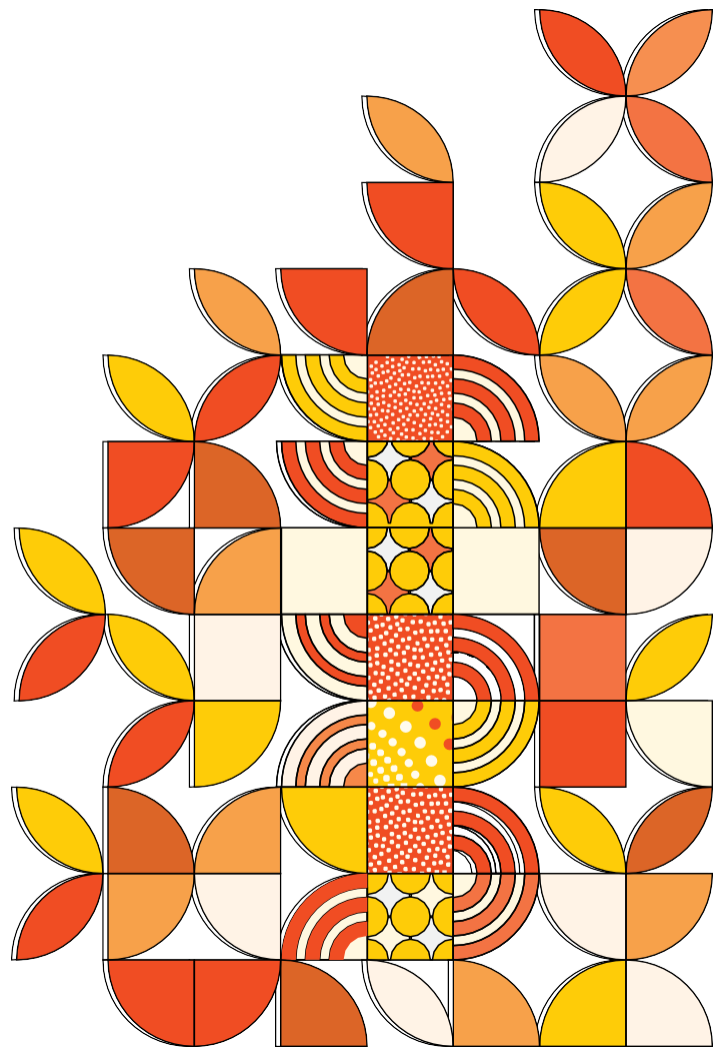


Fees, Charges and Refunds for Domestic Students Procedure



SECTION 1

Purpose

1. The purpose of this Procedure is to:
 - 1.1 Clarify processes set by the Institute of Health and Management (IHM) regarding the setting, changing, and refunding fees for tuition and other services.
 - 1.2 Set out processes following which and information based on which a student may receive a full or partial refund of tuition fees that they may have paid.
 - 1.3 Comply with the relevant legislation and ensure that IHM delivers a transparent, effective, and efficient Student Fee refund process.

Scope

2. This Procedure applies:
 - 2.1 To all domestic students enrolled at IHM in award or non-award courses, including prospective students in relevant circumstances under this Procedure.
 - 2.2 All online students enrolled in a course of study delivered fully online or through any form of distance education that does not involve students' presence at a designated physical location.
3. This procedure does not apply to:
 - 3.1 International students, for who applicable procedure is the *Fee, Charges and Refund Procedure for International Students*.

Definitions

4. For the purposes of this Procedure:
 - 4.1 "Census Date" is the last date in a relevant academic term/semester/intake when a student can withdraw from the course or unit of study or apply for a deferral or submit any request for reducing the study load. A Census Date must be no earlier than 20 per cent of the study period in each term, and the date is published by IHM.
 - 4.2 For definitions of terms used in this document, refer to IHM's [Glossary of Terms](#).

