



Fees Policy and Procedure		
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## VERSION HISTORY

Version	Authorised by	Approval Date	Details
1.0	EMG	11 Feb 2020	Document creation
1.1	PRG	29 Apr 2020	Removed "Statement of Tuition Assurance" section
1.2	EMG	21 Jul 2020	VET Fee Payment Schedule added
1.3	EMG	17 Feb 2021	External Fee section added
1.4	BoD	17 Dec 2021	Emphasised no tuition fees can be paid in cash; added clear procedures for fee variation and debt recovery
1.5	EMG	11 May 2022	Revised the <i>Fee Variation Form</i> to allow approval by the COO, revised debt recovery processes
1.6	EMG	19 Apr 2023	Fee instalment applications sent post-census date are rejected; removed late enrolment fees & fee variations
1.7	PRG	4 Aug 2023	Replaced Finance Manager with Accounts Officer; VET Fee Payment Schedules removed, maximum payments on a fee instalment plan increased from 3 to 4

## 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) 2021*, 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 should be read in conjunction with the *Deferral and Withdrawal Policy and Procedure*, the *Refund Policy and Procedure* and the *Special Circumstances Refund Policy and Procedure*.

## 2 POLICY

### 2.1 TYPES OF FEES

- 1) SITCM levies fees for services provided to students as part of their enrolment. Student fee types include:
  - a. Tuition fees; and
  - b. Incidental fees for goods and services.
- 2) Students are also required to pay additional fees to external organisations during their Bachelor of Traditional Chinese Medicine (BTCM) course.

#### 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 BTCM 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 2.2.2 (Publishing 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.

### 2.1.3 EXTERNAL FEES

- 1) Prior to attending any sessions at the SITCM Teaching Clinic during the Year 2 unit ACU207: TCM Practice 1 (Acupuncture Techniques), each BTCM student must externally attain:
  - a. A Senior First Aid Certificate;
  - b. A Working with Children Check; and
  - c. A National Police Clearance Certificate.
- 2) Each of the above three certificates and checks must be attained at the student's own expense.

## 2.2 SETTING, PUBLISHING AND VARYING FEES

### 2.2.1 SETTING 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 2.2.3 (Varying Fees).

#### 2.2.1.1 Census Dates

- 1) A Census Date (also called census day) for a unit of study is the date when the student become financially liable for their enrolment in any unit of study.
- 2) The census is the last date that the student will be able to finalise or withdraw from any units of study, finalise residency status, suspend their studies or discontinue the course.

- 3) The fee payment date is always earlier than the Census Date: students need to pay the tuition fees by the payment due date outlined on the *Subject Selection Form*.
- 4) The Census Date for a unit of study is no earlier than 20 per cent of the way through that unit of study.
  - a. 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).
  - b. For HE units of study, the last day of the examination period is used as the end of the study period.
  - c. For VET units of study, the last day of classes is used as the end of the study period.
- 5) SITCM uses the Census Date Calculator (<https://www.education.gov.au/census-dates>) to determine the Census Date for each unit of study.
- 6) The correct Census Dates for a year are always available in that year's SITCM's *Academic Calendar*.
  - a. For HE units of study, the Census Date is generally the Friday of Week 4.
  - b. For VET units of study, the Census Date is generally the Friday of Week 3.

### 2.2.2 PUBLISHING FEES

- 1) Tuition fee information is contained in the *HE Schedule of Tuition Fees*, the *VET Schedule of Tuition Fees* and the *Subject Selection Form*, all of which are available to students before the earliest enrolment date for a study period.
  - a. The Accounts Manager publishes the *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](#) every semester.
  - 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 [SITCM website](#) and the Moodle learning management system.
    - iii. Providing it to students on request.
  - c. If a student wishes to change any enrolled units of study, they can do so by submitting a completed *Enrolment Variation Form* (available on the [SITCM website](#) and the Moodle learning management system) to the Administration Office before Census Date.
- 2) Students must either finalise any up-front payments or submit their request(s) for Commonwealth assistance by the Census Date.
- 3) 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.
- 4) 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.

### 2.2.3 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.
  - a. Upon receiving a fee payment, the Accounts Officer will always email a receipt to the student.
- 2) The due date for tuition fee payments is either:
  - a. The date specified in the *Subject Selection Form*; or
  - b. If they student enrolls in the unit of study after the date specified in the *Subject Selection Form*: within 14 days of receipt of the payment invoice; or
  - c. If they are on a fee instalment plan agreement as described in Section 2.3.3.1: each date 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, no late enrolment fee applies.

