

# Fees Policy - Higher Education

Policy Code: STU-018 Version: 23.0 Effective Date: 10 February 2023

## **Purpose**

This Policy applies to all domestic students enrolled within a higher education course at the College and provides a broad framework and set of principles regarding the payment of fees and any circumstances relating to this. This includes, but is not exclusive to:

- FEE-HELP
- Self-funded students (up-front payment of fees and / or payment plan)
- Enrolment Fees
- Policy around special circumstances for fees
- Restrictions
- Commonwealth Supported Places Historical Reference

### Scope

- All domestic Higher Education students
- All campuses (including online)

## **Policy Statement**

All students studying at the College and enrolled within a higher education course are expected to pay the enrolled tuition fees **in full** by the census date of the relevant subject. This can be undertaken using the following methods:

- 1. FEE-HELP loan scheme
- 2. Full upfront payment of fees upon enrolment
- 3. Commonwealth Supported Place (selected historical courses only).

Fees can also be paid using a combination of the above methods. If student has not registered to pay for the subject under FEE-HELP (see below) and the account cannot be settled by the census date for the teaching period, certain restrictions to enrolment may apply, as outlined in this Policy.

Course fees are protected by a fair and reasonable refund policy as defined by the <u>Department of Education and Training</u> where cases of 'Special Circumstances' apply. Information on re-crediting FEE-HELP monies or the direct refund of subject fees can be found in the *Remission of Financial Liability due to Special Circumstances Policy – Higher Education* and the relevant Student Handbook that is provided to students prior to enrolment and is available on the College website.

## **Higher Education FEE-HELP**

All students wishing to enrol in a higher education course at the College are encouraged to investigate their eligibility for FEE-HELP as the preferred payment option.

FEE-HELP is an Australian Government loan scheme which assists eligible students to pay their tuition fees up to a HELP lifetime limit of \$113,028 [this is the 2023 limit; CPI is applied annually]. The Australian Government pays the



student's tuition fees to the College and students begin to repay their FEE-HELP debt to the Australian Government once their income reaches a prescribed threshold.

FEE-HELP is only applicable to accredited Higher Education qualifications delivered by the College. This includes all (AQF Level 7) Bachelor degrees and (AQF Levels 5 - 7) Diplomas and Undergraduate Certificates.

There is a loan fee of 20% for FEE-HELP loans for undergraduate courses of study. The loan fee does not count towards a student's FEE-HELP limit.

A student is entitled to FEE-HELP for a subject being undertaken as part of an eligible course, if the student:

- 1. is an Australian citizen, a holder of an Australian permanent humanitarian visa
- 2. is still enrolled in the subject at the end of the census date for the subject
- 3. is not a Commonwealth supported student in relation to the subject
- 4. has completed and signed a request for Commonwealth assistance in relation to the subject or their course before the end of the census date
- 5. meets the Tax File Number requirements
- 6. has maintained a minimum 50% pass rate (after enrolling in eight (8) subjects); and
- 7. has a FEE-HELP balance greater than zero (0).

To apply for FEE-HELP students must complete the electronic Commonwealth Assistance Forms (eCAF) via the Student Portal. It is important that a student declares they have read the acceptance of obligation and declaration information when applying for eCAF assistance. All updated FEE-HELP booklets, information and Government loan agreements, interest charges and policies are able to be checked via the Government <u>Study Assist</u> website.

## **Payment of Fees**

- 1. It is the responsibility of the student to be familiar with the requirements of fee payment under this Policy and to pay fees in line with those requirements.
- 2. The College does not charge an administrative application fee for enrolment into its courses.
- Students are required to pay the tuition fees in full for each subject (or be registered for FEE-HELP for that subject) no later than the published commencement date for the specific subject and teaching period enrolled within.
- 4. Fees are charged by teaching period of enrolment and payment is only expected for the enrolled teaching period. Students can enrol and pay in advance, however payment will not be accepted for any more than one (1) academic year in advance.
- 5. Non-payment of fees as outlined in this policy may result in enrolment being cancelled and a reenrolment restriction being applied to the student account until fees are paid in full.
- 6. Course Fees Upfront Payment

The full fee amount for enrolled subjects will be invoiced to be paid by commencement date as specified above and **must** be paid by the census date. Students who do not settle their account on or before census date will remain liable for the **total** subject fee. Full fees, including all recovery costs, will become due and payable immediately. Further restrictions may apply as outlined below (see *Restrictions* section).

