

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 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.

Tuition fees

The tuition fee is the fee payable for tuition in a course of study. A tuition fee does not include residential accommodation, meals or the provision of services.

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 the Avondale College Cashier for additional meals.

Accommodation (excluding meals) is available during College vacation periods. Additional charges are payable for this accommodation. Contact the Residence Hall Directors for further information.

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

Additional charges

Goods and Services Tax

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 College may be subject to GST, and unless otherwise indicated, all prices quoted will be inclusive of GST, if applicable.

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.

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 2009) to the Avondale College Cashier within five academic days of the date on the written notification from the Academic Office, otherwise, by noon on the next day, the student will be required to surrender his/her ID card to the Director of Student Services, and withdraw formally. Thereafter, reinstatement of student status will require a written request to Avondale College Administration.

Sundry charges

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

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

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. 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, Avondale College Foundation 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 for units of competency up to the value of 25% of one semester's tuition or 12% of the tuition per year, 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

A discount of 30% of tuition is available for residential as well as non-residential students, and where 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. 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 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.

Employment

Although work is not guaranteed, Avondale College provides students with limited opportunities to work on the Lake Macquarie campus. 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.

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.

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 have been paid.

Refund policy

Refund for tuition

"Tuition" refers to the tuition fee paid for the course. Should a student find it necessary to withdraw from his/her course before the semester or term has been completed he/she will receive a refund for those units of competency not yet commenced.

To receive a refund the student will need to complete a "withdrawal" form and submit it to the Academic Office immediately. The completed form should include details of how any refund is to be paid (eg paid into a bank or credit account, or by cheque). Any refund due will be paid within four weeks after notification is received from the Academic Office.

Refund for accommodation

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 the 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 fees 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

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