

Financial Policies

General fees and charges

Avondale College is a not-for-profit institution that operates as a venture of faith. A portion of its income is derived from gifts and grants from those who believe in its mission and objectives. Avondale College has full Deductible Gift Recipient (DGR) status, which means the tax office will accept legitimate receipts for tax deductible donations to Avondale College over \$2. The Seventh-day Adventist Church contributes significantly to both capital development and annual operating costs. These funding sources keep tuition and residence fees at the lowest possible level consistent with adequate facilities and competent instruction. The uncertainty of economic conditions, however, means that Avondale College reserves the right to increase tuition rates, rents and fees at any time the need arises.

Avondale College fees are approved annually by Avondale College Council, and comprise two major fee components:

- Tuition fees
- On-campus accommodation, meals and facility charges

All students pay tuition fees and the current tuition fees and other charges are located on the Avondale College website. Additional information can be obtained from the Student Finance Office. In addition to tuition fees:

- residential students studying on the Lake Macquarie campus pay the tuition fees and accommodation, meals and facility charges
- day students studying on the Lake Macquarie campus pay for services they use
- nursing students studying on the Sydney campus pay Avondale College for services and facilities they use, and accommodation and meal charges to the Sydney Adventist Hospital
- aviation students have the option to reside on the Lake Macquarie campus and pay accommodation costs to Avondale College. Costs associated with tuition and practical flying sessions are paid directly to the School of Aviation.

Tuition fees

The tuition fee is the fee payable in respect of granting a higher education award. A tuition fee does not include accommodation, provision of amenities or services not of an academic nature, or student association fees.

Additional fees

Fees for non-academic services, such as the use of the auditorium and printing, may be paid for individually or as a complete package if you are an Australian or New Zealand citizen. International and South Pacific Region students are required to pay for these non-academic services in a package.

On-campus accommodation and meal charges

Charges cover the meals and accommodation costs of students during Avondale College semesters or teaching periods. Additional charges apply for vacation periods.

Charges for the cafeteria are on a user-pays basis. Students living on campus pay an allocation each semester or teaching period for meals that will be consumed during the semester at the cafeteria. Any unused meal allocation will not be fully refunded at the end of the semester or teaching period.

Students may invite guests to join them for meals and use their allocation to pay for guests' meals. Should the full credit be used prior to the end of the semester or fee period, it will be necessary to prepay for additional meals at the Avondale College Cashier. Accommodation (excluding meals) is available during College vacation periods. Additional charges are payable for this accommodation. Contact the Residence Hall Directors for further information.

A refundable room and key bond is charged. This bond will be refunded when the student vacates the room providing the room is undamaged, clean and the keys returned.

Additional charges

Goods and Services Tax (GST)

Under the *Goods and Services Tax Act 1999* some goods and services provided by Avondale College may be subject to GST, and unless otherwise indicated, all prices quoted will be inclusive of GST, if applicable.

Graduation

The Graduating Class Committee in consultation with Avondale College Administration sets fees for graduation. These fees include the cost of hiring academic regalia.

Internship, field work, professional experience

Students undertaking these activities will have additional charges for items such as travel and accommodation. Further information is available from the Faculty Deans.

Re-registration charge

Students who fail to maintain lifestyles in harmony with Avondale College standards, fail to meet their financial commitments, or in other ways do not comply with Avondale College regulations, may be deregistered. A deregistered student must pay a re-registration charge of \$50.00 (in 2009) to the Avondale College Cashier within five academic days of the date on the written notification from the Academic Office, otherwise, by noon on the next day, the student will be required to surrender his/her ID card to the Director of Student Services, and withdraw formally. Thereafter, reinstatement of student status will require a written request to Avondale College Administration.

