



FEES POLICY

Fees Policy		
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1.0	Executive Management Group	11 Feb 2020	Document creation

PURPOSE AND SCOPE

The aim of this policy is to:

- Specify the principles and processes for setting, calculating, charging and refunding student fees.

This policy applies to all enrolled students of the Sydney Institute of Traditional Chinese Medicine (SITCM), as well as students previously enrolled and students who have deferred their studies, where the relevant fee liability was incurred while they were enrolled or is directly related to their enrolment.

1 OVERVIEW

The Sydney Institute of Traditional Chinese Medicine (SITCM) is committed to ensuring that prospective and current students are fully aware of their rights and obligations regarding fees.

This policy is informed by the *Higher Education Standards Framework (Threshold Standards) 2015*, particularly Sections 1.1 Admissions and 7.2 Information for Prospective and Current Students; the *Higher Education Support Act 2003* (HESA), the *VET Student Loans Act 2016* and the *Education Services for Overseas Students Act 2000* (ESOS Act), particularly Part 3 Division 2 Tuition Fees.

This policy should be read in conjunction with the *Deferral and Withdrawal Policy and Procedure*, the *Refund Policy* and the *Special Circumstances Refund Policy*.

2 POLICY

2.1 TYPES OF FEES

SITCM levies fees for services provided to students as part of their enrolment. Student fee types include:

- 1) Tuition fees; and
- 2) Incidental fees for goods and services.

2.1.1 TUITION FEES

- 1) SITCM levies tuition fees for each unit of study in accordance with HESA.
- 2) Tuition fees are payable by domestic and international students.
- 3) Before enrolment, students will be advised of the total indicative tuition fees for the duration of their course, and any fees other than tuition fees that are payable for the course.
 - a. SITCM will publish this information in the *HE Student Prospectus* for the Bachelor of Traditional Chinese (BTCM) Medicine course and *VET Student Prospectus* for Vocational Education and Training (VET) courses.
 - b. At the time of offer, the total indicative tuition fees for the duration of the course are outlined in the student's electronic *Letter of Offer*.
 - c. International students are also issued with their electronic *Confirmation of Enrolment* which confirms the initial pre-paid tuition fee, other pre-paid non-tuition fee and total indicative tuition fees.
- 4) Tuition fees are published in accordance with Section 2.2.1 (Setting, Publishing and Reviewing Fees).
- 5) Students are financially liable for all units of study in which they are enrolled as at the census date for that study period, regardless of whether they have attended or attempted any of the unit of study.
 - a. Students are responsible for managing their enrolment which includes adding or dropping a unit of study by the census date.
- 6) If a student re-enrolls in a unit that they previously failed (refer to the *Student Assessment Policy and Procedure*), they will receive no discount on tuition due to having attempted the unit of study previously.
 - a. Students will be charged based on the tuition rates associated with the year in which the unit of study is to be repeated.

2.1.2 INCIDENTAL FEES

- 1) Incidental fees are:
 - a. For goods and services provided to students that are not essential to their program of study, or
 - b. Where the goods and services are also made available to students in an alternate form, free of charge, or
 - c. Fines or penalties, provided that they are levied principally as a disincentive and not to raise revenue or cover administrative costs.
- 2) Incidental fees include but are not limited to:
 - a. Application fees;
 - b. Academic transcript;
 - c. Replacement testamur;
 - d. Replacement student cards;
 - e. Credit transfer fees or recognition of prior learning fees for each unit of study for which credit or recognition is approved in accordance with the *Credit for Prior Learning Policy and Procedure*;
 - f. Late fees for tuition fee payment, enrolment or re-enrolment;
 - g. Charges for refund of fees before enrolment, or after enrolment but before census date;
 - h. Fees for SITCM to provide a make-up class, which may be provided at SITCM's discretion when a student is absent from a scheduled class and requests a make-up class;
 - i. Library fees;
 - j. Material fees; and

- k. Printing.
- 3) Incidental fees are not to be charged for goods or services provided as a reasonable adjustment for disability pursuant to the *Student Academic Support Policy and Procedure*.
- 4) Incidental fees are payable by students on the basis of use and are not generally refundable.

