

# Tuition Fees and Charges Policy and Procedure

## Document

<b>Document Name</b>	Tuition Fees and Charges Policy and Procedure
<b>Brief Description</b>	This policy publicly affirms the commitment of the Sydney Institute of Business and Technology (SIBT) to the fair, transparent, and consistent management of tuition fees and related charges.
<b>Responsible Officer</b>	Director of Student and Academic Services
<b>Delegate Authority</b>	Senior Management Committee
<b>Initial Issue Date</b>	12 June 2025
<b>Date for Next Review:</b>	12 June 2028

## Version Control

Date Approved	Version No.	Summary of Changes	Approved by
12 June 2025	1	Initial Release	Senior Management Team

## Related Documents

Name	Location
Admissions Policy	<a href="#">SIBT Website</a>
Credit for Prior Learning Policy	<a href="#">SIBT Website</a>
Delegated Authorities Policy	<a href="#">SIBT Intranet</a>
Enrolment Policy	<a href="#">SIBT Website</a>
Refund Policy and Procedure	<a href="#">SIBT Website</a>
Student Deferral, Leave of Absence and Cancelling Enrolment Policy	<a href="#">SIBT Website</a>
ESOS Act 2000	<a href="https://www.legislation.gov.au/">https://www.legislation.gov.au/</a>
Higher Education Standards Framework (Threshold Standards) 2021	<a href="https://www.legislation.gov.au/">https://www.legislation.gov.au/</a>
Higher Education Support Act 2003	<a href="https://www.legislation.gov.au/">https://www.legislation.gov.au/</a>
Tuition Protection Service (TPS)	<a href="#">Tuition Protection Service - Department of Education, Australian Government</a>

## Contents

1. Purpose.....	3
2. Definitions .....	3
3. Application .....	4
4. Policy Statement .....	4
5. Fees and Charges .....	4
6. Payment of Required Deposit.....	4
7. Domestic Students – FEE-HELP .....	5
8. Late Payment, Non-Payment and Penalties.....	5
9. International Student Provisions .....	6
10. Scholarships and Sponsorships .....	6
11. Continuing Students.....	7
11.1. FEE-HELP .....	7
11.2. Enrol Now, Pay Later (ENPL) .....	7
11.3. Payment Plans .....	7
12. Refund of Fees .....	7
13. Responsibilities .....	8
14. Compliance .....	8
15. Appeal.....	8
16. Review .....	8

## 1. Purpose

- a) This Policy is to provide a clear framework for the types of fees and charges that SIBT students may incur. It outlines how these fees are determined, the authority responsible for setting them, payment terms, penalties for non-payment, and provisions for sponsorships and scholarships.

## 2. Definitions

Term	Meaning
<b>Cancellation of Enrolment</b>	Permanent cessation of a student's enrolment initiated by SIBT.
<b>Deferral</b>	A temporary postponement of the program's commencement date after an offer in a course of study has been made. Deferral may be initiated by the student or by SIBT but must occur before the Financial Census Date.
<b>DHA</b>	Department of Home Affairs
<b>Domestic Student</b>	A student who is an Australian or New Zealand citizen or an Australian permanent resident (holders of all categories of permanent residency visas, including humanitarian visas).
<b>FEE-HELP Assistance</b>	A Commonwealth Government loan scheme that assists eligible full fee-paying domestic students to pay their tuition fees. FEE-HELP covers all of a student's tuition fees. Permanent Residents (non-humanitarian subclass) and New Zealand Citizens (non-special category visa) are considered domestic students but do not meet the citizenship and residency requirements for FEE-HELP assistance.
<b>Financial Census Date</b>	The final date students can apply for or withdraw from units without financial penalty is the last <u>teaching</u> day in week four (4). The Census date is a minimum of 20% of the way through a unit.
<b>Incidental fees and charges</b>	Supplementary costs, beyond tuition, for goods and services related to a program, are not essential for course completion but are usually paid by the user and are not free or refundable.
<b>International Student</b>	A student who is a temporary resident (visa status) of Australia, a permanent resident (visa status) of New Zealand, or a resident or citizen of any other country.
<b>Leave of Absence</b>	A temporary break from studying by a student who has completed at least one full session of study.
<b>Payment Plan</b>	A payment arrangement intended to assist students with demonstrated financial hardship and are unable to pay their fees in full by the due date.
<b>Program</b>	A course of study comprising of the required number of units which make up a qualification (e.g., Diploma)
<b>Refund</b>	Money paid back for upfront payments of tuition fees for a unit/s.
<b>Remission</b>	Cancellation of FEE-HELP debt for a unit/s.
<b>Required Deposit</b>	The deposit for the program fees as stipulated on the accepted Offer Letter, required to be paid upon admission.
<b>Study Period Fees</b>	Tuition fees paid for a single full study period for educational services. Full time study load normally consists of three (3) units of study in Diploma programs and four (4) units of study in Foundation programs.
<b>Tuition Protection Service (TPS)</b>	The Tuition Protection Service (TPS) may assist students to either continue their studies through another program or different provider, or

Term	Meaning
	by being provided with a refund or loan re-credit for education and training they paid for but did not receive.
<b>Unit</b>	A single subject of study which is completed in one session.
<b>Upfront Payment of Tuition fees</b>	Tuition fees for units of study paid directly by a student to SIBT.
<b>Withdrawal</b>	Cancellation of the enrolment upon student's request – such as withdrawal from all units in a study period with no units planned for in a future study period; failure to enrol in future study periods; transfer to another provider. Withdrawal may also occur on the unit level.

