

Policy and Procedure	
Tuition Fees and Refund Policy and Procedure	
1. Policy Statement	This policy governs the administration of tuition fee collection and refunds relating to programs offered by SAE Institute Pty Ltd.
2. Purpose	The purpose of this document is to detail processes and policies by which VET and Higher Education tuition fees are managed at SAE Institute Pty Ltd trading as SAE Creative Media Institute (SAE). Accommodation fees or any other fees are not covered by this policy.
3. Scope	All students enrolled in programs with SAE and administration staff employed by the Institutions.
4. Associated Policies and Procedures	This policy should be read in conjunction with the following policies and procedures; <ul style="list-style-type: none"> ● Student Selection, Admission and Transfer policy; ● International Student enrolment procedure as included in the Letter of Offer; ● International Students Release within 6 months Policy and Procedure.
5. Associated Documents	This policy should be read in conjunction with the following documentation; <ul style="list-style-type: none"> ● Student Application Form; ● Fees and Refund Form; ● SAE Schedule of Fees; ● Education Services for Overseas Students Act (the ESOS Act) 2000 and the National Code 2007; ● Higher Education Support Act 2003 (HESA); ● VET Student Loans Act 2016 and related rules. (VSL); ● Higher Education Support (VET) Guideline 2015.
6. Policy	<p>6.1 Introduction</p> <p><u>Definitions:</u></p> <p>A module of study is a discrete component of a program as defined by its start date, census date and end date. Where programs are structured in modules of study, tuition fees are set against individual modules of study.</p> <p>A study period is a discrete period of a year defined by its start date and end date where modules of study are offered. A study period may include one or more study breaks (lecture free period) during and/or at the end of a study period.</p> <p>A program of study is defined by its start date and end date and is not structured in modules of study or study periods. Where programs are not structured in discrete components or study periods, census dates do not apply and tuition fees are charged for the entire program.</p> <p>A course or program defines any studies undertaken by a student.</p> <p>FEE-HELP is a loan to help eligible fee paying students to pay their tuition fees.</p> <p>VET Student Loans (VSL) is a loan program that helps eligible students enrolled in certain higher-level vocational education and training courses at approved course providers to pay their tuition fees. VET Student Loans replaced the VET FEE-HELP loan scheme from 1 January 2017.</p> <p>VET FEE-HELP (VFH) was a loan to help eligible students enrolled in higher-level vocational education and training courses at approved VET providers to pay their tuition fees. The VET FEE-HELP scheme ceased on 31 December 2016.</p> <p>The census date is the date when domestic students become liable for fees for the modules</p>

they are enrolled in. This is the last date domestic students can withdraw or change their enrolment without incurring a debt. International students should refer to section 6.4 below.

Domestic Students are Australian citizens, New Zealand citizens or holders of an Australian permanent resident visa (including partner visa subclass 820) on the first day of the trimester.

International Students are all other students that are not defined as Domestic Students.

Adelaide Campus:

International students holding a Student Visa or intending to apply for a Student Visa part-way through their program are not eligible for enrolment at Adelaide campus.

Students on all other types of (non-student) temporary visa can enrol at Adelaide campus and will be charged as a domestic, full-fee paying student. It is the student's responsibility to ensure their temporary visa permits them to study for the duration of their program.

SAE offer different **Payment Options** such as FEE-HELP,) VET Student Loan (VSL) and Full Upfront Payments. Payment options are selected by the student during the admission process and may be changed upon request by a student during his/her studies.

Fee collection is managed centrally within the Finance Directorate. All financial transactions are reported to the Finance Director, Southern and are subject to standard control mechanisms and audit processes.

Fees are set annually and published in the Schedule of Fees.

Fees apply when a domestic student fails to withdraw from a module of study or program of study on or before the census date. There are no exemptions for poor attendance, claims of illness without supporting evidence, or a student not opting to use the SAE's facilities and resources. SAE may re-credit or waive fees if special circumstances exist after reference to the HESA guidelines by the Finance Director.

6.2 Communication of tuition fees and changes to fees

Domestic and international student fees for upcoming programs and programs are published in the Schedule of Fees (supplied to prospective students upon initial enquiry). The Schedule of Fees is distributed with the Institution's program registration documentation and made available online.