2.2 SETTING, VARYING, REVIEWING AND PUBLISHING FEES

2.2.1 SETTING, PUBLISHING AND REVIEWING FEES

- 1) SITCM sets tuition fees annually for domestic and international students in accordance with HESA.
 - a. When determining tuition fees SITCM takes into account the cost of delivery of the course and strategic and commercial considerations.
 - b. Tuition fees vary by student cohort based on residency status and course.
 - c. Tuition fees for international fee paying students will be set at a minimum to be sufficient to cover the full cost of providing the program to an international student in accordance with HESA and Higher Education Provider Guidelines.
- 2) Planned tuition fee increases are included in annual *SITCM Business Plans*, which are approved by the Board of Directors on the recommendation of the CEO.
- 3) Incidental fees and charges for goods and services provided by SITCM are determined by the CEO and reviewed annually.
- 4) SITCM reserves the right to vary fees in accordance with Section 2.2.2 (Varying Fees).
- 5) Tuition fee information is contained in the *HE* and *VET Schedules of Tuition Fees* and in the *Subject Selection Form*, both of which are made available to students free of charge before the earliest enrolment date for a study period.
 - a. The Registrar annually publishes *HE* and *VET Schedules of Tuition Fees* for all units of study proposed to be provided in a study period for each course on the SITCM website.
 - b. The Administration Office biannually updates the *Subject Selection Form* and makes it available by:
 - i. Emailing it to all newly enrolled students.
 - ii. Uploading it to the Moodle learning management system.
 - iii. Providing it to students on request.
- 6) The census date is the date that students must finalise any up-front payments or submit their request(s) for Commonwealth assistance.
- 7) Students who request a HELP Loan (i.e. a FEE-HELP or VET Student Loan) will be sent a *Commonwealth Assistance Notice* (CAN) within 28 days of the census date indicated in the notice.
- 8) Students who request a VET Student Loan will be sent:
 - a. a *VET Student Loan Statement of Covered Fees* and a *VET Student Loan Fee Notice* for the first fee period of the course at least 14 days before the first census date in the fee period.

2.2.1.1 Census Dates

- 1) A census date (also called census day) for a unit of study is the closing date for a student to apply for FEE-HELP or VET Student Loans assistance and the date a student incurs a HELP debt (the tuition fees) for the unit undertaken.
- 2) The census date is set by SITCM for each unit of study it provides or intends to provide during a year and will be no earlier than 20 per cent of the way through a unit of study.

- 3) The period of time during which the unit of study is undertaken includes any normal study breaks, assessment or examination periods (except supplementary examinations as these are not normally undertaken by all the students in the unit of study).
 - a. For HE units of study, the last day of the examination period is used as the end of the study period.
 - b. For VET units of study, the last day of classes is used as the end of the study period.
- 4) SITCM uses the Census Date Calculator (<https://www.education.gov.au/census-dates>) to determine the census date for a unit of study.

2.2.2 VARYING FEES

- 1) Once tuition fees are set and published, SITCM will only vary a published tuition fee in accordance with the *Higher Education Provider Guidelines 2012*, namely by meeting the following three requirements:
 - a. The variation occurs before the published census date for the unit of study;
 - b. The variation is downward and does not otherwise disadvantage a student enrolled, or a person seeking to enrol; and
 - c. The variation is necessary to correct the published tuition fee due to administrative error or circumstances that did not apply at the time the tuition fee was determined.
- 2) If SITCM varies a tuition fee in accordance with this policy, SITCM will:
 - a. Withdraw any previous schedule which contains the tuition fee subject to variation; and
 - b. Publish the replacement schedule on the SITCM website as soon as practicable after making that decision.