### 2.3.1 PAYMENT USING 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. A 20% loan fee applies to FEE-HELP loans. The loan fee is 20% 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>.
- 5) Students must indicate on their *HE Subject Selection Form* if they wish to defer their tuition fees to FEE-HELP.

### 2.3.2 PAYMENT USING 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>.
- 7) Students must indicate on their *VET Subject Selection Form* whether they wish to defer their tuition fees to Vet Student Loans.

### 2.3.3 PAYMENT THAT DOES NOT USE A HELP LOAN

- 1) Students who do not use a HELP loan to pay their tuition fees can pay:
  - 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 *Letter of Offer or Fee Invoice*.
- 2) No part of a student's tuition fees can be paid in cash.
- 3) Tuition fees will be paid into a trust account that SITCM has established with an Australian bank specifically for tuition fees.
- 4) 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.
  - c. Once the deposit has been paid, the Registrar will email an electronic *Confirmation of Enrolment* to the student.
  - d. The deposit is held as a credit on the student's account until a tuition charge is raised, at which time the deposit will then be allocated to the tuition fee charge.

**2.3.3.1 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 four (4) or less.
  - a. Students must submit a completed *Application for Fee Instalment Plan* form to [accounts@sitcm.edu.au](mailto: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.
  - a. Fee instalment plan applications submitted after the Census Date will be automatically rejected.
- 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 2.6 (Non-Payment of Fees) applies.

**2.3.3.2 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](mailto: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.

**2.4 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](mailto: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**

- 1) 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 AND REFUNDS**

#### **2.5.1 COURSE WITHDRAWAL**

- 1) Students may withdraw from a unit of study in accordance with the *Deferral, Suspension and Withdrawal Policy*.
- 2) According to the *Refund Policy and Procedure*, domestic students who withdraw from their unit of study:
  - a. By the Census Date will receive a refund on any paid tuition fees.
  - b. After the Census Date will receive no refund.
- 3) According to the *Refund Policy and Procedure*, international students who withdraw from their unit of study:
  - a. Before the semester commencement date will have 90% of their tuition fees refunded.
  - b. By the Census Date will have 70% of the tuition fees refunded.
  - c. After the Census Date will receive no refund.
- 4) In all circumstances, the international student application fee is non-refundable.
- 5) A withdrawal from a unit of study after Census Date does not give rise to eligibility for a refund unless the *Special Circumstances Refund Policy and Procedure* applies.

#### **2.6 NON-PAYMENT OF FEES**

- 1) If any student does not pay a tuition fee by the payment due date, the Accounts Officer will initiate the procedure outlined in Section 3.1 (Debt Recovery for Students not Using HELP Loans or Fee Instalment Plans) or Section 3.2 (Debt Recovery for Students Using Fee Instalment Plans).

#### **2.7 ACCESSIBILITY OF POLICY**

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

## **3 PROCEDURE**

### **3.1 DEBT RECOVERY FOR STUDENTS NOT USING HELP LOANS OR FEE INSTALMENT PLANS**

- 1) The Accounts Officer sends the student a *Fee Invoice* that specifies the tuition fees to be paid, how it is to be paid and the payment deadline.



- 2) If the student remains enrolled and has still not paid the tuition fees in the week that ends with the Census Date, the Accounts Officer sends the student a payment reminder email which includes:
  - a. The *Fee Invoice*;
  - b. A warning that failure to pay the outstanding tuition fees within two (2) calendar weeks will result in a \$250 late payment fee that cannot be deferred to a HELP loan;
  - c. Encouragement for the student to consider applying for a fee instalment plan; and
  - d. An attached *Application for Fee Instalment Plan*.
- 3) If the student remains enrolled and has still not paid the tuition fees one (1) calendar week after the previous email was sent, the Accounts Officer sends the student another payment reminder email which includes:
  - a. The *Fee Invoice*;
  - b. A warning that failure to pay the outstanding tuition fees within one (1) calendar week will result in a \$250 late payment fee that cannot be deferred to a HELP loan;
  - c. Encouragement for the student to consider applying for a fee instalment plan; and
  - d. An attached *Application for Fee Instalment Plan*.
- 4) If the student remains enrolled and has still not paid the tuition fees one (1) calendar week after the previous email was sent, the Accounts Officer sends the student another payment reminder email, with the Registrar and Office Manager cc'd, which includes:
  - a. The *Fee Invoice*;
  - b. Notification that the student is now liable to pay a \$250 late payment fee in addition to the outstanding tuition fees;
  - c. A warning that failure to pay all of the sum owed within one (1) calendar week:
    - i. Will prevent the student from accessing Moodle, sitting exams, graduating, receiving academic transcripts or participating in Clinical Practicum until full payment has been received; and
    - ii. May result in the student being unenrolled without further warning.
- 5) If the student remains enrolled and has still not paid all of the sum owed one (1) calendar week after the previous email was sent, the Accounts Officer notifies the Office Manager and Registrar by email.
- 6) Within two (2) working days of receiving the Accounts Officer's notification:
  - a. The Office Manager ensures that the student is prevented from accessing Moodle, sitting exams or participating in Clinical Practicum until the sum owed is paid in full.
  - b. The Registrar emails the CEO to seek approval to unenroll the student.

