

# STUDENT FEE CHARGES AND REFUND POLICY

## PURPOSE

The purpose of this policy is to outline CG Spectrum Institute's (**CGSI**) tuition fees and other charges (if any) and the refund procedures for higher education award students withdrawing from individual subjects or a course of study. CGSI is committed to making fair and consistent decisions about student refund applications for tuition fees and other charges.

This policy is in accordance with the Higher Education Support Act 2003 (Cth) (**HESA**), the Higher Education Provider Guidelines 2012 (**HEPG**), the Higher Education Standards Framework 2021 (**HES**) and other applicable laws.

## SCOPE

This policy applies to all students of CGSI undertaking or proposing to undertake a higher education award, irrespective of whether they are domestic students or international students.

This policy does not cover any person proposing to undertake, or undertaking, a non-accredited course with CGSI.

Students must consider this policy, together with the terms and conditions specified in their letter of offer or equivalent.

For students that have a FEE-HELP loan, please refer to the [Fee-Help Refund Policy](#) and [Student Fee-Help Review Procedures](#) for further information on refund policies and procedures.

## DEFINITIONS

Term	Definition
<b>Census Date</b>	the last date a student may withdraw from a course of study or subject without incurring financial and academic 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 (including Australian citizens with dual citizenship); or</li> <li>(b) holds an Australian permanent residency visa, including a permanent 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> </ul>

	(c) an award of a similar kind, or represented as being of a similar kind, to any of the above awards,  other than an award offered or conferred for the completion of a vocational education and training course.
<b>International Student</b>	is a student that is not a domestic student.
<b>Special Circumstances</b>	are unusual or uncommon circumstances that: (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; and (c) made it impractical for the student to complete the unit of study.
<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>Student Charges Schedule</b>	means the list of fees and charges applicable to higher education awards made available at: <a href="https://www.cgspectrum.com/tuition-payment-options">https://www.cgspectrum.com/tuition-payment-options</a>
<b>Students</b>	means prospective, new and continuing students of CGSI that are undertaking or proposing to undertake a higher education award.
<b>Subject</b>	a single component of a course that forms a unit of study.

## PRINCIPLES FOR STUDENT FEES AND CHARGES

CGSI will follow the following principles in setting student fees and charges:

- Fees and charges shall be applied in accordance with the requirements of the relevant legislation, regulations, standards and guidelines;
- All tuition fees and other charges (if any) will be set out in the *Student Charges Schedule*
- All tuition fees for a subject must be paid on enrolment,
- CGSI reserves the right to vary tuition fees (including tuition fees associated with FEE-HELP) and other charges (if any) on an annual basis.
- CGSI reserves the right to introduce charges on an annual basis, including student services and amenities fees (which is not currently applicable to any student).

## IMPLEMENTATION OF POLICY

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

- tuition fees;
- other charges (if any);
- census dates;
- course transition and teach out;
- FEE-HELP; and
- Tuition Protection Services

CGSI shall ensure fair and equitable procedures are implemented in respect of course transition and teach out, Tuition Protection Services and tuition refunds in accordance with relevant laws, standards and policies.

## RESPONSIBILITIES AND AUTHORITIES

1. The **CEO** is responsible for approving applications for fee refunds according to recommendations from the Executive Dean.
2. The Executive Dean or **delegate** is responsible for:
  - receiving Fee Refund Application Form (Non-FEE-HELP) from students and ensuring adequate supporting documentation is provided;
  - assessing grounds for fee refund applications against this document; and
  - making recommendations to the CEO.
3. For responsibilities and authorities related to FEE-HELP refunds and reviews, please refer to the FEE-HELP Refund Policy and FEE-HELP Review Procedure.

## REFUND POLICY

### Overview

- (a) All tuition fees (including those associated with FEE-HELP) and charges will be determined on an annual basis prior to the opening of enrolment.
- (b) CGSI is committed to providing complete, accurate and transparent information to prospective and current students about tuition fees and charges.
- (c) The Student Charges Schedule will set out the dates by which all fees and other charges must be paid. The Student Charges Schedule is available at: <https://www.cgspectrum.com/tuition-payment-options>
- (d) Students are required to make a deposit on tuition fees for enrolled subjects on the date of enrolment. Subject to the terms of this policy, the deposit may be non-refundable.
- (e) Students are entitled to participate in and are afforded protections under the Tuition Protection Services

## FEE-HELP STUDENTS

Please refer to the Fee-Help Refund Policy and Student Fee-Help Review Procedures for information on refund and remission policies and procedures applying to FEE-HELP loans.