2.3 PAYMENT OF FEES

- 1) Students must pay the fees owing according to the payment due date.
- 2) For tuition fees, the payment due date is:
 - a. For students not on a fee instalment plan agreement: either the date specified in the *Subject Selection Form* or, if they enrol in the Unit of Study after that date, within 14 days of receipt of the payment invoice.
 - b. For students on a fee instalment plan agreement: the dates specified in the student's fee instalment plan agreement.
- 3) If a student enrolls in a Unit of Study on or after the start date and prior to the census date, a late enrolment fee of 3% of the tuition fee applies to the Unit of Study.
 - a. The late enrolment fee cannot be deferred to FEE-HELP.
 - b. The late enrolment fee cannot be incurred by a student changing from one Units of Study to another.

2.3.1 PAYMENT OPTIONS

- 1) Payment options include:
 - a. By direct bank deposit/transfer; or
 - b. By cheque; or
 - c. In person with an accepted credit/debit card via the details on the fee letter of offer or fee invoice; or
 - d. By a HELP Loan.
- 2) The use of any payment option other than HELP Loans requires tuition fees to be paid into a trust account that SITCM has established with an Australian bank specifically for tuition fees.

- a. For details on SITCM's tuition assurance system, please refer to the *Statement of Tuition Assurance* on the SITCM website.
- 3) In all payment methods, a receipt will be issued at the time of payment.

2.3.2 TUITION DEPOSITS – INTERNATIONAL STUDENTS ONLY

- 1) International students accepting offers of admission to a course must pay a tuition deposit to secure their place.
 - a. The required deposit is outlined in each student's letter of offer and fee invoice.
 - b. The deposit includes the application fee and the tuition fees for the first study period.
- 2) Tuition deposits are used to confirm a student's intention to study and are held as a credit on their account until a tuition charge is raised against their enrolment. The deposit will then be allocated to the tuition fee charge.
- 3) Once the required deposit has been paid, the Registrar will email an electronic *Confirmation of Enrolment* to the student.

2.3.3 VOLUNTARY UPFRONT TUITION PAYMENTS

- 1) Before the commencement of their course, a student can choose to pay more than the required deposit as a voluntary upfront payment.
- 2) Under the Tuition Protection Service of the *ESOS Act*, international students who choose to pay more than 50% of the fees for their course upfront must formally notify SITCM by email at accounts@sitcm.edu.au to indicate that this is a voluntary upfront payment to be held in their student account.
- 3) Any voluntary upfront payment will remain on the student's account until it has been fully allocated to the fees associated with their enrolment.
 - a. Credit balances in student accounts are not refunded until a student either formally discontinues their studies or completes their course at SITCM.
 - b. SITCM issues invoices for voluntary tuition payments.
 - c. Any approved refunds for payments will be refunded to the original payment source.

2.3.4 FEE-HELP – BACHELOR OF TRADITIONAL CHINESE MEDICINE ONLY

- 1) FEE-HELP assists eligible domestic fee paying students to pay all or part of their tuition fees in the Bachelor of Traditional Chinese Medicine course.
 - a. FEE-HELP cannot be used for additional study costs such as accommodation, laptops or textbooks.
 - b. There is a 25% loan fee applied to FEE-HELP loans. The loan fee is 25% of the tuition fee for each unit of study and it is applied, as students undertake the course, to each unit that is paid for with a FEE-HELP loan.
 - c. There is no interest charged on HELP debts. However, indexation is added to a student's HELP debt annually.
- 2) Students can borrow up to the combined HELP loan limit to pay their tuition fees.
 - a. Once a student begins using their HELP loan limit, the amount of HELP they have left to borrow is the HELP balance.
 - b. The HELP balance is renewable. Any compulsory or voluntary repayments will top up a student's HELP balance.
- 3) FEE-HELP students who fail to provide their tax file number by the census date will have their enrolment cancelled in line with HESA requirements.
- 4) For further information about FEE-HELP, refer to the Australian Government Study Assist website for FEE-HELP at: <https://www.studyassist.gov.au/help-loans/fee-help>.

