Student Fee Procedure

Procedure Statement

Purpose
This Procedure specifies the processes which apply to the setting, charging, refunding and collection of tuition fees and other associated fees.

Scope
This Procedure applies to:
- All enrolled students of UNSW on all campuses both domestic and international;
- Students previously enrolled, not currently enrolled and students on program leave, where the relevant fee liability was incurred while they were enrolled or is directly related to their enrolment;
- Higher Degree Research Students including those awaiting examination of submitted theses; and
- Students on exchange from other universities where the matter relates to the student’s experience at UNSW.

Are Local Documents on this subject permitted?
☐ Yes, however Local Documents must be consistent with this University-wide Document ☒ No

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Student Fee Procedure
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1. Setting and publishing fees

UNSW levies fees for services provided to students as part of their enrolment and tuition.

Student fee types include:

- Student contribution amounts and tuition fees;
- Fees for student services and amenities; and
- Incidental fees for goods and services.

The fee setting process for all tuition and amenities fees is managed by the office of the Deputy Vice-Chancellor Academic.

Fees are reviewed by senior management and Faculty delegates annually and approved by the President and Vice-Chancellor, on the recommendation of the Deputy Vice-Chancellor Academic and Vice-President, Finance and Operations.

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

UNSW reserves the right to vary student fees at any time during enrolment and will comply with all relevant legislation when setting and publishing fees.

1.1. Student contribution amounts and tuition fees

1.1.1. Student contribution amount (Commonwealth supported places)

The Australian Government subsidises a portion of each Commonwealth supported place and the student pays UNSW a 'student contribution' amount which is the balance of the cost of tuition.

The maximum student contribution amount which may be charged is set by the Government annually. Student contribution amounts vary depending on the area of study (or band).

UNSW charges the maximum amount allowable under the Higher Education Support Act 2003 (HESA). UNSW sets the student contribution amounts at the earliest opportunity after they are published by the Government and in time to meet UNSW’s strategic and publication deadlines.

The current student contribution rates are published at: https://student.unsw.edu.au/fees-student-contribution-rates.

1.1.2. Tuition fees (Fee paying places)

UNSW charges every domestic and international fee paying student, tuition fees for enrolment in a unit of study (course).

UNSW determines tuition fees for domestic and international fee-paying students on an annual basis in accordance with HESA. Tuition fees vary by student cohort based on residency status and course career type (undergraduate, postgraduate or research), also known as the course career or study level of the course.

Tuition fees will be published on or before the earliest enrolment date for a unit of study (course) in a given Teaching Period. Publication deadlines generally fall in October each year for the following calendar year.

Where UNSW is unable to provide an approved tuition rate for the following year, an indicative or approximate rate will be provided. The indicative or approximate rates are not to be taken as exact amounts and will be, in all cases, superseded by the final approved tuition amounts published annually.
The current tuition fees for domestic fee paying and international students are published at: https://student.unsw.edu.au/fees-domestic-full-fee-paying and at: https://student.unsw.edu.au/fees-international.

1.2. Student services and amenities fees (SSAF)
UNSW sets a Student Services and Amenities Fee (SSAF) to support the provision of student amenities and non-academic services for students in accordance with HESA.

The SSAF is set annually by the Deputy Vice-Chancellor Academic. Exempt cohorts of students are determined by the Vice-President, Finance and Operations.

The current SSAF rates and exemptions are published on the UNSW website at: https://student.unsw.edu.au/ssaf. See also Section 2.1.3.

1.3. Incidental fees for goods and services
Incidental fees are for goods and services provided to students that are not essential to their program of study, or where the goods/services are also made available to students in an alternate form free of charge. They may also include fines or penalties, provided that they are levied principally as a disincentive and not in order to raise revenue or cover administrative costs.