Sundry charges

The following charges apply in 2009 but may be altered without notice:

ID Card replacement	\$50
Re-registration	\$50
Replacement testamur	\$50
Transcripts (additional)	\$10

Finalisation of accounts

Student accounts must be paid in full prior to graduation. Graduation testamurs and transcripts of academic records will not be released to the student until all monies owed to Avondale College and/or Sydney Adventist Hospital have been paid.

Australian Government Assistance

FEE-HELP

FEE-HELP is an interest-free government loan scheme available to Australian students.

It allows you to defer payment of tuition fees only for courses at Avondale College and other approved higher education institutions.

You are eligible for FEE-HELP at Avondale College if you:

- are a new or continuing student;
- are enrolled in one of its postgraduate courses; *and*
- are an Australian citizen or a holder of a permanent humanitarian visa and will live in Australia for the duration of the course;
- have an Australian Tax File Number;
- submit your Request for FEE-HELP Assistance form by the due date.

You are not eligible for FEE-HELP at Avondale College if:

- you are enrolled in one of its vocational education courses;
- hold a permanent residence visa
- you are an international student
- you have exceeded the FEE-HELP limit even if the FEE-HELP loan has been fully repaid;
- you are not able to quote your Tax File Number by the due date;
- you are late submitting your Request for FEE-HELP Assistance form;
- you submit a copy or facsimile of the application form instead of the original.

Your eligibility is not affected by your income and assets.

The above information is current for 2009 and may change from year to year. For changes or additional information refer to the *Going to Uni* website www.goingtouni.gov.au

How it works

If you are eligible for FEE-HELP

- you are able to borrow up to \$83,313 (current for 2009) towards the payment of your tuition. This is called your

lifetime limit. It is indexed each year;

- the government pays the amount you borrow directly to Avondale College. You then repay the government through the taxation system;
- you are not required to repay any of this amount unless your income is above the minimum income threshold in any income year. This threshold is set at \$41,595 for the 2008–2009 income (financial) year but will be adjusted each year to reflect changes in average weekly earnings.

What does a FEEHELP loan cover?

Tuition excluding materials and some bridging courses. It does not cover charges for services and use of facilities, or accommodation and living expenses.

Costs and charges in taking out a FEEHELP loan

There is no application fee for requesting FEE-HELP. It is an interest free loan but like HECS-HELP it is indexed each year to the CPI in order to maintain its real value. A loan fee of 20% is applied to FEE-HELP loans if you are taking Foundation Studies or an undergraduate course but it is not applied if you are taking postgraduate courses.

Example:

Suppose you take out a FEE-HELP loan of \$1,000 for a subject, your loan fee will be \$200 and you will repay \$1,200.

The \$83,313 (current for 2009) limit does not include the loan fee.

How does FEE-HELP assist me pay my tuition fees?

Avondale College sets the tuition fees for each subject. You may choose to pay those fees in several ways:

- pay a 50% deposit at the start of each semester and the balance in monthly instalments;
- pay some of the tuition fee upfront and request a FEE-HELP loan for the balance;
- request a FEE-HELP loan for the full tuition fee.

What do you need to do?

- Determine the eligibility of the course you wish to take with Avondale College.
- If you do not have a Tax File Number (TFN), you will need to complete a Tax File Number application or enquiry form which is available from the Tax Office. A TFN is usually provided within 28 days of application. If you are applying for a TFN less than one month before the due date for submitting the Request for FEE-HELP Assistance form, ask the Tax Office for a Certificate of Application for a TFN. Provide this certificate to the Student Finance Office as evidence that you have applied for a TFN when submitting your Request for FEE-HELP Assistance form.
- *Submit the Request for FEE-HELP Assistance form by the due date as published on the academic calendar. It is too late to request FEE-HELP after this date.*

For any further information please contact the Student

Finance Office or refer to the *Going to Uni* website www.goingtouni.gov.au

You will need to submit another Request for FEE-HELP Assistance form if:

- you enrol in two courses
- you transfer to a different course
- you transfer from Avondale College to another higher education provider

Important dates

The Request for FEE-HELP Assistance form is to be completed and submitted to Avondale College's Student Finance Office by the due date of the semester or teaching period for which you wish to take out *FEE-HELP* assistance. These dates for 2009 are as follows:

Semester 1—25 March

Semester 2—11 September (Lake Macquarie)

Semester 2—14 August (Sydney)

Semester 4—24 July

Semester 5—2 July

Semester 6—10 December

These dates will change for 2010. Consult the Avondale College website in 2010 for the relevant dates.

