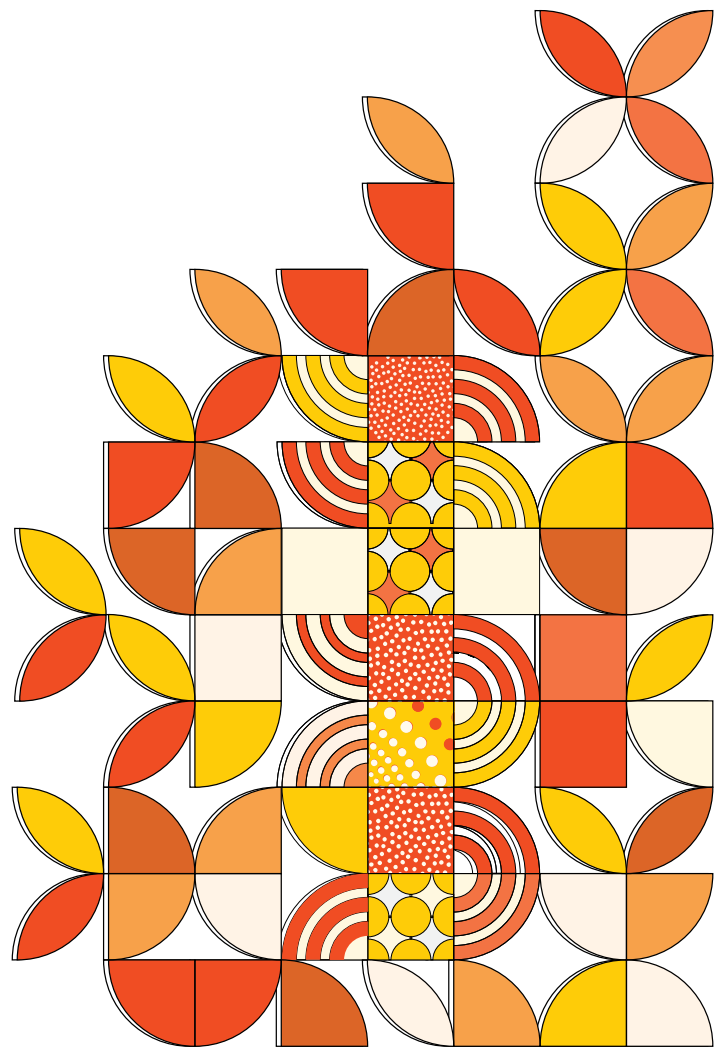


# Fees, Charges and Refunds for Domestic Students Procedure



## SECTION 1

### Purpose

1. The purpose of this Procedure is to:
  - a) Outline the basis on which the Institute of Health & Management (IHM) collects fees from students.
  - b) Clarify principles regarding the setting, changing, and refunding of fees for tuition and other services.
  - c) Set out the circumstances by which the student may receive a full or partial refund of tuition fees that they may have paid and provide information for refund applications.
  - d) Comply with the relevant legislation and ensure that IHM delivers a transparent, effective, and efficient Student Fee refund process.

### Scope

2. This Procedure applies:
  - a) to all domestic students who are enrolled at IHM in both award and non-award courses.
  - b) All online students who are enrolled in a course of study that is delivered fully online or through any form of distance education that does not involve students' presence at a designated physical location.
3. This procedure does not apply to:
  - a) International students are excluded from this Procedure and should refer to the Fee, Charges and Refund Policy and Procedure for International Students.

### Definitions

4. Refer to IHM's Glossary of Terms.

### Suite Documents

5. This procedure is linked to the following policies:
  - a) Fees, Charges and Refund Policy for Domestic Students
  - b) See Associated information listed in the "Related Internal Documents" in Section 3 below.

## SECTION 2

### Procedure

#### 6. Condition of Offer and Agreement

- 6.1. When IHM receives a signed acceptance of offer from a student, before or concurrently with receipt of their tuition fee deposit, this will constitute a written agreement between IHM and the student. Both parties should thereafter abide by the terms and conditions in this Procedure and associated documents.

6.2. As a part of the application process and when the fees are discussed, IHM staff must ensure that the prospective student understands the following:

- a) that the fees are part of tuition
- b) the purpose of the fees
- c) the total course liability to be incurred and
- d) when and how the fees are to be paid.

## **7. General fees information**

- 7.1. IHM will not accept liability for any fees paid directly to an educational agent, either in Australia or in another country, for an application to study at IHM.
- 7.2. Fees are published on the fee schedule page at <https://ihm.edu.au/fees-and-charges/>.
- 7.3. Students are liable to pay the repeat fee for repeating units of study.
- 7.4. Late payment of fees will incur an administration fee of \$200.

