

1. Purpose

The purpose of this policy is to outline JMI's processes for administering student fees and refunds to domestic students studying in its Higher education programs in accordance with the Higher Education Support Act 2003.

2. Scope

This policy applies to all prospective and currently enrolled domestic students in JMI's Higher education programs.

3. Objectives

JMI is dedicated to providing clear and transparent information and processes for the administration of student fees, with fair and equitable processes for processing refunds.

4. Implementation

4.1 Authority for Course Fees

JMI Executive Management has prime responsibility for the setting and approval of fees for courses offered by the JMI and all associated Miscellaneous Fees.

All course and miscellaneous fees will be set no later than 6 months prior to the commencement of a new academic year.

4.2 Publication of course fees

A full schedule of course fees will be published on JMI's website for each Higher education program no later than 6 months prior to the next course commencement date.

The full schedule of course fees will also include the census dates, Equivalent Full Time Study Load (EFTSL) values and credit points associated with each unit of study. This will be listed as "Schedule of units for XXXX (year)".

A census that is no earlier than 20% of the way through a unit of study will be set by JMI for each unit of study. JMI will ensure that all students are informed of the census date for each unit of study in the manner and by the date prescribed in the Higher Education Provider Guidelines.

4.3 Changes to course fees

Course fees are subject to change every academic year. This change should not exceed more than a 5% increase from the previous year's course fees.

Currently enrolled students will be notified of an increase to course fees no later than 3 months prior to the date from which the changes to course fees will be executed.

4.4 Payment of fees

All course fees associated with JMI's Higher education programs are full fee-paid course fees, meaning there is no Commonwealth support available for the subsidisation of JMI course fees.

Throughout the enrolment process, students will indicate whether they intend to pay fees up-front, defer fees to a HELP debt, or choose a combination of the two.

A student may, at any time during enrolment or the course of their studies, elect to change the method of payment of JMI course fees. To do so, a student will need to notify JMI management in writing of their intention to change payment method. JMI Management will then liaise directly with the student to formalise the change of payment method.

4.4.1 FEE-HELP Loans

Eligible students can defer their tuition fees to a HELP debt through requesting FEE-HELP Assistance. To access a HELP debt, students will need to ensure that they meet the eligibility requirements for a FEE-HELP debt listed at <https://www.studyassist.gov.au/help-loans/fee-help>.

If a student has already incurred a HELP debt from previous study, they will need to ensure that they have enough of a HELP balance to cover the tuition fees for the course they are enrolled. To check a HELP balance, students will need to go to <https://myhelppbalance.gov.au/> to check their current HELP balance.

To check a HELP balance, students will need to have their Commonwealth Higher Education Student Support Number (CHESSN). A CHESSN is listed on any Commonwealth Assistance Notice (CAN) that has been issued by a provider once a HELP debt has been incurred. If a student cannot find their CHESSN, they will need to contact their previous education provider to obtain their CHESSN.

Eligible HELP students will need to complete an electronic Commonwealth Assistance Form (e-CAF) prior to the first census date from which they are incurring a HELP debt. During the enrolment process, students will receive an e-mail invitation to complete an e-CAF to apply for FEE-HELP assistance.

If a student does not complete the e-CAF prior to the first census date from which they are incurring a HELP debt, they will not be able to defer tuition fees to a HELP debt for this academic period and will need to pay up-front tuition fees (see Section 4.4.2).

4.4.1.a FEE-HELP Pass Rate Requirements

In addition to the eligibility requirements for accessing a HELP loan, students accessing FEE-HELP assistance will need to meet the pass rate requirements listed at <https://www.studyassist.gov.au/help-loans/fee-help>.

These requirements are that once a student that has undertaken 4 or more units in a sub-Bachelor level course, or 8 or more units in Bachelor and above level courses, the student must have passed at least 50 per cent of the total attempted units in order to remain eligible for FEE-HELP. If a student fails more than 50% of their total attempted

units, they will no longer be eligible for FEE-HELP and will need to pay tuition fees up-front until they improve their pass rate to above 50% of all units attempted.

4.4.1.b FEE-HELP Notifications

Once a student who has applied for FEE-HELP assistance is enrolled in a unit of study after the census date, they will incur a HELP debt for this unit of study. JMI will send the student a Commonwealth Assistance Notice (CAN) within 28 days of a HELP debt being incurred. The CAN will list all units, fees, debts and loan fees incurred for the applicable census date. Students will have 14 days to respond to the CAN with any corrections required in the notice.

4.4.2 Up-front fee payment

Students who elect to pay for all their course fees up-front will be invoiced for the units of study they are enrolled in for the upcoming academic period. Invoices will be sent to students no later than 2 weeks prior to the commencement of the academic period.

Up-front fee-paying students will need to pay the invoice for the upcoming academic period in full by no later than Week 4 of the academic period.

Failure to pay outstanding fees may result in encumbrances (See 4.4.3) or cancellation (See 4.4.4) of a student's enrolment.

