# **Tuition Fees and Charges Policy**

**Colleges of Business and Technology (WA) Pty Ltd** Trading as Curtin College, a member of Navitas Pty Limited CRICOS Provider Code: 02042G TEQSA Provider Code: PRV12157 ABN: 13 092 155 970

## Document

Document Name	Tuition Fees & Charges Policy	
Brief Description	Curtin College charges student fees for various activities. In some cases, the fee covers the cost of delivering the service, in other cases, the fee acts as a disincentive or penalty. This Policy applies to all students and outlines student fees and charges	
Responsibility	College Director and Principal	
Initial Issue Date	October 2012	
Authorising Body	College Leadership Team	

## **Version Control**

Date	Version No.	Summary of Changes	Reviewer Name and Department/Office	
June 2024	V2.0	New Policy template. Policy reviewed	Commercial Finance Manager and Quality & Compliance Manager	
February 2025	V2.1	Added Enrolment Fee – 8.2	Admissions Manager	

## Related Documents

Name	Location
Enrolment Policy	Website
Deferral, Suspension and Cancellation Policy	Website
Refund Policy	Website

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## 1 Introduction and Scope

1.1 Introduction

This policy outlines the basis on which Curtin College charges student fees. It defines the types of fees and charges and provides the authorities to determine the types of fees; penalties for non-payment; sponsorships and scholarships; and payment terms.

1.2 Scope

This policy applies to all prospective and current students intending to enrol in units of study or who are currently enrolled in units of study offered by Curtin College.

- 2 Policy Principles
  - 2.1 Curtin College Tuition and other charges will be set according to delegated authorities (Schedule 1).
  - 2.2 To be enrolled at Curtin College, students will have paid any tuition and administrative fees or charges or arranged a payment plan (only available to returning students) prior to commencement of studies in any teaching period.
  - 2.3 Students who can demonstrate genuine financial hardship and are not eligible for FEE-HELP may apply for a payment plan to pay for Tuition Fees.
- 3 Fees and Charges

Curtin College may charge fees for tuition, penalties, materials provision and various other activities.

- 4 Fee Schedule and Fee Inclusions
  - 4.1 The tuition fees are charged according to the approved tuition fee for the course. Course fees for international and domestic students are available on the <u>Curtin College website</u>. <u>http://www.curtincollege.edu.au/</u>
  - 4.2 For a Study Period The fee which a student is charged is calculated on the number of credit points in which the student is enrolled for the Study period. If a student is granted CRL the fees/refunds/penalties will be based on credit points net of exemptions. When an applicant accepts a place offered by the College by paying the fees, a binding contract is created between the student and the College.
  - 4.3 If a student has been excluded or withdrawn and is later re-admitted to the College, the student is liable for the fee that applies at the time of re-enrolment.
  - 4.4 The College has the right to increase course or tuition fees and charges from time-to-time without notice.
- 5 Payment of Fees
  - 5.1 Students must pay their tuition fees upfront, unless they have opted to use the FEE-HELP loan scheme (domestic students only) or have entered into a payment plan.
  - 5.2 Applicants who receive a Letter of Offer are required to pay fees for one study period prior to commencement of studies to secure their place. The amount of deposit required is stated in the Letter of Offer. The total tuition fees stated in a Letter of Offer are indicative only and are based on a full-time study load for one study period. The final tuition fees incurred may vary depending on unit selections, study load and promptness of payment. Students will receive a credit to their account where the incurred tuition fees are less than the amount paid in advance.
  - 5.3 Throughout their enrolment, students are required to pay each study periods fee prior to enrolling for the following study period.

- 5.4 A student who fails to pay their tuition fees in full by the due date may have their enrolment terminated and (in the case of international students) subsequently reported to Department of Home Affairs for non-payment of fees (refer to section 5.7).
- 6 Late Payment of Fees
  - 6.1 Any payments not made by the due date may incur a late payment penalty of A\$200. This charge is in addition to any late enrolment fees that may be incurred.
  - 6.2 If fees remain unpaid after census date (Friday of Week 4) or if the payment plan arrangements are consistently broken the student will be reported for appropriate action.
  - 6.3 All debts must be settled before exams are taken. Final results taken will be withheld until full payment, including late penalty charges, have been received.
  - 6.4 Students will not be allowed to enrol in further units or programs until all outstanding debts are settled. Students may be encumbered from enrolment if they are a bad payer even if they have paid all outstanding debt.
- 7 Penalties for Non-Payment or Partial Payment of Fees and Charge
  - 7.1 Where the student's account for tuition fees and other charges, has an outstanding balance as at the prescribed date for payment of the charge, a late payment fee will be imposed, and a financial encumbrance may be placed on the student.
  - 7.2 If a student discontinues their enrolment, re-admission will be refused until the outstanding balance including late charges is paid in full.
  - 7.3 In specific cases, the College may cancel a student's enrolment during the study period on the grounds that, as at the due date, the student has not paid the outstanding balance of tuition fees.
  - 7.4 Where a student's enrolment has been cancelled, they may have their enrolment reinstated if they pay the fees, including the late payment charge within 14 days of the notice of cancellation.
  - 7.5 All student accounts which have outstanding fees at the end the study period, will result in final grades being withheld until the account is paid in full. The student's enrolment may be terminated in accordance with the Deferral, Suspension and Cancellation Policy. If it is the student's final study period with Curtin College, then the official academic record and award certificate (testamur) will be withheld until the account is paid in full. The implications of this situation could result in a student being unable to graduate from Curtin College; or Curtin College withholding results from a new institution which the student wishes to enrol in after their Curtin College studies.
  - 7.6 Curtin College reserves the right to initiate debt collection, where deemed necessary, to collect outstanding payments.
  - 7.7 An international student who has not paid their fees may be reported to Immigration and may have their Confirmation of Enrolment (CoE) cancelled.

