1. Context
This document describes how THINK administers domestic student fees, charges and refunds, including the collection of student fees, the administration of student loans, including managing entitlements under FEE-HELP, VET FEE-HELP and VET Student Loan (VSL), and the refund of student fees (or re-credit of HELP/VSL balances).

2. Definitions

**Audit enrolment**: enrolment into a subject with no recorded grade or outcome and does not count towards the student’s course.

**Australian Student Tuition Assurance Scheme (ASTAS)**: protection for domestic students if THINK ceases to provide the course in which they are enrolled, ensuring they can complete their studies in another program or with another education provider or receive a refund of their unspent tuition fees.

**Census date**: the last date in the study period for domestic students in a VET FEE-HELP or FEE-HELP enabled course to withdraw without incurring financial liability for tuition fees.

**Commonwealth Assistance Notice**: a document outlining a domestic student’s enrolment, any HELP or VET Student Loan debt incurred or student contribution amounts paid, and any loan fee incurred.

**Course**: the series of subjects in which a student enrolls and which, when completed, will achieve the specified course learning outcomes and lead to the conferral of a designated award.

**Deferral**: a delayed commencement by an applicant who has received an offer of a place in a THINK course.

**Domestic student**: an Australian citizen, a New Zealand citizen, or a holder of an Australian permanent visa (holders of all categories of permanent resident visas including Humanitarian Visas).

**Extenuating circumstances**: circumstances that are beyond the control of a domestic student enrolled in non-HELP/VSL enabled course; not a result of the student’s action or inaction; and are unusual, uncommon or abnormal.

**FEE-HELP and VET FEE-HELP**: (Higher Education Loan Program): a government loan scheme to assist eligible domestic students in deferring payment of all or part of their tuition fees.

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1 From 01 January 2017, VET-FEE HELP is no longer available to domestic students commencing a VET course. This was replaced by the VET Student Loan Scheme.
**Genuine student:** a domestic student who:
- knows the course requirements
- has provided up-to-date contact details
- is reasonably engaged in the course, and if an online student has made significant participation online (this includes meeting the course requirements and participating in assessment activities for the course)
- where enrolled in multiple courses, has reasonable study load that will not prevent them from successfully completing the courses
- when required and where applicable, has communicated their agreement for the Department of Education and Training Secretary to continue to use VET FEE-HELP/ VET student loan to pay tuition fees for their course.

**Leave of absence:** an approved period during which a current student is not enrolled in any subject.

**Non-award study:** the study of individual subjects without the restriction of an award course or qualification.

**Provider default:** failure of a registered provider to provide or continue to provide a course.

**Special circumstances:** the circumstances under which a domestic student in a HELP-enabled course is eligible for a refund of up-front fees paid or a re-credit of FEE-HELP, VET FEE-HELP or VET Student Loan liability after the census date has passed.

**Start date:** the first day of the first teaching session of the course.

**Subject:** a component of a course with specified subject learning outcomes.

**VET Student Loan (VSL):** a government loan scheme replacing VET Fee-HELP from 01 January 2017; domestic students meeting the requirements can access student loan for approved VET courses within the specified cap limit.

**VET Student Loan Fee Notice:** a document issued to domestic students accessing the VET Student Loan about:
- fees covered by VET Student Loans
- any additional fees (including whether a loan fee is payable), and
- other relevant information (including how to withdraw before the census day without incurring fees)

**Withdrawal:** a formal procedure where a student decides to discontinue a course without the intention of returning or discontinues a subject with the intention of enrolling in it at a later date.

**Withdrawal date:** the date specified in the written notice as the date a student’s withdrawal takes effect or when the student’s enrolment was cancelled.

### 3. Scope

This policy applies to all applicants and currently enrolled domestic students.

**Note:** the version of this policy in place at the time of a student’s letter of offer and associated terms and conditions will apply for the duration of their course unless the student is otherwise notified of a change in the policy by email.

