

FINANCIAL AND ADMINISTRATION – STUDENT FRAMEWORK

FIN-STU-01

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Objects of Excelsia College

Motivated by the Christian faith, as expressed by the Apostles' Creed and Nicene Creed, with fidelity to the Scriptures as the Word of God, the objects of the College are the advancement of the Christian faith and higher education.

1 Policy statement and principles

The purpose of this framework is to outline the College's policy regarding refunds payable to all students and their liabilities when they withdraw from a course after having enrolled at the College. This framework also outlines the regulations governing refunds, and the procedure regarding the management of student monies. This framework also includes the College's Statement of Tuition Assurance.

The College's approach to student tuition refunds and management of student monies is guided by the following principles.

1.1 Refunds

1.1.1 General regulations

- i. To request a refund, the student (or their guardian if the student is younger than 18 years of age) is required to complete and submit online the [Request for Refund Form](#), available on Excelsia's

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website. All refund requests received by any other means, e.g., by completing a printed version of the online form, submitted by mail, email, delivered by hand, or other methods, whether submitted by the student, agent, the College's staff or other persons, will not be accepted.

- ii. When seeking refunds due to withdrawal from a course:
 - a. the student (or their guardian if the student is younger than 18 years of age) is required to complete and submit online the [Course Withdrawal Form](#). All withdrawals received by any other means, e.g., by completing a printed version of the online form, submitted by mail, email, delivered by hand, or other methods, whether submitted by the student, agent, the College's staff or other persons, will not be accepted.
 - b. the student (or their guardian if the student is younger than 18 years of age) is required to complete and submit online the [Request for Refund Form](#). All refund requests received by any other means, e.g., by completing a printed version of the online form, submitted by mail, email, delivered by hand, or other methods, whether submitted by the student, agent, the College's staff or other persons, will not be accepted.
 - c. In such cases, the refund and/or the calculation of penalty is based on the date when the [Course Withdrawal Form](#) (not the Request for Refund Form) from a course is completed and submitted online by the student (or their guardian if the student is younger than 18 years of age).
 - d. To avoid or reduce penalty, the student is encouraged to submit their Course Withdrawal Form and Request for Refund Form as early as possible, as soon as they have all the required documents to support their withdrawal to enable an assessment of their withdrawal from a course.
 - e. If the reason for withdrawal is any type of fraud and/or giving false or misleading information, 50% of one semester fee will be deducted as a withdrawal fee.
- iii. Withdrawal from a unit without withdrawing from the course does not constitute a refund of fees. Paid fees (if any) will be held in credit for future study. This includes fees paid in relation to an approved Leave of Absence (LOA).
- iv. Refunds are made in the same currency as the fees were originally paid. If the student is eligible for a refund of tuition fees that were paid using a credit card, the refund will be credited back into that credit card account, less any transfer fees incurred by the transaction.
- v. Students requesting refunds to be paid in any currency other than Australian dollars (AUD) agree to be charged or to pay any currency exchange loss resulting from such transaction.
- vi. All refunds will be processed and paid within 30 days from the date the Request for Refund Form was submitted online, or from the date all requirements for the refund were submitted, including the Course Withdrawal Form, whichever comes later.
- vii. This policy does not remove the student's right to take further action under Australia's consumer protection laws.

- viii. The refund policy does not cover default by the College. The Government has a Tuition Protection Service to ensure money paid by a student is protected. (Refer to Statement of Tuition Assurance).

1.1.2 Census date

- i. The census dates are published on the website in the [Academic Calendars](#).
- ii. Withdrawal up to census date: Withdrawal from a course before census date may result in a financial penalty calculated on all prepaid tuition fees received by the College, depending on the date of withdrawal and a student's particular situation (e.g., domestic or international student).
- iii. Withdrawal after census date: A student who withdraws after the census date will be liable for the full fees for the enrolled units, whether those fees were unpaid at census date, or paid directly to the College or deferred through FEE-HELP, the latter being for domestic students. If a student had only partially paid the fees for the enrolled units, the student will still be liable for the remaining balance of their fees.
- iv. If a student withdraws from a course after the census date as a result of serious illness, misadventure or other unforeseen circumstances that occurred after the census date, the student can apply for a variation to enrolment which, if granted, could lead to a refund or partial refund of prepaid fees. The College consults the [Higher Education Support Act 2003](#) in these matters. The Act defines the special circumstances that qualify for the refund of fees as circumstances which:
 - were beyond the student's control, and
 - did not make their full impact until on or after the census date, and
 - were such that they made it impractical for the student to complete study requirements.
- v. Where special circumstances exist, a student may apply for a variation to enrolment up to 12 months after the conclusion of the relevant teaching period using the [Variation to Enrolment](#) form, with supporting evidence attached.