The College accepts the following payment methods for upfront fees:

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- 1. Payment via the Student Portal> My Finances
- 2. Bank Deposit
- 3. EFTPOS
- 4. Credit card (not Amex or Diners Club)

Students will be liable for any bank fees and charges associated with credit cards or bank transfers and dishonoured payments.

### **Material Fees**

Textbooks are required for most subjects and are paid for separately. The Endeavour National Textbook List is available on Endeavour Bookstore website.

## Miscellaneous Fees and Charges

There are other charges that may be applicable to student fees including the following:

- Re-issue of Testamur, Academic Transcript or Record of Results \$25.00 (includes standard postage and handling) - this fee applies to all students requesting a re-issue of documentation, regardless of course of enrolment.
- Uniform Fees any student enrolled in a subject involving clinic practicum will be required to purchase the clinic uniform of white Endeavour-logo coat or black Endeavour-logo polo shirt, depending on the course of enrolment. This will be outlined by academic staff prior to the first clinic class (approximately \$50.00).
- First Aid Certificate all students enrolled in a course involving clinic practicum are required to obtain a valid First Aid Certificate (HLTAID003 or HLTAID011 Provide first aid (VET unit of competency) through a relevant first aid course prior to enrolling in their first clinic subject. The fees for these are dependent upon the service provider and can range from \$150 to over \$400. Students are required to source their own First Aid course.
- Educational Pathways the College reserves the right to charge a Challenge Assessment fee based on the recognition of prior learning assessment or examinations required; the student will be informed in advance of any fees.

### Restrictions

If the account cannot be settled by the commencement date for the teaching period, the following restrictions may apply:

- Withdrawal from Subject
- Withdrawal from Course
- Attendance to Final Examinations will be restricted
- Results and Grades may be withheld
- Re-Enrolment into further subjects may be restricted
- Course progression will be halted
- Academic Transcripts, Statements of Attainment, Letters of Completion, Testamurs and Eligibility for graduation will be withheld.

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Exceptions to the above may include financial hardship and other extenuating circumstances. Any requests for allowances to be made prior to the end of a teaching period should be referred to the *Remission of Financial Liability due to Special Circumstances Policy – Higher Education.* 

If a student is unable to pay their fees after communications from the College:

- Students will be referred to a debt collection agency if they cease studying and have outstanding fees.
- Subject or course fees are non-transferable to other students or institutions.

## Remission of Financial Liability due to Special Circumstances

Students who have difficulty in paying any relevant fees by the due date are encouraged to contact Student Services to discuss their concerns further.

Where applicable, exceptions may be granted under financial hardship and other extenuating circumstances. Any requests for allowances to be made prior to the end of a teaching period should be referred to the *Remission of Financial Liability due to Special Circumstances Policy – Higher Education.* 

A review of a student's application under this Policy will occur within thirty (30) working days of receipt of the appropriate documentation. Any decision made shall be considered within the College's policies, statutes and regulations.

## **Setting and Publishing Fees**

Fees for the subsequent calendar year per subject / course are set and approved by the College's Board of Directors through the annual financial budgeting process. After approval of fees for the following calendar year:

- International student fees are published on the College's website immediately (by 30 October each year)
- Domestic student fees are sent to the Department of Education (DET) for consideration for FEE-HELP purposes and subsequently published on the College's website (by 30 October each year).

