Fees and Refunds Policy
## FEES AND REFUNDS POLICY

<table>
<thead>
<tr>
<th>Approved by:</th>
<th>ITC Education Board</th>
<th>Date:</th>
<th>20 March 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date Effective:</td>
<td>2 April 2013</td>
<td>Date of Next Review:</td>
<td>August 2015</td>
</tr>
<tr>
<td>Document No:</td>
<td>POL-UOWC-14</td>
<td>Revision:</td>
<td>5</td>
</tr>
<tr>
<td>Custodian:</td>
<td>Administration Manager</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Supporting Documents, Procedures & Forms:
- Student Handbook
- Student Academic Consideration Policy
- Student Conduct Policy
- Student Grievance Policy & Procedure – Non-academic
- ITC Ltd Delegations of Authority
- Tuition Fees Refund/ Transfer Procedure
- Refund Form

### References & Legislation:
- National Code of Practice for Providers of Education and Training to Overseas Students 2007
- FEE-HELP booklet (Department of Education, Employment and Workplace Relations)
- HECS-HELP booklet (Department of Education, Employment and Workplace Relations)
- Higher Education Support Act 2003 (HESA)
- Education Services for Overseas Students (ESOS) Act
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Cancellation of Enrolment</td>
<td>17</td>
</tr>
<tr>
<td>7. Fees and Refunds for Full Fee Paying Students</td>
<td>17</td>
</tr>
<tr>
<td>8. FEE-HELP Assistance</td>
<td>20</td>
</tr>
<tr>
<td>9. HECS-HELP Assistance</td>
<td>22</td>
</tr>
<tr>
<td>10. Remission and Fee Reversals</td>
<td>24</td>
</tr>
<tr>
<td>12. Contact Details</td>
<td>26</td>
</tr>
<tr>
<td>13. Communications with Government Bodies for Domestic Students</td>
<td>27</td>
</tr>
<tr>
<td>PART C – International Students</td>
<td>28</td>
</tr>
<tr>
<td>1. Responsibilities</td>
<td>28</td>
</tr>
<tr>
<td>2. Cancellation of Enrolment</td>
<td>28</td>
</tr>
<tr>
<td>3. Refunds for International Students</td>
<td>28</td>
</tr>
<tr>
<td>4. Refund Amount</td>
<td>30</td>
</tr>
<tr>
<td>5. Transfer of Fees</td>
<td>32</td>
</tr>
<tr>
<td>6. Forfeiting</td>
<td>32</td>
</tr>
<tr>
<td>7. Communications with Government Bodies</td>
<td>33</td>
</tr>
<tr>
<td>8. Version Control and Change History</td>
<td>33</td>
</tr>
</tbody>
</table>
PART A – General Information

1. Overview

1.1. This document contains UOW College’s (referred to as the College) general fee and refund information that applies to both domestic and international students (Part A), and separate sections outlining policies and procedures specifically for domestic (Part B) and international (Part C) students.

1.2. There may be different processes concerning fees for domestic and international students, to ensure the College’s compliance with differing legislation.

2. Purpose of Policy

2.1. This policy specifies the College’s rules and regulations providing a transparent and consistent process for all students in the application and administration of fees and charges, including refunds.

