

# Student Loans, Fees and Charges Policy (MPF1325)

## 1. Objective

The objectives of this policy are to:

- (a) ensure the setting of course and subject fees is compliant with government requirements while supporting strategic and financial imperatives;
- (b) ensure that additional charges levied are compliant with Commonwealth legislation; and
- (c) detail the requirements for administration, invoicing, collection and refund of fees.

## 2. Scope

This policy applies to all current, former and prospective students at the University of Melbourne. Specific exceptions, where they apply, are indicated in the relevant section.

## 3. Authority

This policy is made under the [University of Melbourne Act 2009 \(Vic\)](#) and the [Vice-Chancellor Regulation](#), and supports compliance with the:

- (a) *Education Services for Overseas Students Act 2000* (Cth);
- (b) *Higher Education Support Act 2003* (Cth); and
- (c) *Higher Education Legislation Amendment (Student Services and Amenities) Act 2011* (Cth).

## 4. Policy

4.1. The University establishes a range of fees and charges which are levied for the full range of services provided to students. The University also administers a range of loans.

### Tuition fees

4.2. The Australian Government funds a proportion of each Commonwealth Supported Place, with the student contribution amount covering the balance of the cost of tuition. The Australian Government sets fee bands and the maximum amount which may be charged under each fee band for student contribution rates annually.

4.3. Tuition fees for fee-paying places are established on an annual basis.

### Other fees and charges

4.4. The University charges the Student Services and Amenities Fee (SSAF) in accordance with the Higher Education Legislation Amendment (Student Services and Amenities) Act. The fee is used towards providing amenities, facilities and support services (of a non-academic and non-political nature) for the benefit of all students directly by the University, or through the Student Union or affiliated bodies.

4.5. The University may charge examination fees for courses which do not include teaching or supervision, but are assessed by submission of a body of work (such as some higher doctorates).

4.6. The University may require students to incur incidental fees only in accordance with Commonwealth legislation.

### Loans and grants

4.7. Both Australian government and University-based loans and grants are available to eligible students when relevant conditions are met. Such loans and grants may be used to pay tuition fees or for other approved purposes.

### Refunds and waivers

4.8. Under the Higher Education Support Act, there can be no waiver of fees nor remission of liabilities for an enrolled student. Where there is a requirement to reduce the fee, the faculty pays the remainder of the fee owing on the student's behalf as a form of sponsorship.

4.9. The University refunds tuition fees or remits HELP debt in accordance with Commonwealth and University legislation.

4.10. Fee liabilities are not refunded or remitted in cases where the student withdraws from study after the subject census date, except in circumstances that satisfy the criteria for Fee Remission in Special Circumstances and where the student submits a valid application within the application period.

### Defaulting and non-payment

4.11. Non-payment of fees or mandatory upfront student contribution incurs a penalty.

4.12. Students who fail to meet their repayment schedule or other terms and conditions of the loan are in breach.

4.13. Penalties for breach of loan repayments or non-payment of incidental fees are published on the University website.

## 5. Procedural principles

### Fees: Students Services and Amenities Fee (SSAF)

5.1. The University of Melbourne charges the maximum allowable amount according to Commonwealth legislation based on a student's study load (full time/part time) over the calendar year.

5.2. Students not liable for the SSAF are:

(a) students enrolled in an award course that requires no attendance at a University of Melbourne campus and is approved by the Academic Registrar as SSAF-exempt;

(b) incoming students participating in a student exchange program;

(c) incoming cross-institutional study students;

(d) students enrolled in less than 12.5 credit points (0.125 EFTSL) across the academic year;

(e) students enrolled in the Community Access Program, bridging and fee-paying enabling programs;

(f) students completing an award course in the January, February or Summer teaching period who are enrolled in an intensively taught final subject with a total enrolment for the academic year of 12.5 credit points (0.125 EFTSL) or less;

(g) students in international fee places and domestic fee places (the University pays an equivalent amount to the SSAF from fee revenue);

(h) graduate research students who submit their thesis for examination or lapse their candidature in good standing on or before 31 March, in that calendar year (but can incur the SSAF charge if they re-enrol after thesis submission to complete further work); and

(i) graduate research students who start their enrolment after 1 October, in that calendar year.

