

## POLICY DOCUMENT

# FEES POLICY

## 1 Purpose and Scope

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This policy applies to all students (domestic and international) enrolled at the College and provides a broad framework regarding the administration of fees at the College.

### SCOPE

This policy applies to:

- All domestic students
- All international students

Tuition fees for domestic students are governed by the Higher Education Support Act 2003.

Tuition fees for international students are governed by the Education Services to Overseas Students Act 2000 (ESOS Act 2000) and the National Code of Practice for Providers of Education and Training to Overseas Students 2018 (National Code 2018).

## 2 Policy Statement

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All students enrolled at the College in a higher education course are expected to pay their tuition fees in full by end of semester for each of their enrolled subjects.

Tuition fees for domestic and international students are reviewed annually and published on the College website.

The tuition fee amount which a student is required to pay for a given teaching period is determined by the student's subject enrolments at the teaching period's census date. The student is liable for the tuition fee charges of the subjects enrolled as at census date regardless of the student's academic performance in the subject(s). Subject and course fees are not transferrable to other students.

Tuition fees may be paid using the following methods:

- FEE-HELP Loan Scheme (for eligible domestic students). See Section 2.1
- A combination of DIRECT and FEE-HELP payments (for eligible domestic students). See Sections 2.1, 2.2 and 2.3
- DIRECT PAYMENT of fees paid directly to the College. See Section 2.2 and 2.3

Miscellaneous fees and charges not directly related to tuition may be incurred during the candidature of a student. These fees must be paid directly to the College.

## **2.1 FEE-HELP**

### **2.1.1 Nature of the FEE-HELP Scheme**

FEE-HELP is an Australian Government loan scheme which assists eligible students to pay their tuition fees up to a lifetime limit. FEE-HELP is only applicable to accredited Higher Education qualifications delivered by the College.

A student accessing the Australian Government's FEE-HELP Assistance scheme to help cover the payment of their tuition fees will incur a FEE-HELP debt with the Australian Government. The Australian Taxation Office (ATO) manages FEE-HELP debts.

The Australian Government applies a loan fee of 25 percent to FEE-HELP loans undertaken for undergraduate courses. Postgraduate subjects do not incur a FEE-HELP loan fee. FEE-HELP loan fees do not count towards the FEE-HELP (HELP) limit.

Students commence the repayment of their FEE-HELP debt to the Australian Government once their income reaches the minimum payment threshold for compulsory repayment. All FEE-HELP debts are subject to indexation, applied on an annual basis by the Australian Tax Office ATO for debts older than 11 months. Any indexed amount does not count towards the FEE-HELP (HELP) limit. Further information about FEE-HELP indexation can be found at <https://studyassist.gov.au>

### **2.1.2 FEE-HELP Entitled students**

A student is entitled to FEE-HELP for a subject that is being undertaken at ACPE if the student:

- a) is an Australian citizen or the holder of a permanent humanitarian visa who will be residing in Australia for the duration of the subject(s), or is a New Zealand Special

Category Visa (NZ SCV) holder who meets the specific NZ SCV residency requirements for HELP loans and who will be residing in Australia for the duration of the subject(s);

- b) is enrolled in an eligible subject on or before the census date for the subject and remains enrolled in the subject immediately after the census date;
- c) is not a Commonwealth supported student in relation to the subject;
- d) has completed, signed and submitted a request for Commonwealth assistance in relation to the subject or their course before the end of the census date;
- e) has supplied to ACPE, on or before the census date, a valid Tax File Number (TFN);
- f) has not exceeded the FEE-HELP (HELP) limit on or before the census date; and
- g) for students who commence a course of study on or after 1 January 2018, must have maintained a 50% pass rate (in their first 8 subjects in the Bachelor or Graduate Diploma courses; or in their first 4 subjects in the Diploma or Associate Degree courses), and maintain this minimum pass rate for the duration of their course, to remain eligible to access a FEE-HELP loan.

Eligible students choosing to use the FEE-HELP loan scheme must complete a Request for FEE-HELP Assistance Form or Electronic Commonwealth Assistance form (ECAAF) on or before the census date of the teaching period in which they wish to access a FEE-HELP loan for the first time. Copies or facsimiles of the Request for FEE-HELP Assistance form are not acceptable.

As part of the application process, a student is required to provide the College with his or her Tax File Number (TFN) so that FEE-HELP debts can be properly notified to the Australian Taxation Office (ATO).