## 8 International Students

<u>Tuition fees for international students</u> are governed by the Education Services to Overseas Students (ESOS) Act 2000 which deals with a registered providers obligation in relation to:

- limitation on the amount a registered provider can receive from an overseas student or intending overseas student in respect to tuition fees;
- obligation for the registered provider to maintain an account with an Australian Authorised Deposit-taking Institution (ADI) where tuition fees received in advance are to be deposited; and

- obligation in relation to the account money including timing of withdrawals and ensuring that enough is available in line with the requirement of the ESOS Act.
- 8.1 Overseas Student Health Cover (OSHC)
  - 8.1.1 It is a condition of an international student visa that the student obtains and maintains OSHC for the duration of their time in Australia.
  - 8.1.2 Curtin College offers OSHC to students through its preferred provider Allianz. Cost of the cover is included in the Letter of Offer. Students wishing to take out OSHC with Allianz are required to pay for the cover on acceptance of the Letter of Offer.
  - 8.1.3 Students may arrange their own OSHC, at their own cost. Proof of other cover must be provided with the acceptance of the Letter of Offer.
  - 8.1.4 Refunds are given in exceptional circumstances and are subject to approval by the College Director and Principal.
- 8.2 Enrolment Fee
  - 8.2.1 A one-time enrolment fee of \$225 AUD will be charged to international students as part of their deposit payment upon acceptance.
  - 8.2.2 Enrolment fee refunds are processed in accordance with the Curtin College Refund Policy.

#### 9 Domestic Students Tuition Fees

- 9.1 Commonwealth Loan Scheme FEE-HELP
  - 9.1.1 In accordance with Government policy, domestic students may be eligible to obtain a loan under the FEE-HELP Scheme to pay all or part of their tuition fees. For information on eligibility criteria go to <u>StudyAssist</u>.
  - 9.1.3 The provisions of the Commonwealth Loans Scheme FEE-HELP are determined by the Commonwealth Government. The policy in this section is always subject to the Higher Education Support Act 2003, as amended, and its related Guidelines.
  - 9.1.4 A student who provides false or misleading information in their FEE-HELP application shall have their Letter of Offer withdrawn and their enrolment cancelled.
  - 9.1.5 A financial debt to the Commonwealth Government, for FEE-HELP, will be incurred after Census Date (Friday of Week 4).

For further information on FEE-HELP click here

- 9.2 Applying for a FEE-HELP Loan
  - 9.2.1 A student must lodge a Request for FEE-HELP Assistance Form and provide the following prior to the census date:
    - tax file number (TFN), or Certificate of application for a TFN
    - a Unique Student Identifier (USI) Number,

**Note**: Failure to provide the above information by Census date (Friday of Week 4) will result in the College placing a sanction on the student's enrolment.

- 9.2.2 For each study period the student is enrolled in the same course, the balance of the tuition fees outstanding as at the study period Census Date will be converted to a FEE-HELP loan.
- 9.2.3 If the student enrols in a different course, a separate FEE-HELP Loan Request Form must be lodged.

- 9.3 Notice of FEE-HELP Liability
  - 9.3.1 FEE-HELP students will receive a Commonwealth Assistance Notice (CAN) by email within 28 days from the Census Date.

The CAN provides students with information on the unit(s) for which they have FEE-HELP assistance, their FEE-HELP debt, and Commonwealth Higher Education Student support Number (CHESSN) or Unique Student Identified (USI). Students may access information on their FEE-HELP balance from the <u>Study Assist website</u>.

- 9.3.2 Students have 14 days from the date of the CAN to advise the College if they believe that there is an error in the CAN.
- 9.3.3 Upon investigation, if the CAN is in error, the College will issue an amended CAN.
- 9.4 Extension of Due Date

Students who are not eligible for a FEE-HELP loan and who can demonstrate genuine financial hardship, may be permitted to pay tuition fees over a period in the form of a payment plan (refer to Section 12).

10 Sponsorships and Scholarships

This section applies to international students, where there is an agreement between the College and a sponsor for all or part of the students' fees to be paid to the College by the sponsor.

