

FEE-HELP REFUND POLICY

1. PURPOSE

The purpose of this policy is to outline CG Spectrum Institute's (**CGSI**) remission and/or refund policy for higher education domestic FEE-HELP students withdrawing from an individual subject or course of study, or are unable to continue due to provider default.

2. SCOPE

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 2023 (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

Term	Definition
Census Date	the last date a student may withdraw from a course of study or unit of study without incurring financial and academic penalty.
Course of Study	a course that leads to a higher education award of CGSI.
Domestic Student	a student who: <ul style="list-style-type: none"> (a) is an Australian citizen; or (b) holds an Australian permanent residency visa, including a humanitarian visa; or (c) is a New Zealand citizen.
FEE-HELP	a Commonwealth Government loan scheme that assists eligible domestic students for all or part of their tuition fees.
Higher Education Award	<ul style="list-style-type: none"> (a) a diploma, advanced diploma, associate degree, bachelor degree, undergraduate certificate, graduate diploma, masters degree or doctoral degree; or (b) a qualification covered by level 5,6,7,8.9 or 10 of the Australian Qualifications Framework; or (c) an award of a similar kind, or represented as being of a similar kind, to any of the above awards, <p>other than an award offered or conferred for the completion of a vocational education and training course.</p>
Special Circumstances	as defined in the <i>Higher Education Support Act 2003 (Cth)</i> , are unusual or uncommon circumstances that: <ul style="list-style-type: none"> (a) are beyond the student's control; (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

	(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.
Tuition Protection Services	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.
Subject	a single component of a course that forms a unit of study.
Upfront Fees	can include tuition fees (if FEE-HELP loan was for only part of the tuition fees) and student service and amenities fee (SSAF) (if any).

4. IMPLEMENTATION OF POLICY

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 2023* (Cth), the FEE-HELP guidelines and any other relevant laws, standards and policies.

5. REMISSION AND REFUND POLICY

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 having their FEE-HELP debt reversed and their upfront fees refunded (if any).

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

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

- (a) is entitled to a full remission or reversal of FEE-HELP debt for that subject or course of study;
- (b) shall not incur a FEE-HELP debt for that subject or course of study; and
- (c) is entitled to a full refund of any other upfront fees (if any).

5.1.2 Withdraw after enrolment and after census date

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

- (a) is not entitled to a refund or remission of their FEE-HELP debt for that subject or course of study;
- (b) shall incur a FEE-HELP debt; and
- (c) is not entitled to a refund of any other upfront fees (if any)

5.1.3 Exemptions based on special circumstances

Where section 5.1.2 applies, a domestic student may still be entitled to a remission or 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 subject 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 subject or suitable replacement course that the student accepts in writing.

6. **REMISSION AND/OR REFUND PROCEDURE**

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

A domestic student shall be automatically entitled to a full remission or refund of their FEE-HELP debt and any upfront 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's upfront 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;
- a certified copy of a death certificate; or
- statutory declaration.

In addition to the requirements under sections 5.1.2 and 6.2, to be eligible to apply for 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 subject 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 in 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 subject 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 fees for the affected subjects, or any FEE-HELP debt remitted for the affected subjects.

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

7. COMPLAINTS AND APPEALS

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

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

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

Document: FEE-HELP Refund Policy		
Approved by: Governing Board		Date: 11 July 2024
		Next Review: 2026
Version: 2	Replaces Version: 1.1	Version 1.1 was approved in December 2022. Changes were required to reflect online only delivery at CGSI, changes to legislation and CGSI organisational structure.
V.1.0	Updating name, logo and minor amendments	