Where a student has been invoiced and there is an outstanding debt by the due date, then a Final notice and/or email will be issued within two weeks of the original invoiced due date.

4.4.3 Encumbrance

Where a student continues to have an outstanding debt (i.e. tuition fees, fines etc), their enrolment will be encumbered if they have not paid this debt by the date/time period advised by the JMI. The encumbrance will cause the following restrictions to apply;

- Loss of access to library borrowing and other library services
- Loss of access to the JMI computer systems
- Loss of access to enrolment records, examination results and academic transcripts
- Loss of after-hours access to the campus
- Final year students will not be recorded as having graduated
- No complete results or complete academic record will be issued

Encumbered students will be informed that if they make no further payment or do not contact the JMI concerning their debt, their enrolment may be cancelled (i.e. invalidated).

4.4.4 Invalidation (Cancellation of enrolment) for Non-payment of Fees

The student's enrolment may be invalidated without warning at anytime throughout a semester, if fees remain unpaid 14 days after the due date shown on their Final Notice

Invalidation may be invoked in the following cases:

- Outstanding Course Fees where the outstanding value is \$500 or greater
- Outstanding Amenities Fees

Invalidation may not be invoked where the only outstanding debt is non-tuition related. Invalidated students do not have access to their full academic history until payment of outstanding debt and the reinstatement fee is received.

4.4.5 Reinstatement

Where an invalidated student seeks reinstatement to continue their study at the JMI, they must pay:

- All outstanding debts
- A reinstatement fee

Once all payments have been made, students seeking to continue their course in the following semester must apply for readmission directly to the JMI for enrolment. The Head of School will determine if the student may be re-admitted to the course in which the invalidation occurred, and the manner in which re-admission might occur.

Where an invalidated student wishes to obtain a transcript without seeking re-admission to study at the JMI, then upon payment of outstanding debt and the Reinstatement fee, a transcript will be issued.

4.4.6 Fee Payment Extension

An extension of time to pay tuition fees is possible for continuing students only, who have extreme financial hardship and difficulty in meeting payment terms.

An extension of time to pay is only available to students who can demonstrate financial hardship, or difficulty. It is not an alternative payment scheme. Students who meet the above criteria, must contact Administration before the due date for payment and advise their circumstances.

Extension of time to pay fees is not applicable where a student's fees are paid under sponsorship arrangement. Students will be notified by email of the outcome of a request to extend the time for fee payment.

Fee Payment Extension requests will be assessed at the discretion of the Chief Executive Officer. If a student wishes to appeal the decision of the Chief Executive Officer, the student will need to follow the procedures outlined in the Student Grievance Handling Policy and Procedure.

4.5 Refunds

A student is only eligible for a refund of tuition fees if they withdraw from a course or unit of study prior to the census date listed in the Schedule of Units (see Section 4.2) unless the student is granted special circumstances (see Section 4.6).

In the event of a student withdrawing from a unit of study on or before the census date for that unit of study:

- 100% of tuition fees paid for that unit will be refunded to the student; and/or
- the student will not incur a HELP debt.

In the event of a student withdrawing from a unit of study after the census date for that unit of study:

- no refund is applicable; and/or
- the student will incur a HELP debt.

Refunds will be made within 28 days of the census date of the unit of study to which the withdrawal applies.

4.6 Special Circumstances

If a student withdraws from a unit of study after the census date for that unit of study, or has been unable to successfully complete a unit of study, and believes this was due to special circumstances, then the student may apply to have their HELP balance re-credited, or up-front payment of fees refunded, for the affected units of study under special circumstances.

4.6.1 Eligibility for Special Circumstances

JMI will assess whether a student's situation constitutes special circumstances by requiring following these principles to be satisfied as outlined in the Higher Education Support Act 2003.

JMI will only re-credit the student's HELP balance or refund up-front payment of fees if it is satisfied that special circumstances apply that:

- are beyond the student's control; and
- did not make their full impact on the student until on or after the census date for the unit(s) of study in question; and
- make it impractical for the student to complete the requirements for the unit(s) of study in question.

JMI will need to be satisfied that a student's circumstances are beyond the student's control if a situation occurs that a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the student is not responsible. The situation must be unusual, uncommon or abnormal.

JMI 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:

- a) before the census date, but worsen after that day; or

- b) before the census date, but the full effect or magnitude does not become apparent until on or after that day; or
- c) on or after the census date.

JMI will need to be satisfied that a person's circumstances make it impracticable for the person to complete the requirements for the unit of study during the period which the person undertook, or was to undertake, the unit if circumstances such as the following occur:

- a) medical circumstances. For example, where a person's medical condition has changed to such an extent that he or she is unable to continue studying; or
- b) family/personal circumstances. For example, death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect a person to continue studies; or
- c) employment related circumstances. For example, where a person's employment status or arrangements have changed so that the person is unable to continue his or her studies, and this change is beyond the person's control; or
- d) course related circumstances. For example, where the provider has changed the unit it had offered and the person is disadvantaged by either not being able to complete the unit, or not being given credit towards other units or course.