## **8. Tuition fees and Schedule of Fees**

- 8.1. The schedule of fees and charges for all courses, including administrative charges can be found at <https://ihm.edu.au/fees-and-charges/>.
- 8.2. Students who change their course of study will be subject to the fees applicable to students commencing in that year in the new course or program of study.

## **9. Fee variations**

- 9.1. If a student changes the course of study after paying the fee for a teaching period, there may be a variation to the fee student's fee liability. Any additional fees owed will be included in the student's subsequent invoice and must be paid by the due date indicated on the invoice.
- 9.2. Alternatively, any amount owed to the student will be credited towards the student's next fee payment or may be refunded to the student upon request.

## **10. Unit fees for Credit / Recognition of Prior Learning (RPL) granted to students**

- 10.1. Where full credit/RPL is granted for a unit, the total cost of the unit will be credited to the student's account thereby reducing the student's course fee.
- 10.2. The student will be informed about the credit/RPL unit fees after credit/RPL approval.

## **11. Payment of fees**

- 11.1. Students are required to make fee payments for each teaching period of study as indicated in the Schedule of Fees.
- 11.2. Commencing Students

- e) Commencing students must pay, at the time of accepting their offer, the required fee as stated in their letter of offer.
- f) If the offer is conditional on meeting certain entry conditions, the student can accept the offer, and IHM will accept the fee payments.
- g) If the student cannot meet the conditions of the offer and elects to withdraw on or before the census date, they must receive a full refund of the tuition fee paid upfront and not incur a FEE-HELP Debt. However, if a student continues in their course beyond the census date, they are not eligible for a refund.
- h) Indicative tuition fees for the current year are provided to the student at the time of the offer. Fees are reviewed annually and if the student commences in the following year, the student will be required to pay the set fee applicable for that course.

### 11.3. Continuing Students

- i) Continuing students must pay the required fee as per the agreed payment plan/schedule of fees.
- j) If a student has chosen to pay in full, upfront, then the student must pay the required fee by the census date for each teaching period.
- k) Students can download their statement of account via IHM Student Hub before the start of each teaching period.
- l) The invoice will indicate the payment date or dates by which the payment must be made. The amount may vary for each study period according to any changes in the study load.
- m) All fee payments must be made in Australian Dollars.

## 12. Financial assistance – Commonwealth Assistance (FEE-HELP and SA-HELP)

12.1. Domestic students may be eligible for loan schemes provided by the Australian Government through Higher Education Loan Program (HELP) schemes, including:

- n) [FEE-HELP](#) which provides a loan to eligible full fee-paying students to pay all or part of their tuition fees for units of study undertaken with an approved provider under HESA
- o) [SA-HELP](#) which provides eligible students with a loan to cover a student services and amenities fee (SSAF) imposed on them by IHM. IHM will set a date by which the fee is payable. The day immediately after this date is when a student using SA-HELP will incur a debt for deferring the fee.

12.2. The eligibility of FEE-HELP is based solely on the Higher Education Support Act (HESA) 2003.

12.3. The FEE-HELP form must be lodged on or before the census date for the term for which the loan is being sought.

12.4. Domestic students include:

- a) Australian citizens
- b) Permanent humanitarian visa holders
- c) Australian permanent residents and
- d) New Zealand citizens who are special category visa holders

12.5. Students who gain Australian citizenship on or before the census date will be deemed eligible for Commonwealth assistance (FEE-HELP) if they meet all other FEE HELP eligibility criteria and provide originals or certified copies of their Australian citizenship certificate, this includes submitting a request for Commonwealth assistance (i.e. eCAF) on or before the census date. If a student is deemed FEE-HELP eligible and the census date

has passed for the unit/s they are undertaking, the student will need to continue to pay their tuition fees upfront for that study period and may only apply for FEE-HELP for units of study with census dates in the future.

- 12.6. After a student has been confirmed as a FEE-HELP student, a student will have the option of deferring part or all of their payment, according to the guidelines, for the duration of their study in the program specified on the original form.
- 12.7. Students will incur a FEE HELP debt immediately after the census date. Students have until on or before the census date to withdraw from the units or course without financial penalty.
- 12.8. An SSAF debt will only be incurred for SSAF unpaid by the students at the advertised due date, as determined by IHM.
- 12.9. Students undertaking non-award studies are not eligible for Commonwealth assistance (FEE-HELP or SA-HELP).