Incidental fees may be administrative, academic or facilities-related. Examples in each category follow:

- Administrative incidental fees include services such as academic records, transcripts or testamurs; verification of enrolment or qualification; fee statements; payment plans; replacement student cards; late fees for tuition fee payment, enrolment or re-enrolment; course reinstatement; housing debts; library fees; external examinations.
- Academic incidental fees are program or course-related and include field trips; materials etc.
- Facilities-related incidental fees include parking and venue hire.

Administrative incidental fees are approved by the Deputy Vice-Chancellor Academic.
Academic incidental fees are approved by the relevant Dean or nominee.
Facilities-related incidental fees are approved by the Director, Estate Management or nominee.

Incidental fee guidelines are published at: https://student.unsw.edu.au/fees-incidental.

2. Incurral and payment of fees

2.1. Fees payable by students
Students will be issued with an online fee statement, accessible from myUNSW, listing the current semester tuition fees or student contribution liability, the Student Services and Amenities Fee, other fees, payment plans and student loans. It will not include library fines.

Fees are charged on a unit of credit basis by individual unit of study or course (not by program). Students are financially liable for all courses they are enrolled in as at the census date for that Teaching Period, regardless of whether they have attended or attempted any of the unit of study or course content.

The census date of a unit of study or course determines which year’s fees will apply to that course, regardless of the start date of the unit of study or course. For example; fees for a course with a census date of 31 March 2017 will be charged at the appropriate 2017 tuition fee rate.

Fees are payable each semester and are due by the Payment Due Date which is included on the Fee Statement and published at: https://student.unsw.edu.au/fees-dates.

2.1.1. Student contribution amounts
Eligible students entering designated Commonwealth-supported programs must submit a Request for Commonwealth Support and HECS-HELP form by the relevant census date. Census dates can be found at: https://student.unsw.edu.au/fees-dates.

Applications cannot be accepted after the census date. Generally, the form is submitted online as part of the online acceptance and enrolment process; however, in exceptional circumstances Student Administration will provide a hard copy form for completion.

Students who are accepted into a Commonwealth-supported place must pay the applicable student contribution amount, unless the student is an exempt student.
Commonwealth-supported students who are either Australian citizens, holders of a permanent humanitarian visa or New Zealand special category visa holders who meet the long-term residency requirements may apply to defer the student contribution amount under HECS-HELP (see Section 3.1.1).

A Commonwealth-supported student who has not met their obligations under HESA by paying the student contribution amount, or (if eligible) deferring the student contribution amount under HECS-HELP, by the relevant census date cannot continue as a student for that teaching period unless they pay the domestic fee-paying tuition rates indicated in Section 1.1.2.

2.1.2. Tuition fees

Domestic students, who are not Commonwealth-supported students and international students, must pay the applicable tuition fee published in the Tuition Fee schedules. Tuition fees payable are based on the student’s residency status (domestic or international), the course they enrol in and the course career type (see Section 1.1.2 above).

An international student who:
- gains permanent residency status before the census date; and
- provides satisfactory evidence of permanent residency status before the census date; and
- continues enrolment at UNSW;

will be charged the domestic fee-paying tuition rate.

2.1.3. Student Services and Amenities Fee (SSAF)

Unless explicitly exempt, all students must pay the Student Services and Amenities Fee (SSAF).

SSAF is levied on students by UNSW as a contribution towards services and amenities for the whole student population. There is no provision to exempt students on the grounds of study or attendance mode (e.g. online or distance delivery; teaching hospital attendance), or that they might not personally use the services and amenities provided.

SSAF is charged and payable on a semester basis (excluding the optional Summer Term). A student’s study load determines whether they pay the part-time or full-time rate. SSAF is charged based on a student’s enrolled study load each semester, with a full-time charge levied for students enrolled in a full-time equivalent (FTE) load of 0.375 or more and a part-time charge levied for students with an FTE load of less than 0.375 (where 0.5 is considered the standard full-time FTE load).

SSAF is calculated at the same time as other fees and charges and is included on a student’s fee statement.

Information on incurral dates and SSAF exempt cohorts can be found at: https://student.unsw.edu.au/ssaf.