For FEE-HELP or VET Student Loan approved programs, SAE sets and publishes a module fee schedule for the forthcoming study periods on or before 1 April and 1 October each year in line with the requirements of the Higher Education Support Act 2003. The current schedule is found at <https://sae.edu.au/how-to-apply/domestic-fees-payments/>

SAE will quote module fees as *indicative* to allow for the annual module fee adjustment. Fees are indicative, as module fees are charged according to the year the module of study is commenced and module fees are subject to annual adjustment.

6.3 Student fees and GST

SAE determines the GST status of its programs in line with the Australian Taxation Office Ruling GSTR 2001/1. GST is not currently applicable to tuition fees for accredited programs conducted by SAE Institute Pty Ltd in Australia. Non-accredited programs or programs are subject to GST.

6.4 Tuition fees payment options

Domestic students:

- Upfront payment of fees due on commencement date of a program;
- Payment of Remaining Fees as Outlined in the Tuition Fee Invoice issued each trimester, is due by the first day of that study period;
- FEE-HELP and VET Student Loan (for approved programs and eligible students only).

International students:

- First Trimester Tuition Fees should be paid at the time of lodging the Student Admission Agreement. An eCoE will then be issued on receipt of this first instalment;
- Payment of remaining fees as outlined in the Tuition Fee Invoice issued each study period, is due by the first day of that study period.

For all non- FEE-HELP and VET Student Loans programs,

- Tuition Fees are due on the first day of each module of study, program of study, course or program. Where an instalment payment option has been selected, fees are due on the due dates published in the Letter of Offer. The Institutions may set and publish separate administrative dates on which tuition fees have to be paid.

6.5 Commonwealth Assistance Notice

SAE will issue a Commonwealth Assistance Notice (CAN) to each student that requested FEE-HELP or a VET Student Loan after each census date in accordance with the Higher Education Support Act 2003.

SAE will send you a VET Student Loans' fee notice for each fee period, for the course(s) you are enrolled in for that fee period. This is sent to your nominated personal email or postal address at least 14 days before the census date.

6.6 Fee refunds with regards to withdrawal from a program or module of study

For the purposes of this policy, withdrawal includes cessation or deferment of studies.

If a student withdraws after the census date and requests a refund, this request must be made in writing using the SAE refund application form.

Refund application forms should be forwarded to the Campus Administration and should include all supporting documents as requested by the Campus Administration.

Where refunds are granted, students can request a statement showing how the refund amount was calculated. All refunds will be transferred to the student within 4 weeks of receipt of the written request.

A refund can only be deposited to the account from which the original payment was made (excluding cash, cheque or Australian Money Order).

Refunds will be paid in Australian dollars, unless payment in that currency is impracticable.

SAE will use its best endeavours to ensure that students are aware of any available refunds under this policy, however, it is the responsibility of the student to be aware of any available refunds on their account and to maintain current contact details. Any balance remaining on the

student account three months after the student has completed, cancelled or withdrawn from the program will be forfeited. All students can request account statements throughout their studies to monitor their student account. Students can access their account details through the SAE student portal.

6.7 Domestic Students

6.7.1 In the event of a student withdrawing from a module of study on or before the census date for that module of study:

- 100% of tuition fees paid for that module will be refunded to the student; or
- the student will not incur a FEE-HELP or VET Student Loan debt.

6.7.2 In the event of a student withdrawing from a module of study after the census date for that module of study:

- no refund is applicable; or
- the student will incur a FEE-HELP or VET Student Loan debt.

A student may apply for re-crediting a FEE-HELP or VET Student Loan/VFH balance or any other occurred debt based on special circumstances in line with the HESA Guidelines. The application must be made on the designated form and accompanied by independent supporting documentation to the Campus Administration within twelve months from the date of withdrawal.

For SAE Institute to be satisfied that special circumstances apply, the student will need to demonstrate that the circumstances:

- were beyond their control;
- did not make their full impact on them until on or after the census date(s) of the module(s) in question; and
- were such that they made it impracticable for the student to complete the requirements for the module(s).

The date of withdrawal is the date specified by the campus as the date the application for withdrawal is received, or the last day of the period for which the student was enrolled in the module.

If a student is not satisfied with the decision made by SAE, the student may apply, within 20 working days of the receipt of the original decision, for a review of the decision in accordance with the grievance policy and procedure published on SAE's website.

If a student is unsatisfied with the outcome of SAE's grievance process, the student can apply to the [Administrative Appeals Tribunal](#) in their state or territory to have the matter decided by it.