### **Fees: Payment of Student Services and Amenities Fee**

5.3. A student's study load determines whether they pay the part-time or full-time rate.

5.4. SSAF payment dates are set and published by the Academic Registrar each year.

5.5. Students must pay the SSAF (or where eligible under Commonwealth legislation defer payment by an SA-HELP loan) by the due date in order to avoid sanctions.

### **Fees: Tuition fees**

5.6. The University levies fees and charges on students in accordance with external and University legislation.

5.7. The University publishes comprehensive and accessible information on fees and charges for students and ensures that the administration of these fees and charges is consistent with the published information, and in accordance with external and University legislation and University policies and procedures.

5.8. In setting tuition fees the University takes into account a range of factors including, but not limited to:

- (a) cost of delivery of the course or subject;
- (b) market forces including demand and trends;
- (c) government and legislative demands and trends;
- (d) commercial and strategic imperatives;
- (e) operational requirements and demands; and
- (f) known and anticipated costs increases.

5.9. Fees may be charged on the basis of a number of factors including the type of student (international, domestic, undergraduate, graduate, research) and location of study (campus, onshore, online). Fees are set and charged at different rates for different cohorts based on citizenship status, level of study and other criteria in accordance with the Higher Education Support Act.

5.10. Most graduate programs are charged on a course basis and undergraduate programs on a subject basis.

5.11. Students undertaking joint or dual programs pay fees at each participating institution for the individual units of study taken at that institution.

### **Fees: Commonwealth Supported Places**

5.12. The University determines the student contribution amount for a subject and cohort (where applicable) based on the requirements set by the Australian Government.

5.13. Student contribution rates are approved at the earliest opportunity after they are published by the Commonwealth and in time to meet University strategic and publication deadlines.

5.14. Increases in student contribution amounts are in accordance with the requirements published by the Australian Government each year.

### **Fees: Research Training Program places**

5.15. Students enrolling in higher degrees by research may be eligible for a Research Training Program (RTP) Fee Offset scholarship or may be enrolled in a fee place, depending on the availability of RTP Fee Offset scholarships in the course and the results of any required competitive selection process.

5.16. Students whose enrolment continues beyond the expiration of an RTP Fee Offset scholarship, fee remission scholarship or fee tuition sponsorship may be required to enrol in a fee place for the remainder of their course.

### **Fees: Fee-paying places**

5.17. All fees are approved annually by the Vice Chancellor.

5.18. Fees may be charged on the basis of a range of parameters, including but not limited to type of study, location of study, subject or course level.

5.19. All tuition fees are set and approved in time to meet internal and external publication timeframes.

5.20. The University reserves the right to amend tuition fees and to set other fees and charges, provided it is done in line with internal, Commonwealth and other external requirements and timeframes.

### **Fees: Fee setting**

5.21. The maximum student contribution rate is set by the Australian Government. This is the minimum amount that can be set for domestic tuition fees.

5.22. The maximum student contribution rate set by the Australian Government is also the minimum amount that can be set for International tuition fees. International tuitions fees must also cover the full cost of providing the course or subject.

5.23. Tuition fees may increase each calendar year.

5.24. Any annual increase in graduate course fees and subject based fees in the subject discipline fee band, is limited to 10% for both domestic and international students.

5.25. Any annual tuition fee increases for international undergraduate students is limited to 7% for each subject discipline fee band.

### **Fees: Non-award study**

5.26. Different fee rates may be set for non-award study.

### **Fees: Study Abroad and Community Access Program**

5.27. There are no limits to fee increases for Study Abroad or Community Access Program subjects.

### **Fees: Incidental fees**

5.28. Incidental fees are published and made available to applicants and students to give them a realistic measure of the actual cost of study. Indicative costs may be published where the actual cost is variable.

5.29. Incidental fees may be administrative, academic or facilities related and include, but are not limited to charges for:

#### Administrative:

- (a) academic records, transcripts or testamurs;
- (b) verification of enrolment or qualification;
- (c) fee statements;
- (d) payment extensions;
- (e) replacement student cards;
- (f) late fees for tuition fee payment, enrolment or re-enrolment;
- (g) course reinstatement;
- (h) housing debts;
- (i) library fees;
- (j) external examinations;

#### Academic

- (a) material fees;
- (b) field trips;

#### Facilities

- (a) parking; and

(b) venue hire.