1.1.3 Semester commencement

- i. Withdrawal from a course prior to semester commencement may also result in a financial penalty (i.e., withdrawal fee), depending on a student's particular situation (e.g., domestic or international student, continuing or new student, etc.). Refund terms for withdrawals prior to semester commencement are explained in more details in section 6: Regulations Governing Refunds.

1.1.4 Refunds for new overseas students

- i. For new overseas students who have withdrawn after having paid their fees, the College allows the following refunds:
 - If a student submits online their Course Withdrawal Form as prescribed above prior to the start of semester, their tuition fees paid will be refunded less applicable course withdrawal fee.

- If a student submits online their Course Withdrawal Form as prescribed above from the semester commencement date and up to census date, there will be no refund of fees paid.
- If a student submits online their Course Withdrawal Form as prescribed above after the census date, there will also be no refund of fees paid.
- If a student defers their first semester of study and subsequently withdraws from the course, the withdrawal date is the census date of their original start date. There will be no refund of fees paid.
- **Visa rejection:** If a student’s application for a student visa is rejected, the Course Withdrawal Form is not required, but proof of the visa rejection must be attached to the refund form. A full refund will be paid in such circumstances, unless the reason for the visa rejection is any type of fraud and/or giving false or misleading information, in which case 50% of one semester fee will be deducted as a withdrawal fee.
- **Obtaining permanent resident status:** If a student obtains permanent resident status after the census date in a semester, they will be classified as an overseas student for the remainder of that semester and will be liable to pay the tuition fees applying to overseas students for that semester. From the following semester, the student will be classified as a permanent resident and will be liable to pay the tuition fees applying to domestic students.
- **Application Fee:** In all cases, unless waived with the agreement of the College, the Application Fee will be deducted from any refund entitlement of new overseas students.

ii. The following table shows the application of the refund policy, calculated on all pre-paid tuition fees for new overseas students.

Withdrawal Date	Refund	Academic Result
Prior to commencement of classes	100% of fees paid (minus course withdrawal fee)	No result
From commencement up to census date	Nil	No result
After census date	Nil	WN (Withdrawn Fail)

1.1.5 Refunds for continuing overseas students

- i. For those continuing overseas students who have withdrawn after having paid their fees, this policy allows the following refunds.
- If a student submits online their Course Withdrawal Form prior to the start of semester, the full tuition fees paid will be refunded.
 - If a student submits online their Course Withdrawal Form from the commencement of the semester up to census date, 50% of the tuition fees paid will be refunded.
 - If a student submits online their Course Withdrawal Form after the census date, there will be no refund of fees paid.

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- **Obtaining permanent resident status:** If a student obtains permanent resident status after the census date in a semester, they will be classified as an overseas student for the remainder of that semester and will be liable to pay the tuition fees applying to overseas students for that semester. From the following semester, the student will be classified as a permanent resident and will be liable to pay the tuition fees applying to domestic students.
- **Application Fee:** In all cases, unless waived with the agreement of the College, the Application Fee is not refundable.

1.1.6 Students applying from offshore (outside Australia)

- If the student has been required to pay a full year's tuition fee upfront and decides to withdraw for whatever reason (except medical/compassionate grounds which are subject to the College's approval) after one semester of studies at the College, the student will be charged an amount equivalent to 50% of their first semester tuition fee, which will be withheld to cover the cost of student acquisition. To avoid such a situation, the College recommends that students make an educated decision to study at the College by undertaking required and necessary research, comparing courses and providers as per the student's study requirements and in accordance with their study goals.