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2 For a list of approved courses, visit the Department of Education and Training website:
4. THINK’s responsibilities
THINK is responsible for:
- providing accurate and accessible information to applicants and students about all student fees, including tuition and non-tuition fees, and invoice due dates
- providing accurate and comprehensive information to applicants and students about FEE-HELP, VET FEE-HELP and VET Student loan provisions, sufficient for applicants and students to understand their requirements and obligations reporting and publishing student fees as required by the relevant legislation
- providing accessible payment methods
- ensuring non-tuition fees meet the legislative requirements about incidental fees
- ensuring there are fair and equitable processes for the issuing of tuition fee refunds to students according to the relevant legislation and policy
- ensuring courses are set up with a minimum of three fee periods and that fees charged within that period are proportionate, where applicable
- ensuring timeframes for accepting FEE-HELP and VET Student loan applications, fee periods, invoices and Commonwealth Assistance Notices (CAN) are applied as appropriate
- ensuring that fees are set up according to the provisions of relevant legislation
- ensuring that the Secretary of the Department of Education and Training (DET) is informed as soon as practicable about changes to domestic students’ nominated payment mode where required.

5. Student’s responsibilities
THINK students are responsible for:
- ensuring all information provided for enrolment and fee collection is accurate, including subject enrolment records and personal information
- reading and acting on information about fees (including invoices and fee notices) in a timely manner
- paying all fees by the specified due date and/or providing all of the necessary information for accessing FEE-HELP or VET Student Loan by the required date
- paying fees for repeating subjects
- paying fees owed regardless of approved withdrawal from a course or subject after the prescribed deadlines.

THINK students receiving FEE-HELP must comply with progression and other requirements under the Higher Education Support Act 2003 to maintain access to the scheme. Refer to the Study Assist website for more information.

Students must pay their fees by the specified due date. THINK may cancel a student’s enrolment for failure to pay outstanding fees.

6. Determining student fees
The Vertical General Manager (or delegate) proposes all fees for courses, non-award and audit subjects, and short courses.
The Chief Marketing Officer, Chief Finance Officer, Chief Operations Officer and Chief Executive Officer review and approve all proposed fees. All THINK fees may be subject to annual increases.

6.1 Audit enrolments

Students electing to audit a subject (sit-in, with no assessment) will be charged a tuition fee equivalent to 50% of the tuition fee for a student undertaking the subject as part of an award. Where the audit is required as part of the resolution of a complaint or appeal, the tuition fee may be waived by the Vertical General Manager on the recommendation of the Dean.

7. Administration of student fees

The Student Finance Team is responsible for the administration of student fees.

THINK will issue invoices to all students for each study period, including the course and subject names and codes, the census date, the student liability status and the total outstanding debt.

7.1 Higher Education (HE) and ELICOS

THINK will issue invoices to all students for each study period, including the course and subject names and codes, the census date, the student liability status and the total outstanding debt.

7.2 Vocational Education and Training (VET) – VET FEE-HELP and VET Student Loan

For VET courses, THINK will issue the following notices for each study period which state the course name and code, the census date, the student liability status and student’s total outstanding debt:

- a VET FEE-HELP Invoice Notice for domestic students who opted to continue accessing VET FEE-HELP,
- a VET Student Loan Invoice Notice for domestic students on the VET Student Loan Scheme

VET students who complete their qualification will receive no less than three (3) VET FEE-HELP/ VET Student Loan Invoice Notices throughout their studies, aligned with the fee-periods and/or study periods of their course.

Each VET FEE-HELP/ VET Student Loan Invoice Notice will include the proportionate fees payable for that fee-period. The total fees charged will not exceed the advertised maximum course price. VET FEE-HELP/ VET Student Loan Invoice Notices will be issued no earlier than 42 calendar days before the study period start date and no later than 14 calendar days before the census date.

For students on the VET Student Loan Scheme, THINK will provide a VET Student Loan Statement of Covered Fees. Refer to the VET Student Loans (Courses and Caps) Determination for eligible courses and loan caps.