Eligible students can elect to pay all or part of their SSAF for a semester upfront to UNSW, or apply for a Commonwealth loan (SA-HELP) for the full value or remainder of the fee (i.e. defer their liability) as set out in Section 3.1.3.

2.1.4. Incidental fees

Incidental fees are payable by students on a user basis and are not generally refundable.

2.2. Payment process

Students must pay the fees owing according to the terms and conditions shown on their Fee Statement. All payments must be made in Australian dollars unless otherwise specified.

2.2.1. Payment options

Payment options include:
- online with an accepted credit/debit card via the details on the fee statement; or
- by BPAY accessible via online banking; or
- in person at Australia Post; or
- by international money transfer through Western Union Globalpay.
Students wishing to pay in person at Australia Post, must access their fee statement and payment options in myUNSW and select the Australia Post payment option to generate a payment slip with the corresponding bar code.

In all payment methods a receipt should be issued at the time of payment.

2.2.2. Deposits – International students

International students accepting offers of admission to a program must pay a deposit fee to secure their place.

Deposits are used to confirm a student’s intention to study and are held as a credit on their account until a tuition charge is raised against their enrolment. The deposit will then be allocated to the tuition fee charge.

Fee statements specify the payment due date for the teaching period for which the tuition fee is due.

The required deposit is outlined in each student’s letter of offer and varies according to a range of factors including the student’s mode of study, visa risk rating, sponsorship and scholarship status.

Refer to Section 4.3 for information on Program Discontinuation.

2.2.3. Voluntary upfront tuition payments

Prior to the commencement of their program, a student can choose to pay more than the required deposit as a voluntary upfront payment.

Under the Tuition Protection Service of the Education Services for Overseas Students Act 2000, international students who choose to pay more than 50% of the fees for their program upfront must formally notify UNSW by email at fees@unsw.edu.au to indicate that this is a voluntary upfront payment to be held in their student account.

Any voluntary upfront payment will remain on the student’s account until it has been fully allocated to the fees associated with their enrolment. Credit balances in student accounts are not refunded until a student either formally discontinues their studies or completes their program of study at UNSW.

UNSW cannot issue invoices for voluntary upfront tuition payments. Any approved refunds for payments will be refunded to the original payment source.

2.2.4. Sponsored students

Sponsored students who have provided appropriate documentation from a UNSW-recognised official sponsor are considered to have a formal sponsorship agreement with UNSW that may extend to cover all or part of their tuition and related fees.

Where the formal sponsorship agreement covers payment of tuition fees, UNSW will send an invoice to the sponsor following the relevant census date.

A formal sponsorship agreement does not discharge a student from liability for any fee covered under the arrangement. Responsibility for the payment of tuition fees ultimately remains with the student. In the event that a sponsor defaults on a tuition fee payment to UNSW, the sponsor association will be removed from the student record and the student will be notified of, and immediately liable for, all unpaid fees.

Where a sponsor association has been removed due to either sponsor or student default from a student record, UNSW will not formally recreate the association with the sponsor until demonstrated evidence of commitment has been received and approved by the Vice-President Finance and Operations or delegate.

3. Commonwealth loans and payment plans

3.1. Commonwealth HELP schemes

The Commonwealth Government HELP schemes allow eligible students to access a funded loan for the payment of tuition, SSAF or overseas study.

The eligibility and administrative criteria are determined by the Australian Government through the Department of Education and Training and administered by Higher Education Providers.
3.1.1. HECS-HELP

Eligible Commonwealth-supported students can defer their student contribution amounts through a HECS-HELP loan and only begin repaying their loan via income tax when their income reaches the amount set by the Australian Government for the financial year, indexed annually.

The Australian Government pays the loan amount directly to UNSW on behalf of the student and a HECS-HELP debt is recorded with the Tax Office.

Australian citizens, holders of a permanent humanitarian visa and New Zealand special category visa holders who meet the long-term residency requirements are eligible for HECS-HELP loans.


