

Financial Policies

Fees	45
Avondale scholarships and bursaries	45
Government, SDA Church and Other Scholarships	46
Financial Assistance—Loans	47
SDA Church Fee Assistance Options	47
Australian Government Education Assistance Schemes	48
Student Work Options	49
Fee Payment Invoices	49
Fee Payment Options	49
Accommodation and meals	50
Additional Charges	50
Refund Agreement	50
English Language Centre Refund Agreement	52
Miscellaneous	52
Contact details	53

Financial Policies

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. The Seventh-day Adventist Church contributes significantly to both capital development and annual operating costs. These sources of funding keep tuition and residence fees at the lowest possible level consistent with adequate facilities and competent instruction. Uncertain economic conditions, however, mean that the College reserves the right to increase tuition rates, rents and fees at any time should the need arise.

Fees

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

- Tuition Fees
- Facility Fees
- Residential Fees

Residential students—all residential students studying on the Cooranbong campus pay residential and facility fees. Tuition fees apply to all residential students excepting those studying for Teacher Education awards.

Day students—all day students on the Cooranbong campus pay facility fees. Tuition fees apply to all day students also, excepting those studying for Teacher Education awards.

Nursing students studying on the Wahroonga campus pay tuition and facility fees to Avondale College. Fees for accommodation are paid to the Sydney Adventist Hospital.

Avondale scholarships and bursaries

A wide range of scholarships and bursaries are available to students from Australia and New Zealand. A limited number of bursaries are available to International students.

Application forms and details of conditions and eligibility are available from the Avondale Scholarship Office unless otherwise indicated below. Information on scholarships and bursaries is also available on the Avondale website: www.avondale.edu.au/scholarships

President's Scholarship

Awarded to a student at selected schools throughout Australia and New Zealand who is likely to achieve a university entrance ranking in the top 10% of their state, territory, or country and who also makes a valuable contribution to their school, community, church and/or family.

Application for this scholarship is made through school principals. For details on conditions and eligibility contact

school principals or the Scholarship Office at Avondale College.

President's Award

Awarded to a student at selected schools throughout Australia and New Zealand where no applicant is successful in qualifying for a President's Scholarship. The student will be among the highest academic achievers in their year at their school and will have also made an outstanding contribution to their school, community, church and/or family.

Application for this scholarship is made through school principals. Criteria and applications are available from the Avondale Scholarship Office.

Academic Excellence Scholarships

Awarded to any student in Australia or New Zealand who achieves a university entrance ranking in the top 10% of the state, territory or country of residence. Applications will be accepted at any time until registration. Confirmation of final year results should be forwarded to the Academic Office as soon as they are available. Avondale will make offers to all students it can locate at the beginning of each academic year.

Bachelor of Arts and Bachelor of Arts/Bachelor of Business Bursaries

Bursaries for the three years of BA courses are available to intending new Bachelor of Arts students from Australia or New Zealand.

Bachelor of Arts (Communication) Bursaries

Four scholarships, each worth \$1,500 as one-off payments, are available for 2nd and 3rd year Communication major students.

Bachelor of Arts (Theology) Scholarships

Several new Theology Scholarships are being developed. Details are not available at the time of printing. Please contact the Avondale Scholarship Office for further information or check the website www.avondale.edu.au/scholarships.

Bachelor of Science and Bachelor of Science/Bachelor of Business Bursaries

Bursaries for the three years of BSc courses are available to intending new Bachelor of Science students from Australia or New Zealand.

Business Certificate Bursaries

Ten bursaries are available to students enrolling in Business Certificate courses at Avondale.

Certificate III & IV in Outdoor Recreation Scholarships

Scholarships are available to students enrolling in Certificate III or IV in Outdoor Recreation.

Bachelor of Science (Nursing) Scholarships

Five scholarships per year are available for students enrolling in the Bachelor of Nursing course.

Economic Hardship Bursaries

A limited number of bursaries (up to \$2600) may be available to Australian and New Zealand students with demonstrated financial need. The amount available is dependent upon the degree of need and the number of applicants. The Economic Hardship Committee meets prior to the middle of each semester to award bursaries.