Students who choose to use FEE-HELP or VSL to cover their tuition fees must meet the eligibility criteria and provide all requested information and documentation to support their application by the due date. Failure to do so will result in THINK changing the student’s status to upfront, and the student will be liable for all fees.

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3 The VET Student Loan Statement of Covered Fees will include information as outlined under the following:

- VET Student Loan Act 2016, Section 56
- VET Student Loan Rules 2016, Sections 99(4) (a) to (i) and 129
7.3 Invoices and extensions to payment deadlines
THINK will issue students their invoices or VET Student Loan Fee Notice based on their enrolment and liability status as recorded in the student records management system and published tuition fees on THINK’s website. Invoices will be available through the Student Portal and will be sent to the student’s registered email address.

Extensions to payment deadlines will only be approved in exceptional circumstances, must be authorised by the Director of Student Services and Campus Operations (or delegate) on the recommendation of the Dean or General Manager, and will not exceed 42 calendar days.

Applications for extensions must be supported by the documentation demonstrating exceptional circumstances.

THINK will issue a Commonwealth Assistance Notice within 28 calendar days of the census date.

8. Cross-institutional or pathway fees
The hosting provider will determine student contributions or tuition fees for cross-institutional or pathway study.

9. Scholarships
Full or partial tuition fee scholarships may apply if students are successful following an open application process against published criteria.

THINK scholarships:
• are only applicable until the course end date, as stated in the letter of offer. Extensions will only be granted in extenuating circumstances
• are offered based on the criteria outlined at the time of application
• may be cancelled if students do not comply with the terms and conditions of enrolment.

Scholarships are not applicable to repeat subjects and course transfer or course downgrades. It may also not apply to course transfers depending on the terms and conditions of the scholarship.

10. Late or non-payment of fees
Payment of tuition and non-tuition fees by the due date on the invoice is a condition of enrolment.

Failure to pay all fees owing by the deadline may result in the student being prevented from:
• accessing subject results
• accessing online resources, including Library resources
• enrolling in further subjects
• accessing a Transcript of Results or Academic Transcript
• graduating from THINK.

THINK will notify a student who fails to pay their fees by the deadline of the intention to cancel their enrolment and list any other penalties that apply as per the list above. In addition, THINK may report students to debt collection for non-payment of fees.

Students enrolled in residential campuses who fail to pay their fees by the deadline may also be prevented from accessing residential facilities and services.
THINK will charge a late fee when payment is made after the due date. The late fee will be as indicated in communications from Student Finance.

10.1 Re-admission
Students whose enrolments were previously cancelled due to non-payment of fees will not be eligible for re-admission until outstanding fees are paid.

11. Refund of student fees: domestic students in VET Student Loan/ VET FEE-HELP /FEE-HELP enabled courses
Refunds of tuition fees or other fees will be granted on the basis of an amendment to enrolment (including deferral of offer or enrolment, leave of absence and withdrawal) on or before the study period census date.

Refunds will not be made for tuition fees or other fees paid by students who withdraw after the study period census date. Students are liable for the full amount even if they subsequently withdraw during the study period.

If a student has overpaid an invoice, the student can choose to credit the overpayment towards the following study period or receive a refund of the value of the overpayment.

In special circumstances students in FEE-HELP, VET FEE-HELP or VET Student Loan enabled courses may have their tuition fees refunded or their FEE-HELP HELP or VET Student Loan debt remitted (see section 13).

12. Refund of student fees: domestic students in non-FEE HELP/ VET Student Loan enabled courses
Refunds of tuition fees (less any processing fees) will be granted on the basis of:
- a deferral of the offer of admission 14 calendar days prior to the commencement of the course, or
- an amendment to enrolment 14 calendar days prior to the commencement of the study period, or
- a withdrawal due to failure to meet the conditions of an offer of admission, or
- a withdrawal due to failure to meet the required results to proceed on a packaged offer pathway, within 14 calendar days of receiving notification of failure to meet the condition.

In all other circumstances, students are liable for the full amount even if they subsequently withdraw before or during the study period.

If a student has overpaid an invoice, the student will be able to elect to credit the overpayment towards the following study period or receive a refund of the value of the overpayment.