Information about the FEE-HELP/VSL remission process and the supporting evidence required can also be sourced at: <https://www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances>

Note that successful completion of a module means that the student cannot have the module cost re-credited.

6.7.3 For some programs (e.g. short programs and workshops) special withdrawal and refund rules apply. These rules are outlined in the registration documents and apply in addition to this refund policy.

	<p>6.8 All other students including International Students</p> <p>6.8.1 In the event of the Australian Federal Government Department of Home Affairs refusing a student visa, all fees paid in advance are refundable in full.</p> <p>6.8.2 If an International student cancels a program for any other reason more than 10 weeks before the trimester commences, a full refund (less 10% or \$1000, whichever is the lesser for administration fees) will be provided to the student.</p> <p>6.8.3 In the event that an International student withdraws from a program more than 4 weeks and up to 10 weeks before the trimester commences, 70% of the trimester's fees will be refunded only.</p> <p>6.8.4 In the event that an International student withdraws from a program 4 weeks or less before the trimester commences, 40% of the trimester's fees will be refunded (less a maximum of 10% or \$1000, whichever is the lesser, for administration fees).</p> <p>6.8.5 In the event that an International student withdraws from a program after a trimester commences and before the census date, 30% of the trimester's fees will be refunded (less a maximum of 10% or \$1000, whichever is the lesser, for administration fees).</p> <p>6.8.6 In the event of withdrawal by an International student post census date of the commenced trimester, tuition fees paid towards the trimester for which the census date applies are not refundable.</p> <p>6.8.7 In the event that the student remains in credit following the payment of the cancellation fee, a refund, to the value of the credit, will be given.</p> <p>6.8.8 In the event that a student defers a program prior to the 30th day before commencement, the full amount paid will be held for a maximum period of one year, and credited towards the student's future re-enrolment within that period.</p> <p>This refund policy, and the availability of complaints and appeals processes, does not remove the right of a student to take action under Australia's consumer protection laws. Furthermore, the Institution's dispute resolution processes do not circumscribe the student's right to pursue other legal remedies.</p> <p>6.9 In the event that SAE withdraws an International student from a program</p> <p>6.9.1 If SAE withdraws a student from a program because the student has seriously breached international student visa conditions or the SAE rules or code of conduct, no refund of the current trimester's fees will be made. Students will be formally notified when they are at risk of termination due to non-compliance with student visa conditions or SAE's policies and procedures.</p> <p>6.10 In the event that SAE does not provide a student's program in full</p> <p>6.10.1 In the unlikely event that the SAE does not start a student's program on the scheduled date, the student will be offered a refund of 100% of tuition fees paid for the program which the SAE has not delivered. If SAE is unable to deliver a program in full for any reason, the student will be refunded the amount of their unexpended tuition fees. The refund will be paid to the student within 14 days from the day on which the program ceased being provided or did not commence.</p>
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	<p>6.10.2 SAE may arrange for another program, or part of a program, to be provided to students, at no extra cost to the student, as an alternative to refunding program money. Where the student agrees to this arrangement, SAE will not be liable to refund the money owed for the original enrolment.</p> <p>6.10.3 In January 2020 the Australian Government expanded the Tuition Protection Service (TPS) for international students to include similar tuition protections for domestic students accessing a VET Student Loan (VSL), or a FEE-HELP or HECS-HELP loan at a private education provider. The VSL tuition protection arrangements commenced on 1 January 2020. Tuition protection arrangements will support VSL students, and replacement providers, if tuition protection is activated. For information about the tuition protection arrangements for FEE-HELP and HECS-HELP students, please visit: www.education.gov.au</p> <p>6.10.4 If SAE is unable to provide a refund, or place an international student in an alternative program, the Australian Government Tuition Protection Services (TPS) will assist the student to find a suitable alternative program through the TPS online placement facility. After 30 days, if the student has not been able to source a suitable alternative program, they can apply for a refund which will be calculated by the TPS Administrator. If a refund is issued to the student, they have the option of enrolling in a completely different program (without TPS assistance) or they must make alternative visa arrangements or return home.