3. Definitions

<table>
<thead>
<tr>
<th>Word/Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>academic programs</td>
<td>pathway courses designed to prepare students for university; academic programs include Foundation Studies (FSP), STEP to UOW (STEP), University Access Program (UAP), and Diploma programs (Diploma in Business, Diploma in Information Technology and Diploma of Communication and Media Studies - DipCMS).</td>
</tr>
<tr>
<td>appeal</td>
<td>application for review of a decision with which a student is not satisfied.</td>
</tr>
<tr>
<td>applicant</td>
<td>the person making an application.</td>
</tr>
<tr>
<td>application for review</td>
<td>refers to a request from a student to review a decision not to re-credit or remit their FEE-HELP or HECS-HELP balance.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>campus</td>
<td>any land which, for the time being, is the property of UOW or in its possession or under its control, together with any building or other erection or construction of any kind whatsoever, whether permanent or temporary, standing on or affixed to such land or any part thereof.</td>
</tr>
<tr>
<td>census date</td>
<td>the date the financial liability for subjects is set and tuition fees are due for domestic students in academic programs.</td>
</tr>
<tr>
<td>Commonwealth Supported Place</td>
<td>Higher Education place for which the Australian Government provides funding to the Higher Education Provider towards the cost of the education of domestic students.</td>
</tr>
<tr>
<td>course</td>
<td>the whole period for which the Confirmation of Enrolment or Letter of Offer is issued.</td>
</tr>
<tr>
<td>cycle</td>
<td>a defined period of study in a UOW College English Language course.</td>
</tr>
<tr>
<td>domestic student</td>
<td>a person registered in a course or enrolling in a course of study, who is an Australian Citizen or Permanent Humanitarian Visa Holder, who will be resident in Australia for the duration of the course of study.</td>
</tr>
<tr>
<td>FEE-HELP</td>
<td>a loan scheme to assist full fee paying domestic students with the payment of tuition fees.</td>
</tr>
<tr>
<td>full fee paying student</td>
<td>a domestic or international student who pays tuition fees in full; also known as 'non-Commonwealth supported students'.</td>
</tr>
<tr>
<td>HECS-HELP</td>
<td>Australian Government Loan program to help eligible Commonwealth Supported students to pay their student contribution amounts.</td>
</tr>
<tr>
<td>intake</td>
<td>defined period of study per subject.</td>
</tr>
<tr>
<td>international student</td>
<td>a student who is not a domestic student. This may include, but is not limited to, students on a Temporary Residence Visa, Bridging Visa, or Student Visa.</td>
</tr>
<tr>
<td>re-crediting</td>
<td>FEE-HELP or HECS-HELP balance is re-credited by the provider because of special circumstances.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>--------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>refund</td>
<td>an overpayment of fees or charges which is reimbursed to the payee.</td>
</tr>
<tr>
<td>remission</td>
<td>a process of removing an incurred FEE-HELP or HECS-HELP loan debt from the Australian Government, thereby removing the debt by the provider because of special circumstances.</td>
</tr>
<tr>
<td>session</td>
<td>defined period of study comprising fourteen weeks for academic programs</td>
</tr>
<tr>
<td>sponsor</td>
<td>a third party who pays the fees and charges on behalf of the student, and has a formal sponsorship agreement with the College.</td>
</tr>
<tr>
<td>sponsored student</td>
<td>a student for whom fees and charges are paid by a third party under a formal Sponsorship Agreement.</td>
</tr>
<tr>
<td>staff</td>
<td>full-time, fixed term, part-time, sessional and casual employees of the College.</td>
</tr>
<tr>
<td>student</td>
<td>a person registered in a course or enrolling in a course of study.</td>
</tr>
<tr>
<td>Student Online Services (SOLS)</td>
<td>the official enrolment system of the University of Wollongong and UOW College. A web-based system that enables a student to self-manage their enrolment, update their personal details, check final results and receive important messages from the University and the College.</td>
</tr>
<tr>
<td>study period</td>
<td>English Language Programs:</td>
</tr>
<tr>
<td></td>
<td>• For courses 24 weeks or less, the study period is equal to the course length;</td>
</tr>
<tr>
<td></td>
<td>• For courses greater than 24 weeks, the initial study period is defined as 6 weeks.</td>
</tr>
<tr>
<td>Academic Programs</td>
<td>• The study period is defined as 1 session</td>
</tr>
<tr>
<td>transfer</td>
<td>approval for a student enrolled in a course to change and enrol in another course or institution.</td>
</tr>
<tr>
<td>UOW</td>
<td>the campuses, facilities, operations, resources and services of the University of Wollongong.</td>
</tr>
</tbody>
</table>
4. **Application and Scope**

4.1. This policy applies to all students at the College, both commencing and continuing, unless otherwise stated.

4.2. The policy provides a transparent and consistent guideline for students applying for fee withdrawals, deferment and/or refunds, and for domestic students, reviewing FEE-HELP or HECS-HELP balance re-credit or remittance applications.

4.3. Students should seek clarification on any aspects of the policy prior to accepting an offer of admission. Assistance is available by contacting College reception, student advisors or finance staff.

5. **Policy Principles**

5.1. UOW College takes seriously the issue of fairness to students and commits to treat fairly:

   a. all of its students; and

   b. all persons seeking to enrol with the College.

5.2. The College is committed to creating and sustaining an environment which is free from any form of harassment and discrimination based upon any classification protected by law, so that all members of the community are treated at all times with dignity and respect. These classifications include an individual’s race, colour, religion, ancestry, national origin, gender, marital status, sexual orientation, age and disability. It is College policy to prohibit all forms of such harassment, bullying or discrimination.

5.3. The College applies the following general principles to the resolution of applications made for refund, remission, or appeal of a decision:

   a. Review processes should be applied fairly, flexibly and quickly.

   b. The confidentiality of parties involved should be respected at all times.

   c. The applicant has the right to be represented by a third person.

   d. Where applicable, either the College or the student may ask for an interpreter to be present.

   e. The College supports an active approach to informing students of policies and procedures – this policy is outlined to students in student orientation sessions at the beginning of each session, given to staff at
induction and located on the College’s website:
www.uowcollege.edu.au/policies

f. The College will consider requests for deferment, refunds, and
remission of FEE-HELP fees from students who demonstrate special
circumstances as outlined in Part A, Section 13.

g. HECS-HELP debt remissions are determined by the University.

6. General Fees and Refund Information

6.1. All requests for refunds must be submitted to the college on the Refund
Form. The request must be accompanied by official documentary evidence
of the grounds for the request.

6.2. Refunds will be paid to the payee nominated by the student unless the
student is under 18 years of age, in which case the refund will be returned
to the parents.

6.3. Students may make an appointment with a Student Advisor for assistance
with their requests.

6.4. All students are bound by this Fees and Refunds Policy regardless of
funding source.

6.5. Refunds and transfers do not apply to scholarships.

6.6. Census dates apply only to domestic students in academic programs.

6.7. For international students, the College is required to notify the Australian
Government’s immigration department if an applicant cancels their course
or transfers to another institution.

7. Fee Setting

7.1. College tuition fees are reviewed annually by the College and approved by
the senior management of UOW College’s parent company, ITC Ltd.