2.3.5 VET STUDENT LOANS – DIPLOMA OF REMEDIAL MASSAGE ONLY

- 1) Vet Student Loans assist eligible domestic fee paying students in paying all or part of their tuition fees in the Diploma of Remedial Massage course.
 - a. Vet Student Loans cannot be used for additional study costs such as accommodation, laptops or textbooks.
 - b. A loan fee is applied to Vet Student Loans. The loan fee is 20% of the tuition fee for each unit of study and it is applied to each unit that is paid for with a Vet Student Loan.
 - c. There is no interest charged on HELP debts. However, indexation is added to a student's HELP debt annually.
- 2) Under Commonwealth legislation, the amount of a Vet Student Loan for the course is capped.
 - a. The Vet Student Loan may not be sufficient to cover all the tuition fees for the course.
 - b. SITCM will send students written notice of the amount of their course tuition fees covered by the loan and any gap fees required to be paid by students, by the first census date for the course.
 - c. Students must pay the gap fee by the census date.
- 3) Students can borrow up to the combined HELP limit to pay their tuition fees.
 - a. Once a student begins using their HELP loan limit, the amount of HELP they have left to borrow is the HELP balance.
 - b. The HELP balance is renewable. Any compulsory or voluntary repayments will top up a student's HELP balance.
- 4) VET Student Loans students who fail to provide their tax file number by the census date will have their enrolment cancelled in line with HESA requirements.
- 5) For eligibility requirements refer the VET Student Loans Student Entry Procedure at: <https://www.sitcm.edu.au/vet-courses/vet-fee-help/>.
- 6) For further information about VET Student Loans, refer to the Australian Government Study Assist website for Vet Student Loans at: <https://www.studyassist.gov.au/vet-students/vet-student-loans>.

2.3.6 FEE INSTALMENT PLANS

- 1) Students who require an extension to the payment due date can apply for a fee instalment plan, in which a tuition fee is split into instalments of three (3) or less.
 - a. Students must submit a completed *Application for Fee Instalment Plan* form to accounts@sitcm.edu.au.
 - b. Application forms are available from the Administration Office.
- 2) Fee instalment plans are not available:
 - a. Unless unforeseen or exceptional circumstances apply.
 - b. To international students in their first semester of study.
 - c. To domestic students who apply for Commonwealth assistance.
- 3) Fee instalment plan applications must be submitted before the payment due date for the study period for which the fee is due, or, for exceptional circumstances, within one (1) week of the circumstances occurring.
- 4) Students are required to pay at least one third of their outstanding tuition fees before the activation of a fee instalment plan.
- 5) The final instalment of a fee instalment plan must be due no later than Week 10.
- 6) If a fee instalment plan payment is not received by its due date, Section 2.7 (Non-Payment of Fees) applies.

2.4 CHANGES TO RESIDENCY OR CITIZENSHIP STATUS

- 1) Students who change their residency status at any time during their studies, from the point they receive an offer to SITCM, must advise SITCM of the change to their circumstances within seven (7) calendar days of receiving formal confirmation from the Australian Government, by emailing administration@sitcm.edu.au and providing certified proof of the change.
- 2) SITCM will apply changes to residency to any study period in which the census date has not passed, based on the date the evidence is received from the student.
- 3) Changes to residency cannot be applied retrospectively.

2.4.1 BEFORE COMMENCEMENT OF STUDY

- 1) Where an international student obtains and provides evidence to SITCM of Australian Permanent Residency or New Zealand Citizenship before enrolling in their course and before the census date of the study period of the first enrolment in that course, the offer of a place as an international student will lapse and the student will be transferred to a domestic fee paying place and will be charged fees accordingly.
- 2) Where a student is an Australian Permanent Resident and receives Australian Citizenship before the census date of their enrolment, their fee type will not change.
- 3) If the change in citizenship enables access to assistance such as HELP loans, this will be made available to the student.