In submitting the application for FEE-HELP, students declare that they have read the FEE-HELP Information booklet available at <https://studyassist.gov.au> and are aware of their obligations under the program.

A student may **not** authorise another person to sign a Request for FEE-HELP Assistance form on his or her behalf.

A student who has obtained a FEE-HELP loan toward his or her subject enrolments in an ACPE course does not need to re-apply for FEE-HELP assistance to obtain a FEE-HELP loan for future subject enrolments in the same course. If the student commences a new ACPE course or transfers to a different ACPE course, the student must submit a

new FEE-HELP request form or ECAF to continue accessing a FEE-HELP loan for their subject enrolments in the new course.

Students will be responsible to pay their tuition fees directly to the College as a DIRECT PAYMENT if the relevant FEE-HELP request form and TFN details are not supplied by the census date.

### **2.1.3 Notification that a FEE-HELP debt has been incurred**

As soon as the census date has passed, the student's FEE-HELP loan amount and the applicable FEE-HELP loan fee is applied and the student incurs the FEE-HELP loan debt with the Australian Government.

A student who withdraws from a subject by the census date set for the subject is not financially liable for the subject and will not incur any FEE-HELP debt for the withdrawn subject. A FEE-HELP debt cannot be transferred or deferred to another subject.

A student who withdraws from a subject after the census date is legally financially liable for the tuition fee of the subject. The DIRECT PAYMENT and FEE-HELP assistance debt, including any FEE-HELP loan fees, applied to the withdrawn subject shall be the same as those that had been applied to that subject prior to its withdrawal. A subject withdrawal after the census date will also result in a fail grade for the subject.

In each teaching period the College will issue a Commonwealth Assistance Notice (CAN) to each student in receipt of a FEE-HELP loan for any subject in which he or she is enrolled. The Commonwealth Assistance Notice will be issued within 28 days of the earliest census date indicated in the notice.

The information contained in the Commonwealth Assistance Notice will be in accordance with the Higher Education Support Act 2003 Administration Guidelines, and include, among other information: details on the total amount of up-front payment; the total amount of FEE-HELP assistance, the total amount of the FEE-HELP loan fee, and the total amount of FEE-HELP debt for any subject enrolment in the teaching period for which the student's tuition fee is being discharged by a FEE-HELP loan. The student's Commonwealth Higher Education Student Support Number (CHESSN) is listed on the Notice.

A student who considers that the information contained in the Commonwealth Assistance Notice is not, or has ceased to be, correct may request a correction of the Notice in writing to the Registry Office, within 14 days after the day the notice was given. The College has the discretion to waive this requirement if the College is satisfied the request for a correction could not be made within the time limit.

A student who has a FEE-HELP Loan balance is able to obtain information from Government's Study Assist web site at [www.studyassist.gov.au](http://www.studyassist.gov.au) on the amount of his or her FEE-HELP balance by supplying his/her CHESSN and other login requirements.

A student may apply after the census date to have a subject with a FEE-HELP balance re-credited and associated grade penalties reversed if the student has been unable to complete the requirements of the subject and the student believes that this was due to special circumstances. Further information may be found in the *Remission of Financial Liability due to Special Circumstances Policy*.

## **2.2 DIRECT PAYMENT**

The following students will be required to make their tuition fee payments directly to the College as DIRECT payments and will be invoiced accordingly:

- all international students
- students who do not meet the FEE-HELP eligibility requirements
- FEE-HELP eligible students who choose to access FEE-HELP for a portion of their full tuition fee amount and DIRECT PAYMENT for the other portion of their tuition fee amount
- FEE-HELP eligible students who have not submitted their Request for FEE-HELP by the census date or who have not supplied their Tax File Number information with their Request for FEE-HELP by the census date.

Invoices must be paid by the end of semester. Students who do not settle their account on or before the end of semester will remain liable for the total subject fee. Full course fees, including all recovery costs, will become due and payable immediately. A student who does not complete the enrolled subject's requirements remains liable for the full payment of the subject fee.

## 2.3 PAYMENT OF FEES

It is the responsibility of the student to be familiar with the requirements of fee payment under this policy and to pay fees in line with those requirements. Students are required to pay the tuition fees in full for each subject (or be registered for FEE-HELP for that subject) by the end of semester.

Payment of fees will not be accepted for any more than one (1) academic semester in advance.