### 3. Application

- a) This Policy applies to all SIBT students (including applicants).

### 4. Policy Statement

- a) SIBT will determine and approve tuition and associated charges in accordance with the Delegated Authorities Policy.
- b) SIBT will ensure that all tuition and incidental fees are clearly communicated to students in advance of each study period.
- c) SIBT will manage tuition fees in accordance with relevant legislation, including the Higher Education Support Act 2003 and the Education Services for Overseas Students (ESOS) Act, and the Tuition Protection Service (TPS).
- d) SIBT will provide timely and accessible information to students regarding tuition fees, incidental fees, census dates, payments, penalties, and financial support options.

### 5. Fees and Charges

- a) SIBT may charge fees for tuition, enrolment, materials, penalties, and other services.
- b) Fees differ between domestic and international students and are published on the [SIBT website](#) and Student Handbooks.
- c) Tuition fees are calculated based on enrolled credit points per study period. Credit for Prior Learning (Advanced Standing) credits reduce the total fee liability.
- d) A binding contract is created between the student and SIBT when an applicant accepts a place offered by SIBT and pays the required deposit.
- e) Students re-admitted after exclusion or withdrawal will be subject to the prevailing tuition fees at the time of re-enrolment.
- f) SIBT reserves the right to review and revise tuition and other charges at any time without prior notice.

### 6. Payment of Required Deposit

- a) Tuition fees must be paid in full for at least one study period prior to commencement of studies to secure the place unless a student is eligible for and has submitted an approved FEE-HELP Loan Request application or payment plan.

- b) The required deposit amount is stated in the Letter of Offer. The total tuition fees stated in a Letter of Offer are indicative only and are based on a full-time study load.
- c) To secure a place at SIBT, students must pay the Required Deposit (tuition fees for the first four units of study) before their program begins.
- d) If a student is only completing three units in the first session, the fourth unit's fees will remain as a credit on their account
- e) International students are required to pay fees for the first study period before arrival and enrolment into units. Domestic students (non Fee-Help) must pay prior to program commencement and become financially liable for these fees after the Financial Census Date (Friday of Week 4).

## 7. Domestic Students – FEE-HELP

- a) Eligible domestic students may access FEE-HELP under the Higher Education Support Act 2003.
- b) Students must submit a Request for FEE-HELP Loan Request application before the Financial Census Date with a valid Tax File Number (TFN) and Unique Student Identifier (USI) for the program they are enrolled in. If the student enrolls in a different program, a separate FEE-HELP Loan Request application must be lodged.
- c) A student who provides false or misleading information in their FEE-HELP application shall have their Letter of Offer withdrawn and their enrolment cancelled.
- d) A financial debt to the Commonwealth Government, for FEE-HELP, will be incurred after Financial Census Date (Friday of Week 4).
- e) For every study period in the FEE-HELP nominated program, tuition fees unpaid as of the Financial Census Date will be automatically processed as a FEE-HELP payment.
- f) Students may access information on their FEE-HELP balance from the [Study Assist](#) website.
- g) SIBT will issue a Commonwealth Assistance Notice (CAN) within 28 days after the Financial Census Date. Students must review their CAN and report errors within 14 days.
- h) Incomplete or invalid FEE-HELP Loan Request applications may result in the student being liable for the fees and potential cancellation of enrolment.

## 8. Late Payment, Non-Payment and Penalties

- a) Students must settle all outstanding fees to access exams, results, and academic progression.
- b) Students with overdue fees will have a financial hold placed on their accounts and will be restricted from future enrolment as well as submitting request for any academic documents (transcript, letters, etc).
- c) Unpaid accounts may be referred to external debt collection services where necessary.
- d) Students who do not pay by the Financial Census Date or have a payment agreement in place will have their enrolment cancelled in accordance with the Student Deferral, Leave of Absence and Cancelling Enrolment Policy. Additionally, an international student will be reported to the Department of Home Affairs (DHA) and have their Confirmation of Enrolment (CoE) cancelled.

- e) Final academic results, transcripts, and testamurs will not be issued until all financial obligations are met.
- f) SIBT reserves the right to initiate debt collection, where deemed necessary, to collect outstanding payments.

## 9. International Student Provisions

- a) SIBT will comply with the [Education Services to Overseas Students \(ESOS\) Act 2000](#) in managing tuition fees for international students, including:
  - i. Limiting the amount SIBT can receive from an overseas student or intending overseas student in respect to tuition fees;
  - ii. SIBT's obligation to maintain an account with an Australian Authorised Deposit-taking Institution (ADI) where tuition fees received in advance are to be deposited; and
  - iii. SIBT's obligation regarding the timing of withdrawals and ensuring that sufficient funds are available in line with the requirement of the ESOS Act.
- b) A one-time enrolment fee of AUD 225 applies to all international students and is non-refundable.
- c) International students must have valid Overseas Student Health Cover (OSHC) for the duration of their time in Australia, as it is a condition of an international student visa. SIBT offers OSHC via Allianz or accepts evidence of alternative arrangements.