### **13. Commonwealth Assistance Notice (CAN)**

- 13.1. Within 28 days (four weeks) after the census date, eligible students who opted for FEE-HELP will be issued a CAN confirming their enrolment and deferred fee liability.
- 13.2. Within 28 days (four weeks) of the due date, eligible students who have opted for an SA-HELP loan to cover their SSAF liability will receive a separate CAN confirming their liability for this loan.
- 13.3. Students must notify IHM in writing of any errors or omissions within 14 calendar days of the date of the notice being sent.

### **14. Difficulties with payment**

- 14.1. In exceptional circumstances, special payment arrangements may be made for students experiencing difficulties making payments. These arrangements will take account of students' financial and other circumstances.
- 14.2. Written requests for special payment arrangements together with relevant documentation will be considered by the Chief Financial Officer and Chief Operating Officer.

### **15. Non-payment of Fees**

- 15.1. A student who has not completed payment of their tuition fees by the relevant census date will have their enrolment cancelled.
- 15.2. A student whose enrolment is cancelled for non-payment of compulsory fees may apply for reinstatement of their enrolment at the discretion of the Senior Management Team.
- 15.3. A student who has not paid their SSAF by the due date will not have their enrolment cancelled but will have sanctions imposed on them.

### **16. Refunding of fees and charges**

- 16.1. Students who defer, withdraw, or take an approved leave of absence from their course on or before the census date will be refunded the tuition fees they have paid for that term. Non-tuition fees are non-refundable.

- 16.2. Students who withdraw from unit/s of study within their course on or before the census date will be automatically refunded for any overpayment of tuition fees following the census date for the term.
- 16.3. Students undertaking non-award studies who withdraw from their non-award program on or before the census date will be automatically refunded for any overpayment of tuition fees following the census date for the term.
- 16.4. Following the withdrawal of units of study before midnight on the census date, the Student Services and Amenities Fee (SSAF) will be recalculated, and any overpayment will be refunded.
- 16.5. Students who withdraw from the program/unit/s of study after the census date will not receive a refund of their tuition fees unless they can prove they have endured extenuating circumstances (refer to Section 18).
- 16.6. IHM will re-credit a student's HELP balance under special circumstances if the application for a re-credit is made before the end of the application period or if IHM waives this requirement on the grounds that it would not be, or was not, possible for the application to be made before the end of that period.
- e) If a student withdraws from their unit or course, they can submit an application for a re-credit under special circumstances within 12 months after the day specified in the notice.
  - f) If the student did not withdraw, the application period is the period of 12 months after the period during which the student undertook, or was to undertake, the unit.

#### **17. Remission of FEE-HELP and SA-HELP debts following withdrawal after the relevant census date**

- 17.1. Commonwealth-assisted students who withdraw from their program or unit/s of study after the relevant census date can only be refunded for upfront FEE HELP payments if they have withdrawn due to extenuating circumstances (as per Section 16).
- 17.2. IHM will re-credit a student's HELP balance under special circumstances if the application for a re-credit is made before the end of the application period or if IHM waives this requirement on the grounds that it would not be, or was not, possible for the application to be made before the end of that period.
- g) If a student withdraws from their unit or course, they can submit an application for a re-credit under special circumstances within 12 months after the day specified in the notice.
  - h) If the student did not withdraw, the application period is the period of 12 months after the period during which the student undertook, or was to undertake, the unit.
- 17.3. Commonwealth-assisted students who have deferred their tuition fees to a FEE HELP loan and subsequently withdraw after the relevant census date due to extenuating circumstances may apply for a remission of their FEE HELP loan liability. Applications should be made in writing to IHM consistent with the Higher Education Funding Act and in accordance with Instructions for applying for Remission or Re-Credit for Special Circumstances.
- 17.4. A SSAF liability will not be refunded under any circumstances if the student withdraws after the relevant census date for the term.
- 17.5. An SA-HELP debt can be remitted in limited circumstances under the Act. These circumstances arise when IHM imposes an SSAF on a student, and the IHM receives notice that the student does not have a tax file number; and at the end of 28 days after receiving this notice, IHM has not received a tax file number that it is satisfied is valid; and the student is eligible for SA-HELP.

## **18. Withdrawal without financial penalty: Guidelines on what constitutes extenuating circumstances**

18.1. Extenuating circumstances are defined in Commonwealth government guidelines to be events or circumstances which:

- a) Are beyond the person's control, i.e., the person is not responsible, directly, or indirectly, for the situation. These events or circumstances must be unusual, uncommon, or abnormal, and
- b) Must not make the full impact on the person until on or after the census date where the situation occurred:
  - i Before the census date, but worsen after that day; or
  - ii Before the census date, but the full effect or magnitude does not become apparent on or before that day; or
  - iii On or after the census date; and
- c) Where the outcome has made it impracticable for the student to complete the course requirements; and they were unable to:
  - i Undertake the necessary private study required, attend sufficient lectures or tutorials or meet the other academic progression requirements to meet the compulsory requirements; or
  - ii Complete the required assessable work; or
  - iii Complete the required examination, or complete other program requirements because of their liability to meet the above.