Application forms and details of conditions and eligibility are available from the Scholarship Office or the Student Finance Office at Avondale.

Government, SDA Church and Other Scholarships

Certificate III and IV in Outdoor Recreation CTP funds

Avondale in the past has been successful in tendering for funding from the NSW Department of Education under its Contracted Training Provision program.

As funding is dependent on government determination on a yearly basis, there is no guarantee funds will be available to assist students with fees. Applicants for the courses should apply expecting to pay full fees.

Avondale scholarships are now being offered for these courses; application forms and details of conditions and eligibility are available from the Avondale Scholarship Office.

Inter-Union Board of Education Scholarships

The Australian Union Conference and New Zealand Pacific Union Conference Boards of Education provide a limited number of scholarships for teacher education students in targeted areas of Education. Scholarships are available in areas of designated need as determined by the National Office of Adventist Schools Australia and the New Zealand Pacific Union Conference Education Board.

Application forms and details of conditions and eligibility are available from the Avondale Scholarship Office or the National Office of Adventist Schools Australia, PO Box 116, Mitcham Vic 3132, Phone: 03 9259 2190, Fax: 03 9878 0733, E-mail: schools@adventist.edu.au

King and Amy O'Malley Scholarships

The King and Amy O'Malley Trust offers up to 30 scholarships for tertiary study in Home Economics each year. Students taking Home Economics at Avondale are eligible to apply for this undergraduate scholarship. The scholarship is valued at \$5000 per annum.

Students may apply each year, and can be awarded this scholarship more than once throughout their course. Further

details and application forms can be obtained by contacting the Home Economics Course Coordinator at Avondale, or the Managing Trustees, King and Amy O'Malley Trust, PO Box 2047, Mount Waverley, Victoria 3149.

Sydney Adventist Hospital—Avondale College Pathology Scholarship

Scholarships available to intending new first year Bachelor of Science (Biomedical Science) students. Application forms and details of conditions and eligibility available from the Student Finance Office.

Financial Assistance—Loans

Avondale College Foundation (ACF) Loans

Students may be eligible for an interest-free loan from the Avondale College Foundation. Financial assistance is awarded on the basis of need. Details available from Avondale's Student Finance Office.

Avondale College Loans

Low interest student loans from Avondale College are available to students who have successfully completed the first year of a course of study. A maximum of \$1500 may be borrowed in any one semester, and the maximum over the course of study is \$3000. Loans are subject to approval by the Financial Assistance Committee. Repayments are made quarterly, commencing at the conclusion of the student's study and extending over an agreed period of time. Further information from Avondale's Student Finance Office.

Low Interest Student Loans and Supplementary Bank Loans

Some banks (Commonwealth, National, Westpac) offer loans at current interest terms to higher education students. Details of the loans and providers can be obtained from Avondale's Student Finance Office or your local bank.

SDA Church Fee Assistance Options

Junior Workers' Educational Policy (JWEP)

This scheme is available to Adventist Church employees under 21 years of age who meet certain criteria. The scheme provides assistance towards fees from the employer. Employer contributions match personal contributions to a JWEP fund. South Pacific Division institutions and Conferences participate in this scheme. Application should be made to the Church employing organisation.

Student Sponsorship Scheme

Church organisations may sponsor students for part or all of the Bachelor of Arts (Theology) or Bachelor of Business courses. Assistance under this scheme is paid to Avondale on behalf of the student at rates determined by the South Pacific Division of the SDA Church. Enquiries should be directed to Church employing organisations.

New Zealand Exchange Loss Subsidy

The South Pacific Division of the Seventh-day Adventist Church has a policy which provides for students who are New Zealand residents to be reimbursed for exchange losses when transferring funds earned in New Zealand for the payment of Avondale College fees. This subsidy is available to students enrolled in all courses except Aviation. Details available from Avondale's Student Finance Office.

Family discount

A discount of 5% on the net portion of tuition, facility and residential fees (after allowance for scholarships, bursaries and other discounts) will be allowed to each student who is a dependent child of a family having two or more children enrolled at Avondale College concurrently.

To qualify as dependent, students should not be married nor in a de facto relationship, not in receipt of regular remuneration, and under the age of 21 at the commencement of their course.