3.1.2. FEE-HELP

FEE-HELP assists eligible domestic fee-paying students to pay all or part of their tuition fees. It cannot be used for additional study costs such as accommodation or text-books. There is a loan fee of 25% for Undergraduate courses.

The Australian Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to help eligible fee-paying students with paying their tuition fees, up to the FEE-HELP limit.

The FEE-HELP limit is the maximum amount that a person can borrow under FEE-HELP over their lifetime and is not reset or ‘topped up’ by any repayments made.

The FEE-HELP limit is the total amount available to eligible students under the FEE-HELP loan scheme. This means that any amount a student borrows under FEE-HELP will reduce their FEE-HELP balance until they have reached the FEE-HELP limit.

A student who has reached the FEE-HELP limit, is no longer eligible to access a FEE-HELP loan. This limit excludes any loan fee.


3.1.3. SA-HELP

SA-HELP assists eligible students to pay all or part of their Student Services and Amenities Fee (SSAF). SA-HELP assistance becomes part of a student’s accumulated HELP debt recorded by the Australian Taxation Office. Students repay their accumulated HELP debt through the taxation system and are required to make compulsory repayments once their income is above the minimum threshold. Students can make voluntary repayments or pay more than their compulsory repayment through the ATO, at any time.

There is no loan fee for SA-HELP.

Students seeking to defer all or part of their SSAF for a semester are required to apply for a SA-HELP loan prior to the incurral date in each semester. This is a separate application to either HECS-HELP or FEE-HELP.

SA-HELP Commonwealth assistance forms can be accessed at any time up until the incurral date for the current semester, via myUNSW.

All students who submit a request to defer the SSAF via SA-HELP will receive a Commonwealth Assistance Notice (CAN) in line with legislative requirements within 28 days of the relevant incurral date.

Eligible students who have elected to defer their SSAF are still eligible to pay part or all of the liability up to the incurral date. After the incurral date has passed students who have elected to defer all or part of their liability can no longer make a SSAF payment to UNSW for that semester and must arrange payment to the Australian Taxation Office (ATO) directly.

SSAF payments will not be refunded or remitted after the SSAF incurral date, regardless of any successful application for tuition fee remission due to special circumstances.

A student will only be required to apply for SA-HELP once for each course of study (program) they are enrolled in at a provider. If a student changes either their program or Higher Education Provider, the student will need to re-apply for SA-HELP.

3.1.4. OS-HELP

OS-HELP is a loan available to eligible students enrolled in a Commonwealth-supported place who want to undertake some of their study overseas. OS-HELP can be used for a range of expenses such as airfares, accommodation and other travel or study expenses.

Students may receive one loan per six-month study period and can access a total of two OS-HELP loans over their lifetime. An eligible student may also receive a supplementary loan amount to undertake language study, in preparation for overseas study in Asia.


3.2. Payment plans

Students who require an extension to the payment due date can apply for a payment plan.

Payment plan applications must be submitted prior to the payment due date for the teaching period for which the fee is due, or, for exceptional circumstances, within one week of the circumstances occurring.

Payment plans are not available to commencing students and are only available to domestic fee paying students who are not eligible for Commonwealth assistance and international fee paying students.

A fixed administrative charge is applied for each approved payment plan. Details of the charge can be found at: https://student.unsw.edu.au/fees-payment-plan.

Students are required to pay at least one third of their outstanding tuition fee prior to the activation of a payment plan. UNSW will determine a timeline for remaining instalments, with the final instalment due prior to release of results for that semester.

Payment plans are not an alternate payment method and will only be approved where unforeseen or exceptional circumstances apply.

Payment plans will not be granted due to exchange rate fluctuations or in circumstances where funds are being held in a banking institution and are not able to be released in a timely manner. Students are expected to be aware of institutional and national banking policies and procedures that may affect movement of their funds and are expected to plan accordingly.

4. Changes to student enrolment and residency status

4.1. Repeated courses

Students enrolling in courses will receive no discount on tuition due to having attempted the course previously. Students will be charged based on the tuition rates associated with the year in which the course is to be repeated.