Do not confuse these dates with the dates for academic withdrawal.

More information on FEE-HELP is available on the *Going to Uni* website: www.goingtouni.gov.au including details of rates at which repayment occurs, voluntary repayments, accessing details of HELP debts, and much more.

Re-crediting the FEEHELP balance

In special circumstances a student who withdraws from a unit of study after the census date or is unable to complete the requirements of a unit may apply to have his or her Student Learning Entitlement (SLE) or FEE-HELP balance re-credited.

Special circumstances

Special circumstances are defined as circumstances which, in the view of Avondale College:

- are beyond the person's control; *and*
- do not make their full impact on the person until on or after the census date; *and*
- make it impracticable for the person to complete the requirements for the unit during the period in which the person undertook, or was to undertake, the unit.

Avondale College will be satisfied that a person's circumstances are beyond the person's control if a situation occurs which a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible.

Avondale College will be satisfied that a person's circumstances did not make their full impact on the person until on or after the census date for a unit of study if the person's circumstances

occur:

- before the census date, but worsen after that day; *or*
- before the census date, but the full effect or magnitude does not become apparent until on or after that day, *or*
- on or after the census date.

Special circumstances that would make it impracticable for the person to complete the requirements for the unit of study would include:

- medical circumstances; *or*
- family circumstances; *or*
- personal circumstances; *or*
- employment related circumstances; *or*
- course related circumstances.

Application for re-credit of FEE-HELP balance

A person seeking to have his or her SLE or FEE-HELP balance re-credited due to such special circumstances must apply in writing to the Academic Registrar within 12 months of the withdrawal date, or, if the student has not withdrawn, within 12 months of the end of the period of study in which the unit was or was to be undertaken. Avondale College may waive the 12-month deadline if it is satisfied that the application could not have been made within this time limit. Applications must be supported by documentary and/or other evidence (eg medical certificates).

The Academic Registrar will consider an application within 21 days of receiving it. The Academic Registrar will notify the applicant of the decision, and the reasons for making the decision, within 35 days of receiving the application.

Where a request to re-credit a person's FEE-HELP balance for a unit of study is granted,

- the person's FEE-HELP debt for the unit of study will be remitted; *and*
- Avondale College will refund to the Commonwealth the amount of FEE-HELP paid to Avondale College on behalf of the person for that unit.

Review of the Academic Registrar's decision

Where a person is not satisfied with the decision made by Avondale College, the person may apply in writing to the Vice-President (Administration and Research) for a review of the decision, stating the reasons why a review is requested. The time limit for applying for a review of a decision is 28 days from the time the person received notice of the decision.

Avondale College has appointed the Vice-President (Administration and Research) as the Review Officer to consider such appeals. The Vice-President (Administration and Research) occupies a position senior to the Academic Registrar.

A student wishing to appeal against a decision of the Academic Registrar must write a letter and deliver it to the Office of the Vice-President (Administration and Research). The Vice-President (Administration and Research) must acknowledge in writing the receipt of an application for review of the Academic Registrar's decision within 10 days of receiving the

application for review. In the letter acknowledging receipt of the application the Vice-President (Administration and Research) will include the statement, “A final determination will be made within 45 days. If after 45 days you have not received a reply please call the Office of the Vice-President (Administration and Research) and ask to be advised of the date on which the outcome of the decision was mailed. If the Office of the Vice-President (Administration and Research) is unable to supply this information, it is your right to lodge a further appeal with the Administrative Appeals Tribunal (1300 366 700).”

