

# Financial Policies

## General fees and charges

Avondale 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 has full Deductible Gift Recipient (DGR) status, which means the tax office will accept legitimate tax receipts for tax deductible donations to Avondale 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 reserves the right to increase tuition rates, rents and fees at any time the need arises.

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

- Tuition fees
- On-campus accommodation and facility charges

All students pay tuition fees and the current tuition fees and other charges are located on the Avondale 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 accommodation and facility charges
- day students studying on the Lake Macquarie campus pay for services and facilities they use
- nursing students studying on the Sydney campus pay Avondale for services and facilities they use, and accommodation and meal charges to the Sydney Adventist Hospital

Students should note that fees may change without notice.

## 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 charges

Living on campus charges cover the accommodation costs (inclusive of meals) of students until the conclusion of the student's academic requirements for the teaching period in which they are enrolled.

Accommodation (excluding meals) is available during Avondale's 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

### Bridging courses

Fees for Bridging courses may be found on the Avondale website ([www.avondale.edu.au](http://www.avondale.edu.au)) and may be altered without notice. Bridging courses may include the Chemistry Bridging Course and Foundations of Harmony.

### Goods and Services Tax (GST)

Under the Goods and Services Tax Act 1999 some goods and services provided by Avondale 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's 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 standards, fail to meet their financial commitments, or in other ways do not comply with Avondale regulations, may be deregistered. A deregistered student must pay a re-registration charge of \$50 (in 2011) to the Avondale 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 Administration.

### Sundry charges

The following charges apply in 2011 but may be altered without notice:

- ID Card replacement \$50.00
- Re-registration \$50.00
- Replacement testamur \$50.00
- Transcripts (additional) \$10.00

### 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 and/or to the Sydney Adventist Hospital have been paid. Students with outstanding accounts will not be able to participate in the graduation ceremonies.

### 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 and other approved higher education institutions.

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

- are a new or continuing student *and*
- are enrolled in any of its undergraduate courses
- are enrolled in one of its postgraduate courses
- are enrolled in its Diploma of General Studies course
- 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 if you:

- hold a permanent residence visa
- are an international student
- have exceeded the FEE-HELP limit even if the FEE HELP loan has been fully repaid
- are not able to quote your Tax File Number by the due date
- are late submitting your Request for the FEE-HELP Assistance form
- 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 2010 and may change from year to year. For changes or additional information refer to the *Going to Uni* website: [www.goingtouni.gov.au](http://www.goingtouni.gov.au)

#### How it works

If you are eligible for FEE-HELP

- you are able to borrow up to \$86,422 (current for 2011)

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. 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 \$44,911 for the 2010–2011 income (financial) year but will be adjusted each year to reflect changes in average weekly earnings.

#### What does a FEE-HELP loan cover?

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

#### Costs and charges in taking out a FEE-HELP 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 the Diploma of General Studies or a bachelors degree course but it is not applied if you are taking postgraduate courses.

#### Example:

Suppose you take out a FEE-HELP loan of \$1000 for a unit, your loan fee will be \$200 and you will repay \$1200.

The \$86,422 (current for 2011) limit does not include the loan fee.

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

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

- pay a 50% deposit at the start of each teaching period 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
- 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](http://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 to another higher education provider

**Important dates**

The Request for FEE-HELP Assistance form is to be completed and submitted to Avondale's Student Finance Office by the due date of the teaching period for which you wish to take out FEE-HELP assistance. See the Financial section on the Avondale website, [www.avondale.edu.au](http://www.avondale.edu.au) for due 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](http://www.goingtouni.gov.au) including details of rates at which repayment occurs, voluntary repayments, accessing details of HELP debts, and much more.

## Re-crediting Student Learning Entitlement

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:

- 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 will need to 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 will need to 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 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 SLE or 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 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 SLE balance for a unit of study is granted**

- the person's SLE will be re-credited and their HECS-HELP debt in relation to the unit will be remitted; and
- Avondale will pay to the person an amount equal to the payment, or the sum of the payments, that the person made in relation to his or her student contribution amount for the unit; and pay to the Commonwealth an amount equal to any HECS-HELP assistance to which the person was entitled for the unit.

**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 will refund to the Commonwealth the amount of FEE-HELP paid to Avondale 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, 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 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 1300 366 700 or (02) 9391 2400]. The cost of submitting an appeal to the AAT may be approximately \$777 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 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 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](http://www.centrelink.gov.au)

### Avondale assistance

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

#### 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

#### Avondale Loans

Avondale provides loans to students who have successfully completed the first year of a course of study. The loan amount may not exceed more than \$1,500 per teaching period, to a maximum of \$3,000. Loans are subject to approval by the Financial Assistance Committee. Repayments are made monthly, commencing at the conclusion of the student's course, and extending over an agreed period of time, no greater than two years. Further information is available from the Student Finance Office.

#### Bank Loans

Some banks (for example, Commonwealth, National, and 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 offers a wide range of scholarships. For a current listing of available scholarships please refer to the Avondale website, or contact the Enquiry and Enrolment Centre on (02) 4980 2377 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 Convenor for further information.

## Employment

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

Bachelor of Nursing students studying on the Sydney campus may consolidate their clinical education and defray a portion of their fees by obtaining part-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 the payment to the Student Finance Office to arrive before 5.00 pm on the due date advised on the invoice.

- Australian and New Zealand students must pay 50% of the fees for the teaching period 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 the fees for the teaching period in advance.

Students may pay their fees through the Student Finance Office on the Lake Macquarie campus. Avondale accepts personal cheques, bank cheques, direct debits, money orders, cash, Mastercard and Visa. BPay details are available from the Student Finance Office. EFTPOS facilities are available at the Student Finance Office. An ATM is also available on campus. Nursing students on the Sydney campus pay tuition and facility fees to Avondale. 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 teaching period's tuition fees must be paid in full before students can commence the following teaching period. Payment received will be applied to an existing debt before being applied to a deposit for the new teaching period.

### On campus accommodation fees

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 teaching period's On campus Accommodation Fees (teaching periods one, two, year long and/or winter) must be paid in full before students can commence the following teaching period. Payment received will be applied to an existing debt before being applied to a deposit for the new teaching period.

## Refund policy

Avondale will refund prepaid tuition money; accommodation 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 unit or course before the teaching period 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 published census date in a teaching period, Avondale will refund to the student all tuition money for education services that the student has not yet received;
- if the student withdraws from enrolment after the census date, Avondale will NOT refund the tuition money paid and due to it prior to the student's withdrawal,
- students will be liable to pay the full tuition fee of any units in which they remain enrolled after the census date.

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

- 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 during which the person undertook, or was to undertake, the unit.

Avondale 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 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 teaching period*

Complete a 'withdrawal' form (an electronic copy is located on the Avondale 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

teaching period. 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 unit or course after the start of a teaching period***

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 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 form is received by the Academic Office. Any refund will be paid within four weeks after the date that 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 teaching period. 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 fails to provide a unit of study***

Avondale will refund tuition money paid for a unit of study which Avondale

- i fails to provide, *or*
- ii fails to commence on the agreed starting day (or a later day agreed between Avondale and the student), *or*
- iii stops providing before it is completed.

Avondale 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 stopped providing the unit of study.

#### **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.

#### **Refund of accommodation and facility charges**

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

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

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

If a student experiences a period of illness or suspension during a teaching period, 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 the case of illness, a doctor's certificate is required. (Note that student visa conditions require satisfactory attendance and academic progress.)

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