For example: failing a course in 2016 and subsequently enrolling in the same course with a census date of 31 March 2017 will result in the student being charged the appropriate 2017 tuition fee rate. This may result in the student paying a different fee for subsequent attempts in a particular course.

4.2. Course withdrawal

A student who withdraws from a course prior to the census date will be eligible to receive a full refund of any payment towards that course, less any money owed to UNSW.

A student who withdraws after the census date will retain the full tuition fee liability for the course.

If a student considers that the need to withdraw from a course after the census date has passed is due to circumstances beyond the student’s control, the student may apply for fee remission.

Refer to the UNSW Enrolment and Withdrawal Procedure for the rules, process and implications (academic and financial) for withdrawal from a course.

4.3. Program discontinuation

International fee-paying students who discontinue from their program before the census date in their commencing semester will be charged 50% of their deposit fee.

Domestic students who discontinue from their program before the census date in their commencing semester will be charged a $500 fee.
This fee will serve as a disincentive or deterrent to discontinuing in the commencing semester after committing to a place at UNSW. The fee will apply to all UNSW students enrolled in an award program. Non-award students are exempt.

The commencing semester is:

- The Semester or Teaching Period specified in the letter of offer for which admission was accepted;
- The Semester for which the student paid their deposit;
- The Semester in which the student commenced study at UNSW, regardless of whether the student was studying at another institution; and/or
- The Semester in which the student began or will begin their studies.

Completion of a previous program does not exempt the student from this fee.

Information on charges levied due to discontinuation can be found at: [https://student.unsw.edu.au/fees-program-discontinuation](https://student.unsw.edu.au/fees-program-discontinuation).

### 4.3.1. Circumstances where a waiver of withdrawal/discontinuation charge may be applied

In cases where the student is unable to commence their program, through no fault of their own, charges for withdrawing in the commencing semester may be waived. These circumstances include:

- The applicant has not been granted a student visa;
- The applicant is unable to attend because of UNSW approved documented illness or misadventure;
- UNSW is unable to provide the program for which the student has accepted an offer;
- The student did not meet the conditions of their conditional offer; or
- UNSW withdrew the Confirmation of Enrolment (CoE) due to the inability of the student to meet the University's Genuine Temporary Entrant (GTE) requirements.

However, no refund will be paid unless a request to withdraw has been made. Students will then be assessed on the Withdrawal/Discontinuation criteria stated as to whether a fee will be applied.

Students seeking to have the charge waived must submit a Refund Request Form with supporting documentation to Student Financials at fees@unsw.edu.au. Applications will be assessed and a response provided within five working days.

### 4.4. Change to residency or citizenship status

Students who change their residency status at any time during their studies, from the point they receive an offer to UNSW, must advise UNSW of the change to their circumstances, within seven days of receiving formal confirmation from the Australian Government, by completing the Change of Residency Status form available at [https://student.unsw.edu.au/change-residency-status](https://student.unsw.edu.au/change-residency-status) and providing certified proof of the change.

UNSW will apply changes to residency to any semester in which the census date has not passed, based on the date the evidence is received from the student.

International students who become domestic students and who wish to be considered for a Commonwealth supported place must reapply for admission and compete for a place based on merit.

Changes to residency cannot be applied retrospectively.

### 4.4.1. Prior to commencement of study

Where an international student obtains and provides evidence to UNSW of Australian Permanent Residency or New Zealand citizenship prior to enrolling in their program and before the census date of the semester of the first enrolment in that program, the offer of a place as an international fee-paying student will lapse and the student will be transferred to a domestic fee paying (non-Commonwealth-supported) place and will be charged fees accordingly.

Where a student is an Australian Permanent Resident and receives Australian citizenship prior to the census date of their enrolment, their ‘fee type’ (either Commonwealth-supported or domestic fee paying) will not change.