## NON-FEE-HELP STUDENTS - both domestic and international

### 1. Payment of fees

Students are required to make full payment for tuition fees for enrolled subjects in advance of timetabled subject dates. For further information, please refer to: <https://www.cgspectrum.com/tuition-payment-options>

### 2. Withdrawal by student

A student may withdraw their enrolment at any time; however, the date of that withdrawal shall determine whether the student will be entitled to a refund.

### 3. Withdrawal by student on or before the census date

A student who withdraws from an enrolled subject on or before the census date will have their tuition fees automatically fully refunded by CGSI, including any deposit paid on tuition fees.

The timetable is available at: <https://www.cgspectrum.com/tuition-payment-options>

### 4. Withdrawal by student after census date

A Student who withdraws from an enrolled subject after the census date is not entitled to a refund of their tuition fees, but may apply for a fee refund under special circumstances using CGSI's Fee Refund Application Form (Non FEE-HELP), together with supporting documentation. Grounds for fee refunds include:

- bereavement;
- medical conditions;
- personal, family or relationship circumstances;
- employment-related reasons; and
- any other matter affecting the student's capacity to attend the subject(s).

The **Executive Dean or delegate** will assess the fee refund application and make a recommendation to the CEO within ten (10) working days for full, partial or no refund, according to the circumstances and supporting documentation.

The **CEO** will make a final decision on the fee refund application within ten (10) working days and notify the student by email and mail. The decision will be documented in the students' records.

CGSI reserves the right to refuse a full or partial refund.

## PROVIDER DEFAULT – ALL STUDENTS

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

- (a) transfer to another suitable replacement subject or course (if available);
- (b) transfer to another provider to complete their studies; or
- (c) request a refund of unspent tuition fees paid directly to CGSI.

The student has a right to choose between the alternative course or a refund. Refer to the Teach Out Policy

Eligible students are entitled to participate in and be afforded protections under the Tuition Protection Services. Refer to: <https://www.dese.gov.au/tps>

## DEFERRAL– ALL STUDENTS

If a student gives written notice prior to the census date of their intention to defer their place in the course to the next available intake, all tuition fees will be transferred to that intake. A place may be deferred for up to twelve (12) months. If a student has deferred and subsequently gives written notice that they do not

intend to take their deferred place on or before the census date of the intended intake deferred to, a refund will be processed in accordance with the timeframes and conditions relevant to the original deferral.

### **DEFAULT ON FEE PAYMENT – ALL STUDENTS**

Students who have not paid the required tuition fee by the due date will be sent a warning letter. Non-financial students may not access CGSI's online resources and are not permitted to submit assessments. Debt collectors may be engaged to recover any unpaid fees.

### **COMPLAINTS AND APPEALS**

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

- Student Grievance Complaints and Appeals Policy; and
- Student Grievance Complaints and Appeals Procedure.

All students may appeal a decision using the [Formal Complaints and Appeals Lodgment Form](#)

### **RELATED DOCUMENTS AND POLICIES**

Fee Refund Application Form (Non FEE-HELP)  
Formal Complaints and Appeals Lodgment Form  
Fee schedule for CGSI

Teach Out Policy  
FEE-HELP Refund Policy  
Student FEE-HELP Review Procedures  
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

### **RELATED LEGISLATION**

Higher Education Support Act 2003 (Cth) (**HESA**);  
Higher Education Provider Guidelines 2023 (**HEPG**);  
Higher Education Standards Framework 2021 (**HES**); and  
Tertiary Education Quality and Standards Agency Act 2011.

## VERSION CONTROL

<b>Document:</b>	Student Fee Charges and Refund Policy	
<b>Approved by:</b>	Board of Directors	<b>Date: 11 July 2024</b> Next Review: 2026
Version 3	Replaces Version 2.3	Version 2.3 was approved by the Board of Directors in December 2022. Changes completed were required to reflect the fully online delivery of CGSI courses, to update legislative requirements and organisational structure and to update website links.
<b>Version:</b> V2.3		Was approved by Board of Directors in December 2022
V2.2	New logo, formatting, minor amendments	
V2.1	New logo, formatting, minor amendments	
V2.0	CRICOS minor adjustments 24/06/2021	
V1.4	Referred to a Refund Policy not fee charges. Fees and refunds noted together.	