The College accepts the following payment methods for direct payment of fees:

- Deposit to the College's bank account
- By EFTPOS in person at the College campus
- By Credit card (not Amex or Diners Club) in person at the College campus
- By cheque payable to the Australian College of Physical Education.

Students are liable for any bank fees and charges associated with dishonoured cheques, credit cards or bank transfers.

Tuition fees are protected by a fair and reasonable refund policy where cases of special circumstances apply. Non-payment of fees as outlined in this policy may result in restrictions being imposed, unless students have applied for consideration under *Remission of Financial Liability due to Special Circumstances Policy*.

## 2.4 INTERNATIONAL STUDENT FEES

The College defines an International Student as someone who is **not** any of the following: an Australian citizen or permanent resident or a New Zealand citizen or a permanent visa holder (including a diplomatic or consular representative of New Zealand, a member of the staff of such a representative or the spouse or dependent relative of such a representative). All international students pay fees specified for international students, regardless of visa subclass.

The College reserves the right to charge different fees to international students and domestic students. The amount which an international student is required to pay is determined by the student's subject enrolment for the teaching period.

Tuition fees cover the cost of tuition only. Tuition fees do not cover registration fees, books, uniforms, equipment or the Overseas Student Health Cover (OSHC) that

international students need to obtain for the duration of their studies. Fees for courses of study and information about all other compulsory fees associated with a course of study are provided in College marketing materials and on the College website.

International students must ensure that their payment includes any bank transfer fees.

#### **2.4.1 Commencing international students**

The College accepts payment of commencing international student fees by bank transfer only. International students must pay at least 50% of their first teaching period's tuition fees before the College will issue a Confirmation of Enrolment (CoE). A CoE will only be issued once the College's Finance Department has confirmed that the funds have been deposited into the College's operating account. This requirement is included in the letter of offer and the written agreement issued by the College.

If the student has nominated the College to arrange their Overseas Student Health Cover (OSHC) on their behalf, the student must pay the OSHC premium fees to the College in addition to the initial tuition fee payment, before a CoE is issued to the student. Tuition fees must be fully paid by the commencement of their first teaching period.

Fees for commencing international students will be governed by the tuition fee rates approved at the time their offer was issued by the College and as signed in their written agreement with the College. As tuition fees are subject to change and are reviewed on an annual basis, fees may change if an international student defers his/her course start date.

#### **2.4.2 Continuing international students**

Continuing international students must pay their tuition fees by the end of semester by bank deposit, credit card payment (in person), or EFTPOS (in person).

The ESOS Act, National Code of Practice for Providers of Education and Training to Overseas Students 2018, Standard 9 requires the College to make a report to the Department of Home Affairs in cases where an international student has not paid their required tuition fees, or has not re-enrolled as a continuing student. This report will notify the Department that the international student's enrolment has been cancelled. The College will advise the international student of its intention to make this report and allow the student to access the College's appeals and complaints process. An

international student will have 20 working days to access the appeals and complaints process.

An international student whose visa status changes to an Australian permanent visa while studying at the College must notify the Registrar's Office immediately and provide supporting evidence of the change. The deadline for students to convert from international to domestic category due to a visa status change is the census date of each teaching period. Students who convert after the census date will still be classified as an international student for the remainder of that teaching period and will be considered a domestic student for subsequent teaching periods will be liable to pay the domestic tuition fee amounts. Students who convert from a student visa to a temporary visa remain liable to pay international student fees, and will be subject to the relevant restrictions of their new visa.

## **2.5 RESTRICTIONS**

Students with UPFRONT tuition fee amounts whose accounts have not been settled by the end of semester for the teaching period may be subject to the following restrictions until their accounts have been settled:

- Results and grade notifications may be withheld;
- Re-enrolment into further subjects may be denied and course progression halted;
- Academic documents such as academic transcripts, letters of completion, statements of attainment and eligibility for graduation will be withheld.

Students may be referred to a debt collection agency if they have outstanding fees.

Restrictions may be lifted and payment extensions granted where extenuating circumstances or financial hardship can be satisfactorily demonstrated by the student.

## **2.6 WITHDRAWAL OF SUBJECTS POST-CENSUS DATE**

If a student is enrolled at the College and withdraws from an enrolled subject before the census date for that subject, the student will not incur a tuition fee charge or FEE-HELP debt for the subject. A student must submit the appropriate withdrawal form, in writing, to the College and have the subject withdrawal officially recorded by the



College on or before the census date of the relevant teaching period.

