

## FEE-HELP REFUND POLICY

### 1. PURPOSE

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The purpose of this policy is to outline CG Spectrum Institute's (**CGSI**) tuition refund policy for higher education domestic students withdrawing from a unit of study or course of study, or unable to continue due to provider default.

### 2. SCOPE

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This policy applies to all prospective, new and continuing domestic students of CGSI with a Fee-Help loan. This policy is in accordance with *Higher Education Support Act 2003 (Cth)*, the *Higher Education Provider Guidelines 2012 (Cth)*, the FEE-HELP guidelines and any other relevant laws, standards and policies.

For prospective, new and continuing domestic students (without a Fee-Help loan) or international students, please refer to the [Student Fee Charges and Refund Policy](#).

### 3. DEFINITIONS

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Term	Definition
<b>Census Date</b>	the last date a student may withdraw from a course of study or unit of study without incurring financial penalty.
<b>Course of Study</b>	a course that leads to a higher education award of CGSI.
<b>Domestic Student</b>	a student who: <ul style="list-style-type: none"> <li>(a) is an Australian citizen; or</li> <li>(b) holds an Australian permanent residency visa, including a humanitarian visa; or</li> <li>(c) is a New Zealand citizen.</li> </ul>
<b>FEE-HELP</b>	a Commonwealth Government loan scheme that assists eligible domestic students for all or part of their tuition fees.
<b>Higher Education Award</b>	<ul style="list-style-type: none"> <li>(a) a diploma, advanced diploma, associate degree, bachelor degree, undergraduate certificate, graduate diploma, masters degree or doctoral degree; or</li> <li>(b) a qualification covered by level 5,6,7,8,9 or 10 of the Australian Qualifications Framework; or</li> <li>(c) an award of a similar kind, or represented as being of a similar kind, to any of the above awards,</li> </ul>

	other than an award offered or conferred for the completion of a vocational education and training course.
<b>Special Circumstances</b>	as defined in the <i>Higher Education Support Act 2003 (Cth)</i> , are unusual or uncommon circumstances that: <ul style="list-style-type: none"> <li>(a) are beyond the student's control;</li> <li>(b) did not make their full impact on the student until on or after the census date for the unit of study for the teaching period; and</li> <li>(c) made it impractical for the student to complete the unit of study during the teaching period or during the year in which the teaching period occurs.</li> </ul>
<b>Tuition Protection Services</b>	a Commonwealth Government service that assists students to continue their studies through another course or different provider, or in obtaining a refund or loan re-credit.
<b>Unit of Study</b>	a single unit or component that forms part of a course of study.

#### 4. IMPLEMENTATION OF POLICY

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It is the responsibility of CGSI to provide clear, accurate and accessible information to all prospective, new and continuing domestic students about:

- (a) tuition fees;
- (b) census dates;
- (c) FEE-HELP; and
- (d) Tuition Protection Services.

CGSI shall ensure fair and equitable procedures are implemented in respect of tuition refunds in accordance with the *Higher Education Support Act 2003 (Cth)*, the *Higher Education Provider Guidelines 2012 (Cth)*, the FEE-HELP guidelines and any other relevant laws, standards and policies.

#### 5. REFUND POLICY

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##### 5.1. Withdrawal by student

A prospective, new or continuing domestic student with a FEE-HELP loan may withdraw their enrolment at any time; however, the date of that withdrawal shall determine whether the student will be entitled to a refund.

##### 5.1.1 Withdraw after enrolment but prior to or on the census date

If a domestic student withdraws or discontinues from a unit of study or a course of study after enrolment and prior to or on the census date, that student:

- (a) is entitled to a full refund of tuition fees; and
- (b) shall not incur a FEE-HELP debt.

#### 5.1.2 Withdraw after enrolment and after census date

Subject to sections 5.1.3 and 5.2 of this policy, if a domestic student withdraws or discontinues from a unit of study or a course of study after enrolment and after the census date, that student:

- (a) is not entitled to a refund of tuition fees; and
- (b) shall incur a FEE-HELP debt.