8. Access to Fees and Charges

8.1. Course fees (including tuition fees and other additional fees) are listed in a
student’s Letter of Offer. Additional fees are listed on the offer as
requested in the application.
8.2. Invoices for outstanding fees for re-enrolling students are sent by mail to each student prior to the start of each session. Students requiring an updated statement of fees can request this at College Reception.

9. Fees and Charges

9.1. Tuition fees are published on the College website: www.uowcollege.edu.au.

9.2. Tuition fees are charged:
   a. Per credit point for academic programs (unless otherwise stated); or
   b. As per the offer letter for students in English Language Programs based on requested weeks of study.
   c. Per Equivalent Full-time Study Load (EFTSL) for Commonwealth Supported students.
   d. For each session or intake.

9.3. Changes to tuition fees may occur through:
   a. Deferments of enrolment to the next year, or
   b. Transfer from one course to another, including change in mode of delivery and campus/study location.

9.4. Other fees and charges may apply as outlined in the student charges schedule available on the College website.

9.5. Students may be required to purchase text books and study materials as outlined in the Course/Subject Outlines.

10. Fee Payment

10.1. Students are able to pay their tuition and other fees using the following methods:
   i. Credit card
   ii. Bank cheque
   iii. Telegraphic transfer
10.2 Tuition fees are to be paid as follows:

i. **English Language Programs**
   a. for courses 24 weeks or less: payment of 100% of the tuition fee is required prior to course commencement
   b. for courses greater than 24 weeks: payment of 50% of the tuition fee is required prior to course commencement. The remaining 50% of the tuition fee is payable 2 weeks prior to commencement of the second study period.

ii. **Academic Programs**
   a. **For international students**: payment of tuition fees is required each academic session upon enrolment
   b. **For domestic students**: payment of tuition fees is required each academic session by census date. For students requesting FEE-HELP or HECS-HELP or applying for a Tuition Fee Instalment Plan Contract, payment arrangements must be finalised each academic session by census date.

10.3 Where a student deemed to be excluded under the College’s course progression rules enrolls in a session or cycle pending the outcome of the appeals process:

a. session or cycle fees are to be paid in full;
   - upon enrolment for international students, or
   - upon census date for domestic students

b. a total refund of tuition fees paid for this session or cycle will be granted in cases where a student’s appeal against exclusion is unsuccessful or the student does not appeal.

11. **Penalties for Non-Payment**

11.1 Any student who has an overdue debt to the College and does not make full payment by the due date shall cease to be entitled to any privileges of the College unless special circumstances apply and are approved by the College.
11.2. For students with overdue debts the College may, at its discretion, apply a range of penalties, including:

a. cancellation of enrolment (removes all access rights to any enrolled and/or active course). When fee arrangements are not finalised in full according to this policy, cancellation penalties shall be, but are not limited to:
   i. withdrawing the permission to register for a further session, and/or
   ii. withdrawing access to College services and facilities (email, library, etc);

b. inability to access or receive official credentials or documentation;

c. inability to access assessment and/or final results; and/or

d. inability to attend graduation and receive course completion documentation.

11.3. When fees are not paid in full by the due date, late payment fees may apply.

11.4. Cancellation and late payment fee appeals must be submitted in writing within 20 working days after the enrolment is cancelled. Appeal processes are outlined in the College’s Student Grievance Policy & Procedure – Non-academic, published on the College website at www.uowcollege.edu.au/policies.

11.5. When fees remain unpaid for an extended period of time, the College may, at its discretion, employ a debt collection agency for the purpose of recovering longstanding overdue fees.

12. Sponsored Students

12.1. UOW College considers a sponsor as a third party who pays tuition fees and charges on a student’s behalf and has a formal agreement for sponsorship with the College.

12.2. A student who has a private agreement with a third party is not considered a sponsored student by the College.
12.3. For sponsored students, as defined above, the College shall invoice the sponsor directly for the student’s fees and charges. Should a student receive approval to withdraw from a subject, any excess fees following that cycle or session will be allocated to the next cycle or session of enrolment.

12.4. All refunds are made directly to the sponsor unless alternative reimbursement arrangements are confirmed by the sponsor.

13. Special Circumstances

13.1. A student who is unable to complete a course due to certain unforeseen circumstances beyond his or her control may submit a request for a deferment, refund or remission of fees. Such circumstances may include medical, compassionate, extenuating or course related grounds.

13.2. For students who have chosen to access FEE-HELP, the College will re-credit or remit fees if the College is satisfied that special circumstances apply to the person that were:

   a. beyond the person's control, which a reasonable person would consider is not due to the student's action or inaction, either direct or indirect, and for which the person is not responsible. The circumstances must be unusual, uncommon, or abnormal; and

   b. do not make their full impact on the person until on or after the commencement of the unit of study in question, or on or after the census date (for domestic students in academic programs only) for that unit of study; and

   c. impracticable for the person to complete the requirements for the unit in the period during which the person undertook, or was to undertake, the unit.

13.3. Enrolled students whose circumstances prevent them from submitting an assessment task by the due date or writing an examination on the scheduled date do not qualify for refunds or remission of fees and should refer to the Student Handbook and Student Academic Consideration Policy for information on the Academic Consideration process, refer to www.uowcollege.edu.au/policies
13.4. **Application Process for Special Circumstances**

13.4.1. Applications for deferment, refund, or remission of fees (for Fee-HELP debts) due to special circumstances should be submitted to the college on the Refund Form.

