



University Fees – Frequently Asked Questions

Q.1 What is the University's policy on student privacy?

The University is committed to ensuring the protection of the privacy of individuals pursuant to relevant legislation. For this reason we are unable to provide specific information of a student's enrolment or fees, to a third party without the formal consent of the student concerned.

Q.2 What does 'Commonwealth Supported' mean?

The cost of your education is significantly funded by the Australian government directly to the university. As a student you are also required to contribute towards the cost. This is called a 'student contribution amount'.

Q.3 What are the benefits to me of being a Commonwealth Supported student?

It is a significant advantage to you because of the following benefits:

- The Australian government contributes substantially towards your education costs.
- The amount of your student contribution is limited within government approved ranges.
- You may be eligible for a HECS-HELP Loan to pay your contribution.
- You may be eligible for a 20% discount if you pay your contribution upfront.



Refer to Page 12 of the Information for Commonwealth Supported Students Booklet for more details.

Q.4 What is EFTSL?

This is short for "Equivalent Full Time Study Load". **Generally 1 EFTSL equals 48 credit points** (this can vary slightly for double degrees). Student contributions are calculated using the EFTSL value of each subject a student enrolls in.

Using this as a guide, each 6 credit point subject will usually equal 0.125 EFTSL and so on. Therefore, a student who enrolls in 4 x 6 credit point subjects will have an EFTSL value of 4 times 0.125 = 0.5 EFTSL.

Q.5 How much will it cost me?

In 2009, student contribution amounts will be charged according to the following bands:

Student Contribution Band	Area of Study	Amount per EFTSL (48cp's)
Band 3	Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce	\$8677.00
Band 2	Computing, built environment, health, engineering, surveying, agriculture	\$7412.00
Band 1	Humanities, behavioural science, social studies, languages, visual and performing arts	\$5201.00
National Priorities	Education, nursing, mathematics, statistics, science	\$4162.00

Refer to Page 29 of your Information Booklet for a detailed explanation of how to calculate your fees.

Q.6 What is a census date and why is it important?

A census date is set as required by government legislation for each session of study. You must finalise your enrolment, billing and payment arrangements by the census date for a session. This includes:

- Nominating a valid HECS-HELP billing option (You do this online via SOLS).
- Finalising your enrolment as you will incur fees for all subjects enrolled on the census date.
- Making any upfront payments that you intend to make.
- Providing your Tax File Number (TFN) information to the university **if you do not intend to make upfront payment** (You do this online via SOLS).

Q.7 What are the census dates for 2009?

Each session you enrol in will have a specific census date. Census dates will appear on your SOLS enrolment record as 'Last Day to withdraw without financial penalty'.

The census date for Autumn session is 31st March and for Spring session 31st August.



Q.8 What HECS-HELP billing options am I eligible for?

As a commonwealth supported student, you are required by law to complete a valid *Request for Commonwealth Support and HECS-HELP* form and nominate your billing option. The billing options available to you are determined as follows:

Australian citizens or holders of a Permanent Humanitarian visa can choose from:

- HECS-HELP Upfront, or
- HECS-HELP Loan, or
- HECS-HELP Partial

New Zealand citizens or holders of a Permanent Resident visa must accept:

- CSS Full

Q.9 What do the various billing options mean?

For a detailed explanation of payment options, refer to Page 35 of your Information Booklet. Briefly, your options are as follows:

HECS-HELP Upfront

The student pays 80% of their student contribution directly to the university each session and receives 20% discount. Tax File Number is not required.

HECS-HELP Loan

The student chooses not to pay their contribution to the University, but obtains a loan from the government to pay. **Tax File Number must be provided.**

HECS-HELP Partial

The student pays a partial upfront payment (Minimum \$500.00) to the university and receives the appropriate discount. Unpaid balance of student contributions is reported as HECS-HELP Loan to the Australian Taxation Office. **Tax File Number must be provided.**

CSS Full

The student must pay their full contribution to the University and does not receive any discount.

Q.10 Can I change my billing option and how do I do it?

Yes, eligible students (see Question 8) can change their billing choice at any time up to the census date for each session. To change your billing option, simply complete a new *Request for Commonwealth Support and HECS-HELP* form as follows:

1. Log on to SOLS
2. Select 'HELP Loan Option' on the main menu.
3. Click on the 'Maintain' button for the current session.
4. Complete the following HECS-HELP screens (making sure you answer 'Yes' on the 2 declaration pages to accept standard terms and conditions)

IMPORTANT - If you intend to choose either 'HECS-HELP Loan' or 'HECS-HELP Partial' billing option, you must enter your TFN information if you have not previously done so.

5. On the final screen select your preferred billing option
6. Click on 'Submit' to confirm and update UOW records.
7. If you want to change your billing option for all future sessions, repeat the above process, clicking on the 'Maintain' button opposite 'Default billing type for Course'.

Q.11 Will the university provide me with a final statement of my charges?

Yes, every commonwealth supported student is provided with a Commonwealth Assistance Notice (CAN) for each session of enrolment. Your CAN will be provided to you 28 days after each session's census date and is accessed via SOLS – select 'Commonwealth Assistance Notice. For a detailed explanation of your CAN, refer to Page 32 of your Information Booklet.

Your CAN will show:

- Student contribution amounts you have been charged, including EFTSL values
- Details of any upfront payments received by the University and any discounts applied
- Amount of any HECS-HELP debt being reported against your Tax File Number (if applicable).