The Vice-President (Administration and Research) must notify the applicant, within 45 days of receiving the application, of his/her decision. The Vice-President (Administration and Research) will either confirm the Academic Registrar’s decision, vary the decision, or set the decision aside and substitute a new decision. If the Vice-President (Administration and Research) has not advised the applicant of a decision within 45 days of receiving the application for review, the student may assume that the original decision has been confirmed.

The Vice-President (Administration and Research) will include in the letter advising the student of the final decision, the reasons for the decision. In the letter, the Vice-President (Administration and Research) will also advise the applicant of his or her right to appeal to the Administrative Appeals Tribunal (AAT) for a review of the decision if the applicant is unsatisfied with the outcome. The nearest office of the Administrative Appeals Tribunal is located at 55 Market Street, Sydney (phone 1800 650 662 or (02) 9391 2400). The cost of submitting an appeal to the AAT may be approximately \$682 although this fee may be waived by an officer of the AAT in some circumstances.

Youth allowance, Austudy and Abstudy

Youth Allowance provides assistance for students aged 16–24, and Austudy provides assistance to full-time students aged 25 and over.

Abstudy provides assistance to Aboriginal and Torres Strait Islander full-time students by providing income support and other supplementary assistance tailored to their needs. Some supplementary assistance is available to part-time students under Abstudy.

Pensioner Education Supplement (PES) provides help with ongoing costs of study for recipients of some social security and Veterans’ Affairs income support payments.

Special rates apply for long-term unemployed. Students may generally earn money and still qualify for these allowances. Some assistance may be available for travel costs to Avondale College under the Fare Allowance Scheme, if you are living away from home.

To qualify for any of these government allowances, students generally need to study at least 75% of a full-time load. This is equivalent to 18 credit points in an Avondale College study

program. If your load falls below this you may not be eligible for these allowances.

For information on eligibility, types and levels of allowances, contact your local Centrelink Customer Service Centre, or check the website at www.centrelink.gov.au

Avondale College assistance

A wide range of discounts, loans and scholarships is available to students from Australia and New Zealand and are funded by Avondale College, the Seventh-day Adventist Church, Sydney Adventist Hospital or trust funds. A limited number of scholarships is available to international students.

Discounts

South-Pacific Islander Discount

International students who come from the islands of the South Pacific are charged for tuition at the same rate as full-fee paying Australian citizens in non-government supported places.

Loans

Bank Loans

Some banks (Commonwealth, National, Westpac) offer personal loans at current interest terms to higher education students. For details on the loans or providers, see your local bank.

Scholarships

Avondale College offers a limited number of postgraduate scholarships. Please check the Avondale College website, or contact the Avondale College Scholarships Office for the latest information.

Research Higher Degree students should lodge their request for a tuition waiver scholarship at the time they lodge their application for candidacy. Contact the Course Coordinator for further information.

Employment

Although work is not guaranteed, Avondale College provides students with limited opportunities to work on the Lake Macquarie campus. Student rates apply and jobs include cleaning, reception, Residence Hall assistance, campus, recreational duties and working in the cafeteria. Wages will be transferred to an Australian bank account only.

Students will be required to complete an Australian Tax File Number Declaration form, and are also required to obtain an Australian Tax File Number from the Australian Taxation Office. Students lodge an application for employment with the Director of Student Services.

Postgraduate nursing students may defray a portion of their fees by obtaining part-time or full-time employment at the Sydney Adventist Hospital on a contract basis. However, students should note that employment cannot be guaranteed.

Payment of fees and charges

Once enrolment is complete a tax invoice will be sent to each student. Students are requested to return payment notification together with payment to the Finance and Business Services Centre to arrive before 5.00 pm on the due date advised on the invoice.

- Australian and New Zealand students must pay 50% of the semester's fees in advance, and the remainder in three monthly instalments.
- International students, other than New Zealand residents, are accepted on a full fee-paying basis and must pay 100% of each semester's fees in advance.