5.30. Academic (course or subject related) incidental fees are approved by the relevant dean or nominee.

5.31. Administrative incidental fees are approved by the Vice-Chancellor or nominee.

5.32. Facilities incidental fees are approved by the Head of University Services or nominee.

### **Fees: Fee changes**

5.33. Once a fee is set, approved and published a business case must be made to change the rate. As per Commonwealth legislation, students cannot be disadvantaged by the change.

### **Fees: Refunds**

5.34. Refunds of fees are paid within 15 business days of the request for refund with the exception of requests made under Tuition Protection Service requirements for international students which are determined in line with Commonwealth requirements.

### **Fees: Remission of fees in special circumstances**

5.35. All applications for fee remission in special circumstances are assessed based on criteria set under *Higher Education Support Act 2003* (Cth).

### **Loans and grants: Commonwealth Loan Schemes**

5.36. The Australian Government provides a range of student loan schemes to enable students to cover the cost of their tuition until such time as they reach the income threshold for repayment. The Higher Education Loan Program (HELP) offers loans to eligible students in line with Commonwealth legislation which dictates eligibility, how the HELP loan operates and the type of study to which it applies. Some types of HELP are limited to a specific purpose and/or amount.

### **Loans and grants: University of Melbourne loans and grants**

5.37. The University recognises that students may face financial hardship during the course of their studies and provides financial aid and other options to enable eligible students to continue their studies.

5.38. The University facilitates access to the available loan and funding schemes so that students may complete their studies.

5.39. The University's Chief Financial Officer oversees investment of monies to the credit of the loan fund and not immediately required for loans or grants to students. The University pays interest arising from any such investment into the fund.

5.40. The University pays into the fund (in addition to monies already paid into the fund):

(a) all monies received in repayment of loans by students, including the interest on such loans;

(b) any other monies received by the University for the purpose of being paid into the fund; and

(c) such other monies of the University as it may determine.

5.41. The allowable purposes for said loans and grants is published and available to students.

### **Loans and grants: Eligibility**

5.42. For Commonwealth Loan Schemes the student must meet the eligibility criteria as set by Commonwealth legislation.

5.43. For University student loans and grants the student must meet the eligibility criteria as set by the Academic Registrar or delegated nominee. These criteria are published and available to students.

5.44. Students are responsible for managing and maintaining their eligibility and for notifying the University of any changes to their eligibility.

5.45. Failure to meet requirements subjects the student to the penalties required by the Commonwealth, which may include withdrawal from subjects or charging the student for the cost of the fees.

5.46. If a student's application for a University loan or grant is rejected, the student may appeal that rejection by writing to the Academic Registrar.

### **Loans and grants: Application**

5.47. Students must fulfil all application requirements, including submission of an application, to be eligible for University loans and grants.

5.48. Students must meet timeframe requirements for lodging their application and documentation. For HELP loans or funding arrangements the student must also undertake any mandatory actions for complying with HELP loan or funding arrangements for the life of the loan or funding arrangement.

5.49. For University student loans, students must demonstrate the capacity to repay the loan without undue financial hardship.

### **Loans and grants: Approval of University loans and grants**

5.50. Loans and grants can be approved where the loan application meets all requirements.

5.51. The student to whom the approved loan is offered must sign an agreement incorporating the terms and conditions for repayment of the loan and interest (where applicable).

### **Invoices, repayment, waivers and refunds: Administration**

5.52. All Commonwealth HELP loans and tuition funding are administered in accordance with the relevant legislation.

5.53. Students in fee-paying courses are invoiced according to the due date relevant to their enrolled study period.

5.54. Students in Commonwealth Supported Places or eligible students in fee-paying courses who have applied for FEE-HELP are invoiced according to their enrolled subject census date.

### **Invoices, repayment, waivers and refunds: Administration: Repayment**

5.55. Students must make loan repayments in accordance with the agreed terms and conditions, including Commonwealth requirements where applicable.

5.56. For University loans, students could be required to nominate a guarantor who is able to repay the loan on their behalf in the event of a default.

5.57. Students who withdraw from their course could be required to repay their University loan within a shorter timeframe than originally agreed.