#### 5.1.3 Exemptions based on special circumstances

Where section 5.1.2 applies, a domestic student may still be entitled to a refund of some or all of their tuition fees, or to have their FEE-HELP debt re-credited and their FEE-HELP debt removed if that student can demonstrate, to CGSI's satisfaction, that there were special circumstances.

### 5.2. **Provider default**

Students are entitled to participate in and be afforded protections under the Tuition Protection Services.

If CGSI does not commence, continue or complete the delivery of a unit of study or course of study, the student is entitled to:

- (a) transfer their enrolment to another unit of study or a course of study provided by CGSI;
- (b) transfer to another study period;
- (c) request a refund of up-front fees paid for the affected unit(s) of study, or re-credit their FEE-HELP loan and cancel the FEE-HELP debt for the affected unit(s) of study; or
- (d) placement in a suitable replacement unit or suitable replacement course that the student accepts in writing; or

## 6. **REFUND PROCEDURE**

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### 6.1. **Withdrawal after enrolment but prior to or on the census date**

A domestic student shall be automatically entitled to a full refund of tuition fees under section 5.1.1 of this policy following that domestic student formally withdrawing or discontinuing the unit of study or course of study after enrolment, but prior to or on the census date.

If any person or body (other than the student) (**Third Party**) pays the student fees, any automatic refund shall be paid to that third party.

## 6.2. Special Circumstances

If a domestic student wishes to apply for an exemption under section 5.1.3 of this policy, that student must submit a completed and signed FEE-HELP Special Circumstances Form.

An application submitted under this section 6.2 must be accompanied with sufficient supporting documentation to evidence the special circumstances. Supporting documentation may include:

- an original or certified medical certificate or an original or certified letter from a registered medical practitioner, health practitioner or specialist; or
- a certified copy of a death certificate;

In addition to the requirements under sections 5.1.2 and 6.2, to be eligible to apply for a tuition refund or FEE-HELP debt re-credit and cancellation under special circumstance, the application must be received within 12 months of the date of withdrawal or discontinuance from the unit of study or course of study. If the student did not officially withdraw or discontinue, then the application must be made within 12 months after the period which the student undertook (or were to undertake) that unit of study or course of study.

All applications shall be considered and determined on their merits.

## 6.3. Provider default

Without limiting section 5.2, if CGSI does not commence, continue or complete the delivery of a unit of study or course of study and the student requests a refund of fees or re-credit of their FEE-HELP loan under section 5.2(c) of this policy, the student is entitled to be refunded all upfront paid tuition fees for the affected units of study, or any FEE-HELP debt remitted for the affected units of study.

If a third party pays the student fees, any refund must be paid to that third party.

## 7. COMPLAINTS AND APPEALS

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A student may appeal against any decision made under this policy in accordance with CGSI's:

- Student Fee-Help Review Procedures;
- Student Grievance Complaints and Appeals Policy; and
- Student Grievance Complaints and Appeals Procedure.

## 8. RELATED DOCUMENTS AND POLICIES

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FEE-HELP Special Circumstances Form  
 Formal Complaints and Appeals Lodgment Form  
 Fee schedule for CGSI for 2021 and 2022

Student Fee-Help Review Procedures  
 Student Fee Charges and Refund Policy  
 Student Welfare and Support Policy  
 Student Welfare and Support Procedure  
 Grievance Complaints and Appeals Policy  
 Grievance Complaints and Appeals Procedure  
 Critical Incident Policy  
 Critical Incident Procedure  
 Teach Out Policy

## 9. VERSION CONTROL

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<b>Document:</b> FEE-HELP Refund Policy		
<b>Approved by:</b> Academic Board		<b>Date:</b> December 2022
<b>Version:</b> V1.1	<b>Replaces Version:</b> N/A	<b>Next Review:</b> December 2023
V.1.0	Updating name, logo and minor amendments	