Suite Documents

5. This procedure is linked to the following suite documents:
 - 5.1 Fees, Charges and Refund Policy for Domestic Students.
 - 5.2 Other documents as listed in the 'Related Internal Documents' in Section 3 below.

SECTION 2

Procedure

6. Condition of Offer and Agreement

- 6.1 When IHM receives a signed acceptance of its offer of admission by a student, before or concurrently with receipt of their tuition fee deposit, this will constitute a written agreement between IHM and the student. Both parties must thereafter abide by the terms and conditions in this Procedure and associated documents.
- 6.2 As a part of the application process and when the fees are discussed, IHM staff must ensure that the prospective student understands the following:
 - 6.2.1 The fees are part of tuition payable in Australian Dollars;
 - 6.2.2 The purpose of the fees;
 - 6.2.3 The total course fee liability to be incurred;
 - 6.2.4 Fees are reviewed annually by IHM, and they may change when the student actually commences their study;
 - 6.2.5 Students are liable to pay the repeat fee for repeating units of study and late payment of fees per the schedule of fees (see clause 7 below); and
 - 6.2.6 When and how are the fees to be paid.

7. General Fee Information and Schedule of Fees

- 7.1 IHM will not accept liability for any fees paid directly to an educational agent, either in Australia or in another country, for an application to study at IHM.
- 7.2 Students who change their course of study will be subject to the fees applicable to students commencing in that year on the new course or program of study.
- 7.3 The Schedule of Fees and Charges for all courses, including administrative charges, can be found on [the IHM Website](#) (see [fee schedule page](#)).

8. Fee variations

- 8.1 If a student changes the course of study after paying the fee for a teaching period, there may be a variation to the fee student's fee liability.
- 8.2 Any additional fees owed will be included in the student's subsequent invoice and must be paid by the due date indicated on the invoice.
- 8.3 Alternatively, any amount owed to the student will be credited towards the student's next fee payment or may be refunded to the student upon request per this Procedure.

9. Unit fees for Credit Transfer or Recognition of Prior Learning (RPL) granted to students

- 9.1 Where full credit transfer/RPL is granted for a unit, the total cost of the unit will be credited to the student's account, thereby reducing the student's course fee.
- 9.2 The student will be informed about the credit transfer/RPL unit fees after the credit transfer or RPL request is approved.
- 9.3 If students apply for credit transfer or RPL at the time of admission and are granted credit transfer/RPL, the fees on the invoice will be adjusted accordingly based on the credit/RPL granted.

10. Payment of fees

- 10.1 Students are required to make fee payments for each teaching period of study as indicated in the Schedule of Fees.
- 10.2 Commencing Students:
 - 10.2.1 Commencing students must pay, at the time of accepting their offer, the required fee as stated in their letter of offer.
 - 10.2.2 If the offer is conditional on meeting certain entry conditions, and the student cannot meet the conditions of the offer and elects to withdraw on or before the census date, they must receive a full refund of the tuition fee paid upfront and not incur a FEE-HELP debt.
 - 10.2.3 If a student continues in their course beyond the census date despite not fulfilling the entry conditions, they are not eligible for a refund under clause 10.2.4.
 - 10.2.4 Indicative tuition fees for the year of enrolment are provided to the student at the time of the offer. If the student commences in the following year, the student will be required to pay the fee set for the following year applicable for that course.
- 10.3 Continuing Students:
 - 10.3.1 Continuing students must pay the required fee as per the agreed payment plan/schedule of fees.
 - 10.3.2 If a student has chosen to pay in full upfront, then the student must pay the required fee by the census date for each teaching period.
 - 10.3.3 Students can download their statement of account via IHM Student Hub before the start of each teaching period.
 - 10.3.4 The invoice will indicate the payment date or dates by which the payment must be made. The amount may vary for each study period according to any changes in the study load.

11. Commonwealth Assistance (Financial) (FEE-HELP and SA-HELP)

- 11.1 Domestic students may be eligible for loans under the Higher Education Loan Program (HELP) schemes of the Australian Government (Commonwealth) under the Higher Education Support Act 2003 (Cth.), including through:
 - 11.1.1 [FEE-HELP](#) that provides a loan to eligible full fee-paying students to pay all or part of their tuition

fees for units of study undertaken with IHM under HESA.

