

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 as legitimate tax deductions receipts for donations to Avondale College over \$2. 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. 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 College Council, and comprise two major fee components:

- Tuition fees
- Residential and meal 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 the residential and meal charge
- 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 they use, and residential and meal charges to the Sydney Adventist Hospital
- aviation students on the Hunter Valley campus pay the School of Aviation for services they use.

Tuition fees

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

Additional fees

Services to students not of an academic nature may be paid for individually. This includes services such as the use of the auditorium and printing.

Residential and meal charges

Residential charges cover the board and residence costs of residential students during Avondale College semesters. Additional charges apply for vacation periods.

Charges for the cafeteria are on a user-pays basis. Indoor

students pay an allocation each semester for meals that will be consumed during the semester at the cafeteria. Any unused allocation will not be refunded at the end of the semester. However, 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 semester, 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

Bridging courses

2007 Fees for Bridging courses are correct at the time of printing but may be altered without notice:

		<i>South Pacific International</i>
Academic Bridging Program	\$307	\$416.50
Chemistry Bridging Course	\$307	\$416.50
Word Processing Competency	\$307	\$416.50
Foundations of Harmony	\$307	\$416.50

Goods and Services Tax

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 College Administration sets fees for graduation. These fees include the cost of hiring academic regalia.

Music tuition

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, 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 College standards, fail to meet their financial commitments, or in other ways do not comply with College regulations,

may be deregistered. A deregistered student must pay a re-registration charge of \$50 (in 2007) 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 2007 but may be altered without notice:

ID Card replacement	\$50.00
Late re-enrolment	\$50.00
Late registration	\$50.00
Re-registration	\$50.00
STAT Test	\$70.40
Replacement testamur	\$50.00
Transcripts (additional)	\$10.00

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; *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;
- hold a permanent residence visa;
- 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 a Commonwealth supported (HECS-HELP) student in its education or nursing courses
- you are enrolled in one of its vocational education courses
- 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
- existing HECS or HELP debts.

How it works

If you are eligible for FEE-HELP

- you are able to borrow up to \$80,000 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 \$38,148 for the 2007–2008 income (financial) year but will be adjusted each year to reflect changes in average weekly earnings.

What does a FEE-HELP loan cover?

Tuition only. It 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 an undergraduate 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 subject, your loan fee will be \$200 and you will repay \$1200.

The loan fee equates to an interest rate of around 2% on the amount borrowed if you let the repayments run their course.

The \$80,000 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 the tuition fee upfront and receive a 3% discount
- 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, you will need to complete a Tax File number application or enquiry

form which is available from the Tax Office. A TFN is allocated 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.*

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 these dates in 2007:

- Friday 23 March for Semester 1
- Friday 11 May for some Semester 1 subjects with a Census date of 1 June
- Friday 24 August for Semester 2

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.

HECS-HELP

Avondale College has Commonwealth Supported Places (previously known as HECS places) in education and nursing which are allocated to applicants each year on the basis of academic merit. Students are able to apply for a Commonwealth Supported Place if they have a Student Learning Entitlement available and meet the eligibility requirements.

Australian students are able to defer repayment of their student contribution through HECS-HELP assistance, or to receive a discount for paying their contribution up front. New Zealand students must pay their full student contribution.

The minimum repayment threshold for compulsory repayment of a HELP debt is \$38,149 in the 2007/2008 income year, and will be adjusted each year to reflect any change in average weekly earnings.

Students who are eligible for HecsHelp assistance may choose to either:

- make full up front payment of their student contribution

- to Avondale College and receive a 20% discount; *or*
- pay part of their student contribution up front and receive a 20% discount for any payment over \$500, and obtain HECS-HELP assistance for the remainder; *or*
- obtain HECS-HELP assistance for the full amount of the student contribution

All payments of student contributions or application for HECS-HELP assistance must be made before census date in each semester. The request for Commonwealth Support and HECS-HELP is available from the Student Finance Office and must be returned prior to census date each semester.