</p> <p style="padding-left: 40px;">As having a Confirmation of Enrolment is a condition of a student visa, the TPS Director would inform DoHA of any student that has received a refund rather than a placement.</p> <p>6.11 Outstanding Fees</p> <p>6.11.1 Payment plans and account statements:</p> <p style="padding-left: 40px;">Tuition fees are due for payment depending on the payment option a student selects as outlined in the Schedule of Fees. Due dates for Tuition Fees are distributed to students with their initial Letter of Offer. Students can request a detailed listing of outstanding Tuition Fees from campus administration or through the student portal. Students can request an account statement stating all Tuition Fees charged and payments made at any time during their program or program.</p> <p>6.11.2 Collection of outstanding fees:</p> <p style="padding-left: 40px;">In the event that a student's fees fall into arrears (or in the case of a student electing to pay their fees through FEE-HELP/VSL – failing to complete the electronic Commonwealth Assistance Form (eCAF)) once the student has commenced a program, the following procedures apply:</p> <ul style="list-style-type: none"> • One day overdue: student notified in writing of outstanding fees / missing documentation for FEE-HELP/ VSL; • 7 days overdue: student notified in writing, of outstanding fees / missing documentation for FEE-HELP/ VSL; • 14 days overdue: final reminder of outstanding fees / missing documentation for FEE-HELP/ VSL Campus access revoked, all assessment results withheld;
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	<ul style="list-style-type: none"> ● 19 days overdue: Notification of cancellation of program due to outstanding fees; ● 21 days overdue: The matter is to be referred to a debt collection agency. Without affecting any other right or remedy available to us, we may recover from the student, in addition to the outstanding amount, all reasonable costs incurred by us in collection of the outstanding amount; ● VSL students who have not completed the Electronic Commonwealth Assistance Form (eCAF) will be advised that their enrolment with the Institution is cancelled; ● Once the process of the debt collection agency has been exhausted, legal action to reclaim the debt may be instituted; ● Once the collection of debt has entered this phase, the matter is to be dealt with under jurisdiction of the Courts and in accordance with applicable legislation. <p>In the event that fees are not paid by the due dates, and subject to reasonable communication and attempts to resolve the issue following the steps listed above, the Institutions reserve the right to cancel the student’s enrolment.</p> <p>6.11.3 All outstanding fees must be paid to SAE prior to the release of official academic records and/or qualifications.</p> <p>6.12 VET FEE-HELP Student Redress Measures</p> <p>The Department of Education and Training can now remove a student's VET FEE-HELP debt if it was incurred because of inappropriate conduct by a VET FEE-HELP provider or their agent. The VET Student Loan Ombudsman (VSLO) in the Office of the Commonwealth Ombudsman is the primary contact point for any person who believes that they have a VET FEE-HELP debt which they should not have.</p> <p>Any student who believes that they have incurred a VET FEE HELP debt in error should contact their local SAE campus Student Services team to seek clarification on fees that they have incurred.</p> <p>The VET Student Loan Ombudsman (VSLO) in the Office of the Commonwealth Ombudsman is the primary contact point for any person who believes that they have a VET FEE-HELP debt which they should not have.</p> <p>If you believe you have a debt you shouldn't you can find information about how to make a complaint, how the VSLO can help and FAQs at https://vet.ombudsman.gov.au/.</p> <p>A fact sheet available at https://vet.ombudsman.gov.au/how-we-can-help also provides information about the new VET FEE-HELP Student Redress Measures.</p> <p>You can also check your VET FEE-HELP debt records by logging on to the myUniAssist portal at: https://app.heims.education.gov.au/myuniassist/Forms/Logon.aspx. You will need your Commonwealth Higher Education Student Support Number (CHESSN) to log on. Your CHESSN will be in documentation sent to you by the VET FEE-HELP provider.</p> <p>If you are not able to locate your CHESSN, you can check your HELP debt records in your myGov account. If you do not have a myGov account, you can set one up by selecting “Create an account” from this link. For more information about myGov accounts call 13 28 61.</p>

Administrative Information and Version Control

Date	Summary of Changes	Approved by
January 2007	Policy implemented	Governing Council
18 th April 2011	Policy updated	CEO & Managing Director
24 th November 2011	Policy updated	CEO
24 th February 2012	Policy updated	Managing Director & CEO
5 th June 2012	Policy updated	Managing Director & CEO
7 th December 2016	Policy updated	Managing Director
1 st May 2017	Policy updated	General Manager
18 April 2018	Minor Updates	Director of Finance SAE Southern
23 March 2019	Policy Updated	General Manager
14 July 2019	Policy updated to include forfeiture of unclaimed refunds	General Manager
05 February 2020	Update to reflect tuition assurance requirements	General Manager