11.1.2 [SA-HELP](#) that provides eligible students with a loan to cover a student services and amenities fee (SSAF) imposed on them by IHM.

11.2 The FEE-HELP form must be lodged on or before the census date for the term for which the loan is being sought.

11.3 Students will incur a FEE-HELP debt the day immediately after the census date, unless they withdraw, on or before the census date, from the units or course.

11.4 For [SA-HELP](#), IHM will set a date (advertised due date) by which the fee (SSAF) is payable. A student using SA-HELP will incur an SSAF debt for the unpaid SSAF the day immediately after the advertised due date.

12. **Eligibility for Commonwealth assistance, and definition of ‘domestic students’**

12.1 FEE-HELP eligibility is based solely on the *Higher Education Support Act 2003 (HESA)*.

12.2 Students undertaking non-award studies are not eligible for Commonwealth assistance (FEE-HELP or SA-HELP).

12.3 For the purposes of this Procedure, domestic students include:

12.3.1 Australian citizens;

12.3.2 Permanent humanitarian visa holders;

12.3.3 Australian permanent residents who have been approved for bridging studies; and

12.3.4 New Zealand citizens who are special category visa holders.

12.4 Students who gain Australian citizenship on or before the census date will be deemed eligible for Commonwealth assistance (FEE-HELP) if they meet all other FEE-HELP eligibility criteria and provide original or certified copies of their Australian citizenship certificate.

12.5 Fee-HELP eligible students will be enrolled in the Government eCAF portal by IHM. Students must submit their FEE-HELP loan application through eCAF prior to the census date.

12.6 If a student is deemed FEE-HELP eligible and the census date has passed for the unit/s they are undertaking, the student will need to continue to pay their tuition fees upfront for that study period.

12.7 After a student has been confirmed as a FEE-HELP student, a student will have the option of deferring part or all of their payment, according to the Higher Education Provider Guidelines 2023 for the duration of their study in the program.

13. **Commonwealth Assistance Notice (CAN)**

13.1 Within 28 days (four weeks) after the census date, eligible students who opted for FEE-HELP will be issued a CAN confirming their enrolment and deferred fee liability.

13.2 If applicable, within 28 days (four weeks) of the census date, eligible students who have opted for an SA-HELP loan to cover their SSAF liability will receive a separate CAN confirming their liability for this loan.

13.3 Students must notify IHM in writing of any errors or omissions within 14 calendar days of the date of the notice (CAN) being sent.

14. Difficulties with payment

14.1. In exceptional circumstances, special payment arrangements may be made for students experiencing difficulties in making payments based on the student's financial and other circumstances.

14.2. Written requests for special payment arrangements, together with relevant documentation, will be considered by the Chief Operating Officer.

15. Non-payment of Fees

15.1 A student who has not completed payment of their tuition fees by the relevant census date will have civil liability to IHM as a debtor and may have their enrolment suspended.

15.2 A student who has not paid their SSAF by the due date will incur a civil liability towards IHM and will be a debtor, if applicable.

16. Refunding of fees and charges

16.1. Students who defer, withdraw, or take an approved leave of absence from their course before the census date will be refunded the tuition fees they have paid for that term.

16.2. Students who withdraw from one or more units of study within their course before the census date will receive a refund for any tuition fee overpayments made for the study period.

16.3. Students undertaking non-award studies who withdraw from their non-award program before the census date will be refunded the tuition fees.

16.4. Following the withdrawal of units of study before midnight on the census date, the Student Services and Amenities Fee (SSAF) will be recalculated, and any overpayment will automatically be refunded once the bank details of the student are confirmed, if applicable.

16.5. An SSAF liability will not be refunded under any circumstances if the student withdraws after the relevant census date for the study period, if applicable.