5.58. Students who fail to make satisfactory progress in their course could be required to repay their University loan within a shorter timeframe than originally agreed.

### **Invoices, repayment, waivers and refunds: Administration: Defaulting and non-payment**

5.59. Non-payment of fees or mandatory upfront student contribution incurs a penalty and/or withdrawal from relevant subject/s.

5.60. Penalties for non-payment of fees, charges or other monies owing to the University, or to any of its controlled entities, for any services provided to a student, may include, but are not limited to, the student not being entitled to:

- (a) enrol/re-enrol;
- (b) receive any results of assessment;
- (c) graduate or receive a diploma from the University; or
- (d) receive a certificate of academic record.

5.61. Any amount owed to the University as fees or charges by a person, including those persons whose enrolment is suspended or cancelled, is payable as debt and may be recovered by the University.

5.62. The University may off-set any outstanding fees or charges against student credit.

5.63. Students who fail to meet their repayment schedule, or other terms and conditions of the loan, are in breach.

5.64. If applicable, interest on defaulted University loans will be charged from the date of default until the overdue amount (including interest) is paid in full. The Academic Registrar or nominee determines the interest rate.

5.65. If a student fails to meet the repayment terms and conditions of a University loan, the Academic Registrar or nominee may give instructions:

- (a) in the name of the University to begin proceedings for recovery of the debt from the student or the guarantor, or both; and/or
- (b) for University administrative action to be taken in accordance with relevant statutes, regulations and policies of the University.

### **Variation of University loans**



5.66. A student who has had a detrimental material change in their financial circumstances may apply for a variation in the terms and conditions for repayment of a loan and interest (where applicable).

5.67. The Academic Registrar or nominee may approve a variation to the terms of a student loan, including waiver of part or all of the loan amount and/or interest payable on a loan, in cases where it is unlikely the student will meet the repayment terms and conditions.

5.68. Proposed variations outside the established process for administering student loans and grants will be escalated to the Deputy Provost or Provost for approval.

### Other Commonwealth Funding arrangements

5.69. The University may offer other Commonwealth funding arrangements as made available by the Commonwealth from time to time.

### Complaints and grievances

5.70. Students who have a complaint or grievance about the application of this procedure should refer to the [Student Complaints and Grievances Policy](#).

5.71. Students remain free to pursue other legal remedies with respect to complaints or grievances on the application of this procedure, including under Australia’s consumer protection laws.

## 6. Roles and responsibilities

<i>Role/Decision/Action</i>	<i>Responsibility</i>	<i>Conditions and limitations</i>
Set fee bands and maximum amount which may be charged for student contribution rates for Commonwealth Supported Places	Australian Government	
Approve student tuition fees for fee-paying places	Vice Chancellor or delegate	In accordance with Commonwealth legislation
Approve Student Services and Amenities Fees	Vice Chancellor or delegate	In accordance with Higher Education Legislation Amendment (Student Services and Amenities) Act
Approve student contribution rates	Vice Chancellor or delegate	In accordance with Commonwealth legislation
Approve academic (course or subject based) incidental fees	Deans	
Approve administrative incidental fees	Vice-Chancellor or delegate	
Approve facilities incidental fees	Head of University Services	
Publish fee rates	Academic Registrar	In line with Commonwealth publication requirements
Administer charging and collection of tuition fees	Academic Registrar	
Manage University loans and grants, including setting eligibility, approving applications, managing appeals and non-payment	Academic Registrar	
Approve variation to	Academic Registrar	Where these fall outside established

University loans		procedure, Deputy Provost or Provost must approve
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## 7. Definitions

**Award course** means a program of study formally approved/accredited by the University which leads to an academic award granted by the University.

**Census date** means the date when a student becomes financially liable for a subject in which they are enrolled.

**Commonwealth Supported Place (CSP)** means a higher education place for which the Australian Government provides funding towards the cost of the student's education. CSP students are generally required to pay a student contribution towards the cost of their education.

**Domestic student** means a student who is an Australian or New Zealand citizen or holder of an Australian permanent resident visa (including permanent humanitarian visas).