For any further information please contact the Student Finance Office or refer to the *Going to Uni* website www.goingtouni.gov.au

Commonwealth Learning Scholarships

The Commonwealth Learning Scholarships programme was introduced by the Australian Government in 2004 to assist rural and regional, low socio-economic and indigenous students, with costs associated with higher education. Students who are Australian citizens or holders of permanent humanitarian visas may apply.

These scholarships are available to students holding Commonwealth supported places and are merit-based, non-repayable, and target students from low socio-economic backgrounds. These scholarships are exempt from Social Security income tests.

Avondale College has been awarded a number of Commonwealth Learning Scholarships—two Commonwealth Education Costs Scholarships (CECS), and two Commonwealth Accommodation Scholarships (CAS).

CECS provide full-time undergraduate students from low socio-economic and/or indigenous backgrounds with a scholarship of \$2080 per year for up to four years, indexed annually.

CAS will provide assistance for students from rural and isolated areas who move away from home to commence higher education. Many of these students are from low socio-economic and/or indigenous backgrounds. The cost of their accommodation represents a significant burden for the student and their parents.

CAS provides full-time undergraduate students from rural and regional areas with \$4,160 per year (indexed annually) for up to four years to assist them with accommodation expenses where they have to move to undertake higher education courses at the higher education provider of their choice.

Avondale College allocates the scholarship as determined by the Financial Assistance Committee in accordance with the guidelines provided by the Australian Government.

Student Learning Entitlement (SLE)

The Student Learning Entitlement (SLE), measured in equivalent full-time student load (EFTSL), gives a person

access to a Commonwealth Supported Place. These are available only in Education and Nursing in 2007.

All eligible persons will have an amount of ordinary SLE equal to seven equivalent full-time student load (EFTSL). Provided the student meets the other requirements as to when a person may be advised that they are Commonwealth supported, this entitles the person to seven years of equivalent full-time study in a Commonwealth Supported Place.

Additional SLE may be allocated to ensure that eligible persons have enough SLE to complete a course of study as a Commonwealth supported student (assuming no prior studies or failures.)

All Australian citizens, New Zealand citizens and holders of permanent visas are eligible for SLE.

All eligible persons receive ordinary SLE equal to seven EFTSL.

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

Avondale College 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 College 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 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 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 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 twenty-one 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 College 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.¹

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.

Units consisting wholly of work experience in industry

Where a person has a HECS-HELP debt in relation to a unit wholly consisting of work experience in industry, and the person withdraws from or fails to complete the unit due to circumstances which the Academic Registrar considers to be special circumstances as defined above:

- the person's SLE will be re-credited and their HECS-HELP debt in relation to the unit will be remitted; *and*
- Avondale College 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.²

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 \$60 although this fee may be waived or reduced 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 are 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 are available to international students.

Discounts

Family discount

A discount of 5% on the net portion of tuition, facility and residential fees (excluding meals and room deposit), after deduction of scholarships 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 or be in a de facto relationship, should not be in receipt of regular remuneration, and should be under the age of 21 at the commencement of his/her course of study. Spouses of full-time students receive a discount of 50% on net tuition and facility fees for one subject (maximum 6 credit points) per semester, regardless of the number of subjects taken each semester. Music lesson fees are not subject to discount. Further information is available from Avondale College's Student Finance Office.

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 are available from the Student Finance Office.

SDA Workers' Discount

Students whose parents are employed in a full-time capacity by the Seventh-day Adventist Church and its entities in Australia and New Zealand are entitled to a discount equivalent to Avondale's comprehensive facility charge plus 30% of the applicable tuition fees or student contribution amount if approved by the employer. Dependents of expatriate workers are entitled to 75% of all fees to be paid by the employing organisation. The employing body, not Avondale College, pays this subsidy, and as such a letter from the employer authorising Avondale College to charge the discount to the employer is required before the discount can be applied to the fees. Conditions apply, and further information is available from the Student Finance Office. Students who reside outside the South Pacific Division should contact the Student Finance Office for information on SDA Workers' Discount.

