



STUDENT FEE and REFUND

Procedures

Definitions:

Terms in this document, for which definitions are not provided in the text or may not be self-evident or for which usage at ACC may differ to that in other higher education institutions are as follows:

CoE: Acronym for *Confirmation of Enrolment* – an official document issued to an international student by a higher education provider in Australia, in this instance by the ACC. The CoE confirms that a student has signed the ACC *Student Acceptance and Payment Agreement*. This indicates that they have accepted a place in their chosen course/program of study and have paid their tuition fees and the Overseas Student Health Cover premium (OSHC). The CoE must be submitted by the student as part of their visa application.

Department of Home Affairs: The Australian Government Department responsible for the issue of visas to eligible international students to enable them to undertake studies in Australia with registered education providers.

Education Services for Overseas Students (Calculation of Refund) Specification 2014: This specification ensures that, where a provider is required to **refund a student**, as a result, of circumstances outside the **student's** control, the **calculation** of that **refund** is consistent and fair.

ESOS Act 2000: The Education Services for Overseas Students Act 2000, or ESOS Act, establishes legislative requirements and standards for the quality assurance of education and training institutions offering courses to international students who are in Australia on a student visa. ESOS also provides tuition fee protection for international students.

Exclude: When a student is excluded from the College, this refers to termination of the student's enrolment. After a specified period, the student may apply again for admission, in accordance with the ACC's *Recruitment, Admission and Orientation Policy*.

FEE-HELP: FEE-HELP is a loan from the Australian Government for eligible higher education students to pay tuition fees. It cannot be used for accommodation, laptops, or textbooks.

International Student: A prospective or enrolled student who is not an Australian citizen, Australian permanent resident, New Zealand citizen, or holder of an Australian permanent resident humanitarian visa, and who requires an international student visa from the Australian Government to study in Australia, whether applying to ACC from within Australia or from overseas.

Loan: Refers to the lending of money to a student by one or more individuals, organizations, or other source(s) external to the ACC for the purpose of payment of their tuition fees. The recipient incurs a debt and is liable in accordance with a loan agreement to pay interest on that debt until it is repaid as well as to repay the principal amount borrowed. Loan does not include arrangements for the transfer of eligible student fees to FEE-HELP.

National Code or National Code of Practice for Providers of Education and Training to Overseas Students 2018: The *National Code* is a legislative instrument made under the *Education Services for Overseas Students Act 2000* and sets nationally consistent standards to support *providers* to deliver quality *education and training to overseas students*.

Under the National Code Standard 2 relates to the Recruitment of an Overseas Student, and **Standard 3** refers to the Formalisation of Enrolment and Written Agreements.

Program: ACC TEQSA accredited courses of study.

Stream: A scientific or professional discipline or body of knowledge which forms an essential part of program curriculum. Streams at the ACC are comprised of one or more units of study.

Tuition Fee: The fee paid by a student for enrolment in a unit of study which covers the cost of instruction/teaching. The tuition fee does not cover such related costs as textbooks, travel, special clothing, photocopies, diagnostic kits and/or equipment and/or other items for personal use by the student.

Tuition Protection or The Tuition Protection Service (TPS): An initiative of the Australian Government to assist international students and eligible domestic students accessing a VET Student Loan (VSL), FEE-HELP or HECS-HELP (HELP) loan, whose education providers are unable to fully deliver their course of study. The TPS ensures that these students are able to either:

- complete their studies in another course or with another education provider or
- receive a refund of their unspent tuition fees (international students) or a re-credit of their loan for open units of study (VSL and HELP).

Unit (or Unit of Study): An element of a Stream (as defined above), that has specified student learning outcomes and requires satisfactory performance in assessments that measure student performance regarding learning outcomes.

PURPOSE

The purpose of this Procedure is to clearly articulate the process to initiate and complete the payment of student fees and refunds in relation to unit and program withdrawals.

SCOPE

This Policy applies to all prospective and enrolled students (“students”) and staff at the Australian Chiropractic College (“the College”) operated by Australian Chiropractic College Ltd.

PROCEDURES

All student applications for refunds will be assessed and processed in accordance with the requirements of the *Student Fee and Refund Policy* and with regard to:

- The Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act);
- The Higher Education Standards Framework (Threshold Standards) 2021; and in relation to international students;
 - The Education Services for Overseas Students Act 2000 (ESOS Act 2000);
 - The National Code of Practice for Providers of Education and Training to Overseas Students 2018;
 - Education Services for Overseas Students (Calculation of Refund) Specification 2014; and
 - Department of Home Affairs Visa Regulations.

Tuition Fee Payment

The initial Student Admission and Payment Agreement provides details of the available payment options to the student for the selected program.

Subsequent invoices for continuing study provide students with the option to use the same payment option that they used when they initially enrolled or change their payment method.

The Finance Manager reconciles invoice payments received directly into the bank account and via credit card payments and processes the receipt of payment at the date the funds are received by ACC into the bank account or the day the credit card payment was processed.