18.2. Students will need to prove their claim for extenuating circumstances by providing appropriate independent supporting documentation. IHM will not approach doctors, hospitals, police etc. to obtain documentation on behalf of the student. IHM may seek verification from these agencies that the certificate has been issued to the student.

## **19. Fee complaints and reviews**

19.1. All Fee Complaints and Reviews are handled by the Finance Manager or their delegate in such a manner that the decisions are conveyed in a timely manner to those affected by the process.

19.2. If a refund or re-crediting application is unsuccessful, the student will be advised in writing of the outcome and their opportunity to apply for a "Review of a Decision" (refer to IHM's Student Complaints and Appeals Policy and Procedure).

19.3. The seeking of a review of a decision does not affect the right of the student to act under the Australian Consumer Law if the Australian Consumer Law applies.

19.4. No students will be victimised or penalised for requesting a review of a decision. If a student is not satisfied with the decision made by IHM about refund or re-crediting, the student may request a review of the decision:

- a) The request for a review of the decision must be lodged within 28 days (4 weeks) of receiving notice of the original decision; and
- b) The request must specify the reason for making the request and include any supporting documentation and be sent to [ihmstudentsupport@ihm.edu.au](mailto:ihmstudentsupport@ihm.edu.au).

19.5. The Registrar or their delegate will provide written acknowledgement that they have received a complaint or a request for a review application within five days of receipt. The Registrar or their delegate will notify a student in writing of:

- a) the decision, and
- b) the reason for making the decision

19.6. The Registrar or their delegate will not be involved in making the original decision.

- a) Students also have the right to appeal a rejection of the review within 28 days (4 weeks) of receiving the decision.

19.7. The student will be notified in writing of their right to apply to the Administrative Appeals Tribunal (AAT) for an independent review of the decision in relation to and be provided the contact details and the approximate cost of making an application consistent with information provided on the AAT's website: <https://www.aat.gov.au/>.

## 20. Record Keeping

20.1. All records created during the application of this procedure and associated rules and procedures must be retained in accordance with the Records Management Policy.

## SECTION 3

### Associated Information

<b>Related Internal Documents</b>	<ul style="list-style-type: none"> <li>• Fee, Charges and Refunds for Domestic Students Policy</li> <li>• Refund Application</li> <li>• Attendance Policy and Procedure</li> <li>• Records Management Policy and Procedure</li> <li>• Student Academic Progression Policy and Procedure</li> <li>• Student Complaints and Appeals Policy and Procedure</li> <li>• Student Selection and Admission Policy and Procedure</li> <li>• Student Support Services Policy and Procedure</li> </ul>
<b>Related Legislation, Standards and Codes</b>	<ul style="list-style-type: none"> <li>• <a href="#">Competition and Consumer Act 2010</a></li> <li>• <a href="#">Higher Education Administrative Information for Providers</a></li> <li>• <a href="#">Higher Education Funding Act 1988</a></li> <li>• <a href="#">Higher Education Legislation Amendments (Student Services and Amenities) Act 2011</a></li> <li>• <a href="#">Higher Education Provider Guidelines 2023</a></li> <li>• <a href="#">Higher Education Support Act 2003 and Guidelines</a></li> <li>• <a href="#">Tertiary Education Quality and Standards Agency Act 2011</a></li> </ul>
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## Change History

<b>Version Control</b>		
<b>Change Summary</b>	<b>Date</b>	<b>Short description of the change, incl version number, changes, who considered, approved etc.</b>
Version 1.1	06/10/2022	<ul style="list-style-type: none"> <li>• New Policy and Procedure developed for domestic students considering the feedback from the Department of Education, Skills, and Education.</li> <li>• The document is created in alignment with Higher Education Standard Act</li> </ul>
Version 1.2	30/11/2022	<ul style="list-style-type: none"> <li>• Updated some definitions to align with regulatory requirements.</li> <li>• Procedure updated to clarify timing of student eligibility to submit a request for Commonwealth Assistance</li> </ul>
Version 1.3	23/08/2023	<ul style="list-style-type: none"> <li>• Changes to align policy and procedures with Higher Education Support Act (2003) and Higher Education Provider Guidelines (2023) based on the feedback from Department of Education</li> <li>• Minor Editorial Changes</li> </ul>
Version 1.4	27/04/2024	<ul style="list-style-type: none"> <li>• Order change of content and addition of some content from the policy.</li> <li>• New template</li> </ul>