All fees will be confirmed prior to enrolment and the commencement of the subjects. Fees for courses are provided in the College's marketing materials and on the relevant websites.

## **Fee Changes**

Fees are subject to change throughout the life of the course. Fee changes will be published with appropriate notice and will be made available on the website and relevant student documents.

If a subject fee changes by more than 10% after a student enrols, the student will be notified of the fee increase in writing before the start of the course or relevant teaching period. Subject fees must only change during a teaching period in extraordinary circumstances. If subject fees change during a teaching period the new fee will apply from the beginning of the following teaching period.

## **Commonwealth Supported Places**

The College does not offer Commonwealth supported places from 2023, and the historical policy references below are applied to the Commonwealth Supported places offered in 2020 - 2022 in the following courses:

- Undergraduate Certificate in Human Biology
- Undergraduate Certificate in Building Health through Nutrition
- Undergraduate Certificate in History and Philosophy of Complementary Medicine

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Undergraduate Certificate in Lifestyle Coaching

A Commonwealth supported place (CSP) is a place at a university or higher education provider where the government pays part of the course fees. This part is a subsidy, not a loan, and students are not required to repay the fees.

This subsidy does not cover the entire cost of study. Students must pay the rest, called the 'student contribution amount' as outlined on the College's fee schedule. Students must pay this amount by the census date for the subject or may be eligible for FEE-HELP (see above).

Limited places under the CSP scheme and course entry requirements may limit offerings under this scheme. Being eligible for a CSP does not mean that an applicant will be offered a CSP. If applicable, the offer to enter with a CSP will be outlined on the student's letter of offer.

To be eligible for a CSP, students must be one of the following:

- an Australian citizen, who will live and study in Australia for some of the course; or
- a New Zealand citizen, who will live and study in Australia for the whole course; or
- a permanent visa holder, who will live and study in Australia for the whole course.

### **Definitions**

**College** – The Australian College of Natural Medicine Pty Ltd (ACNM) trades as Endeavour College of Natural Health and Endeavour Wellness Clinic. For the purpose of this policy, any reference to 'College' or 'the College' should be considered a reference to each or any of these respective trading names / entities.

**CSP** – Commonwealth Supported Place; a partially-subsidised place in an approved course, where the Federal Government pays part of the student's fees.

**Student** – is an individual person who is formally enrolled to study at the College. The individual person is that who appears on the College's documents such as enrolment, admission and payment documents, and who is assigned an individual student ID.

**Teaching period** – is a published period of time set out for delivery of a subject including study and examination weeks, in a block of 16 – 18 weeks. This will be a Semester or Online teaching period for higher education subjects.

### **Related Procedures**

Not Applicable

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## **Further Information**

#### **Related Policies**

Non Award Study Policy

Remission of Financial Liability due to Special Circumstances Policy - Higher Education

#### **Related Documents**

Application for Remission of Financial Liability - HE

Post Census Subject Withdrawal Form

Student Portal Form and Case Submission

Guidelines

Not Applicable

**Benchmarking** 

Not Applicable

**Supporting Research and Analysis** 

Not Applicable

Fees Policy – HE

**Related Legislation** 

Higher Education Support Act 2003



# **Review and Approval**

**Policy Author** 

Director, Student Services & Retention

**Policy Owner** 

Chief Financial Officer

Contact

National Quality, Governance & Compliance Manager

compliance@endeavour.edu.au

**Approval Body** 

Academic Council

Meeting Date: 10 February 2023

**Policy Status** 

Revised - full revision for 2023 practices

### **Responsibilities for Implementation**

- **Bookstore Coordinator**
- Chief Financial Officer
- Director of Sales and Admissions
- Director of Student Services and Retention
- Educational Pathways staff
- Head of Sales and Marketing
- National Quality, Governance and Compliance Manager
- National Student Records Coordinator
- Student Services and Student Success teams

### **Key Stakeholders**

- Admissions staff
- Bookstore staff
- Finance team
- Office of Student Records
- Students