1.1.7 Refunds for domestic students

- For domestic students who have withdrawn after having paid their fees, this policy allows the following refunds:
 - If a student submits online their Course Withdrawal Form as prescribed above prior to the start of semester, the full tuition fees paid will be refunded.
 - If a student submits online their Course Withdrawal Form as prescribed above from the semester commencement date and up to census date, the full tuition fees paid will also be refunded.
 - If a student submits online their Course Withdrawal Form as prescribed above after the census date, there will be no refund of fees paid.
- The following table shows the application of the refund policy, calculated on all pre-paid tuition fees for domestic students.

Withdrawal Date	Refund	Academic Result
Prior to commencement of classes	100% of fees paid	No result
From commencement up to census date	100% of fees paid	No result
After census date	Nil	WN (Withdrawn Fail)

1.1.8 Leave of Absence and Reduced Study Load

- Applications for Leave of Absence (LOA) and Reduced Study Load (RSL) are subject to approval by the College.

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- ii. While applications are being assessed, students are required to continue attending classes and consequently are required to pay their fees.
- iii. The following applies to all approved Leave of Absence (LOA) and Reduced Study Load (RSL):
 - a. If a student submits their application form prior to the start of the semester up to census date, fees paid will be credited towards the following semester. If payment is not yet received for the applied semester, the full tuition fee for the applied semester is not payable.
 - b. If a student submits their application form after census date, fees paid for the applied semester will be credited to the units enrolled for that semester. The full tuition fee for the applied semester is payable.
 - c. If a student decides to withdraw after an approved LOA or RSL (the semester following the LOA or RSL), a withdrawal fee of 50% of tuition fees paid will apply.

1.1.9 Disclaimer for refunds

- i. To the extent allowed by law, the College reserves the right to change or modify its tuition fees refund policy. Amendments will be effective immediately upon the publication of the policy on the College's website. The College recommends that students review this policy on the College website from time to time.

1.2 Management of student monies

- i. The College operates a trust account in addition to a College operating account to receive tuition fees from both domestic and international students. The trust account is designated to facilitate the collection of up-front fees. All payments to suppliers and creditors are debited from the operating account.
- ii. The College does not accept payment by cash but accepts fees paid by bank transfer, credit card, EFTPOS or online payment.
- iii. Under legislation, the College does not require students to pay more than 50 per cent of total course tuition fees before they start the course (unless the course is 24 weeks or less, where 100 per cent of fees can be collected). Where fees paid are more than 50 per cent of the tuition fee and where a current balance remains in the designated account after paying the current term, these funds must be kept in the designated account until the following semester when fees can then be transferred to an operating account after semester start date. After the student commences, the College does not require a student to pay any further fees until 2 weeks before the start of the next study period.
- iv. In the case of a course cessation or withdrawal, the refund policy is followed.

Non-compliance with this policy framework may result in disciplinary action in accordance with College by-laws.

2 Scope

- i. The tuition fees refund policy and management of student monies procedure applies to all students of the College, both domestic and overseas.
- ii. The Statement of Tuition Assurance applies to all students of the College who are Australian citizens or holders of an Australian permanent humanitarian visa.

3 Roles and responsibilities

The following stakeholders have a responsibility in relation to this policy framework.

Role	Responsibility
Academic Registrar	<ul style="list-style-type: none">• Authorises withdrawal forms
Accountant	<ul style="list-style-type: none">• Reviews the relevant Paradigm report prior to payment, to ensure that a refund claim from the student is valid
Chief Executive Officer	<ul style="list-style-type: none">• Advises students of the College's decision regarding a course that the College ceases to provide and ensures students have the option to complete their course
Chief Financial Officer	<ul style="list-style-type: none">• Responsible for the secure and timely refund of student up-front fee payments• Checks and approves all refund requests
Credit Controller	<ul style="list-style-type: none">• Processes and calculates refund amount according to this policy
Director of Admissions	<ul style="list-style-type: none">• Checks and verifies validity of claims for refund

4 Definitions

For the purpose of this policy framework, the following definitions apply.