Where a student remains enrolled in a subject after the census date and does not complete the subject, the College may cancel the tuition fee charge or remove the FEE-HELP debt for the subject if:

- 2.6.1 The College is satisfied that the student has demonstrated that special circumstances as defined in the *Remission of Financial Liability due to Special Circumstances Policy* apply;
- 2.6.2 The student has supplied sufficient and valid independent supporting documentation of the special circumstances; and
- 2.6.3 The application is received within 12 months of when the subject(s) were officially withdrawn or within 12 months of the end of the study period for the subject(s).

The College may waive the 12-month application period if it is satisfied that the student has demonstrated with sufficient and valid independent supporting documentation, that he/she was incapable of making the application before the end of that period.

Decisions relating to the remission of financial liability will be made according to the *Remission of Financial Liability due to Special Circumstances Policy*.

## **2.7 PUBLISHING FEES**

Tuition fees are set by the College Board of Directors through the annual financial budgeting process. Tuition fees for courses offered to domestic and international students are made available on the College website each year.

Fees are subject to change throughout the life of the course. If a course fee changes by more than 10%, students will be notified of the fee increase in writing before the start of the course or relevant teaching period

## **2.8 TUITION ASSURANCE**

### **2.8.1 Domestic Students**

Tuition assurance protects students in the event a course of study provided by an approved HELP provider ceases to be provided after it starts but before it is completed.

The Australian Government's Tuition Protection Service (TPS) provides tuition protection assistance for international students and domestic students accessing a FEE HELP loan. From 1 January 2021 the TPS has been extended to domestic higher education students who pay their course fees upfront.

This follows the extension of the TPS in 2020 to domestic students at private institutes of higher education who pay their student contribution amounts and/or tuition fees using [FEE-HELP](#) loans.

Further details about the Australian government's **Tuition Protection Service** (TPS) can be found at: [www.tps.gov.au](http://www.tps.gov.au).

### **2.8.2 International Students**

Course fees for international students studying on an Australian student visa are protected by the **Tuition Protection Service (TPS)** under the ESOS Act 2000. The aim of this protection service is to ensure that students receive the tuition they have previously paid for or, as a last resort, a refund.

The legislation sets out what happens when a registered higher education institution or an overseas student or intending overseas student defaults (that is, when a provider fails to start or finish providing a course to a student, or a student fails to start or finish a course with an institution). Further details about the Australian government's **Tuition Protection Service** (TPS) can be found at: [www.tps.gov.au](http://www.tps.gov.au).

## **2.9 MATERIAL FEES AND OTHER CHARGES**

Textbooks are required for many subjects at the College. A textbook list is published on the College website and in each subject outline. Students are encouraged to purchase these textbooks at a retail outlet as limited numbers are held by the College Library and access to the resource may be limited during peak times in each teaching period.

There are other fees and charges which may apply during the student's course enrolment such as:

**Working with children check** – all students enrolled in a course which involves practical

placements in schools or placements which involve contact with children will be required to obtain a valid working with children check at their own cost and provide proof that the check has been completed prior to commencing any practical placement.

**University Games** - students are encouraged to participate in university sporting activities during the academic year. Students wishing to participate must pay registration fees and purchase ACPE uniform items. Students are required to organise their own transport to the venue(s). Students are also required to pay fees associated with any accommodation arranged by the College.

**Academic transcript** - fees apply for the issue of the academic transcript prior to the student's completion of the course.

## 2.10 REFUND OF FEES

Tuition fees are protected by a fair and reasonable refund policy where cases of Special Circumstances apply.

Refunds are managed in accordance with the *Refund Policy – International and Domestic Students*.

## 3 Definitions

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- **Census date**

The date when a student's enrolment in a subject is finalised and the student's financial liability for the enrolment is determined

- **Commonwealth Assistance Notice**

A notice issued to students who incur a financial HELP debt at a census date.

- **Direct Payment of Fees**

Tuition fees paid directly to the College by a student.

- **Domestic student**

An Australian citizen or permanent resident in Australia, or a New Zealand citizen or permanent visa holder for New Zealand (including a diplomatic or consular representative of New Zealand, a member of the staff of such a representative or the spouse or dependent relative of such a representative).