16.6. Students who withdraw from the program/unit/s of study after the census date will not receive a refund of their tuition fees unless they can prove they have endured special/extenuating circumstances (refer to clause 17).

17. Remission of FEE-HELP and SA-HELP debts following withdrawal after the census date

17.1 A student may apply for remission of FEE_HELP or SA-HELP debts if:

17.1.1 They withdrew from the unit or course after the census date.

17.1.2 They were unable to complete the unit(s) due to special/extenuating circumstances as defined under the HESA Act.

18. Definition of Special or Extenuating Circumstances

18.1 Under the HESA, special circumstances must:

18.1.1 Be beyond the student's control: special circumstances are considered beyond a student's control

if they are unusual, uncommon, or abnormal, and the student could not have reasonably anticipated or avoided them. Examples include:

- a) A serious illness or injury that arose after the census date.
- b) A family emergency or unaccepted change in personal circumstances.
- c) Un-anticipated employment-related changes such as being relocated by an employer.

18.1.2 Occur or worsen after the census date, with circumstances having :

- a) Occurred after the census date for the unit(s) of study, or
- b) If the circumstances were pre-existing, worsened after the census date to the point where they prevented completion of the unit(s).

18.1.3 Make it impossible to complete the unit(s) of study.

18.1.4 Must directly impact the student's ability to successfully complete the requirements of the unit(s).

For example, where:

- a) The student is unable to attend classes or complete assessments.
- b) A significant disruption affects their capacity to engage with the coursework or meet deadlines.

18.2 When the special/extenuating circumstances occurred after the census date, the student's inability to complete the study under clause 18.1.3 should be due to the student being unable to:

- a) Undertake the necessary private study required, attend sufficient lectures or tutorials or meet the other academic progression requirements to meet the compulsory requirements; or
- b) Complete the required assessable work; or
- c) Complete the required examination, or complete other program requirements, because of their inability to meet the above.

18.3 Students will need to prove their claim for special/extenuating circumstances by providing appropriate independent supporting documentation

18.4 IHM will not approach doctors, hospitals, police, etc. to obtain documentation on behalf of the student, but may seek verification from these agencies that the certificate has been issued to the student.

18.5 Submission of remission application

18.5.1 Students must submit a remission application to IHM within the required timeframe, generally 12 months from the withdrawal or the end of the study period for the unit.

18.5.2 The application must include a completed remission application form, supporting documents such as medical certificates, employer statements, or other relevant evidence demonstrating the impact of special circumstances.

18.6 Assessment of the application

18.6.1 IHM will assess the application by verifying if the circumstances meet the criteria of special circumstances described above per the HESA, and the supporting evidence submitted will be

evaluated.

18.7 Notification of outcome

18.7.1 IHM will notify the student in writing of the decision within 28 days (4 weeks):

- a) **Approved application:** When the application is approved, the student's HELP debt for the relevant unit(s) will be remitted, and any upfront payments may be refunded.
- b) **Denied application:** When the application is declined, IHM will explain the reasons for denial and provide information on appeal rights per Students Complaints and Appeals Policy and Procedure.

18.8 Commonwealth-assisted students who have deferred their tuition fees to a FEE-HELP loan and have subsequently withdrawn after the relevant census date because of special/extenuating circumstances may apply for a remission of their FEE-HELP loan liability.

18.9 An SA-HELP debt can be remitted in limited circumstances under the HESA. These circumstances arise when the IHM imposes an SSAF on a student, and the IHM receives notice that the student does not have a tax file number, and at the end of 28 days after receiving this notice, the IHM has not received a tax file number that it is satisfied is valid, although the student is eligible for SA-HELP.

