

<b>Policy Owner</b>	Commercial Finance Manager
<b>Contact Officer:</b>	Commercial Finance Manager
<b>Policy Number:</b>	QBIPO010
<b>Approved by:</b>	Senior Management Group (25/01/18)
<b>Date Approved:</b>	March 2009
<b>Last Reviewed:</b>	30 January 2018
<b>Related Policies:</b>	Enrolment Policy Enrolment Terms of Offer (Local Student) Enrolment Terms of Offer (Local Student) FEE-HELP Enrolment Terms of Offer (International Students) Overseas Students Health Cover (OSHC) Policy Refunds Policy Underage Students (Minors) Policy
<b>Related Documents</b>	Add-Withdraw Unit Request FEE-HELP: Application for Re-Credit and Remission of FEE-HELP Debt Form  Navitas Procedures Governing Delegation of Authority and Authority Limits Payment Plan Application Form Refund Request Form Refund Transfer Credit Card Form (IELTS) Request for FEE-HELP Assistance Form Tuition Fee Payment and Enrolment Process (Information flyer)

### 1. Overview

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

### 2. Organisational Scope

- 2.1. This policy applies to intending, commencing and continuing ECC students in all Pathway courses, ELICOS courses and IELTS candidates.

### 3. Definitions

- 3.1. **Administrative and Miscellaneous Charges:** Refers to fees payable for transaction fees, bank fees, late payment fees, penalty fees and other administrative costs
- 3.2. **Bursary:** A scholarship given to students.

- 3.3. **Census Date:** The last working day of week 4 of any Study Period is the census date. This is the date on which unit enrolments are confirmed
- 3.4. **CFM:** ECC Commercial Finance Manager (or Nominee)
- 3.5. **COB:** Close of Business
- 3.6. **CoE:** *Confirmation of Enrolment* is a document registered with Immigration to confirm a student's acceptance into a particular course for a specified duration.
- 3.7. **Commencement:** The published date of commencement of tuition in a course at ECC.
- 3.8. **Commencing Student:** A student undertaking the first Study Period of their course.
- 3.9. **Continuing Student:** A student who has completed at least one Study Period of his/her course and is undertaking a second or subsequent Study Period of his/her course.
- 3.10. **Course:** A formal program of education and/or training made up of study components known as Units.
- 3.11. **Deferment / Deferral:** To delay commencement or continuation of course studies normally for one Study Period only.
- 3.12. **ELICOS:** English Language Intensive Courses for Overseas Students
- 3.13. **Encumbrance:** A debt is owed to ECC hence the 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 the non-payment of fees.
- 3.14. **Enrolment in a Course:** occurs at the point a *Confirmation of Enrolment* (CoE) is issued by the College
- 3.15. **Enrolment in a Unit:** occurs at the point a student selects units of study (normally online)
- 3.16. **Enrolment Fees:** An enrolment processing fee charged and payable up-front in the first Study Period of a course.
- 3.17. **Exemption:** When a student receives advanced standing in their course due to the completion of units as part of a prior course of study, qualification and/or relevant work experience.
- 3.18. **Full time study load:** for Pathway Courses a full time study load normally consists of 4 units of study in one Study Period of the Pathway Course.
- 3.19. **FEE-HELP:** an Australian Government interest free loan that assists eligible fee paying students pay part or all of their tuition fees. A 25% loan fee applies and repayment is indexed over time. Only Australian citizens and holders of permanent humanitarian visas are eligible for FEE-HELP assistance.
  - Note: From 1 January 2018, Australian government legislation specifies that students must pass at least 50% of their units in order to continue being eligible for FEE-HELP.
  - Students who become ineligible for FEE-HELP may re-enrol in their course subject to paying their own fees in lieu of FEE-HELP
- 3.20. **Immigration:** Refers to Australian Department of Home Affairs (<https://www.homeaffairs.gov.au/>)
- 3.21. **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 also regarded as International Students.

