



Purpose

The purpose of this policy and procedure is to outline NSWHE's approach to managing Extension of Fees under extenuating circumstances by NSWHE.

This policy will only be in effect in relation to situations relating national health and natural disasters which are deemed out of the control of NSWHE.

This complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards, as well as the ESOS Act and the National Code of Practice for Providers of Education and Training to Overseas Students 2018, Standard 2 and 3. It applies to domestic students and international students studying in VET courses.

Policy

Financial Assistance Service whilst in COVID-19 situation

Need some financial support? Don't worry, we're here to help!
The Financial Assistance Service can assist you with practical and financial aspects of life at the college.

COVID: For the closest charity in your area which distributes food:
<https://www.foodbank.org.au/homepage/who-we-help/individuals/?state=nsw-act>

or call Food Bank on 02 9756 3099

For consumer advice on travel cancellations; travel insurance; current Scams.; mortgage payments; bills and planning your finances: <https://moneysmart.gov.au/covid-19>

Renting & rights: <https://www.tenants.org.au/resources/all>

Hardship and special circumstances

If you are experiencing financial difficulty, you may be eligible for financial assistance. There may be options available to assist you to continue your studies.

Extension of time to pay

NSWHE does not have the authority to grant extensions to commonwealth supported students for payment of the student contribution amounts or to students enrolled in courses for tuition fees. While NSWHE can continue to accept payments in line with your date agreement of payment. If you cannot pay on time as per our Fees Policy, you may be charged a late payment fee. If you are a full-fee student, and you wish to apply for a due date extension on the basis of exceptional circumstances, your application must be submitted, stating:

- the reasons why payment cannot be made, and
- the duration of the extension sought.

Generally, limited extensions are available due to government reporting requirements. You will still be liable for a late payment fee.

In exceptional circumstances and subject to the provisions of legal and regulatory requirements, the Director of Studies and/or Principal, may waive liability for payment by a student of a particular fee or charge until a future date. Please note, tuition fees CANNOT be waived.

Who can I speak with to discuss my options if I'm experiencing financial difficulty?

If you are experiencing financial difficulty, you may be eligible for assistance from the CEO Dr Max Conway on (02) 9692 9607 There may be options available to assist you to continue your studies.

References Appendix 1 – excerpt from Fees and Refunds Policy

1. Fees information

- Fee information relevant to a course is outlined in detail on the Student Agreement and summarised on the Course Outline as well as NSWHE's website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training/teaching, whichever is first.
- For international students, fee information is always provided prior to enrolment or receipt of payment as per the requirements of the National Code 2018 Standard 2 and 3.
- Fee information provided to international students includes:
 - All course fees, including both tuition fees and non-tuition fees and the period to which these fees apply
 - Any additional charges that may apply and the circumstances in which they apply
 - The potential for changes to fees over the duration of the course
 - Payment options (including that international students may choose to pay more than 50% tuition fees before their course commences)
- The Student Agreement and the NSWHE website which were provided prior to enrolment, includes this Fees and Refunds Policy and Procedure and informs the student of their consumer rights. Students are required to sign the Student Agreement in acknowledgement of the terms and conditions of the enrolment and this policy.
- Students have the right to a 'cooling off period' if they signed up to a course as a result of tele-marketing or door-to-door sales. The cooling off period is 7 days from the date they signed their Agreement. To exercise this right, the student must notify our office in writing within 7 days of enrolment.



2. Course fee inclusions

- The Student Agreement will clearly itemise all course fees, including both tuition and non-tuition fees.
- Tuition fees include:
 - All of the training/teaching and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed.
 - Course fees do not include required textbooks and learning materials. These are at an additional cost, as outlined on the Course Outline. Textbooks can either be purchased from external textbook providers as indicated on the Student Agreement.
 - Issuance of one set of certification documents including the testamur (certificate) or a Statement of Attainment (in the case of withdrawal or partial completion).
- Non-tuition fees include:
 - Additional fees that apply for re-assessment, where a student fails to achieve a satisfactory outcome after three attempts at an assessment tasks – VET students only.
 - Re-issuance or additional copies of certification documents will attract a fee of \$100 per document.
 - Fees for deferral of study, late payment of tuition fees, or other circumstances in which additional fees may apply.
- Otherwise course fees (tuition or non-tuition) do not include:
 - Any optional textbooks and materials that may be recommended but not required to complete a course.
 - Replacement textbooks if original copies are lost or misplaced. Costs for replacement textbooks are outlined on the Student Agreement.
 - Stationery such as paper and pens.
 - Uniform (if required for placement).
 - Overseas Student Health Cover
 - Airport pick ups
 - Excursions
 - Re-assessment if required, as outlined above.
 - Direct debit setup, transaction, and dishonour fees (where applicable).
 - Credit card payment surcharges.
- NSWHE cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid. Students are offered all opportunity to complete their students as detailed from the College.



3. Payments

Payments can be accepted by EFTPOS, electronic transfer, credit card, money order or direct debit. Credit card payments incur a surcharge of 2.5% per transaction.

Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.

Debts will be referred to a debt collection agency where fees are more than 40 days past due. NSWHE reserves the right to suspend the provision of training/teaching and/or other services until fees are brought up to date. Students with long-term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

International students who do not pay their fees will receive two warnings regarding non-payment of fees and thereafter will be reported to DET via PRISMS under student default.

Receipts of payments made by international students will be kept for at least 2 years after the person ceases to be an accepted student.