Spouses of full-time students receive a discount of 50% on net tuition and facility fees for one subject (maximum 3 credit points) per semester, regardless of the number of subjects taken each semester. Music lesson fees are not subject to discount.

Further information available from Avondale's Student Finance Office.

SDA Workers' Discount Policy

A discount of 60% of tuition and facility fees is available for residential students, and 30% of tuition and facility fees for non-residential students whose parents are employed in a full-time capacity by the Seventh-day Adventist Church and its entities in Australia and New Zealand and have been approved by their employer. The employing body, not Avondale College, pays this subsidy; hence *a letter from the employer authorising Avondale to charge the discount to the employer is required before the discount can be applied to the fees*. No discount will be given unless this condition is met. Further information is available from Avondale's Student Finance Office. Students applying from outside the South Pacific Division should contact the Student Finance Office for information on SDA Workers' Discount.

South Pacific Division Discounts

South Pacific Division (SPD) fee discounts are granted to students who are citizens of, or hold permanent residency status in countries of the South Pacific Division of the Seventh-day Adventist Church. To qualify for SPD discounts, students must be enrolled in certificate, diploma or degree courses which are non-government funded.

Published fees for residents of the SPD include this discount. SPD discounts do not apply to School of Aviation courses and some Masters programs.

SPD discounts do not apply to international students unless they satisfy the above requirements, or are dependent

children of international workers employed in this Division by the Seventh-day Adventist Church.

Further information is available from Avondale's Student Finance Office.

Australian Government Education Assistance Schemes

Youth Allowance (under 25 years) Austudy (over 25 years) and Abstudy

Youth Allowance, AUSTUDY and ABSTUDY, the Commonwealth Government financial assistance programs for Australian students, are approved for all courses at Avondale.

The study load required for eligibility for Youth Allowance is 75% of a full load. The HECS study load equivalent is 0.375 per semester. This is equivalent to an Avondale study load of 11.25 credit points in each semester. Where students reduce their study load and cease taking 11.25 credit points they cease to be eligible for Youth Allowance/AUSTUDY and ABSTUDY, and any payments received for that period must be refunded to Youth Allowance/AUSTUDY/ABSTUDY.

Youth Allowance/AUSTUDY/ABSTUDY are offered on a means tested basis. Information on eligibility and details of types and levels of allowances are available from any Centrelink Office.

Higher Education Contribution Scheme (HECS)

The Bachelor of Education courses, the Bachelor of Teaching courses, and the BA/BTch, BBus/BTch and BSc/BTch courses attract government funding which covers the tuition component of fees (excluding Facility Fee). Students enrolled in the above teacher education courses are therefore liable for the Higher Education Contribution Scheme (HECS) charges introduced by the Commonwealth Government in 1989.

A student's HECS liability is determined by reference to a number of variables including his/her study load and the mix of subjects studied.

Further information on HECS is available from Centrelink.

The HECS liability for each equivalent full time (EFT) teacher education student in the above courses is estimated to be between \$3,680 and \$4,796 for the year. The final liability will depend on the study load undertaken and the mix of subjects selected.

Three methods of payment are available to students for settling HECS liabilities:

- 1 Up-front—the payment of the full semester liability less a 25% discount to the College at the time of enrolment.
- 2 Partial up-front—under certain circumstances, partial up-

front payment of HECS liability is accepted. Conditions apply and details are available from the Student Finance Office.

- 3 Deferred—the payment to be made through additional taxation payments when the student's personal taxable income reaches the specified income thresholds (minimum \$24,365 in the 2002/2003 tax year).

Students from New Zealand are required by the Australian Government to pay each semester's HECS charges in advance. New Zealand students do not qualify for any up-front payment discount. International students, other than New Zealand students, do not qualify for government funding and are not liable for HECS charges.

For further information on any of the above options, please call the Student Finance Office.

Postgraduate Education Loan Scheme (PELS)

(Applies only to Postgraduate courses—refer to the latest 'PELS' Your Questions Answered' booklet)

PELS is an interest-free loan facility for eligible students enrolled in fee-paying, postgraduate non-research courses.