13.4.2. Applications must include supporting documentation which verifies the student’s circumstances. Supporting documentation must be submitted with the application in English or in a certified and signed translation.

13.4.3. Students may seek advice from a Student Advisor before or at the time of lodging the application.

13.4.4. Applications will be assessed, in accordance with the ITC Ltd Delegations of Authority.

13.4.5. The submission of fraudulent documentation will be regarded as serious misconduct and will be managed in accordance with the Student Conduct Policy and associate procedures. The matter may also be referred to the State or Federal Police, ICAC and/or the Department of Immigration.

13.4.6. Applications for remission of HECS-HELP debts must be submitted to the university.

14. **Disclaimer**

14.1. The College's dispute resolution processes do not circumscribe the student's right to pursue other legal remedies.

14.2. This refund policy is meant to be read in accordance with the requirements and definitions of the Education Services for Overseas Students (ESOS) Act 2000.
PART B – Domestic Students

1. Responsibilities

1.1. It is the responsibility of the College to administer student fees, including ensuring that remissions/refunds are assessed according to this policy.

1.2. It is the responsibility of the student to:

   a. Ensure that fees are fully paid or payment arrangements finalised in accordance with the timeframes outlined in Part A, Section 10. Census dates can be found at [www.uowcollege.edu.au](http://www.uowcollege.edu.au)

   b. Provide appropriate documentation to enable a reasonable and fair assessment of applications made for:

      i. refund or remission of a FEE-HELP debt under special circumstances; or

      ii. appeal.

2. Payment of Fees

2.1. Domestic students will either:

   a. Have a Commonwealth Supported Place approved.; or

   b. Apply for FEE-HELP(for all or partial tuition fees) for eligible courses; or

   c. Apply for HECS-HELP (for all or partial tuition fees) for eligible courses; or

   d. Pay in full; or

   e. Make arrangements to pay the session fee by instalments, as outlined in a student’s Offer Acceptance.

2.2. The census date for each session for the payment or lodgement of a request for FEE-HELP and HECS-HELP assistance is available on SOLS and is published on the UOW College and/or UOW websites. The census date for Higher Education units of study will not occur less than 20% of the way through the period in which the unit is undertaken.
2.3. If a student does not lodge an application for FEE-HELP or HECS-HELP or be approved for a Commonwealth Supported Place on or before the census date, the student will be liable to pay the session’s fees directly to the College.

2.4. The College may cancel the enrolment of a student who has not paid the fees or applied for Higher Education FEE-HELP or HECS-HELP or been approved for a Commonwealth Supported Place by the census date.

3. Commonwealth Supported Place (CSP) for Domestic Students

3.1. Information about access to a Commonwealth Supported Place is provided with a student’s Letter of Offer.

3.2. Commonwealth Supported Places are allocated by the UOW Dean of Students. Decisions about the selection and treatment of students who are to benefit from Commonwealth assistance are based on merit and take into account any educational disadvantage which a student may have experienced. Students from disadvantaged backgrounds, those returning to formal study and others who may not have completed formal requirements will be encouraged to apply.

3.3. Further information is available on the following website:

4. Withdrawal from Study on or before the Census Date

4.1. Where a student withdraws from a unit of academic study on or before the census date for that unit, the College will repay to the student any payment of his or her tuition fee made on or before that date.

4.2. Students who have applied for FEE-HELP or HECS-HELP but withdraw from their subject/course on or before the census date will not incur a FEE-HELP or HECS-HELP debt.

4.3. Census dates do not apply to domestic students enrolled in English Language programs. For students in English Language Programs who withdraw and submit a request for refund 20 working days or more before course commencement, prepaid tuition fees less 15% will be refunded.
5. **Change/Deferral/Withdrawal from Study after the Census Date**

5.1. **Full Fee Paying Students**

5.1.1. Students who have paid their fees directly to the College who withdraw from a unit of study or course of study after the census date will not receive a refund of fees or any part of fees.

5.1.2. Students may apply to the College to receive a full or partial refund in special circumstances (See Part A, Section 13).

5.2. **Students Receiving FEE-HELP or HECS-HELP Assistance**

5.2.1. Students who have requested FEE-HELP or HECS-HELP assistance who change/defer/withdraw from a unit of study or course of study after the census date will incur a FEE-HELP or HECS-HELP debt for any unpaid tuition fees (up to their FEE-HELP or HECS-HELP balance).

5.2.2. Students may apply to the College to have their FEE-HELP balance re-credited (and thus their FEE-HELP debt remitted) in special circumstances (See Part A, Section 13).

5.2.3. For HECS-HELP debts students may apply to the university to have their HECS-HELP balance re-credited (and thus their HECS-HELP debt remitted) in special circumstances.

6. **Cancellation of Enrolment**

6.1. If the College cancels a student’s enrolment based on a course no longer being offered, a course not being offered for a particular term, or other provider default, students will be notified in writing of their entitlement.