If the change in citizenship enables access to assistance such as HELP loans, this will be made available to the student.
4.4.2. After commencement of study

Where an international student changes their residency status after the census date of the semester in which they are enrolled they will be liable for international student fees for that semester and will be transferred to a domestic fee paying (non-Commonwealth supported) place for the following semester and will be charged fees accordingly.

5. Refunds and fee remission

5.1. Refunds

Overpayments arising from changes to enrolment will be automatically allocated to future charges for enrolment and related fees, unless a refund is specifically requested by the student.

Where a credit exists and is approved to be refunded to the student, UNSW will endeavour to process the refund within 28 days of receiving the application.

UNSW adheres to the Payment Card Industry (PCI) Data Security Standards (DSS) and will, in all cases attempt to return any credit back to the originating card or cardholder.

Refunds will only be made in Australian dollars.

If UNSW is unable to contact a former student to arrange a refund of an overpayment, the funds will be held for a maximum of six years, at which time the credit balance will be transferred to the Office of State Revenue.

Where a student is suspected of providing fraudulent documentation UNSW will consider the account to be on hold until the investigation has concluded and a decision regarding the possible outcomes is communicated to the student. No refund of any visa processing fee, application fee, tuition or deposit will be made during this time and may be found forfeit as part of the final decision.

5.2. Fee remission due to special circumstances

Students are financially liable for all courses in which they are enrolled as at the census date for that teaching period.

Students who withdraw after the census date can apply for fee remission if they believe their circumstances satisfy all criteria as set out in the UNSW Enrolment and Withdrawal Procedure. The Fee Remission form and further information on this process is published at: https://student.unsw.edu.au/fee-remission.

6. Non-payment of fees

HESA defines the obligations on students in Commonwealth-supported places.

Non-Commonwealth-supported students (domestic and international fee paying) who fail to finalise payment of their fees by the published deadline will have a block placed on their student account, which will prevent them from accessing the following services:

- Official transcripts or any other official documentation issued by UNSW;
- Campus buildings and laboratories;
- UNSW Library services;
- Examination results;
- Graduation or re-enrolment (whichever is applicable).

Failure to pay fees will result in the debt being referred to a debt collection agency. Any costs incurred through the recovery of the debt, such as legal or administrative costs, will be passed on to the student.

7. Appeals

Students who have a complaint or grievance about the application of this procedure should refer to the Student Complaint Procedure and the information published at: https://student.unsw.edu.au/complaints.

Students remain free to pursue other legal remedies with respect to complaints or grievances about the application of this procedure, including under Australia’s consumer protection laws.
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| **Legislative Compliance** | This Procedure supports the University’s compliance with the following legislation:  
*Educational Services for Overseas Students Act 2000 (Cth)*  
*Higher Education Support Act 2003 (Cth)*  
*Higher Education Legislation Amendment (Student Services and Amenities) Act 2011 (Cth)*  
*Administration Information for Higher Education Providers (AIP)* |
| **Parent Document (Policy)** | Student Fee Policy |
| **Supporting Documents** | Nil |

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| Academic Progression and Enrolment Policy  
Academic Progression Procedure  
Admissions Policy  
Admission to Coursework Programs Procedure  
Admission to Higher Degree Research Programs Procedure  
Enrolment and Withdrawal Procedure |

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**Revision History**

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<td>1.0</td>
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<td>14 September 2017</td>
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<td>1.1</td>
<td>Deputy Vice-Chancellor Academic</td>
<td>6 February 2018</td>
<td>6 February 2018</td>
<td>Minor amendment. Appendix A updated. Reference to Table 2 in section 4.3 amended</td>
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<td>1.2</td>
<td>Deputy Vice-Chancellor</td>
<td>3 April 2018</td>
<td>3 April 2018</td>
<td>Appendix A amended</td>
</tr>
<tr>
<td>1.3</td>
<td>Deputy Vice-Chancellor Academic</td>
<td>6 August 2018</td>
<td>6 August 2018</td>
<td>Minor amendments and removal of Appendix A</td>
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