FEE-HELP Payment

The College provides an estimate to Australian Government Department of Education (the Department) in September/October each year which provides details of expected student numbers and the amount of tuition fees expected to be offset to FEE-HELP loans in the following year.

The Department considers and approves an initial FEE-HELP payment for the following year. This payment is often not equal to the estimated FEE-HELP amount submitted by the College. The Department a proportional payment each month in the following year.

As students enroll and pass census date the College is able to submit FEE-HELP variation requests to seek adjustment to the FEE-HELP payment amount. Variation requests can be submitted in March, June and September each year.

The variance in actual tuition fee offset to FEE-HELP, revenue recognition and receipt of FEE-HELP funding from the Department is reconciled in the FEE-HELP balance sheet account.

Where a student offsets their tuition fees to FEE-HELP the payment of fees is recorded against the student debtor account at the census date for the unit. The offset to FEE-HELP is subsequently reported via the Department student reporting platform and is added to the students FEE-HELP loan account.

Tuition Related Costs

Tuition fees do not include such related costs as textbooks, travel, special clothing, photocopies, diagnostic kits and/or equipment for personal use by the student. Additional study related goods and services may be either purchased individually by the student or purchased in bulk by ACC with the costs reimbursed by the student.

Where ACC provides goods or services for related study costs as outlined above, payment is due at the commencement of studies for each Semester and payable by the student to the ACC.

The invoice for other goods and services provided includes payment options.

The Finance Manager processes receipt of payment of these invoices when the payment is received in the bank account or when the credit card payment is processed.

Refund payments

An enrolled student may withdraw from a unit of study or the entire program at any time by giving written notice. The withdrawal of a student is managed in accordance with ACC's *Alteration of Student Enrolment Policy* and associated procedures.

When a student withdraws, in accordance with the ACC's *Alteration of Student Enrolment Policy*, the Finance Manager is advised by the General Manager of the withdrawal in writing. If Special Circumstances or Compassionate and Compelling Circumstances have been approved in consideration of the withdrawal from a unit or program, the General Manager will confirm this approval in the advice to the Finance Manager.

The Finance Manager then processes the enrolment change in the student management system and determines the amount of the tuition and other fee refund in accordance with ACC's *Student Fee and Refund Policy*. The refund amount is then processed in the accounting system and the bank account. If refunding an amount that was initially offset by FEE-HELP, the unit is submitted via the Department student reporting platform with a request to remit the tuition fee against the students FEE-HELP loan account.

The payment of the refund is approved in the bank account by both the Finance Manager and the General Manager/President.

Approved refunds are paid in Australian dollars ONLY and to the same account or credit card from which the original payment was made at the time of payment. Payment of refunds will occur within 20 working days from the time a refund claim is received by the College (provided all banking information for payment of refund is received on application).

In the event of a refund being rejected by the bank due to insufficient data or incorrect data supplied by the student, any bank fees charged by the College's bank to the College will be deducted from the amount due to the student.

Refund amounts transferred by international telegraphic transfer will attract a bank charge.

IMPLEMENTATION and MONITORING

It is the responsibility of the General Manager to ensure correct and timely invoicing to students, and the processing of payments, credits or refunds as necessary.

Deferral, suspension or withdrawal for the program is managed in accordance with the ACC's *Alteration of Student Enrolment Policy* and associated procedures.

POLICY REVIEW

The ACC's *Student Fee and Refund Procedure* is normally reviewed every three years.

It is a policy of the ACC that any Policy or Procedure may be reviewed earlier as indicated by internal or external factors (including but not limited to such factors as changes in the guidelines of regulatory authorities, accreditation/registration requirements of the profession, or relevant legislation at state or federal level) as determined the Board of Directors and/or Academic Board.

RELATED DOCUMENTS

- International Student Agreement
- Student Fee and Refund Policy
- Alteration of Student Enrolment Policy and Procedures
- International Student Transfer Policy
- Student Grievance and Appeals Policy and Procedures.

VERSION CONTROL

Document: S003P Student Fee and Refund Procedure		
Responsible Officer: General Manager		
Initially Approved by: Board of Directors		Date: 14 December 2016
Reviewed and approved by: Board of Directors		Date: 1 December 2020
Reviewed and endorsed by: Finance, Audit and Risk Committee		Date: 19 July 2023
Reviewed and approved by: Board of Directors		Date: 25 July 2023
HESF	1.1 Admission	1.1.2
Version: V3.0	Replaces Version(s): V2.0	Next Review: July 2026
Nature of Change	<p>Originally approved in the Domestic Student Loans and Fees Policy and Procedure and the International Student Fees and Fee Refunds Policy and Procedures</p> <p>December 2020</p> <ul style="list-style-type: none"> • Minor spelling, other text and formatting edits • Addition of definitions <p>July 2023</p> <ul style="list-style-type: none"> • Consolidate the domestic student and international student fee and refund policies into one • Separate the policy and procedure • Clarify the procedure and associated responsibilities • Include the Review and Related Documents sections • Insert the HESF reference in the Version Control Table. 	