7. **Fees and Refunds for Full Fee Paying Students**

7.1. **Tuition Fee Instalment Plan Contract**

7.1.1. UOW College recognises that students may experience difficulty paying full tuition fees by the census date. To provide some measure of support to these students the College offers the Tuition Fee Instalment Plan Contract.
7.1.2. Eligibility Requirements for the Tuition Fee Instalment Plan Contract:
   a. Must be a domestic student; and
   b. Must be enrolled on a full time study load; and
   c. Must be a full fee paying student who has not applied for FEE-HELP or HECS-HELP assistance.

7.1.3. The Tuition Fee Instalment Plan Contract:
   a. Applies only to tuition fees; and
   b. Is payable in instalments as per the signed contract.

7.1.4. Students applying for a Tuition Fee Instalment Plan Contract:
   a. Must submit all relevant documentation to the College prior to the start of the relevant session with their Offer of Acceptance;
   b. Are bound by its terms and conditions and by this Fees and Refunds Policy; and
   c. Are liable to fulfil all financial obligations specified in the contract if they withdraw from the relevant course/subject after the census date for that session.

7.2. Refunds for Full Fee Paying Students

7.2.1. A total refund of the unused portion of any pre-paid tuition fees will be granted under the following circumstances:
   a. An offer of a place is withdrawn by the College, unless the offer was made on the basis of incorrect or incomplete information being supplied by the applicant. In such cases the College reserves the right to retain 10% of the tuition fee; or
   b. The College is unable to provide the course for which an offer has been made; or
   c. The course does not start on the agreed date; or
   d. The course ceases to be provided in full before it is completed, and the student is not placed in a suitable alternative course; or
e. The student fails to meet the College’s course progression rules and as a result is not permitted to re-enrol due to exclusion; in these cases, the College will refund fees paid for study periods or sessions not yet commenced; or

f. The student is unable to start the course due to special circumstances and a total refund is approved; or

g. The student’s appeal against exclusion under the College’s course progression rules is unsuccessful or the student does not appeal (See Part A, Section 10).

In the case of Provider default (refer to points a-d above) the College will provide a refund within 10 working days. In all other circumstances the College will provide a refund within 20 working days.

7.2.2. A partial refund of tuition fees will only be granted under the following circumstances:

a. The student is unable to commence or continue to study due to death, illness or other special circumstances; and

b. it is determined, after consideration of the refund application and documentation, that special circumstances apply.

In circumstances where a partial refund will be paid, such refund will be paid within 20 working days.

7.2.3. The application period in which a student may apply for a refund of tuition fees shall be 12 months beginning the day the withdrawal takes effect.

7.2.4. The withdrawal must be officially requested from and approved by the College using the Refund Form.

7.2.5. Applications will be assessed in accordance with the ITC Ltd Delegations of Authority.

7.2.6. The student shall be notified by the College of the decision in writing within 20 working days, provided all relevant documentation has been submitted with the application.
7.2.7. If the student is not satisfied with the decision, they may apply for a review of that decision within 20 working days of receiving the original decision through the College's grievance resolution process. Refer to the Student Grievance Policy & Procedure – Non-academic at www.uowcollege.edu.au/policies for further information. Information about a review of appeal, including refund and remission process information, will be provided to the student.

8. FEE-HELP Assistance

8.1. What is FEE-HELP?

FEE-HELP is a loan scheme to assist full fee paying domestic students with the payment of tuition fees. It does not cover accommodation, living expenses or other fees or expenses that a student may incur.

8.2. UOW College Fair Treatment

In compliance with FEE-HELP obligations, the College ensures that the opportunities and benefits of FEE-HELP are made equally available to all students, or classes of students, that are eligible to be paid the assistance. UOW College’s procedures are fair, transparent and are based on merit for making decisions about the selection and treatment of students who are to benefit from Commonwealth assistance like FEE-HELP.

8.3. FEE-HELP Eligibility

To be eligible for FEE-HELP, a student at the College must:

a. be an Australian citizen or permanent humanitarian visa holder who will be resident in Australia for the duration of the unit of study in which they are seeking FEE-HELP assistance;

b. be enrolled in an eligible unit of study on or before the census date in an eligible unit of study and remain enrolled in the unit at the end of the census date;

c. meet the tax file number requirements;

d. have not exceeded the FEE-HELP limit.
8.4. **FEE-HELP Borrowing Limit**

Eligible students can borrow up to the amount of the tuition fees charged for their course. However, over his or her lifetime, a student can borrow only up to the FEE-HELP limit, which is indexed each year. Information on FEE-HELP limits can be found at the Australian Government’s ‘Study Assist’ website:


8.5. **Applying for FEE-HELP**

8.5.1. Students who accept an offer for a fee-paying course will choose their payment option at enrolment. Students do not need to request FEE-HELP prior to enrolment.

8.5.2. Students applying for FEE-HELP will need to bring the following documents to enrolment:

a. Evidence of citizenship or residency requirements (eg, Birth Certificate or Passport); and

b. Tax File Number.

8.5.3. Applications for FEE-HELP must be made on or before the relevant census date.

8.6. **Payment of Tuition Fees through FEE-HELP**

8.6.1. Eligible students may choose to pay their tuition fees using FEE-HELP in one of two ways:

a. Pay some of the tuition fee up front to the College and request a FEE-HELP loan for the remainder of the tuition fee; or

b. Request a FEE-HELP loan for the full tuition fee.