It is available for both commencing and continuing students who have previously completed a degree course. The Commonwealth pays the amount of the loan directly to the student's institution. Students repay their loan through the Australian taxation system once their income reaches the minimum threshold for compulsory repayment.

To be eligible for PELS, you must be:

- An Australian citizen (born in Australia, or a person who has acquired Australian citizenship by formal application)
- Been granted a certificate of Australian citizenship
- The holder of an Australian permanent visa

Generally, if you are the holder of an Australian permanent visa, you will be eligible for PELS for your first (3) years in Australia as the holder of a permanent visa.

You are **not** eligible for PELS if you are:

- A New Zealand citizen, unless you hold an Australian permanent visa
- The holder of an Australian permanent visa who has met the residency test and more than a year has passed since you first met that test
- The holder of a temporary or provisional visa
- The holder of visa sub-class 818 and you have an International Postgraduate Research Scholarship (IPRS)

You can borrow up to the limit of the tuition fee being charged by Avondale College for your course for each semester. You also have the option of making a partial pay-

ment of your tuition fees for the semester to Avondale College and obtaining a loan for the balance.

If you commenced a course of study before 2002, you can only apply for a loan for fees incurred from 2002 onwards.

- The Commonwealth pays the amount of your loan directly to Avondale College. The money is not paid directly to you.

You can obtain a 'PELS Loan Request' form from the Student Finance office. You must complete and sign the PELS Loan Request form and return it to Student Finance on or before the census date for each semester.

If you do not submit a completed PELS Loan Request form on or before the census date, the Commonwealth is not liable to pay your loan.

Student Financial Supplement Scheme

This is a voluntary loan scheme which gives some tertiary students the option of borrowing money to help cover their expenses while they study. The Commonwealth Bank provides the loan by special arrangement with the Commonwealth Government. Interest on Financial Supplement Loans is paid by the Commonwealth Government. Loan Funds are paid into a nominated bank account in fortnightly instalments. A Financial Supplement Loan can help pay for expenses like accommodation, transport, food or books. There are two categories of financial Supplement Loans, one which has an upper limit of \$7000 per year, and the other \$2000 per year. The minimum loan in each case is \$500. Repayments are not due until July of the fifth year from the date the loan was taken out. A discount of 15% is given for full payment prior to this date. Repayments become mandatory from this date should your taxable income reach average earnings, which for 2001–2002 year was \$32,918. Financial Supplement loans are not part of your taxable income. Loans are paid for a period of one year. Eligible students will be sent a new Supplement Entitlement Notice for subsequent years.

Details of this scheme are available from your nearest Centrelink office. Check the Centrelink web site: www.centrelink.gov.au

Student Work Options

Cooranbong Campus

Although work is not guaranteed, Avondale provides students with limited opportunities to work on campus. Student rates apply and jobs include cleaning, reception, residence assistance, campus, recreational duties and work in the cafeteria. Payment is made through the payroll system and is credited to outstanding fees and the student's account. When the account is in credit, students may withdraw from their account. To enable payment, students will be required to obtain an Australian Tax File Number from

the Australian Taxation Office and complete the Australian Tax File Number Declaration Form. Students wishing to work at Avondale will need to apply at the Student Services Office.

Wahroonga Campus

While employment at the Sydney Adventist Hospital cannot be guaranteed, every opportunity is given to Bachelor of Nursing students to consolidate their clinical education and defray a portion of their fees by obtaining part-time employment at the hospital on a contract basis.

Fee Payment Invoices

Prior to the commencement of each semester, a Tax Invoice and Remittance Advice will be sent to each student or person responsible for the payment of fees. Students or fee payers are requested to return the completed remittance advice together with payment to the Business Office to arrive before 5.00 pm on the due date advised on the Invoice.

Fee Payment Options

Australian And New Zealand Students

Option A

A discount of 3% of the semester fees will be given for payment of the full semester's fees in advance.

Option B

50% deposit by registration date. 50% split into 3-monthly instalments.

International students

International students other than New Zealand residents are accepted on a full fee-paying basis and must pay each semester's fees in advance.