Term	Definition
Application Fee	Fee paid to process the application that is not part of tuition fee.
applied semester	The semester related to approved Leave of Absence (LOA) and Reduced Study Load (RSL).
ceases to provide a course of study	Where the College fails to continue to provide a course after the course starts but before it is completed.
census date	The last day that a student can withdraw from a unit without incurring a financial penalty.
domestic student	A domestic student for enrolment purposes is an Australian citizen, New Zealand citizen (or a dual citizenship holder of either Australia or New Zealand), an Australian permanent resident, or an Australian permanent humanitarian visa holder
FEE-HELP	A loan that helps eligible fee-paying students (i.e. those who are not enrolled in a subsidised place) pay their tuition fees.

offshore students	International students who applied from outside Australia or studying through an offshore campus or at an offshore partner institution outside of Australia.
onshore students	International students already studying at an institution within Australia.
overseas student (international student)	<p>As defined by the <i>Education Services for Overseas Students Act 2000</i> (Cth), an overseas or international student means a person (whether within or outside Australia) who holds a student visa as defined by the ESOS Act, but does not include students of a kind prescribed in Section 6 of the Education Services for Overseas Students Regulations 2019.</p> <p>A new overseas student is a student who applied from offshore and onshore:</p> <ul style="list-style-type: none"> • has just enrolled or paid for their very first semester at the College; and/or • subsequent to having paid or enrolled for their very first semester as above, was granted Leave of Absence or Deferral and continue to have prepaid fees from their very first semester at the College. <p>Continuing overseas students include:</p> <ul style="list-style-type: none"> • overseas students who applied and had completed a semester of study at the College (subject to clause 1.1.6)
semester commencement	The start date of each semester as recorded in the student management system (Paradigm).
trust account	A designated bank account where all student fees are banked.
tuition assurance	A service which protects the students of the College by ensuring that the student can continue to study through another provider or receive a refund on their fees if the College ceases to provide their course of study.
Tuition Protection Service (TPS)	The TPS is an initiative of the Australian Government to assist students whose education providers are unable to fully deliver their course of study. The TPS ensures that students are able to complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.
withdrawal date	The date the student withdraws from the course (not unit).

5 Procedures

5.1 Management of student monies

The purpose of this procedure is to ensure adequate processes are in place to account for monies received from students who directly deposit funds with the College to pay for their fees, and for the handling of payments, including the refund of course fees and other matters that are required for compliance with the *Educational Services for Overseas Students Act 2000 (ESOS Act 2000)*. This

procedure applies to all student fees received and related financial transactions during the course of student enrolment.

5.1.1 Background: Tuition Protection Service (TPS)

The Tuition Protection Service (TPS) requires all higher education providers, except those administered by a State education authority or in receipt of recurrent Commonwealth funding, to place all pre-paid tuition fees into a designated account. This account can only be drawn down when the student commences the course. Providers must establish a mechanism for keeping pre-paid tuition fees separate from day-to-day operating expense accounts, so that if a refund is payable before the student commences, the refund can be made in full and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system.

The intention is that initial pre-paid tuition fees held in this account will not be available for the payment of debts of the provider including if the provider goes into administration. A provider must not mix pre-paid tuition fees held in a designated account with other money. Strong penalties will be imposed for non-compliance with this requirement. To minimise the regulatory burden, no routine regular reporting on this requirement by the provider is envisaged, but providers will be required to demonstrate maintenance of the designated accounts on request by the regulator.

There is no limit on the amount of money kept in the designated account. The legislation only requires that at all times there is a sufficient amount in the account to repay all prepaid tuition fees for students who have not yet commenced their course.

5.1.2 Receipt of funds

Domestic students

All up-front student payments are credited or deposited directly into the trust account. The Finance Department transfers these funds into the College operating account immediately after the student starts their course or semester.

Overseas students

All international student payments are deposited in the trust account. The College is able to draw down from the trust account once the student begins the course. Fees paid in advance remain in the trust account until the following semester or when fees are allocated.

Reconciliations of the trust account are done on a monthly basis by the Accountant.

5.1.3 Trust account drawdowns

A number of payments are made from this account.

a. Transfer of designated term tuition fees to operating account

The Accountant will transfer overseas student fees out of the trust account to the College operating account once the student begins the course to ensure adequate provision for refunds is available under the TPS requirement.

b. Refund of monies to students

Any refunds to students are covered by Refund Policy in this Framework, which is communicated to all students through the annually distributed Student Handbook, and always available on the College website. Only fees that have previously been deposited in the trust account will be refunded from this

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account. Otherwise refunds are made from the main College operating account where students' fees have already been transferred if a course or semester has already started. The Accountant will review the relevant Paradigm report prior to payment, to ensure that a refund claim from the student is valid.

c. Compliance with the *ESOS Act 2000*

The TPS sets out the requirements regarding refunds of tuition fees to students where either a course does not commence or a student withdraws before a course commences. In the unlikely event that the College is unable to deliver a course in full, the student will be offered a full refund of the unexpended portion of pre-paid tuition fees for the course which cannot be completed because the College has ceased providing the course. The refund will be paid within two weeks of the day on which the course ceased being provided. Alternatively, the student will be offered an equivalent course with another private education provider. (Refer also to Statement of Tuition Assurance.)