- **FEE-HELP**

A Commonwealth Government loan scheme that assists eligible fee paying students pay all or part of their tuition fees.

- **FEE-HELP (HELP) limit**

The total amount of FEE HELP a student can use over their lifetime is known as the 'FEE HELP limit'. From 1 January 2020, a combined HELP loan limit will replace the FEE-HELP limit and will include FEE-HELP, VET Student Loans, VET FEE-HELP and HECS-HELP. Any FEE-HELP loan that counted towards the student's FEE-HELP limit will now count towards the new HELP limit.

- **International student**

A student who is not a domestic student (as defined above) and includes students on temporary resident visas.

A continuing international student is an international student who has completed at least one semester or study period at the College.

A commencing international student is an international student who has enrolled to commence a course at the College.

- **Student**

An individual who is formally enrolled to study at the College and is assigned an individual student identification number.

- **Subject**

Means the smallest stand-alone component of a student's award course for which a grade is assigned on a student's academic transcript.

Also referred to as a "unit".

- **Teaching Period**

A period of time in which a subject is offered and which has a commencement date, census date and end date.

- **Tuition Fee**

A fee paid for the teaching of a subject undertaken in the College.

## **4 Related Documents**

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- Remission of Financial Liability due to Special Circumstances Policy
- Refund Policy – International and Domestic Students
- Grievances, Complaints and Appeals Policy

**Legislation:**

- Higher Education Support Act 2003
- National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018
- Study Assist – FEE-HELP

## 5 Policy Administration

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<b>Policy Name &amp; Code:</b>			Fees Policy (POL-15)
<b>Policy Owner:</b>			CEO and Dean
<b>Approval Authority:</b>			Board of Directors. ACPE
<b>Next Review:</b>			September 2023
<b>Approval Date</b>	<b>Effective Date</b>	<b>Version</b>	<b>Summary of changes</b>
08 Mar 17	09 Mar 17	1	Harmonised policy for ACPE, Endeavour and Martin College developed.
11 Dec 18	12 Dec 18	2	<p>Revision date: 31 October 2018</p> <ul style="list-style-type: none"> <li>• Policy de-harmonised from other SGA brands. Job titles and departments updated to reflect current practices.</li> <li>• Policy content revised to ensure accuracy and compliance with the HESF and National Code.</li> <li>• Policy format updated in line with the new template used for ACPE policies and procedures.</li> <li>• Addition of the 50% pass rate requirement for continued FEE-HELP eligibility applicable to 2018 commencers.</li> <li>• Addition of the following sections: <ul style="list-style-type: none"> <li>- Notification of FEE-HELP debts through the Commonwealth Assistance Notice</li> <li>- International student fees</li> <li>- Tuition Assurance</li> <li>- Refund of fees</li> </ul> </li> <li>• Formatting changes include: <ul style="list-style-type: none"> <li>- Moving and rewording sections for consolidation.</li> <li>- Numbering Sections</li> <li>- Reformatting the 'Document Administration' table</li> </ul> </li> <li>• Deletion of fees and items applicable to Endeavour College but not to ACPE.</li> </ul>

			<ul style="list-style-type: none"> <li>• Removal of specific dollar amounts for material fees and the specific current year's FEE-HELP loan limit amount, as these are subject to change on a regular basis</li> <li>• Addition of the "Refund Policy for International and Domestic Students" and deletion of 'Non Award Study' in the 'Related Documents' section.</li> </ul>
14 Mar 19	14 Mar 19	2.1	<ul style="list-style-type: none"> <li>• References to Dean and Operations Director replaced with CEO and Dean.</li> <li>• References to Student Services and Learning Support Manager replaced with Director of Student Services and Campus Wellbeing.</li> </ul>
02 Apr 19	03 Apr 19	2.2	<ul style="list-style-type: none"> <li>• "Upfront Payment" references have been replaced with "Direct Payment".</li> <li>• Due date for direct payments have been changed to the end of semester.</li> </ul> <p>Further revision on September 2020: minor changes in document format.</p>
01 July 21	01 July 21	2.3	<ul style="list-style-type: none"> <li>• Tuition Assurance section for domestic students updated to include details of the TPS extended tprotection to domestic higher education students who pay their course fees upfront.</li> <li>• References to higher education provider changed to Institute of Higher Education in line with the HES 2021.</li> </ul>

\* Unless otherwise indicated, this policy will still apply beyond the review date.