Students may pay their fees through the Cashier at College. The College accepts Personal Cheque (Australian only), Bank Cheque, Direct Debit, Money Order, Cash, MasterCard, Bankcard, American Express (AMEX) and Visa. BPay details are available from the Student Finance Office. EFTPOS facilities are available at the College Cashier.

The Cashier 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 machine is also available on campus.

Nursing students on the Wahroonga campus pay tuition and facility fees to Avondale College. Fees for accommodation are paid to Sydney Adventist Hospital.

Financial clearance

To complete financial clearance the appropriate deposit (Option A or B) should be paid to the College Cashier (ie 100% or 50% of the semester fees). Students will need to complete Financial Clearance before being able to commence

Academic Registration.

Each semester's fees 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.

Accommodation and meals

Residential students

Accommodation fees cover the board and residence costs of residential students during the college semesters. Additional charges apply for vacation periods.

Avondale has a user-pays system for meals provided at the Cafeteria. A portion of the residential fee includes a non-refundable deposit for meals that will be consumed during the semester in the Cafeteria. It is not possible to obtain a refund of this amount if it is not fully expended by the end of each semester. However residence students can invite guests to join them for meals, and can use their meal card to pay for guests' meals. Should the full credit be used prior to the end of the semester, it will be necessary to prepay for additional meals at the College Cashier. Any additional meals can be bought in multiples of \$50.00.

Outdoor students also are welcome to eat at the Cafeteria. Meals purchased by outdoor students can be paid for at the counter, or by charging up their student card in multiples of \$50 payable to the College Cashier, or by purchasing prepaid meal cards at the College Cashier.

Accommodation (excluding meals) is available during College vacation periods. Additional charges are payable for this accommodation. Enquiries should be directed to the Residence Hall Directors.

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

Married student accommodation

Thirty-six unfurnished residential units are available for married students. Details are available from First National Realty, Cooranbong

Telephone: (02) 4977 3999

Fax number: (02) 4977 2911

email: mail@cooranbongrealestate.com.au

Enquiries should be made well in advance of the proposed date of arrival; all applications for rental of the units are to be made through First National Reality, Cooranbong.

Off campus accommodation

Other residential accommodation in the area is available from private individuals and estate agents. Negotiations to obtain such are the responsibility of the student.

Additional Charges

Graduation fees

The graduation class committee in consultation with the College administration sets fees for graduation. The cost of hiring academic regalia is included in this class fee.

Music lessons

Students may study music in addition to their enrolled course of study. Depending on demand, lessons are available in piano, organ, voice, string and brass instruments. Additional fees are payable for these lessons.

Preternship, Theological Field Education, Professional Experience and other professional placements

Students involved in these activities will have additional costs for items such as travel and accommodation.

Further information is available from the Faculty Deans.

Sundry Fees

Fees apply for the following:

- Late Application
- Late Registration
- Processing Fee (as specified in course requirement for some programs)
- Re-registration
- Special Testing for Admission
- Supplementary Study Program
- Theology General Practicum
- ID Card Replacement

Refund Agreement

Withdrawal or Residential Status change

1 *If the student withdraws or cancels an application for any reason before the first day of classes in a semester, Avondale will refund to the student all fees paid to it prior to the withdrawal/cancellation for education services which the student has not yet received.*

2 *If the student withdraws from enrolment within the first six weeks of a semester, Avondale will refund on a pro rata basis (see table below) a proportion of the semester's tuition fees 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 tuition fees refunded</i>
Week 1 of semester	100%
Week 2 of semester	100%
Week 3 of semester	90%
Week 4 of semester	80%
Week 5 of semester	70%
Week 6 of semester	60%

If the student has been accommodated in an Avondale residence hall, Avondale will also refund on a pro rata basis (see table below) a proportion of the semester's residence fees 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 residence fees refunded</i>
Week 1 of semester	100%
Week 2 of semester	90%
Week 3 of semester	85%
Week 4 of semester	80%
Week 5 of semester	70%
Week 6 of semester	65%

Pro rata refunds for tuition and residence fees are calculated on a weekly basis. Part weeks count as full weeks.

If the student has been accommodated in an Avondale residence hall, Avondale will refund the entire unspent portion of payments made in advance for the semester's meals.