5.1.4 Monthly reconciliation

- i. The Accountant carries out the following reconciliations each month:
 - bank reconciliations, up to the last transactions for the month
 - general ledger reconciliation
 - student fees paid in advance and trust account reconciliation.
- ii. All these reconciliations will ensure that all transactions have been processed correctly and, where errors are detected, that adjustment entries are made promptly.

5.1.5 Monthly journal adjustments

- i. The Accountant compiles the following journals each month.
 - All fees received into the trust account, and refunds from the account are journalised as part of the month-end program.
 - All refunds from the trust account, operating account or credit card facility are journalised to the individual debtor's accounts by means of an adjustment credit.

5.1.6 Record keeping

- i. The *ESOS Act 2000* also requires proper records are kept for every student who is enrolled or has paid course fees. These records will be reviewed as part of any external audit.
- ii. The Academic Registrar keeps full student details that include the student's residential address and other details that are required by the regulations. These records are stored securely and confidentially in line with the *Privacy Act 1988* (Cth) and the College's Information Management and Privacy Framework.

5.1.7 Student agreements

- i. Agreements with all students reflect TPS arrangements.

5.2 Payment of student fees

The purpose of this procedure is to establish protocols for the payment of all tuition fees and accumulated administration fines throughout a semester for all students.

This procedure applies to:

- all enrolled students, both domestic and international
- students previously enrolled
- students not currently enrolled or on study leave, where relevant fee liability was incurred while they were enrolled or is directly related to their enrolment
- research students including those awaiting examination of submitted theses.

5.2.1 Nominating payment of fees

- i. Students nominate and provide details on how they intend to pay for each unit they enrol in either on their enrolment form or at orientation. Enrolment invoices are prepared by the Assistant Registrar and categorised in the following ways: upfront payment, or FEE-HELP.
- ii. Prior to, or at the latest, during Financial Check-In, students will receive a statement of fees for their tuition fees that are payable for that semester.
- iii. Students can change the method for which they choose to pay their fees until census date, with the exception of a deferred payment contract. For example, a student who has nominated FEE-HELP may decide in Week 3 to pay upfront. For students taking FEE-HELP, this is the date for which they incur their debt. Payments for other administrative fines and variation to enrolment invoices can be made before the end of that semester.
- iv. Information about fee payment options is provided to students in the Letter of Offer, the Student Handbook, at orientation and the Statement of Fees sent to students at the start of each semester.

5.2.2 Upfront payment

- i. This is when a student chooses to pay the full cost of tuition fees during Financial Check-In.
- ii. Students paying upfront must pay their fees as invoiced in full during Financial Check-In or enter into a financial contract with the College for deferred payment of fees before they may commence classes. At this time, any late enrolment fine must also be paid.
- iii. If there is a variation to enrolment, invoices are expected to be paid immediately and no later than the census date of that semester and credit is rolled over for the next semester.
- iv. All administrative fines issued are also to be paid upfront by students no later than the end of that semester.
- v. Offshore international students pay upfront before electronic Confirmation of Enrolment (eCoE) is issued by Chief Global Engagement and Partnerships.