8.6.2. A FEE-HELP debt is repaid via the Australian Tax Office once a recipient’s income reaches the threshold for compulsory repayment.
8.7. **FEE-HELP General Information**

8.7.1. In the case of FEE-HELP loans for Diploma of Business and Diploma of Information Technology, the amount of the FEE-HELP debt is the amount of the loan plus a government loan fee, and is incurred by the student immediately after the census date for the unit.

8.7.2. Students who lodge an application to change, defer or withdraw from a course or units of study after the census date will incur a FEE-HELP debt for those units and/or remain liable for tuition fees.

8.7.3. A student may apply to have their FEE-HELP balance re-credited after the census date if the student withdraws from a unit of study, or has been unable to complete the requirements of a unit of study, and believes this is due to special circumstances.

**Full information about FEE-HELP can be accessed on the ‘Study Assist’ website:**


9. **HECS-HELP Assistance**

9.1. **What is HECS-HELP?**

HECS-HELP is an Australian Government Loan program to help eligible Commonwealth supported students to pay their student contribution amounts.

9.2. **UOW College Fair Treatment**

In compliance with HECS-HELP obligations, the College ensures that the opportunities and benefits of HECS-HELP are made equally available to all students, or classes of students, that are eligible to be paid the assistance. UOW College’s procedures are fair, transparent and are based on merit for making decisions about the selection and treatment of students who are to benefit from Commonwealth assistance like HECS-HELP.
9.3. **HECS-HELP Eligibility**

To be eligible for HECS-HELP, a student at the College must:

a. be an Australian citizen or

b. a New Zealand citizen or a permanent visa holder and must be a resident in Australia for the duration of the unit of study in which they are seeking HECS-HELP assistance;

c. enrol in a UOW accredited course that is payable by HECS-HELP

9.4. **HECS-HELP Borrowing Limit**

Eligible students can borrow up to the amount of the tuition fees charged for their course.

9.5. **Applying for HECS-HELP**

9.5.1 Students who accept an offer for a HECS-HELP eligible course will choose their payment option at enrolment. Students do not need to request HECS-HELP prior to enrolment.

9.5.2 Students applying for HECS-HELP are required to provide the following documents to enrolment:

a. Evidence of citizenship or residency requirements (eg, Birth Certificate or Passport); and

b. Tax File Number.

9.5.3 Applications for HECS-HELP must be made on or before the relevant census date.

9.6. **Payment of Tuition Fees through HECS-HELP**

9.6.1 Eligible students may choose to pay their tuition fees using HECS-HELP in one of two ways:

a. Pay some of the tuition fee up front to the College and request a HECS-HELP loan for the remainder of the tuition fee; or

b. Request a HECS-HELP loan for the full tuition fee.

9.6.2 A HECS-HELP debt is repaid via the Australian Tax Office once a recipient’s income reaches the threshold for compulsory repayment.
9.7. **HECS-HELP General Information**

9.7.1 Students who lodge an application to change, defer or withdraw from a course or unit of study after the census date will incur a HECS-HELP debt for those units and/or remain liable for tuition fees.

9.7.2 A student may apply to have their HECS-HELP balance re-credited after the census date if the student withdraws from a unit of study, or has been unable to complete the requirements of a unit of study, and believes this is due to special circumstances.


10. **Remission and Fee Reversals**

10.1. Students who were enrolled in subjects as at the census date and withdraw from these units after the census date may apply for a remission of fees if there are special circumstances (see Part A, Section 13). Students should apply to the College in writing. Applications for remission of fees for students enrolled in UAP, STEP FSP and DipCMS will be referred to UOW to be decided.

10.2. The application period in which a student may apply for a remission of fees shall be 12 months beginning the day the withdrawal takes effect.

10.3. The College shall remit the amount of tuition fees the student incurred for the subject if:

a. The student was enrolled in the subject as at the census date; and

b. The subject would, if completed, form part of a course of study undertaken at the College; and

c. The student has not completed the requirements for the subject during the period which the student undertook, or was to undertake the subject; and

d. The College is satisfied that special circumstances (as defined in Part A, Section 13) apply to the student; and

e. The student applies in writing to the College for a refund of tuition fees; and
f. Either:
   i. the application is made before the end of the application period; or
   ii. the College waives the requirement that the application be made before the end of that period on the grounds that it would not be, or was not, possible for the application to be made before the end of that period.

11. Higher Education FEE-HELP Review Process

11.1. Students Submitting an Application for Review

11.1.1. A Diploma of Business or Diploma of Information Technology student who is not happy with the decision to not re-credit or remit their FEE-HELP balance they may lodge an application to review the decision.

11.1.2. A UAP, STEP, FSP or DipCMS student who is not happy with UOW’s decision to not re-credit or remit their FEE-Help or HECS-HELP balance will be referred back to UOW.

11.1.3. An application to review a decision not to re-credit or remit a person’s FEE-HELP balance should include the reasons for the application.

11.1.4. The application for review must be:
   a. In writing;
   b. Lodged within 20 working days of receiving the decision; and
   c. Addressed to the Administration Manager.