13. Refund of fees under special circumstances (domestic students in FEE-HELP/VET FEE-HELP and VET Student Loan enabled courses only)
To be eligible to apply for a refund due to special circumstances:
- the student must have remained enrolled in the subject(s) after the census date
- the student must not have successfully completed the requirements of the subject(s)
the application must be submitted in writing, and

the application must be made within twelve months from the date the student withdrew from the course or if the student did not withdraw from the course, within 12 months from the end of the study period during which the subject(s) were undertaken. The deadline may be waived if the student submits documentary evidence of the special circumstances that prevented them from applying within 12 months.

Students applying for a refund due to special circumstances must demonstrate that the circumstances were:

- beyond their control, and
- did not make their full impact known until on or after the census date, and
- such that they made it impracticable to complete the requirements for the subject(s).

A serious illness is an unexpected illness of a serious nature, a recurrence of a chronic illness or an accident with a serious impact on a student’s health. Illnesses, disabilities or medical conditions that existed prior to the census date will not qualify as grounds for a refund unless compounded by an unexpected change, or an additional condition. Supporting documentation must:

- take the form of an original letter or report on letterhead
- be from a registered treating medical practitioner, registered health practitioner or approved specialist (depending on the nature of the condition)
- specify that the illness is serious
- specify the date that the illness took effect.

Special circumstances include compassionate circumstances such as hardship or trauma including the death or serious illness of a close family member, severe disruption to domestic arrangements, being the victim of a crime or an accident. Supporting documentation must:

- take the form of an original letter or report on letterhead
- be from:
  - a THINK counsellor who has prior knowledge of the circumstances;
  - a registered treating medical practitioner, registered health practitioner or approved specialist (depending on the nature of the condition)
  - a person qualified to assess and support the application (e.g. clergy providing grief counselling);
  - a funeral director (or death notice).

Supporting documentation will not be accepted from relatives or personal friends, or friends of the student’s family.

Special circumstances such as religious observance or obligations, formal legal commitments, military service, service with a recognised emergency management service, representing the state or home nation at a significant sporting or cultural event or unforeseen and significant employment-related circumstances such as a move interstate at short notice will usually be managed through assessment modification rather than as special circumstances application for refund.

When a student applies for a refund of fees or re-crediting of FEE-HELP/ VET FEE-HELP/ VET Student Loan liability and remission of FEE-HELP, VET FEE-HELP and VET Student Loan debts due to special circumstances supporting documents must be provided. Failure to provide these will result in the
student’s application not being assessed as privacy laws prevent THINK staff from obtaining information about the student’s circumstances from a third party without the student’s written consent. Documentary evidence must be original or provided as certified copies of documents.

13.1. Additional information: VET Student Loan
In addition to the above provisions, THINK will also consider the following when assessing requests for re-credit due to special circumstances from domestic students on the VET Student Loan Scheme (VET Student Loan Rules 26, sections 145 and 146):

- whether the student could do enough of the following to meet course requirements:
  - private study
  - attending training sessions and other activities;
  - engaging online
- whether the student could complete any assessments, or demonstrate any competencies, required
- whether the student could complete any other requirements arising because of the student’s inability to do things described above (first two bullet points).

If the student applies for re-credit due to special circumstances in relation to a replacement component of a replacement course, the tuition fees paid for the affected part of the original course are taken to have been paid for the replacement component.

14. Refunds of fees due to extenuating circumstances (for domestic students in non-HELP enabled courses)
A full refund may be granted in circumstances beyond the student’s control if these circumstances (extenuating circumstances):

- occur 14 calendar days or less prior to the commencement of the relevant study period, or
- occur more than 14 calendar days prior to the commencement of the relevant study period but worsen after that day, or
- occur more than 14 calendar days prior to the commencement of the relevant study period, but the full effect or magnitude does not become apparent until on or after that day, and
- make it impracticable for the student to complete the requirements of the subjects.