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a. Deferred payment contract

- i. The Finance Department informs all upfront fee-paying students of the deferred payment option at the beginning of each semester with instructions on how to apply.
- ii. Before a contract for the deferment of fees is entered, the Chief Financial Officer must be satisfied of the student's ability to meet their financial obligations.
- iii. If the Chief Financial Officer agrees to enter into an agreement for the deferred payment of fees, the Finance Department prepares the FIN-02 Contract for Deferred Payment of Fees. The student, or their parent or guardian in the event the student is under the age of 18, and the Finance Department must sign the form, which constitutes a legal financial contract.
- iv. An upfront payment of at least a term or half-semester fee must be made upon entering into the contract, with an upfront administration fee per semester being levied, which is added to the contract. Students who fail to pay their fees upfront and enter into a deferred payment contract are automatically charged the upfront administration and late fee.
- v. Instalment dates will be nominated by the College. Fees must be paid before census date and on the dates specified on the contract. Payment on any date other than specified by the contract constitutes a default on payment and will attract a penalty.

b. Scholarship or financial assistance

Where a student has been granted a scholarship or financial assistance prior to commencement of semester, during enrolment the Assistant Registrar will credit the total amount to the enrolment invoice.

5.2.3 FEE-HELP

This is when a domestic student defers the full cost of the unit via a FEE-HELP loan. FEE-HELP is an Australian Government loan scheme that helps eligible fee-paying students pay their tuition fees. FEE-HELP is available to both undergraduate and postgraduate and full-time and part-time students.

Eligible students are:

- an Australian citizen who will study at least one unit of their course of study in Australia, or
- a New Zealand Special Category Visa (NZ SCV) holder who meets the long-term residency requirements and who will be resident in Australia for the duration of their unit(s) of study, or
- a permanent humanitarian visa holder, or an eligible former permanent humanitarian visa holder, who will be resident in Australia for the duration of study, or
- an Australian permanent visa holder undertaking bridging study for overseas-trained professionals who will be resident in Australia for the duration of study.

Undergraduate loans attract a 25% loan fee. There is no means test. Students can choose to apply at any time throughout their course, and then each semester they may nominate whether or not they would like to pay for each unit on FEE-HELP.

Upon admission and orientation, students are directed to online FEE-HELP information at [Study Assist](#). Students can also obtain further information about FEE-HELP upon request from the Registrar's Office, including information on applications, requirements and repayments.

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The College has mandated that students who are nominating this payment method do so for whole units only. As per the Letter of Offer, students accept responsibility for the upfront payment of fees if the loan should be rejected.

The Registrar's Office issues no later than 28 days after census date a Commonwealth Assistance Notice (CAN) to all students taking FEE-HELP. This is official notification of the FEE-HELP debt the student has incurred for that enrolment period.

From 1 January 2024, students are no longer required to maintain a pass rate of at least 50% of their full-year load to access the FEE-HELP loan facility for subsequent years.

5.2.4 Payment of fees

Students are required to pay tuition and other sundry fees before the start of each semester. Fees paid in advance are held in trust until due (see section 5.1 Management of Student Monies Procedure).

The College does not accept cash payment. Students may pay fees or fines in the following ways:

- cheque, made out to Excelsia College
- EFT
- Cohort Go Payments
- EFTPOS and credit card (Visa or MasterCard only) in person
- direct debit from a nominated bank account or credit card account
- online via BPoint.

Students, or their nominated parent or guardian if under 18, are responsible for meeting the financial obligation of their study. Due to privacy, the College will only communicate with the student regarding these matters, with the exception of receiving payment on the student's behalf.

5.2.5 Default on the payment of fees or fines

Students who fail to pay their fees by nominated deadlines will be barred from accessing the College's Learning Management System ExO or attending class.

For on-campus students, the Finance Department will notify the relevant Head of School and the student of the exclusion. Only when the matter has been addressed to the satisfaction of the Finance Department will the student be permitted to return to class. The student and relevant Head of School will be duly notified of this matter.

For international students, distance education students, and flexible learning students whose classes are administered through ExO, the Assistant Registrar will change student user permissions to 'Guest' and students will be contacted via email to inform them of the amounts outstanding.

The following penalties apply for students who default on the payment of fees:

- Late payment fee will be levied for fees not paid on the agreed due date.

- In the event the default of any one payment is continuous and in excess of seven days without the prior approval of Finance Department, all outstanding instalments will become payable within seven days.
- Students will not be permitted to attend classes.
- Finance will advise the Registrar's Office to give international students three warnings with an 'Intention to Report to Immigration' included on the third warning. If the student fails to contact the Finance Department after this period, the student will be reported by the Assistant Registrar to the Department of Education Skills and Employment via PRISMS.

For students with any outstanding fees or fines at the end of the semester, the Registrar's Office will withhold their results from that semester until the monies are paid or the matter addressed to the satisfaction of the Chief Financial Officer.