- 3 *If the student withdraws from enrolment after the sixth week of a semester, no refund of tuition fees will be made. However if the student has been accommodated in an Avondale residence hall, Avondale will refund on a pro rata basis (see table below) a proportion of the semester's residence fees paid to it prior to the student's withdrawal, provided the withdrawal occurs before the end of the twelfth week of the semester. The refund will be calculated on the following basis:*

<i>Week of withdrawal</i>	<i>Proportion of residence fees refunded</i>
Week 7 of semester	60%
Week 8 of semester	50%
Week 9 of semester	45%
Week 10 of semester	40%
Week 11 of semester	30%
Week 12 of semester	25%
Week 13 or after	Nil

Pro rata refunds are calculated on a weekly basis. Part weeks count as full weeks.

If the student has been accommodated in an Avondale residence hall, Avondale will refund the entire unspent

portion of payments made in advance for the semester's meals.

- 4 *Dropping a subject.* If a student drops a subject during the first six weeks of a semester, a proportion of the tuition fee for that subject will be refunded on the same pro-rata basis as tuition refunds under (2) above. (International students on student visas must maintain full time enrolment.)
- 5 *Illness/Suspension.* Residential students may qualify for a pro-rata accommodation refund if a period greater than one week is affected by 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.)
- 6 *If Avondale should default as a provider of education in any of the three ways specified in (a) to (c) below, Avondale must refund all the course money that it received for the student before the default day. Avondale is in default if*
- The course it offers does not start on the agreed day;
 - The course stops being provided after it starts and before it is completed; or
 - The course is not provided fully to the student because a sanction has been imposed on Avondale under Part 6 of the Education Services for Overseas Students Act 2000.
- 7 The possibility of a refund also exists if the student is dissatisfied with the course or facilities on grounds which could entitle the student to a refund under the consumer protection laws of the Commonwealth of Australia or the State of New South Wales (see below).

How to apply for a refund

When will refunds be paid?

Withdrawal or cancellation before the start of a semester

Notify the Academic Registrar in writing immediately you have made your decision to withdraw/cancel (see contact details below). Your notification should include details of how you wish any refund to be paid (e.g. to a bank account, by cheque, etc.). Any refund due will be paid within four weeks after notification is received.

Withdrawal from enrolment after the start of a semester

Obtain a withdrawal form from the Academic Office. Complete the form and submit it to the Academic Office before leaving Avondale. Inform the Student Finance Officer how you would like any refund to be paid (eg to a bank account, by cheque, etc.) Be sure to provide your forwarding address. Refunds will be calculated from the date when the Academic Office receives your completed Withdrawal Form. Any refund due will be paid within four weeks after your completed Withdrawal Form is received by the Academic Office.

Default by Avondale College

If Avondale College should default as defined above, the refund must be paid to the student within two weeks after the default day.

Matters relating to dissatisfaction with the course or facilities on grounds which could entitle the student to a refund under the consumer protection laws of the Commonwealth of Australia or State of New South Wales

It is recommended that matters relating to the above point be negotiated initially via Avondale's grievance and appeals resolution procedures. If parties are dissatisfied with outcomes from internal procedures, provision is available for external arbitration. Independent mediation can be arranged through Ausgroup Consulting, Mr David Davies—02 9283 2099. If satisfaction is not achieved through these processes, the student may wish to contact the NSW Department of Fair Trading.

Dispute resolution procedures

Avondale's dispute resolution procedures are set out in the institution's Grievance and Appeals Resolution Policy, a copy of which is given to all new students at Orientation.

Avondale's dispute resolution procedures do not inhibit the student's right to pursue other legal remedies if necessary.

This agreement does not remove the right to take further action under Australia's consumer protection laws.

English Language Centre Refund Agreement**Cancellation prior to enrolment**

All tuition and accommodation fees paid to Avondale by students who withdraw their application more than 28 days prior to commencement of a course are fully refunded less a \$150 processing fee. This policy applies to all students including those who fail to obtain a Student Visa, in which case evidence from the relevant Australian Embassy must be provided.

A full refund is also paid if Avondale is unable to offer a place in the course for which the student applies.