- 3.22. **Letter of Offer:** the document issued to a student indicating the Course(s) available to study at ECC for that student, and the pricing of the Course(s)
- 3.23. **Local Student:** For the purpose of this policy, a local 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.
- 3.24. **OSHC:** Overseas Student Health Cover
- 3.25. **Pathway Course:** Any Course that offers a recognised qualification, generally leading to university entrance. It includes Diploma, Advanced Diploma and Pre-Masters Qualifying Program (PQP) courses
- 3.26. **Payment Plan:** Payment of fees using instalments over a period of time.
- 3.27. **Prescribed Date:**
  - Students paying full fees: Close of Business (COB) Friday before classes start
  - Students on Instalment Plan: Week 2 and 6 as per payment plan.
- 3.28. **Provider:** Any Registered Training Organisation (RTO) or Higher Education Provider in Australia
- 3.29. **Self-Supporting Students:** Students who are independent from their parents or legal guardians and pay their own tuition fees.
- 3.30. **Sponsorship:** Where a student's fees are paid by someone else
- 3.31. **Statement of Account:** Financial transactions recorded against a student, including all receipts and billings
- 3.32. **Study Period:** A defined period of study in which a student undertakes and completes units of study. For the purposes of this policy the term applies to Pathway trimesters, PQP semesters and/or ELICOS 10 week blocks
- 3.33. **Tuition Fees:** Fees charged for undertaking units of study in a trimester, payable upfront (except for local FEE-HELP students)
- 3.34. **Unit:** a discrete component of study within a Course

#### 4. Policy Principles

- 4.1. ECC tuition fees, ELICOS material fees and Administrative and Miscellaneous Charges are set in accordance with Navitas Delegated Authorities policy.
- 4.2. To be enrolled at ECC students will have paid applicable fees, or arranged a payment plan prior to commencement of teaching in any Study Period.
- 4.3. Students who can demonstrate genuine financial hardship and are not eligible for FEE-HELP may apply for a Payment Plan by submitting details and evidence of their hardship. Students who have an outstanding debt from a previous Study Period will not be eligible for a Payment Plan.

**5. Policy Content**

**5.1. Fees and Charges – Approvals and Authorities**

ECC may charge fees for enrolment, tuition, penalties, materials provision and various other activities.

TYPE OF FEES / CHARGES	DELEGATED AUTHORITY TO APPROVE FEES/CHARGES
Tuition fees for International Students	Executive General Manager UPA
Tuition fees for Local Students (Australian Citizens and Permanent Residents)	Executive General Manager UPA
Administrative and Miscellaneous Charges	ECC College Director/Principal

**FEE SCHEDULE AND FEE INCLUSIONS**

**5.2. Fee Schedule and Fee Inclusions**

- Pathway and English Language (ELICOS) course fees for International and Local Students are available from <https://www.edithcowancollege.edu.au/fees>
- **PATHWAY** – The fee which a student is charged is calculated on the number of units the student is enrolled in for the Study Period. If a student is granted Exemptions the fees/refunds/penalties will be based on units Net of Exemptions (full price less cost of Exemptions). When an applicant accepts a place offered by ECC by paying the fees, a binding contract is created between the student and ECC.
- **ELICOS Courses and/or IELTS Preparatory** – Tuition fee covers the number of weeks a student is enrolled in including material fees. The fees apply to various courses - Academic English or General English, IELTS Preparation, etc.
- 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
- **ECC has the right to increase Course or tuition fees and charges from time-to-time without notice.** For more information on tuition fees refer to the ECC website at: [www.edithcowancollege.edu.au/fees](http://www.edithcowancollege.edu.au/fees)

**5.3. Due Date for Fees**

- Applicants who receive an offer of admission for Pathway courses are required to pay fees for one Study Period in advance.
- Applicants for ELICOS courses must pay for a set number of weeks, depending upon the expected duration of ELICOS studies.
- All students must pay fees 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 the 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.
- Throughout their enrolment, students are required to pay the fee for each Study Period by the due date as prescribed by ECC through the portal notices and website.

- A student who fails to pay each Study Period fee in full by the due date may have their enrolment terminated and (in the case of International Students) subsequently reported to Immigration for cancellation of enrolment due to non-payment of fees

#### 5.4. Late Payment of Fees

- Any payments not made by the due date will incur a late payment penalty of AU\$200. This charge is in addition to any late enrolment fees that may be incurred.
- If fees remain unpaid after week 4 of the Study Period, or if the Payment Plan arrangements are broken the student will be reported to the CFM for appropriate action.
- All debts must be settled before exams may be taken unless otherwise approved by the CFM. Final results will be withheld until full payment, including late penalty charges, have been received.
- Students will not be allowed to re-enrol in further Units or Courses until all outstanding debts are settled and students may be encumbered from enrolment if they are a bad payer, even if they later pay all outstanding debt.