5.3 Student financial assistance

Eligible students are able to apply for student financial assistance on a semester or trimester basis up to the maximum of \$1,000. Whilst the criteria are based on a student's financial need and not on academic records, a recommendation from the student's Head of School is required. By the granting of overseas student financial assistance, the College is investing in the student, giving aid to enable the student to continue their education at Excelsia College. Therefore, the Scholarship Committee must be confident that the limited funds available for such a purpose are well directed.

5.3.1 Setting of the amount of student financial assistance granted

The Excelsia College Board of Directors sets the annual financial assistance limit.

All other forms of financial assistance are dependent on individual student tuition fee amounts.

5.3.2 Applications for student financial assistance

Before the commencement of each semester, eligible students should complete the Student Financial Assistance Application (STU-AD-F02) and email this to the Finance Department at accountsreceivable@excelsia.edu.au two weeks before the published census date.

5.3.3 Student selection for student financial assistance

Scholarship Committee

The Scholarship Committee reviews applications for financial assistance.

After the closing date the Chief Financial Officer collates the applications by School and:

- reviews the applications to ensure all relevant documentation is attached and the student is eligible to apply for assistance. For example, overseas students are not eligible for assistance in their first semester of study. Where significant or relevant documentation has been omitted from the application, the application is disqualified.
- notifies each relevant Head of School that an application has been received from one or more of their students and requests the Head of School to provide a recommendation for each student. A student's application needs to be supported by their Head of School before being processed to the next stage.

- iii. after receipt of the recommendations from the Heads of Schools, the Chief Financial Officer reviews and prioritises the applications, and prepares a recommendation for the Scholarship Committee.
- iv. presents a recommendation to the Scholarship Committee covering two aspects:
 - a. priority-based on financial need that is compiled from the information provided in the applications submitted, and
 - b. assessments from Heads of Schools compiled in summary form.
- v. schedules a meeting of the Scholarship Committee within two weeks of the application closing date.

Assessment criteria

The following principles will guide the decisions of the Committee.

- Applications for continuing students will take priority over those from first-year students.
- Students are assessed on both their financial need and recommendation from their Head of School.
- Where there are many applications that have merit, consideration will be given, so far as is practicable, to ensuring that there is a representation across Schools.
- The amount of assistance provided is assessed on the total number of applications that are regarded as having merit, their priority in regard to other applications and the level of assistance that may have been granted in the past.
- The final decision of whether a student is granted assistance and the amount provided must be by consensus of the Committee.

5.3.4 Notification of student financial assistance

Within two days after the Committee meeting, the Scholarship Committee will respond in writing to all applicants for student financial assistance with the results of their application. The Academic Registrar updates the students' financial records in Paradigm and the Scholarship List spreadsheet, and the Accountant is notified as soon as practicable to ensure that credits are processed to the accounts of students who have been granted student financial assistance.

Students receiving other forms of financial assistance are notified how the allocation has occurred on their Confirmation of Enrolment.

6 Statement of Tuition Assurance

6.1 Statement

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. Under the provisions of the *Higher Education Support Act 2003* (HESA) and the associated HEP Guidelines, Excelsia College (ABN: 50 360 319 774) (Excelsia) (the First Provider) is required to provide a tuition assurance arrangement for

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Australian citizens or holders of an Australian permanent humanitarian visa who are enrolled in higher education courses it offers. This requirement is to protect a student in the event that Excelsia ceases to provide a course of study in which a student is enrolled. This statement sets out the interim arrangements for tuition assurance that will apply from 1 January 2018 and Excelsia College's obligations from that date. If any changes occur to the proposed arrangements outlined below, a revised statement will be provided on Excelsia College's website and advised to all students that have enrolled in the intervening period.

6.2 Scope

This statement applies to all students of Excelsia College who are Australian citizens or holders of an Australian permanent humanitarian visa.

6.3 Principles

In the event that Excelsia ceases to provide a course of study in which a student is enrolled the student is entitled to a choice of:

- a. an offer of a place in a similar course of study with a Second Provider without any requirement to pay the Second Provider any student contribution or tuition fee for any replacement units (this is known as the Course Assurance Option);

OR

- b. a refund of their up-front payments for any unit of study that the student commences but does not complete because Excelsia ceases to provide the course of study of which the unit forms part (this is known as the Student Contribution/Tuition Fee Repayment Option).