## 10. Scholarships and Sponsorships

### *Scholarships*

- a) Scholarships apply where a benefactor provides financial support for a student's fees.
- b) The benefactor is recorded as the sponsor for administrative purposes, and the scholarship agreement with the benefactor defines the terms of the financial support.
- c) Where the scholarship does not cover the full tuition fees or other charges, the student is responsible for paying the remaining balance by the due date.
- d) Scholarships are non-refundable.

### *Sponsorships*

- a) This section applies to international students where there is an agreement between SIBT and a sponsor for all or part of the student's fees to be paid by the sponsor.
- b) A Financial Guarantee from an approved sponsor must be provided prior to enrolment. The Financial Guarantee must specify:
  - iv. The student(s) covered;
  - v. The program(s) the student may be enrolled in;
  - vi. Covered fees and charges;
  - vii. Any financial limits or cost-sharing terms, such as upper limits or splits between sponsor and student;
  - viii. The period of coverage (years or study periods).
- c) An invoice will be issued to the sponsor for the portion of fees and charges they are responsible for under the agreement.
- d) A Statement of Account will be sent to the student, indicating the fees and charges the student is responsible for under the sponsorship agreement.

- e) If the sponsorship does not cover the total fees and charges, the student must pay the remaining balance by the due date.
- f) Late payment fees and penalties will apply to any unpaid student portion.
- g) If the Financial Guarantee expires, it is the student's responsibility to provide a new one. SIBT reserves the right to refuse enrolment or require full payment of tuition fees if the Financial Guarantee is not renewed.
- h) Sponsors may negotiate extensions to payment due dates with SIBT.

## 11. Continuing Students

- a) Continuing students must pay fees by the due date published prior to each study period to remain enrolled. SIBT offers the following payment options.

### 11.1. FEE-HELP

- a) For every Study Period in the FEE-HELP nominated program, tuition fees unpaid as of the Financial Census Date will be automatically processed as a FEE-HELP payment.

### 11.2. Enrol Now, Pay Later (ENPL)

- a) ENPL is available to returning international students who have completed at least 1 term at SIBT. ENPL enables eligible students to secure their enrolment in units whilst organising the payment by the due date.
- b) ENPL is not available to Domestic students or International Sponsored Students.
- c) ENPL defers the full fee payable at the time of enrolment to 5:00pm (AEST) Friday of Week 2.
- d) Payments not made by the due date will result in blocks being added to Student Portal and Moodle account, student emails are not affected. If no actions are taken by the student, their enrolment is cancelled by Monday of Week 5.

### 11.3. Payment Plans

- a) Payment plans are available only to continuing international students (non-sponsored) who demonstrate genuine financial hardship.
- b) Standard payment plans require a minimum 40% upfront payment, with the balance payable under agreed terms. Standard payment terms must be approved by the Director of Student and Academic Services.
- c) Non-standard payment plans may be approved at the discretion of the College Director and Principal or their nominee.

## 12. Refund of Fees

- a) Refunds and remission of FEE-HELP debts will be processed in accordance with the SIBT Refund Policy, which outlines conditions under which tuition and other fees may be reimbursed.

### 13. Responsibilities

Responsibility	CDP	CFM	QCM	DSAS	DMA	ALL
Maintain currency of policy	R	C	C	A	S	I
Ensure fees are updated annually on all student facing platforms	A	I	S	C	R	I
Ensure any program related incidental fees are updated annually or as required	A				R	I
Contact students who have failed to pay their fees, if unable to contact or resolve debt, issue notification of intent to cancel. If no appeal is received, cancel after the 20 working days				R		
CDP = College Director & Principal, CFM = Commercial Financial Manager, QCM = Quality & Compliance Manager, DSAS = Director of Student and Academic Services, DMA = Director of Marketing and Admissions R = Responsible, A = Accountable, S = Supporting, C = Consulting, I = Informed						

### 14. Compliance

- The College Director and Principal will ensure that staff receive appropriate training to implement this policy effectively.
- Students will be informed of the Tuition Fees and Charges Policy through the SIBT website, orientation materials, and learning portal.
- Director of Marketing and Admissions will ensure that all prospective students are informed of this policy prior to enrolment.
- The Director of Student and Academic Services will ensure that current students are made aware of this policy and any updates as they occur.

### 15. Appeal

- Students can appeal decisions made under this policy within 20 working days from the receipt of the decision notification in accordance with the [Student Complaints and Appeals Policy](#).

### 16. Review

- SIBT monitors the effectiveness and appropriateness of the terms under this Policy to identify continuous improvement opportunities and risk identification and mitigation and to inform updates to the policy.
- This Policy will be reviewed by the Responsible Officer and the Quality and Compliance Manager a minimum of every three (3) years, or when there are updates to the regulatory compliance requirements, legislation, regulation, and guidelines.