11.2. The Administration Manager Responsibilities

11.2.1. Administration Manager must:
   a. Acknowledge, in writing, receipt of the application for review;
   b. Notify the applicant, in writing, of the outcome including reasons for the decision, within 45 days of receiving the application;
   c. Notify the applicant of their right to appeal to the Administrative Appeals Tribunal (AAT) authority within 10
working days of being notified of the decision of their application for review

d. Outline to the applicant the cost of appealing to the AAT.

11.2.2. Refer to Part B, Section 12 of this policy for the location of the nearest AAT.

11.3. **Record Keeping**

Reasons and full explanations for decisions and actions taken will be kept in writing by the College and will be provided to the applicant. Written records of requests remain confidential and are kept for at least seven years.

11.4. **Withdrawing an Application for Review or Appeal**

Students may withdraw an application for review or an appeal to the AAT at any stage by writing to or emailing the Administration Manager, who will notify relevant parties in writing that the application or appeal is concluded.

12. **Contact Details**

12.1. **UOW Administration Manager**

Address:  UOW College  
Locked Bag 8814  
Wollongong NSW 2500  
Australia  
Phone:  +61 2 4252 8803  
Fax:  +61 2 4228 5201  
Email:  college-compliance@uow.edu.au

12.2. **Administrative Appeals Tribunal (AAT)**

Phone:  (02) 9391 2400 or 1300 366 700  
Address:  Level 7, City Centre Tower  
55 Market St  
Sydney NSW 2000  
Website:  [www.aat.gov.au/FormsAndFees.htm](http://www.aat.gov.au/FormsAndFees.htm)
13. **Communications with Government Bodies for Domestic Students**

13.1. Students with a FEE-HELP and HECS-HELP debt may periodically receive a FEE-HELP and HECS-HELP Statement from the Australian Taxation Office.

13.2. The FEE-HELP and HECS-HELP Statement should show any activity such as a new session debt added to student accounts. The Australian Taxation Office should be contacted for further information.

13.3. It is the student's responsibility to contact the College if any part of the FEE-HELP and HECS-HELP statement is deemed incorrect.

13.4. The College will contact the Australian Taxation Office if corrections for FEE-HELP debts are approved.
PART C – International Students

1. Responsibilities

1.1. It is the responsibility of the College to administer student fees, including ensuring that refunds are assessed according to this policy.

1.2. It is the responsibility of the student to provide appropriate documentation to enable a reasonable and fair assessment of applications for:
   a. special circumstances consideration;
   b. refund; or
   c. appeal.

2. Cancellation of Enrolment

2.1. If the College cancels a student's enrolment based on a course no longer being offered, a course not being offered for a particular term, or other provider default, students will be notified in writing of their entitlement.

3. Refunds for International Students

3.1. Refunds will only be made in the student's country by Australian dollar bank draft or electronic funds transfer in Australian dollar currency.

3.2. Funds for which a refund application is being made must be credited against the account nominated on the Refund form.

3.3. A total refund of the unused portion of any pre-paid tuition fees will be made when:
   a. An offer of a place is withdrawn by the College, unless the offer was made on the basis of incorrect or incomplete information being supplied by the applicant. In such cases the College reserves the right to retain 10% of the tuition fee; or
   b. The College is unable to provide the course for which an offer has been made; or
   c. The course does not start on the agreed date; or
d. The course ceases to be provided in full before it is completed, and the student is not placed in a suitable alternative course; or

e. The student fails to meet the College’s course progression rules and as a result is not permitted to re-enrol due to exclusion; in these cases, the College will refund fees paid for study periods or sessions not yet commenced; or

f. The student is unable to start the course due to special circumstances as outlined in Part A, Section 13 and a total refund is approved; or

g. The student’s appeal against exclusion under the College’s course progression rules is unsuccessful or the student does not appeal (See Part A, Section 10).

In the case of Provider default (refer to points a-d above) the College will provide a refund within 10 working days. In all other circumstances the College will provide a refund within 20 working days.

3.4. A partial refund of tuition fees will only be granted under the following circumstances:

a. The student is unable to commence or continue to study due to death, illness or other special circumstances as outlined in Part A, Section 13; and

b. it is determined, after consideration of the refund application and documentation, that special circumstances apply or

c. The student has made a formal application but is subsequently refused a student visa from an Australian Diplomatic Post;

In circumstances where a partial refund will be paid, such refund will be paid within 20 working days. (See Part C, Section 6)

3.5. In cases where an offer was made on the basis of fraudulent documents, the College reserves the right to retain the full fee.

3.6. The student shall be notified by the College in writing of the decision of the refund application within 20 working days, provided all relevant documentation in support of the refund application has been submitted with the original application.
3.7. If the student believes that the College has not considered all of the relevant information or has not honoured the Fees and Refunds Policy in making the decision, an application for a review of that decision must be made within 20 working days of receiving the original decision through the College's grievance resolution process. Refer to the Student Grievance Policy – Non-academic at www.uowcollege.edu.au/policies for further information. Information about a review of appeal will be provided to the student.

4. Refund Amount

4.1. For refund requests submitted 20 working days or more before course commencement, prepaid tuition fees less 15% will be refunded.