6.4 Procedure

6.4.1 Information for affected students

In the event that Excelsia College ceases to provide a course of study:

1. Within 14 days of Excelsia College making a decision to cease to provide the course, but no later than within 24 hours of the default occurring, Excelsia College will notify affected students in writing that a course of study is no longer provided.
2. As soon as practicable, Excelsia College will also update its website to reflect that the course is no longer being delivered and to give students information about the tuition assurance arrangements.
3. Affected students may choose either course assurance arrangements or access Australian Government Tuition Protection Service.

6.4.2 The course assurance option

Excelsia College is a financial member of the Australian Government Tuition Protection Service and is also committed to providing the following Course Assurance Protection. Should the need arise whereby Excelsia closes a course, a campus, or its operations, the following actions will be applied to existing students:

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1. Review Excelsia’s commitments to current students, at that point in time, by auditing the progress of all students in their respective courses.
2. Ascertain programs of study offered by other Australian Higher Education Institutions to determine a list of similar courses offered in similar modalities to those affected by Excelsia’s decision.
3. Advise students of Excelsia’s decisions, the implications for their course and Excelsia’s commitment to ensure that they are able to complete their course.
4. Negotiate with students to develop a strategy for each affected student to complete their program of study. This strategy will comprise one, or a combination, of the following options:
 - a. Excelsia could continue to offer the unit/s of study, or course in a teach out arrangement, honouring the normal time constraints for the student’s mode of study in their given course.
 - b. Excelsia could assist a student enrol in another institution to provide appropriate units for cross-institutional credit into their Excelsia course in a timely manner.
 - c. Excelsia could assist a student to transfer their credits to another provider (Second Provider) offering a similar course — especially if a student is yet to complete more than 50% of their course. In such a case, the relevant Second Provider(s) will send a student enrolled in the course of study a Written Tuition Assurance Offer (the Offer) advising the student of the options available under the tuition assurance requirements. The Offer will include directions that the student must follow in order to notify the relevant Second Provider(s) of the choice they have made for each affected unit. The relevant Second Provider(s) will provide this offer within 20 business days after it knows, or should know by reasonable enquiries, that Excelsia has ceased to provide a course of study. A student who accepts the replacement course offered will not be required to pay the Second Provider for the replacement components of the replacement course. However, the fees payable for the remainder of the replacement course may be different from the fees payable for the original course.

6.4.3 The student contribution/tuition fee repayment option

Excelsia College is a financial member of the Australian Government Tuition Protection Service and, should one of the above not be acceptable, the student has the opportunity to access the Australian Government Tuition Protection Service.

7 Document status and governance

Responsible Officer	Chief Financial Officer	Date created: September 2023 Date of last review: September 2023
Approving Authority	Board of Directors	Meeting date: 7 December 2023 Agenda item number: 7A1

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Endorsement	Management Committee	Meeting date: 13 October 2023 Agenda item number: 8.9
Publication	Version 1 (Public)	December 2023
Related documents and references	<p>External documents</p> <p>Education Services for Overseas Students (ESOS) Act 2000</p> <p>Education Services for Overseas Students Regulations 2019</p> <p>Higher Education Provider Guidelines</p> <p>Higher Education Support Act 2003 (Cth)</p> <p>Privacy Act 1988 (Cth)</p> <p>Tuition Protection Service</p> <p>Internal documents</p> <p>Academic Calendars</p> <p>ACA-STU-02 Student Grievance Framework</p> <p>Confirmation of Enrolment</p> <p>Course Withdrawal Form</p> <p>GOV-STA-04 Information Management and Privacy Framework</p> <p>REG-STU-01 Admissions Framework</p> <p>REG-STU-02 Student Lifecycle Framework</p> <p>Request for Refund Form</p> <p>Scholarship List spreadsheet</p> <p>STU-AD-F02 Student Financial Assistance Application</p> <p>Student Grievance Notification</p> <p>Variation to Enrolment Form</p>	
HESF	1, 1.1.2, 2, 6, 6.2.1.i	
Review date	Review of Version 1	December 2026

8 Document history

This policy framework has been amended as follows:

Version	Approved by and date	Sections amended

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