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 College Foundation (ACF) Loans

The ACF provides eligible students with an interest-free loan. Loans are awarded on the basis of need. Details and application forms are available from Avondale College's Student Finance Office.

Avondale College Loans

Avondale College 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 semester, 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 (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 wide range of scholarships. The following list is correct at the time of publication but others are added continually. Most scholarships are available for Australian and New Zealand students, but some are also available for international students. Please check the Avondale College website, or contact the Avondale College Scholarships Office for the latest information.

Academic Excellence Scholarships

Up to \$6,500 over the course

Academic Excellence scholarships are 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 may be lodged at any time prior to registration and documentary evidence of final year results should be attached or forwarded as soon as they are available. Students should apply on the approved form available from the Scholarships Office at Avondale College.

Clifford Anderson Scholarship

\$1000

Awarded to the most outstanding third-year Theology student on the basis of academic merit, leadership, personal qualities and suitability to ministry.

Avondale College—Adventist World Radio Communication Scholarships

\$1500 scholarship for one year

Four scholarships are awarded to two students from any country enrolled in Communication majors in the Bachelor of Arts, Bachelor of Arts/Bachelor of Business, or Bachelor of Business entering the second year of their course, and two students entering the third year of their course. The scholarships are awarded to students with the highest GPA taken from the aggregate marks in all subjects undertaken at Avondale College, with double weighting for the candidate's best two 100-level Communication subjects and best four 200-level Communication subjects. Awardees must also have passed all subjects studied at Avondale College, demonstrated exemplary citizenship, presentation and professionalism and have completed a minimum of 24 credit points per semester. Continuance of the scholarship into the second semester is contingent upon passing in all subjects in Semester 1. The scholarship cannot be deferred or redeemed for cash, in whole or in part. Each awardee may benefit from only one Avondale College—AWR Communication scholarship per year. A student applying for the award a second time must reapply in competition with other applicants.

Avondale College Foundation Ministerial Training Scholarship

Up to \$4,500 per year

The Avondale College Foundation offers a Ministerial Training Scholarship to students in the final two years of

the Bachelor of Theology/Bachelor of Ministry or the final year of the Concurrent Graduate Diploma in Theology and Graduate Diploma in Ministry program. Applicants must document the need for financial assistance and apply on the application forms available from the Avondale College Scholarships Office or the Faculty of Theology.

Avondale College Foundation Stanley and Dorothy Paterson Scholarship

\$4,000

Awarded to an outstanding, full-time Bachelor of Business student on a regular academic load in the second or third year of study. Fourth-year students completing a double degree shall also qualify. The student will be selected primarily on the basis of academic achievement and should exhibit above-average academic performance (credit or higher) in business and related subjects in the year immediately preceding the award. Students with a greater number of business subjects will be given selection preference. The student should be continuing for the full year of study in which the scholarship is granted, and will exhibit diligence; a positive attitude to studies; quality of service in work experience (where applicable); exemplary citizenship, presentation and professionalism; positive relationship to peers, lecturers and College personnel. Failure to maintain these values may lead to forfeiture of the scholarship. The scholarship is awarded on the recommendation of the Dean of Faculty of Business and Information Technology.

Avondale Foundation Academic Excellence Scholarship

The Avondale Foundation offers on a competitive basis to applicants for three or four year degree and double degree courses with a total value up to \$27,000 (\$5,000 per year increased to \$7,500 following a year in which a distinction average is achieved).