**Enrolled** means the status assigned to a person who has completed the requirements of the enrolment process for an award or non-award program of study in the Student System, and has not subsequently:

- (a) been withdrawn, been terminated (including for failure to re-enrol);
- (b) completed the requirements of their program of study and not enrolled in another program of study by the last day of the admissions period in the year following the year in which they were enrolled;
- (c) been placed on leave of absence (without agreed retention of such enrolled status for a designated purpose); or
- (d) in the case of a research higher degree thesis subject, submitted their thesis for final examination.

**FEE-HELP** means the Australian Government loan scheme available to eligible fee paying students allowing them to defer payment of tuition fees through a HELP loan repayable to the Australian Taxation Office.

**FEE-HELP limit** means the lifetime limit than an eligible student may borrow under FEE-HELP to pay their tuition fees.

**Fee place** means a higher education place not funded by the Australian Government and for which the University determines the cost.

**Grant** means an agreed amount of non-repayable financial assistance made to a student.

**HECS-HELP** means the Australian Government loan scheme available to eligible Commonwealth supported students allowing them to defer payment of their student contribution through a HELP loan repayable to the Australian Taxation Office.

**Incidental fees** means fees charged for materials and/or services which are not essential to the student's program of study, or where the material or service is in an alternative form of one that is free of charge. Incidental fees are in three categories:

- (a) academic fees incurred from a specific course or subject;
- (b) administrative fees incurred by the services provided to students, or as a penalty imposed principally as a disincentive; and
- (c) facilities fees incurred by non-study related services offered by the University.

**International student** means a student who has citizenship and/or visa status other than as an Australian or New Zealand citizen or holder of an Australian permanent resident visa (including permanent humanitarian visas).

**Late withdrawal** means, for the purposes of liability, the withdrawal from a subject the student is enrolled in after the census date for that subject.

**Loan** means an agreed amount of financial assistance made to a student to be repaid according to the terms and conditions agreed to by the student.

**Non-award study** means the study of one or more subjects which are accredited by the Academic Board (and may or may not also be offered as part of an award course), while a student is enrolled in a program of study which does not lead to an award of the University. Non-award study excludes non-accredited study, which comprises short courses and programs offered by faculties but not accredited by the Academic Board.

**Refund** means the repayment of monies owing by the University to a student.

**Remission of fees in special circumstances** means the cancellation of tuition fees, student contribution charges, applicable HECS-HELP or FEE-HELP debts or a debt owed by a student to the University where special circumstances apply.

**Research Training Program (RTP) Fee Offset scholarship** means a fee-remission scholarship to undertake a research higher degree. The RTP Fee Offset Scholarship is funded through the Research Training Program grant from the Australian Government to a higher education provider. Students receiving an RTP Fee Offset scholarship are not required to pay a student contribution towards the cost of their tuition fee for the standard duration of their course.

**Special circumstances** means circumstances, as defined in the Higher Education Support Act, that are beyond a student's control and impact the student on or after the census date and make it impracticable for the student to complete a subject in which they are enrolled.

**Student** means a person enrolled at the University in a course leading to a degree or other award, or a person who is designated as a student or is of a class of persons designated as students by Council.

**Student contribution** means amount contributed by a student towards the cost of a Commonwealth supported higher education place.

**Tuition fee** means fees payable by a student to the University which are directly related to the teaching and assessment for a course or subject in which a student is enrolled.

## POLICY APPROVER

Provost

## POLICY STEWARD

Director, Students and Equity

## REVIEW

This policy is to be reviewed by 19 July 2021.

## VERSION HISTORY

Version	Approved by	Approval date	Effective date	Sections modified
1	Provost	19 July 2016	21 July 2016	New policy arising from the Policy Consolidation Project, consolidating the former Commonwealth (HELP) Loans and Tuition Funding Policy (MPF1302), Student Fees and Charges Policy (MPF1303), and Student Loans and Grants Policy (MPF1304) and Fees and Charges for Research Training Scheme Places Procedure (MPF1211).
2	Director, Students and Equity	18 August 2016	18 August 2016	Added 5.2(f) which had not been included in error.
3	Director, Students and Equity	29 November 2016	29 November 2016	Editorial changes to reflect changes in legislation relating to Research Training Program.
4	Director, Students and Equity	23 August 2017	25 August 2017	Editorial changes clarifying criteria for fee remission in special circumstances.