19 Fee complaints and review of decision on fee refund or re-crediting/remission

- 19.1 All fee complaints and reviews are handled by IHM in accordance with the *Student Complaints and Appeals Policy and Procedure* and in such a manner that the decisions are conveyed in a timely manner to those affected by the process.
- 19.2 If a student is not satisfied with the decision made by IHM about refund, remission, or re-crediting, the student may request a review of the decision.
- 19.3 The request for a review of the decision:
 - a) Must be lodged within 28 days (4 weeks) of receiving notice of the original decision; and
 - b) Must specify the reason for making the request and include any supporting documentation; and
 - c) May be sent to studentsupport@ihm.edu.au.
- 19.4 The Registrar or their delegate will provide written acknowledgement that they have received a complaint or a request for a review of a decision on refund, remission or recrediting under this Procedure within five (5) days of receipt.
- 19.5 The Registrar or their delegate will, within 10 working days of receiving a complaint or review request, notify a student in writing of:
 - 19.5.1 The decision on request for a review of the decision; and
 - 19.5.2 The reasons for making the decision.
- 19.6 If a refund or re-crediting application is unsuccessful, the student will be advised in writing of the outcome and their opportunity to appeal the decision.
- 19.7 If the student disagrees with the decision made under the foregoing clause 18.6, they may lodge an internal

appeal in accordance with the *IHM Student Complaints and Appeals Procedure*.

19.8 If the matter remains unresolved or if the student is not satisfied with the internal appeal outcomes, they can escalate the matter to the external bodies per the Students' Complaints and Appeals Policy and Procedure.

19.9 Students have the right to appeal a rejection of their request to review within 28 days (4 weeks) of receiving the decision.

19.10 The Registrar or their delegate will not be involved in making the original decision, against which there is a complaint or a request for review.

19.11 No students will be victimised or penalised for requesting a review of a decision.

19.12 Students will also be notified of available external complaints and review channel once the internal review and appeal processes are exhausted per the *IHM Student Complaints and Appeals Procedure*.

20 Record Keeping

20.1 All records relating to dealings and processes under this Procedure and associated governance documents, rules, and procedures will be retained in accordance with the Records Management Policy.

SECTION 3

Associated Information

Related Internal Documents	<ul style="list-style-type: none"> • Attendance Policy and Procedure • Fee, Charges and Refunds for Domestic Students Policy • Records Management Policy and Procedure • Refund Application • Remission Application Form • Student Academic Progression Policy and Procedure • Student Complaints and Appeals Policy and Procedure • Student Selection and Admission Policy and Procedure • Student Support Services Policy and Procedure
Related Legislation, Standards and Codes	<ul style="list-style-type: none"> • Commonwealth Grant Scheme Guidelines (under HESA 2003) • Competition and Consumer Act 2010 • FEE-HELP Guidelines 2017 (under HESA 2003) • Higher Education Administrative Information for Providers • Higher Education Funding Act 1988 • Higher Education Legislation Amendments (Student Services and Amenities) Act 2011 • Higher Education Provider Guidelines 2023 (under HESA 2003) • Higher Education Standards Framework (Threshold Standards) 2021, Domain 6 (Governance and Accountability) • Higher Education Support (OS-HELP) Guidelines 2023 (under HESA 2003) • Higher Education Support (Transitional Provisions and Consequential Amendments) Act 2003 • Higher Education Support Act 2003 • Other Grants Guidelines (under HESA 2003) • Tertiary Education Quality and Standards Agency Act 2011
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Change History

Version Control		
Change Summary	Date	Short description of the change, incl version number, changes, who considered, approved etc.
Version 1.1	06/10/2022	New Policy and Procedure developed for domestic students considering the feedback from the Department of Education, Skills, and Education. The document is created in alignment with Higher Education Standard Act
Version 1.2	30/11/2022	Updated some definitions to align with regulatory requirements. Procedure updated to clarify timing of student eligibility to submit a request for Commonwealth Assistance
Version 1.3	23/08/2023	Changes to align policy and procedures with the <i>Higher Education Support Act</i> (2003) and Higher Education Provider Guidelines (2023) based on the feedback from the Department of Education. Minor Editorial Changes.
Version 1.4	27/04/2024	Order change of content and addition of some content from the policy.
Version 2.0	22/01/2025	Updated in the new template and logo, and a full review after the life cycle.