If a cancellation is received within 28 days of the commencement of the course, the cancellation fee is 5 weeks tuition, unless a medical certificate is provided by a recognised doctor. A full refund of accommodation and meals fees is paid, less a \$150 processing fee.

Notice of cancellation must be received in writing.

Withdrawal after enrolment

Students who withdraw during a five-week course will receive a pro rata refund of residence fees for the remaining weeks of the course, less a \$150 processing fee, but no refund on tuition. A partial refund of tuition fees will be made when a student is unable to continue due to serious

illness (medical certificate required) or for compassionate reasons such as a death in the family. Full refunds are paid of any tuition and accommodation fees paid in advance for additional courses.

Refunds are paid in Australian dollars and are made within ten working days of withdrawal. Except in exceptional circumstances, these are paid to the Fee Guarantor and are sent to the guarantor's home country address. Refunds are paid less bank charges and agent's commissions if an agent was involved.

Pro rata refunds for residence fees are also calculated on a weekly basis. Part weeks count as full weeks. Pro rata refunds on meals are calculated on the basis of actual usage but in \$50 lots.

Where a student withdraws during a course, DIMIA will be notified.

On completion of a course

Any credit balance in a student's fee account is refunded in full on completion of a course.

Applications for refunds under this agreement

Applications for refunds should be made in writing to the Student Finance Officer.

Appeals

Appeals against refund decisions should be made in the first instance to the Student Finance Officer and thereafter in writing to the Director, English Language Centre and the Director of Student Services. Appeals should be made within 14 days of the rejection of an application for a refund.

Avondale's dispute resolution procedures are set out in the institution's Grievance and Appeals Resolution Policy, a copy of which is given to all students at Orientation.

Avondale's agreement does not remove the right to take further action under Australian consumer protection laws.

Transfer of funds

If you need to suspend or defer part of your course, you may apply to transfer your fees for your course to a later date. If you fulfil the requirements for entry to an Avondale degree program before the end of your course, you may apply for the transfer of any remaining fees to the degree program. Fees cannot be transferred to another person or another university or institution.

Miscellaneous**Goods and Services Tax**

A Goods and Services Tax was introduced in July 2000 under the provisions of the Federal Government's *A New Tax System (Goods and Services Tax) Act 1999*. Under this legislation 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.

Cash withdrawals from student fee accounts

Funds may be withdrawn from a student's fee account only if the account shows a credit balance after the charge for the semester's fees has been processed. Withdrawals are limited to one transaction per week.

If a person other than the student pays the fees, written authority is required before surplus funds are available for withdrawal by the student,

Car/motor cycle registration

All students using a motor vehicle on campus are required to register it with the College at the Business Office. All vehicles must have current Roads and Traffic Authority registration, Compulsory Third Party (CTP) and Third Party Property Insurance. Traffic infringements will incur financial or other penalties.

Deregistration

If students fail to maintain lifestyles in harmony with College standards, fail to meet their financial commitments, or in other ways do not comply with College regulations, they may be deregistered. A deregistered student must pay the reregistration fee to the 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's ID card is to be surrendered to the Director of Student Services, and the student is to withdraw formally. Thereafter, the resumption of student status will require a written request to the College administration.

Financial requirements For graduation

Graduating students should ensure their student accounts have been settled prior to graduation. Graduation testamurs will not be issued until a student's account has been paid in full.

Issue of transcripts

Transcripts of academic records will not be released until all monies owed to the College by a student have been paid in full.

Outstanding accounts

Returning students who owe money from a previous semester will not be permitted to attend classes at the commencement of a new semester until their debt has been cleared and their deposit paid for the new semester.

Banking

The College operates a Commonwealth Bank Agency, with on-line EFTPOS facilities. An ATM is available on campus.

Identification cards

After registration, students are issued with an Avondale College Identification Card. This card provides access to the cafeteria and residences, and facilitates time attendance

records in some areas of the student work program. This card remains the property of the College and a replacement charge will apply if the card is lost, damaged or destroyed.

Contact details

Student Finance Officer

Avondale College.

Email: student.finance@avondale.edu.au

Phone: 02 4980 2115

Fax: 02 4980 2118

Scholarship Office

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