2.4.2 AFTER COMMENCEMENT OF STUDY

Where an international student obtains and provides evidence to SITCM of Australian Permanent Residency or New Zealand Citizenship after the census date of the study period in which they are enrolled, they will be liable for international student fees for that study period and will be transferred to a domestic fee paying place for the following study period and will be charged fees accordingly.

2.5 WITHDRAWALS, REFUNDS AND FEE REMISSION OF TUITION FEES

2.5.1 COURSE WITHDRAWAL

- 1) International students who withdraw from their course and provide written notification to SITCM:
 - a. Before the semester commencement date will have 90% of their tuition fees refunded.
 - b. Within four (4) weeks after the semester commencement date will have 70% of the tuition fees refunded.
 - c. Four (4) weeks or more after the semester commencement date will receive no refund.
- 2) In all circumstances the application fee is non-refundable.
- 3) Domestic students who withdraw from their course before the census date and provide written notification to SITCM will not be charged tuition fees.
- 4) Domestic students who withdraw from their course after the census date will be charged the full tuition fees for their enrolled units.
- 5) A request for a refund must be made in accordance with the *Refund Policy*.

2.5.2 REFUNDS

- 1) Overpayments arising from changes to enrolment are credited to the student's account and available to be allocated against future enrolment and related fees, unless a refund is specifically requested by the student.
- 2) For information on how refunds are processed, refer to the *Refund Policy*.

2.5.3 FEE REMISSION DUE TO SPECIAL CIRCUMSTANCES

- 1) A student is financially liable for all courses in which they are enrolled as at the census date for that study period.
- 2) A student who withdraws after the census date may apply for a refund of tuition fees paid or a remission of their HELP debt if they believe their circumstances satisfy all criteria as set out in the *Special Circumstances Refund Policy*.

2.6 NON-PAYMENT OF FEES

- 1) SITCM will not allow a student to graduate, or provide them an academic transcript, or grant a deferment request, until the student has paid all debts owed to SITCM.
- 2) Any student who does not pay a tuition fee by the payment due date (as defined in Section 2.3: Payment of Fees):
 - a. Will immediately incur a \$250 late penalty fee that cannot be deferred to FEE-HELP.
 - i. This penalty does not apply if the student unenrolls by census date.
 - b. Will receive a *Outstanding Tuition Fees Notice* via email warning them that they have outstanding tuition fees and risk being unenrolled.
 - c. May then be unenrolled.

2.7 ACCESSIBILITY OF POLICY

This policy will be made available to students and persons seeking to enrol by publication on the SITCM website.

3 RELATED POLICIES AND OTHER DOCUMENTATION

- 1) Higher Education Standards Framework (Threshold Standards) 2015.
- 2) Higher Education Support Act 2003.
- 3) VET Student Loans Act 2016.
- 4) Education Services for Overseas Students Act 2000.
- 5) E2.09 Deferral and Withdrawal Policy and Procedure.
- 6) E2.15 Refund Policy.
- 7) E2.12 Special Circumstances Refund Policy.
- 8) HE Student Prospectus.
- 9) VET Student Prospectus.
- 10) Letter of Offer.
- 11) Confirmation of Enrolment.
- 12) A1.06 Student Assessment Policy and Procedure.
- 13) A1.03 Credit for Prior Learning Policy and Procedure.
- 14) A1.07 Student Academic Support Policy and Procedure.
- 15) SITCM Business Plan.
- 16) Subject Selection Form.
- 17) VET Student Loans Student Entry Procedure.
- 18) Statement of Tuition Assurance.
- 19) HE Schedule of Tuition Fees.
- 20) VET Schedule of Tuition Fees.
- 21) VET Student Loan Statement of Covered Fees.
- 22) VET Student Loan Fee Notice.
- 23) Commonwealth Assistance Notice.
- 24) Higher Education Provider Guidelines 2012.
- 25) Application for Fee Instalment Plan.
- 26) Outstanding Tuition Fees Notice.