Extenuating circumstances include:
- serious illness or injury, or
- the death of the student or a close family member (parent, sibling, spouse or child), or
- major political, civil or natural disaster in the home country requiring emergency travel which has impacted student’s ability to complete the requirements of the subjects.

The student has to supply independent supporting evidence with the application for a refund due to extenuating circumstances.

15. Provider default
THINK has provisions for students that will take effect if a course can no longer be provided. If THINK cancels a student’s enrolment due to provider default, students will be notified in writing and will be given the option to:

- transfer their enrolment to another course within THINK or another study period; or
be offered a place in a similar course of study leading to a comparable award with another nominated institution, with: (1) full credit for the subjects successfully completed at THINK; and (2) without any requirement to pay the new provider fees for replacement subject (that is, subjects that the student has commenced but not completed because the subject ceased to be offered); or

- request a refund or re-credit of FEE-HELP/VET FEE-HELP/VET Student Loan balance of prepaid tuition fees for those subject(s) not yet completed and/or commenced.

Requests for refunds of tuition fees or re-crediting of FEE-HELP/VET FEE-HELP/VET Student Loan balances will be processed within 20 working days of receiving the request unless a request to transfer enrolment to another course or study period is received from the student in writing during this period.

16. Review of VET Student Loan/VET FEE-HELP/FEE-HELP Determination

Students who are dissatisfied with a determination about a remission of a FEE-HELP, VET FEE-HELP, VET Student Loan liability and re-credit of FEE-HELP, VET FEE-HELP or VET Student Loan balance may seek a review of the determination from the Review Officer within 28 days of the receipt of the original decision. THINK’s Review Officer is the Group Director, Governance, Strategy and Risk.

The request for review must be in writing to the Review Officer and include the date of the original decision, the reasons for applying for the review and additional relevant evidence. Additional evidence must be original documents or certified copies.

A written Notice of Receipt will be sent to the student within three working days by the Review Officer. The Notice of Receipt will advise the student of the timelines that will apply to the review and that if the student has not been advised of the outcome of the review within 45 calendar days of lodging the application, the reviewer is taken to have confirmed the original decision.

The Review Officer will provide a written decision to the student, including reasons for the decision, within the timelines advised in the acknowledgement of the request for review. The decision will advise the student they have the right to appeal to the Administrative Appeals Tribunal (AAT).

17. Appeals

The Student Complaints Policy outlines the appeal mechanism available to students who are not satisfied with determinations made by THINK regarding tuition fees. However, the availability of the internal appeal processes does not remove the right of the student to take action under Australia’s consumer protection laws.

Students may seek external appeal and review by the Administrative Appeals Tribunal (AAT) in relation to decisions about re-crediting a FEE-HELP/VET FEE-HELP/ VET Student Loan balance. The AAT website provides up to date information about fees that apply to lodging an appeal: http://www.aat.gov.au/.

The Secretary of the Commonwealth of Australia represented by the department, which has the responsibility for administering the Higher Education Support Act 2003 (the Department) or the Secretary’s delegate will be the respondent for cases that are brought before the AAT.
Upon the Department’s receipt of notification from the AAT, the Department will notify THINK that an appeal has been lodged. Upon receipt of this notification from the Department, the Review Officer will provide the Department with copies of all the documents they hold that are relevant to the appeal within five (5) working days.

Note: Under the Act, the AAT may only hear appeals concerning reviewable decisions. Re-crediting a FEE-HELP/ VET FEE-HELP/ VET Student Loan balance is defined as a reviewable decision while refunding a tuition fee is not. Therefore under the Act, the AAT does not hear appeals concerning tuition fee refunds.

18. References

- Higher Education Support Act (HESA) 2003 and associated Administration Guidelines
- VET Administrative Information for Providers, Department of Education and Training, September 2015
- VET Administrative Information for Providers, Addendum, Department of Education and Training, October 2015
- VET Student Loan Rules 2016 – Sections 89, 93, 98-100, 107, 115, 1187, 129, 145-147 and 149
- VET Student Loan (Course and Caps) Determination 2016