Students may pay their fees through the Cashier's Office on the Lake Macquarie campus. Avondale College accepts personal cheques, bank cheques, direct debits, money orders, cash, MasterCard, Bankcard, and Visa. BPay details are available from the Student Finance Office. EFTPOS facilities are available at the Cashier's Office. The Cashier also operates as an agency for the Commonwealth Bank. Deposits and withdrawals may be made using cheque, savings and passbook accounts with this bank. An ATM is also available on campus. Nursing students on the Sydney campus pay tuition and facility fees to Avondale College. Fees for accommodation are paid to Sydney Adventist Hospital.

Tuition fees

Financial clearance must be completed by all students by the due date or automatic deregistration will commence. Each semester's tuition fees (semester one, two, yearly and intensive semesters) must be paid in full before students can commence the following semester. Payment received will be applied to an existing debt before being applied to a deposit for the new semester.

Facilities and on-campus accommodation fees

Facilities and on-campus accommodation financial clearance must be completed by all students by the due date or students will be evicted from the residence halls. Each semester's Facility and on-campus accommodation fees (semester one, two, year long or intensive teaching period) must be paid in full before students can commence the following semester. Payment received will be applied to an existing debt before being applied to a deposit for the new semester or teaching period.

Refund policy

Avondale College will refund prepaid tuition money; accommodation, meals and facility charges under the following conditions.

Refund of tuition money

Tuition money is the tuition fee or student contribution amount paid for a unit of study. Students may find it necessary to withdraw from a subject or course before the semester or term has been completed. The amount of refund to which the student is entitled will be calculated in relation

to the time of the withdrawal. In most cases:

- If a student withdraws or cancels an application for any reason before the first day of classes in a semester, Avondale College will refund to the student all tuition money for education services that the student has not yet received.
- If a student withdraws from enrolment after the first day of classes in a semester but before the last day to withdraw from a subject (normally at the end of Week Two in the semester), Avondale College will refund to the student all tuition money due for units of study from which the student has withdrawn.
- If a student withdraws from enrolment after the last day to withdraw from a subject (normally at the end of Week Two in the semester) but before the census date, Avondale College will refund to the student all tuition money due for units of study from which the student has withdrawn, less a 5% withdrawal charge.
- If the student withdraws from enrolment after the census date, Avondale College will NOT refund the tuition money paid and that which is due to it prior to the student's withdrawal.

Where the Academic Registrar considers that withdrawal after the census date was due to special circumstances beyond the student's control, a refund of tuition money may be possible. Special circumstances are circumstances which in the view of Avondale College

- are beyond the student's control; *and*
- do not make their full impact on the student until on or after the census date; and
- make it impracticable for the student to complete the requirements for the unit during the period in which the person undertook, or was to undertake, the unit.

Avondale College will be satisfied that a student's circumstances are beyond the student's control if a situation occurs which a reasonable person would consider is not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible. Avondale College will be satisfied that a student's circumstances did not make their full impact on the student until on or after the census date if the circumstances occur before the census date, but worsen after that date; or before the census date, but the full effect or magnitude does not become apparent until on or after that date; or on or after the census date. Special circumstances that would make it impracticable for the student to complete the requirements for the unit of study would include medical circumstances, family circumstances, personal circumstances, employment related circumstances or course related circumstances.

Applying for a refund of tuition money

Withdrawal or cancellation before the commencement of a semester

Complete a 'withdrawal' form (an electronic copy is located on the Avondale College website and a paper copy is available at the Academic Office) and submit it to the Academic Office

immediately, and not later than the commencement of the semester. Your completed form should include details of how you wish any refund to be paid (eg to a bank account or by cheque). Any refund due will be paid within four weeks after notification is received.