4.2. For refund requests submitted less than 20 working days before course commencement:

a. English Language Program – there will be no refund except as outlined in Part C, Section 3 or under the following circumstances:
   
   i. Payment was for more than two cycles. If so, the College will retain tuition fees for two cycles and refund the balance of the tuition fees paid. Where payment was for 2 cycles or less there will be no refund.

   ii. The applicant provides a recognised doctor's certificate for illness necessitating withdrawal.

b. Diploma programs and Foundation Studies Programs (FSP) – there will be no refund except as outlined in Part C, Section 3 or under the following circumstances:

   i. The applicant provides a recognised doctor's certificate for illness necessitating withdrawal, or

   ii. The applicant is subsequently awarded an Australian Government scholarship; documentary evidence is required.
4.3. For refund requests submitted after course commencement:

a. English Language Program – there will be no refund of fees or any part of the fees except in circumstances outlined in Part C, Section 3 or under the following circumstances:

   i. Payment was for more than two cycles. If so, the College will retain tuition fees for two cycles and refund the balance of the tuition fees paid. Where payment was for 2 cycles or less there will be no refund.

   ii. A student placed in English for Academic Purposes unable to start on the first day of a cycle and who has late arrival approved, in accordance with the Attendance Policy, will be granted a partial refund of tuition fees paid for the weeks of non-commencement of study less 15%. For late arriving students placed in English for Tertiary Studies, English for Business, IELTS Preparation or Introduction to Academic Skills there will be no refund.

   iii. A student that has an approved leave of absence and does not return to studies at the end of the period of approved leave will be granted a partial refund of tuition fees paid for the period of approved leave less 15%. Applications for refunds for the balance of any remaining fees paid will be assessed according to this policy.

b. Diploma programs and Foundation Studies Programs (FSP) – there will be no refund of fees or any part of the fees except as outlined in Part C, Section 3.

c. Transfer of fees from an English Language course into an Academic Pathway course at the College, or a degree course at the University of Wollongong will only be granted when the applicant can provide an original copy of an offer letter for that course and proof that the applicant has a recognised standard of English language proficiency and/or academic requirements to enter that course.
d. Refund for visa refusal is calculated as follows:

The total amount of the pre-paid fees received for the course in respect of the student less the following amount:

the lesser of:

i. five percent of the total amount of pre-paid fees received in respect of the student for the course before the default day: or

ii. the sum of $500

5. Transfer of Fees

5.1. Transfer requests will be processed under the following rules:

a. English Language Program – the amount will be calculated from the next commencement date of the same English Language course, after the College receives written notice of the request to transfer. That is, at the end of the English for Tertiary Studies (ETS) or English for Business (EB) course, or at the next ELICOS cycle.

b. Diploma programs and Foundation Studies Programs (FSP) – the amount will be calculated from the end of the current session after the College receives written notice of the request to transfer.

5.2. No tuition fees will be transferred to another student.

5.3. Fees may be transferred to a course at any other institution.

6. Forfeiting

6.1. The College will hold credit amounts in the student account for students deferring their offer. Students may have unused credit held in their accounts for up to 24 months from the course commencement date as stated on the offer letter or from when they were last enrolled.

6.2. Funds in credit are allocated to future fees and charges unless a request for a refund is approved.

6.3. Any unused credit held in the student account after the periods specified above will be forfeited.
7. **Communications with Government Bodies**

7.1. UOW College will advise the Australian Government's immigration department when an international student:

   a. Has withdrawn from a course,

   b. Is cancelled from the course and not reinstated, or

   c. Varies their enrolment with the College.

8. **Version Control and Change History**

<table>
<thead>
<tr>
<th>Revision No.</th>
<th>Date Approved</th>
<th>Date Effective</th>
<th>Approved By</th>
<th>Amendment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>12/08/10</td>
<td>18/10/10</td>
<td>Strategy and Operational Policy Committee</td>
<td>New Policy</td>
</tr>
<tr>
<td>2</td>
<td>20/06/11</td>
<td>20/06/11</td>
<td>ITC Quality Manager</td>
<td>Updated for name change</td>
</tr>
<tr>
<td>3</td>
<td>28/02/12</td>
<td>05/03/12</td>
<td>Strategy &amp; Operational Group</td>
<td>Added details for fee payments &amp; refunds for excluded students in part A-10.2, Part B-8.2.1and, Part C-4.4; added refund details if offer withdrawn by UOWC in part B-8.2.1; added refund details for late arrivals &amp; leave of absence for English programs in Part C-6.3; corrections to section 6.2.</td>
</tr>
<tr>
<td>4</td>
<td>27/06/12</td>
<td>01/07/12</td>
<td>Ian Tobin</td>
<td>Updated to ensure compliance with changesto ESOS Act. Study period defined. Period for refunds reduced from 20 to 10 working days in cases of provider default. Payment of tuition fees details added to part A, 10.2</td>
</tr>
</tbody>
</table>
| 5            | 20/03/13      | 20/03/13       | ITC Education Board | • Part C, sections 3 & 4 updated to comply with ESOS Act section 47E for visa rejection refunds  
• Part A, section 6 reworded to allow for refunds to be made to nominated account, or parent if student U18.  
• Part A, 13.2 reworded to specify applies to FEE-HELP students.  
• Part C, 5.3 amended to allow for transfers to institutions other than UOW  
• Updated to include HECS information for DipCMS. |