Australian Union Conference (AUC) Education Scholarships

\$3,000

These scholarships are offered by the Seventh-day Adventist Church (SPD) Limited to teacher education students. Students must be in the third or fourth year of an undergraduate course, or second year of the Bachelor of Teaching. Applicants apply to either the Scholarship Office at Avondale College or the National Office of Adventist Schools Australia, PO Box 4368, RINGWOOD VIC 3134. Phone 03 9871 7555. E-mail: schools@adventist.edu.au

Noel Clapham Memorial Scholarship

\$400

Normally awarded to a student about to commence the third or higher year of a Bachelor of Arts, Bachelor of Arts/Bachelor of Business or Bachelor of Art/Bachelor of Teaching degree with a major in Music. It is awarded primarily on the basis of practical music performance with consideration given to the contribution made to the musical

life of Avondale College, and other scholarships/awards (if any) held by potential recipients. Preference may be given to students holding no other scholarships/awards. The scholarship will be credited to the student's Avondale College fee account and cannot be redeemed for cash, in whole or in part. Normally the scholarship will be awarded in two equal instalments, one in each semester of the year to which the award pertains and the second payment is conditional on the student's continued enrolment and satisfactory academic progress. The scholarship shall be awarded only once to the same student.

Degree and double degree Scholarships

Up to \$6,000 over the course

Bursaries for four years are available to new students taking double degrees. Criteria and applications are available from the Avondale Scholarship Office.

Economic Hardship Scholarships

Up to \$2,600

Australian and New Zealand students with demonstrated financial need may apply for a limited number of scholarships each worth up to \$2,600. The amount varies depending upon the degree of need and the number of applicants. The Economic Hardship Committee meets prior to mid-semester each semester to award scholarships.

Junior Workers' Educational Policy (JWEP)

Seventh-day Adventist Church employees under 21 years of age who meet certain criteria may apply for assistance towards fees from their employer. Employer contributions match personal contributions to a JWEP fund. South Pacific Division institutions and Conferences participate in this scheme. Applications should be lodged with the SDA Church.

E G McDowell Education Scholarship

\$2,000 per year

Awarded to a Seventh-day Adventist, third year undergraduate education student or a second year Bachelor of Teaching student who lives in the South Pacific Division and who has achieved at least a credit average in the Professional Experience components of his or her teacher education course, and who has achieved the highest cumulative grade point average in either the first and second years of the respective undergraduate courses, or the first year of the Bachelor of Teaching course.

E G McDowell Theology Scholarship

Up to \$1500 per year

Awarded to Australian or New Zealand theology students in any year of their course who are baptised Seventh-day Adventists actively involved in the local church. Applicants must maintain a full enrolment, pass all subjects and must be able to demonstrate financial need. Application forms are available from the Scholarship Office at Avondale College.

NSW Health Department Rural and Remote Nursing Scholarship

Up to \$5,000

This scholarship is offered to Bachelor of Nursing students from rural/remote NSW who are Australian citizens or have permanent residency status. Details and applications are available from www.health.nsw.gov.au/nursing/scholar.html

NSW RSL Vietnam Veterans Scholarships

For children of Vietnam veterans. Contact (02) 9264 8188 for information.

King O'Malley Scholarships

\$5,000 per year

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 College are eligible to apply for this undergraduate scholarship. Students may apply each year, and students may be recipients more than once throughout their course. Further details and application forms may be obtained by contacting the Home Economics course coordinator at Avondale College, or through the Managing Trustees, King and Amy O'Malley Trust, PO Box 2047, MOUNT WAVERLEY VIC 3149.

The President's Scholarship

Up to \$7,500 over the course

One scholarship per school is awarded to a top achiever in Year 12/Form 13 in Adventist High Schools in Australia and New Zealand, and some independent schools and public schools. Applications may be lodged through the School Principals. The scholarship is given to a student who is likely to achieve a tertiary entrance ranking in the top 10% of the state, territory or country and who is a peer leader making an outstanding contribution to his or her school, church, community and/or family. Applicants are interviewed. Application forms may be obtained from school principals or the Scholarship Office at Avondale College.

The President's Award

\$3,000 in the first year of the course

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. Applicants are interviewed. Application forms are available from the Avondale Scholarship Office and are submitted through school principals.