#### 5.5. Penalties for Non-Payment or Partial Payment of Fees and Charges

- Where a student has outstanding debts owing as at the Prescribed Date, a late payment fee will be payable and an Encumbrance will be applied.
- If a student owes fees and discontinues their enrolment, re-admission will be refused until the outstanding balance including late charges is paid in full.
- 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.
- A student whose enrolment has been so cancelled may be reinstated if the student (within 14 days of the notice of termination), pays in full the fees and charges due, including the late payment charge, and pays the reinstatement charge.

#### 5.6. Administrative and Miscellaneous Charges

- Charges in respect of transaction fees, late fees, penalty fees, service fees and other Administrative and Miscellaneous Charges are approved by the College Director.

#### 5.7. Deferral of units

- ECC may, subject to satisfying CoE requirements, allow students to study 8 Units over 3 Study Periods using the following structure – 3 units in their first Study Period; 3 units in their second Study Period; 2 units in their final Study Period.
- Students wishing to pursue this alternative structure should discuss this with the Student and Academic Services team. Any changes to their personal timetables can be completed online in Weeks 1-2. Any fee paid in advance for the 4<sup>th</sup> Unit will be retained by ECC to cover study of that unit in the subsequent Study Period.
- From Week 3, any request to defer/withdraw/change units requires the submission of an *Add-Withdraw Unit Request* form to the ECC Welcome Centre.
- Penalties apply for withdrawal/deferral after COB in Week 4 as per the Refund Policy: [www.edithcowancollege.edu.au/policies](http://www.edithcowancollege.edu.au/policies)

### 5.8. Withdrawal from units

- Notification of cancellation/withdrawal from unit/s, or withdrawal or deferral from a Course of study must be made in writing to ECC. The date used for calculation of fees due will be the date of receipt of this notification. Penalties may apply – see Refund Policy.

### 5.9. Refund of Fees

- Refunds (less any penalty fees due) will only be given to a student if a Course has been cancelled or the student has completed, withdrawn or been excluded from their program and credit remains in the student's account – see Refund Policy at: [www.edithcowancollege.edu.au/policies](http://www.edithcowancollege.edu.au/policies)

### 5.10. Further Information

- Further information relating to Deferral or cancellation of enrolment, changing to another course or withdrawing from a course, see the Enrolment Policy at: [www.edithcowancollege.edu.au/policies](http://www.edithcowancollege.edu.au/policies)
- Further information relating to transferring to another Education Provider, see the Transfer of Provider Policy at: [www.edithcowancollege.edu.au/policies](http://www.edithcowancollege.edu.au/policies)

## FEES FOR INTERNATIONAL STUDENTS

### 5.11. Overseas Student Health Cover (OSHC)

- It is a condition of an international student visa that the student obtains and maintains Overseas Student Health Cover (OSHC) for the duration of their program and time in Australia. To ensure International students meet this visa condition, they must provide proof of OSHC in order to obtain or extend their student visa.
- Proof of Overseas Student Health Cover is required on acceptance of offer.
- Students may arrange their own Overseas Student Health Cover.
- Refunds are given in exceptional circumstances and are subject to approval by the CFM. Refer to the Refunds Policy at: [www.edithcowancollege.edu.au/policies](http://www.edithcowancollege.edu.au/policies)

## FEES FOR LOCAL STUDENTS

### 5.12. Commonwealth Loans Scheme – FEE-HELP

- 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.
- 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.
- To be eligible for FEE-HELP, students must be Australian citizens or a New Zealand Special Category Visa holder, holders of permanent humanitarian visas or a permanent visa holder who is undertaking bridging study for overseas-trained professionals and is resident in Australia for the duration of your study. Applicants must be enrolled in an eligible unit of study by the Census Date for that Unit and have not exceeded the FEE-HELP limit.

- Students applying for FEE-HELP are required to declare their citizenship status. A student who provides false or misleading information shall have their offer of admission withdrawn with their enrolment terminated and FEE-HELP debt forfeited.
- See: <http://studyassist.gov.au/sites/studyassist/helppayingmyfees/fee-help>

### 5.13. Request for FEE-HELP Assistance Form

- In order to defer some or all of their tuition fees for a specific program 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.
- For that Study Period and for each subsequent Study Period, for which the student is enrolled in the same program, the balance of the tuition fees outstanding as at the Study Period Census Date will be converted to a FEE-HELP loan.

### 5.14. Notice of FEE-HELP Liability

- 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.
- Students have 14 days from the date of the Commonwealth Assistance Notice to advise ECC if they believe that there is an error in the Commonwealth Assistance Notice.
- Upon investigation, if the Commonwealth Assistance Notice is in error, ECC will issue an amended Commonwealth Assistance Notice.