Withdrawal from a subject or course after the start of a semester

Complete a 'withdrawal' form, obtain the signature of the Coordinator of the course in which you are enrolled, and submit it to the Academic Office before leaving Avondale College and no later than 28 days after the withdrawal from the course. Your completed withdrawal form should include details of how you wish any refund to be paid (eg to your bank account or by cheque). Ensure you include a forwarding address. Refunds will be calculated from the date that the Course Coordinator's signature appears on the form. Any refund will be paid within four weeks after the date that the Academic Office received your completed 'withdrawal' form.

Withdrawal due to special circumstances after the census date

The student must submit to the Academic Registrar a written application for a refund of tuition money under the special circumstances provisions as soon as possible after the circumstances become known and before the end of the semester³. Applications must be supported by documentary and/or other evidence (eg medical certificates). The Academic Registrar will notify the applicant of the decision, and the reasons for making the decision, within thirty-five days of receiving the application.

Refund where Avondale College fails to provide a unit of study

Avondale College will refund tuition money paid for a unit of study which Avondale College (i) fails to provide, or (ii) fails to commence on the agreed starting day (or a later day agreed between Avondale College and the student), or (iii) stops providing before it is completed. Avondale College will refund the tuition money paid for the unit of study as follows: in situations (i) and (ii), within two weeks of the agreed starting day; in situation (iii), within two weeks of the date when Avondale College stopped providing the unit of study.

The ESOS Act 2000 and associated amendments and Regulations permit certain amounts to be deducted from fee refunds to overseas students.

Review of a refund decision

Students who are dissatisfied with a refund decision may apply in writing to the Vice-President (Administration and Research) for a review of the decision, stating the reasons why a review is requested. The time limit for applying for a review of decision is 28 days from the student's receiving notice of the original decision. Within 45 days of receiving the review application, the Vice-President (Administration and Research) will notify the student of the review decision and the reasons for making it. If the Vice-President

(Administration and Research) has not advised the student of a decision within 45 days of receiving the application for review, the Vice-President (Administration and Research) is taken to have confirmed the original decision.

A student who is dissatisfied with the outcome of a review by the Vice-President (Administration and Research) may appeal for a review of the decision to the Administrative Appeals Tribunal (AAT) or other forum external to Avondale College.

Refund of accommodation, meals and facility charges

If a student has been accommodated in an Avondale College residence hall and withdraws or is suspended from his/her course of study, Avondale College will:

- refund on a pro rata basis (see Table below) a proportion of the semester or teaching period's accommodation charges paid to it prior to the student's withdrawal. The refund will be calculated on the following basis for semesters or pro rata for teaching periods of other durations:

<i>Week of withdrawal</i>	<i>Proportion of Residence Charge Refunded</i>
Week 1 of semester	100%
Week 2 of semester	90%
Week 3 of semester	85%
Week 4 of semester	75%
Week 5 of semester	65%
Week 6 of semester	55%
Week 7 of semester	50%
Week 8 of semester	40%
Week 9 of semester	35%
Week 10 of semester	30%
Week 11 of semester	20%
Week 12 of semester	15%
Week 13 of semester	Nil

- refund the entire unspent portion of payments made in advance for the semester's meals.

If a student experiences a period of illness or suspension during a semester, the student may qualify for a pro-rata accommodation refund if a period greater than one week is affected by the suspension or illness. In such circumstances part of the unspent portion of payments made in advance for the semester's meals will also be refunded. In the case of illness, a doctor's certificate is required. (Note that student visa conditions require satisfactory attendance and academic progress.)

Where a student withdraws or is suspended from his/her course of study, Avondale College will refund on a pro rata basis a proportion of the semester's facility charge paid to Avondale College prior to the student's withdrawal.

Requests for refund of accommodation, meals and/or facility charges should be submitted to the Student Finance Office before leaving Avondale College and no later than 28 days after the date of withdrawal/suspension from studies.

Refund of Materials Charge

Where a student has paid for materials associated with a particular unit, there is no refund for materials after the commencement of classes.