10.1 Sponsorship Agreement (Contract)

To confirm a sponsorship agreement, the sponsor must provide a Financial Guarantee to the College. The Financial Guarantee must specify:

- The student (s) to whom the sponsorship agreement applies,
- Any limitations which may be placed on the student as a condition of the sponsorship agreement, such as which course the student may be enrolled in or which courses must be undertaken;
- The charges that are included within the financial guarantee.
- Any limitations which are placed on the sponsors liability, such as an upper limit on the charges or an agreed split of the charges between the sponsor and the student;
- The period (years, study periods) to which the sponsorship agreement applies.
- 10.2 Implementation of a Sponsorship Agreement
  - 10.2.1 An invoice will be issued to the sponsor for the portion of the student's fees and charges which the sponsor is liable for under the sponsorship agreement.
  - 10.2.3 A Statement of Account will be issued to the student indicating the portion of fees and charges which the student is liable for under the sponsorship agreement.
- 10.3 Obligation of Student
  - 10.3.1 Where the sponsorship agreement does not apply to the total amount of tuition fees and any other charges, the student is required to pay the balance of the tuition fees.
  - 10.3.2 A late payment fee will be charged if the amount due is not paid in full by the due date. Penalties for non-payment or partial payment will be applied to the portion of fees and charges for which the student is liable under the sponsor agreement.
  - 10.3.3 Where validity of a Financial Guarantee from a sponsor has expired, it is the student's responsibility to secure additional Financial Guarantee from their sponsor. The College reserves the right to refuse enrolment or impose to the student that full tuition fees are paid to cover unpaid tuition fees (if any) as a result of an expired Financial Guarantee.

- 10.4 Obligation of Sponsors
  - 10.4.1 Payment by the sponsor is required according to the Statement of Account and invoice documentation sent to the sponsoring body by the College.
  - 10.4.2 The College reserves the right to refuse enrolment if a student or sponsor fails to provide the College with an up-to-date financial guarantee.
  - 10.4.3 Sponsors will be subject to the College policy for debt recovery procedures and at the discretion of the Senior Financial Accountant or nominee may have legal action imposed to recover such charges as are outstanding.
  - 10.4.4 A sponsor's debt would not normally cause a financial encumbrance to be placed on a student. However, in specific circumstances such action may be taken following consultation between the Director of Marketing and Admissions or the College Director or nominee.
  - 10.4.5 If a financial encumbrance is placed on a student due to a sponsor debt the student will be informed of such action by the Senior Financial Accountant or Nominee.
- 10.5 Extension of Due Date

Sponsors may liaise with the College to negotiate an extension to the due date for a sponsor payment.

- 11 Scholarships
  - 11.1 Where the benefactor of the scholarship is external to the College, the benefactor will be recorded as the sponsor of the student and the details of the benefactor's scholarship agreement will form the basis of the Scholarship agreement.
  - 11.2 Where the Scholarship does not apply to the total amount of Tuition Fees and/or any other charges, the student is required to pay the balance by the due date to avoid incurring a late payment charge.
  - 11.3 Scholarship and Bursaries are non-refundable.
- 12 Payment Plans

Continuing students who can demonstrate genuine financial hardship may be permitted to pay their tuition fees over a period in the form of a payment plan.

- 12.1 Standard Payment Plan
  - 12.2.1 To be eligible for a standard payment plan, a student is required to pay 50% of the total tuition fees upfront. Students will be advised of the payment terms upon application for a payment plan.
  - 12.2.2 Standard payment terms are approved and applied by the Student & Academic Services Manager.
- 12.2 Non-Standard payment Plan

All students may be able to negotiate payment terms that are different from the standard payment terms. These are determined on a case-by-case basis and should be approved by the College Director and Principal, or nominee.

- 13 Refund of Fees
  - 13.1 Please refer to the Refund Policy.
- 14 Compliance
  - 13.1 General

The College Director and Principal will ensure staff are informed about this Policy through staff meetings and communications.

Students will be made aware of this Policy through the Policy Library, Website, Orientation information sessions and Digital Campus.

- 13.2 Relevant Legislation
  - Higher Education Support Act (HESA) 2003
  - Higher Education Standards Framework (Threshold Standards) 2021
  - The Education Services for Overseas Students Act (ESOS) 2000 and
  - The National Code of Practice for Providers of Education and Training to Overseas Students 2018 (<u>National Code 2018</u>).

#### 15 Definitions

Refer to the <u>Glossary of Terms</u> on the Curtin College website.

## 16 Review

This Policy is reviewed every two years or if there are any changes to legislation, regulation and guidelines.

#### 17 Records Management

All records in relation to this document will be managed as follows:

Record type	Owner	Location	Retention	Disposal
Policy	College Director and Principal	Policy HUB	Permanently	Archived once updated or reviewed

# Schedule 1

Fee/ Charge Type	Delegated Authority to approve fee/charge
Tuition fees for international students	Executive General Manager
Tuition fees for Domestic students (Australian Citizens and Permanent Residents)	Executive General Manager
Administrative and Miscellaneous Charges	College Director