### 5.15. Student Progression Rule

The [Education Legislation Amendment \(Provider Integrity and Other Measures\) Act](#) requires students to maintain a minimum pass rate, relevant to the number of units of enrolment.

- Once a student has enrolled in four units, he/she must pass at least 50% of their units in order to be eligible for FEE-HELP.
- If a student becomes ineligible for FEE-HELP, re-enrolment is conditional to the student paying their own fees.

## SPONSORS AND SCHOLARSHIPS

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

### 5.16. Sponsorship Agreement (Contract)

- A proposed Sponsorship agreement must be in the form required by ECC and must be approved by the ECC Director of Marketing and Admissions before it is implemented.
- 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 arrangement (eg. Which course must be undertaken)
  - Which charges are included within the Sponsorship agreement
  - Any limitations which are placed on the Sponsor's liability (eg. Upper limit on the charges or an agreed split of the charges between the Sponsor and the student)
  - The time period (Years, Study Periods) for which the Sponsorship agreement applies



### 5.17. Implementation of a Sponsorship Agreement

- On approval of a Sponsorship agreement and linking the student to that Sponsorship agreement, the student's liability for tuition fees and any other charges where applicable, is calculated according to the relevant sections ECC'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 Sponsorship agreement.
- Where the Sponsorship agreement does not apply to the total amount of tuition fees and/or any other charges, the student is required to pay the balance by the due date to avoid incurring a late payment charge.
- A 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.
- 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.

### 5.18. Obligation of Student

- 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 apply in respect of the portion of fees and charges for which the student is liable under the sponsor agreement.

### 5.19. Obligation of Sponsors

- Payment by the sponsor is required according to the Statement of Account and invoice documentation sent to the sponsoring body by ECC.
- Sponsors will be subject to ECC policy for debt recovery procedures and, at the discretion of the CFM (or nominee), may have legal action imposed to recover such charges as are outstanding.
- 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 CFM (or nominee) and the College Director (or nominee).
- If a financial encumbrance is placed on a student due to a sponsor debt, the student will be informed of such action by the CFM (or nominee).

### 5.20. Extension of Due Date

- Sponsors may liaise with ECC to negotiate an extension to the due date for a sponsor payment.

### 5.21. Eligibility for Refund

- Where a student is eligible for a refund of tuition fees (based on eligibility in the Refunds Policy), 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.

### 5.22. Scholarships

- 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 will be conducted as a Sponsorship agreement in accordance with this section.



- Where the donor of the scholarship is external to ECC, 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.
- Where the donor of the scholarship is Navitas, the scholarship arrangements are set by Navitas who will notify ECC of the student's details and the applicable scholarship awarded.

### PAYMENT PLANS

- 5.23. Students who can demonstrate genuine financial hardship may be permitted to pay certain fees and charges over a period of time in the form of a Payment Plan.
- 5.24. The Payment Plan facility is available in respect of Tuition fees for continuing students only.
- 5.25. A Payment Plan is not available in respect of penalty charges, library fines, and charges for accommodation, Overseas Student Health Cover (OSHC), computing or other services. The Payment Plan facility is not available to a student in respect of tuition fees if the student is eligible for a FEE-HELP loan.
- 5.26. **Standard Payment Plans**  
Applicants will be required to pay the first instalment of fees for the current Study Period before any Instalment Payment Plan can be activated
- 30% payment before Enrolment can open (no later Close of Business on Friday, Week 2)
  - 35% before Close of Business on Friday, Week 2
  - 35% before Close of Business on Friday, Week 6
- 5.27. **Condition for Payment Plan**
- Applicants must provide a detailed personal statement (including supporting evidence, where appropriate) regarding your financial difficulties and why you are unable to pay your fees on the due dates. **If no personal statement is provided, the application will not be assessed.**
  - A Payment Plan application will not be approved if the student has not made all payments on any previous payment plans or has outstanding fees from a prior Study Period.
  - ECC reserves the right to refuse to issue a Payment Plan
- 5.28. **Payment Plan Administrative Charge**
- An administrative charge of \$200 is levied on each Payment Plan Agreement. A further penalty of \$200 is charged when full instalment amount not paid on the due dates.

### 6. Administrative Procedures

- 6.1. This policy and related documents are accessible at:  
<https://www.edithcowancollege.edu.au/policies>
- 6.2. Any recommendations for process improvement or policy change arising will be forwarded the Senior Management Group for recording and consideration.
- 6.3. Any changes to this policy and related procedures will be communicated to staff via email. New staff will receive policy information during the induction process where it relates to their position.