Professional Advantage Business (IT) Scholarship

\$500

Awarded to an outstanding full-time, first-year student enrolled in the Bachelor of Business (Information

Technology) or Bachelor of Business (Accounting/Information Technology). The student will be selected primarily on academic performance in the subject Introduction to Programming, and must have passed all first year subjects; demonstrated diligence and positive attitude to studies; quality of service in work experience; relationship to peers, lecturers and College personnel; and exemplary citizenship, presentation and professionalism.

Sydney Adventist Hospital—Avondale College Pathology Scholarship

\$2,000 per year

Scholarships are available to students enrolling in the Bachelor of Science/Bachelor of Medical Science (Pathology) double degree. Applicants will be assessed on the basis of motivation, personal aptitude, interpersonal skills, and academic ability, and may be required to attend an interview. Continuance of the scholarship is dependent on maintaining a full-time enrolment and passing all subjects. Applications are available from the Avondale Scholarship Office.

W A Townend Christian Journalism Scholarship

\$500 per year

Awarded annually to a journalism student with a publication record of writings with a Christian focus.

VVTEAS Vietnam Veterans

\$3,500 per year

Available from the Vietnam Veterans Trust Education Assistance Scheme to children of Australian Vietnam veterans, on the basis of merit and financial need. Contact 1800 620 361. Applications close in October.

War Veterans Scholarships

Available to lineal descendants of Australian World War I veterans. Students must be aged under 25. Further information is available by telephoning (02) 9264 8188.

Williamson Chaseling Pty Ltd Accounting Scholarship

\$500

Awarded to a full-time, second year student enrolled in the Bachelor of Business (Accounting) or Bachelor of Business (Accounting/Information Technology), and is selected primarily on performance in the two first-year Accounting subjects with a weighting of 25/75 between first and second semester grades. The selected student must have passed all subjects; demonstrated diligence and positive attitude to studies; quality of service in work experience; relationships to peers, lecturers and College personnel; and exemplary citizenship, presentation and professionalism.

Women in Ministry Scholarship

Determined on the basis of individual need

A limited number of scholarships are available for female

theology students planning to apply for placement in ministry in the Seventh-day Adventist church. Applicants will be considered on the basis of personal commitment to the mission of the Seventh-day Adventist church, leadership skills and academic achievement. Recipients will be required to sign a “commitment statement” agreeing to uphold the standards of the Seventh-day Adventist church, and to use her education to further its mission. Applications are available from the Avondale Scholarship Office.

Sponsorships

Seventh-day Adventist Church

The Seventh-day Adventist Church may sponsor students for part or all of their courses. Students enrolled in the Bachelor of Arts (Theology), Bachelor of Business and/or Teacher Education courses often are sponsored by potential employers. Assistance under this scheme is paid to Avondale College by the sponsoring organisation on behalf of the student at rates determined by the sponsor. Enquiries should be made with respective Church employing organisations.

Other Churches

Avondale College is offering a scholarship through Christian schools within Australia for students studying teacher education. Students may be offered one year of tuition at Avondale College free of any student contributions or HECS debt. In subsequent years they will be eligible for further fee subsidies under a sponsorship agreement with a Christian school. Full details are available from the Avondale Scholarship Office.

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 assistance, campus, recreational duties and working in the cafeteria.

Payment is made through the payroll system and is credited to outstanding fees and the student’s account. 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. Written authority is required before surplus funds are available for withdrawal by a student, if fees are paid by a person other than the student.

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

Prior to the commencement of each semester, including the winter semester, a tax invoice 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 Finance and Business Services Centre to arrive before 5.00 pm on the due date advised on the invoice.

- Australian and New Zealand students who pay 100% of the semester’s fees in advance will be entitled to a discount of 3%.
- Other Australian and New Zealand students may 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, American Express (AMEX), 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.

Financial clearance must be completed by all students prior to registration and the commencement of studies. Each semester’s fees (semester one, two, or winter semester) 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.

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.

Refund policy

Avondale College will refund prepaid tuition money; accommodation, meals and facility charges; and English Language Tuition fees 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 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 during 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 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 semester. 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 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'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 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. The refund will be calculated on a pro rata basis.

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.