A person is unable to complete the requirements for a unit if the person is unable to:

- a) undertake the necessary private study required, or attend sufficient lectures or tutorials or meet other compulsory attendance requirements in order to meet their compulsory course requirements; or
- b) complete the required assessable work; or
- c) sit the required examinations; or
- d) complete any other course requirements because of their inability to meet (a), (b) and (c) above.

4.6.2 Applying for Special Circumstances

Each application will be examined and determined on its merits by considering a student's claim together with independent supporting documentation substantiating the claim.

Initial applications for the re-crediting of a student's HELP balance or refunding of up-front payments are to be made in writing to the Chief Executive Officer.

The procedure for the re-crediting of a HELP balance or refunding of up-front payments are as follows:

- a) when a student withdraws from a unit of study, JMI shall confirm the withdrawal by giving notice to the student in writing stating the date at which the withdrawal has taken effect;
- b) when a student fails to meet the requirements of a unit of study, JMI shall confirm the failure by giving notice to the student in writing of the final result for that unit of study after results for the unit of study have been properly approved;
- c) the student must apply in writing to the Chief Executive Officer within 12 months from the date specified in the notice as the day of withdrawal or the date of receiving their final results for the unit of study. JMI may exercise its discretion to

- waive this requirement if in its opinion it was not possible for the application to be made before the end of the 12 month period;
- d) The Chief Executive Officer shall advise the student of the outcome of the application within 28 days stating the reasons for the decision;
 - e) The Chief Executive Officer shall also advise the student of their rights for a review of the decision if they are not satisfied with its outcome.

The Chief Executive Officer will consider the application and will agree to such requests if they are satisfied that there were special circumstances in the student's case. If a decision is made to refund the up-front payment of tuition fees, JMI will process the refund as per Section 4.5 of this policy. If a decision is made to re-credit the student's HELP balance, JMI will notify the applicable government department and re-credit the student's HELP balance on behalf of the student.

4.6.3 Review of a decision

If a student is not satisfied with the decision made by the Chief Executive Officer in relation to re-crediting their HELP balance or refunding up-front payment of tuition fees, they may request a review of the decision.

The review shall be carried out by the Board of Directors, who is senior to the original decision maker. Any such request must be submitted to the Board of Directors in writing and:

- a) must be lodged within 28 days of receiving notice of the original decision, unless the Board of Directors allows a longer period;
- b) must specify the reasons for making the request; and
- c) sent to: 47 Brookes Street, Bowen Hills, 4006, Queensland.

The Board of Directors shall acknowledge receipt of an application for a review of the refusal to re-credit a HELP balance or refund up-front payment of fees in writing and inform the applicant that if the Board has not advised the applicant of a decision within 45 days of having received the application for review, the Board is taken to have confirmed the original decision.

This notice shall also advise the applicant that they have the right to apply to the Administrative Appeals Tribunal for a review of the decision and will provide the contact details of the closest Administrative Appeals Tribunal Registry and the approximate costs of lodging an appeal.

The Board of Directors shall:

- a) seek all relevant information from the person who made the original decision;
- b) review the case within 3 weeks and advise the student of the decision in writing giving the reasons for the reviewer's decision.

The Board of Directors may:

- a) confirm the decision;
- b) vary the decision; or
- c) set the decision aside and substitute a new decision;

The Board of Directors will give written notice of the decision setting out the reasons for the decision. The applicant shall also be advised in the decision of the right to apply to the Administrative Appeals Tribunal for a review of the decision; and be provided with the contact details of the closest Administrative Appeals Tribunal Registry.

5. Definitions

Census date - A census date is a date set by the provider that is the last date that a student can withdraw from a unit of study without incurring the fees for that specific academic period or receive any academic penalties.

Equivalent Full Time Study Load (EFTSL) value – a value in fractions that represents the study load of a unit of study as a percentage of a full time study load for a year.

FEE-HELP – A Commonwealth loan scheme where eligible students are able to defer payments of tuition fees to a debt that is managed by the Australian government.

Up-front payment – Tuition fees that are paid in full up-front as opposed to being deferred to a HELP debt

HELP Debt – The debt a student incurs through the Higher Education Loan Program (HELP)

HELP Balance – The balance available to a student to defer tuition fees through a HELP debt

Commonwealth Assistance Notice – A notice sent to a student once a HELP debt is incurred

Tuition fee – a fee for undertaking a unit of study

Withdrawal – A student who withdraws from a unit of study, or withdraws and/or takes a leave of absence from a course of study

6. Related Policies and Procedures

- International Student Fee Policy
- International Student Refund Policy
- Admissions Policy
- Leave of Absence and Withdrawal Policy
- Student Grievance Handling Policy and Procedure

7. Review

Three years from commencement or last review.

8. Accountabilities

The Executive Management Committee is responsible for review and approval of this policy.

Domestic Student Fee and Refund Policy



9. Version Control

Document	Domestic Student Fee & Refund Policy	Author	JMI Executive Management
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