admissions or the College Director or nominee.

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8.5.5. If a financial encumbrance is placed on a student due to a sponsor debt the student will be informed of such action by the Senior Financial Accountant or Nominee.

8.6. *Extension of Due Date*

8.6.1. Sponsors may liaise with the College to negotiate extension to the due date for a sponsor payment.

8.7. *Eligibility for Refund*

8.7.1. Where a student is eligible for a refund of tuition fees according to the policy on eligibility for refund, the fees paid will be refunded, less the refund processing fee as per the relevant schedule, on application. The refund will be apportioned to the sponsor in respect of fees paid by the sponsor and/or to the student in respect of fees paid by the student.

8.8. **Scholarships**

8.8.1. Where a student is awarded a scholarship (Navitas or other) which includes the payment of all or part of the student's tuition fees, the implementation of the payment of tuition fees will be conducted as a sponsorship agreement in accordance with this section.

8.8.2. Where the donor of the scholarship is external to the College, the donor will be recorded as the sponsor of the student and the details of the donor's scholarship agreement will form the basis of the sponsorship agreement.

8.8.3. Where the donor of the scholarship is Navitas, the scholarship arrangements are followed as per arrangements with Navitas. Navitas will notify the Finance office of the details of the student who is awarded the scholarship.

9. **Payment Plans**

9.1. Students who can demonstrate genuine financial hardship may be permitted to pay their tuition fees over a period of time in the form of a payment plan.

9.2. The payment plan is determined on a case by case basis and should be approved by the College Director & Principal (or nominee).

10. **Administrative procedures**

10.1. This policy and related documentation is accessible through the Curtin College website at: <http://www.curtincollege.edu.au/policies-curtin>

10.2. Any recommendations for process improvement or policy change arising will be forwarded the College Leadership Team for recording and consideration.

10.3. This policy and related procedures will be communicated to staff via email and ongoing staff information sessions. New staff will receive policy information during the induction process where it relates to their position.

Version	Last changes:
V1.3 (Feb 2021)	Updated 3.17.2 Updated 5.7.4 Added points 5.7.5 and 5.7.6 Updated Section 9
V1.2 (Feb 2018)	<ul style="list-style-type: none"> Added - Appendix 1 – FEE-HELP Pass Rate Scenarios.

Appendix 1 - FEE-HELP Pass Rate Example scenarios:

Scenario 1: A student enrolls in 4 units in Study period 1, 2020 and passes 1 unit (pass rate = 25%).

- This student has undertaken 4 units within a program of study;
- They did not pass at least 50% of their units, therefore they are not eligible for FEE-HELP in Study period 2;
- To continue studying in Study period 2, they are required to pay full fees upfront directly to the College before enrolling;
- If at the end of Study period 2, if the student passes 50% or more of their units, and their overall pass rate for the program to date equals 50% or more (passed 4/8 units), they can then reapply to use FEE-HELP in Study period 3 (or their next study period).

Scenario 2: A student studies 3 units in Study period 1, 2020 and passes 1 unit (pass rate = 33%)

- This student has not yet undertaken 4 units within a program of study, hence they are still eligible for FEE-HELP in Study period 2;
- This student enrolls in 3 units in Study period 2. They must pass at least 2 units in Study period 2 to be eligible for FEE-HELP in Study period 3 (overall program pass rate = 3/6 i.e. 50%)
- If they do not achieve at least 50% pass rate in the program, they will not be eligible for FEE-HELP in Study period 3 and will be required to pay full fees upfront directly to the College before enrolling.

Scenario 3: A student studies 3 units in Study period 1, 2020 and passes 0 units (pass rate = 0%).

- This student has not yet undertaken 4 units within a program of study, hence they are still eligible for FEE-HELP in Study period 2;
- This student enrolls in 3 units in Study period 2. They must pass all 3 units in Study period 2 to be able to eligible for FEE-HELP in Study period 3 (overall program pass rate = 3/6 i.e. 50%);
- If they do not achieve this pass rate, they will not be eligible for FEE-HELP in Study period 3 and will be required to pay full fees upfront directly to the College before enrolling.