### 3.2 DEBT RECOVERY FOR STUDENTS USING FEE INSTALMENT PLANS

- 1) One (1) calendar week before the payment deadline for each instalment, the Accounts Officer sends the student a payment reminder email which includes:
  - a. The *Fee Invoice*; and
  - b. A warning that failure to pay the outstanding tuition fees within two (2) calendar weeks will result in a \$250 late payment fee that cannot be deferred to a HELP loan.
- 2) If the student remains enrolled and has still not paid the instalment one (1) calendar week after the previous email was sent, the Accounts Officer sends the student another payment reminder email which includes:

- a. The *Fee Invoice*; and
  - b. A warning that failure to pay the outstanding tuition fees within one (1) calendar week will result in a \$250 late payment fee that cannot be deferred to a HELP loan.
- 3) If the student remains enrolled and has still not paid the instalment one (1) calendar week after the previous email was sent, the Accounts Officer sends the student another payment reminder email, with the Registrar and Office Manager cc'd, which includes:
  - a. The *Fee Invoice*;
  - b. Notification that the student is now liable to pay a \$250 late payment fee in addition to the outstanding tuition fees;
  - c. A warning that failure to pay all of the sum owed within one (1) calendar week:
    - i. Will prevent the student from accessing Moodle, sitting exams, graduating, receiving academic transcripts or participating in Clinical Practicum until full payment has been received; and
    - ii. May result in the student being unenrolled without further warning.
- 4) Within two (2) working days of receiving the Accounts Officer's email, the Office Manager:
  - a. Ensures that the student has been phoned to reiterate the need to immediately pay the debt and the consequences for not doing so; and
  - b. Informs the Accounts Officer of the outcome of the phone call.
- 5) If the student remains enrolled and has still not paid all of the sum owed one (1) calendar week after the previous email was sent, the Accounts Officer notifies the Office Manager and Registrar by email.
- 6) Within two (2) working days of receiving the Accounts Officer's notification:
  - a. The Office Manager ensures that the student is prevented from accessing Moodle, sitting exams or participating in Clinical Practicum until the sum owed is paid in full; and
  - b. The Registrar emails the CEO to seek approval to unenroll the student.

#### **4 RELATED POLICIES AND OTHER DOCUMENTATION**

- 1) Higher Education Standards Framework (Threshold Standards) 2021.
- 2) Higher Education Support Act 2003.
- 3) VET Student Loans Act 2016.
- 4) Education Services for Overseas Students Act 2000.
- 5) Deferral, Suspension and Withdrawal Policy and Procedure.
- 6) Refund Policy and Procedure.
- 7) Special Circumstances Refund Policy and Procedure.
- 8) HE Student Prospectus.
- 9) VET Student Prospectus.
- 10) Letter of Offer.
- 11) Fee Invoice
- 12) Confirmation of Enrolment.
- 13) Student Assessment Policy and Procedure.
- 14) Credit for Prior Learning Policy and Procedure.
- 15) Student Academic Support Policy and Procedure.
- 16) SITCM Business Plan.
- 17) Subject Selection Form.
- 18) Academic Calendar.
- 19) Enrolment Variation Form.

- 20) VET Student Loans Student Entry Procedure.
- 21) HE Schedule of Tuition Fees.
- 22) VET Schedule of Tuition Fees.
- 23) VET Student Loan Statement of Covered Fees.
- 24) VET Student Loan Fee Notice.
- 25) Commonwealth Assistance Notice.
- 26) Higher Education Provider Guidelines 2012.
- 27) Application for Fee Instalment Plan.
- 28) Outstanding Tuition Fees Notice.