

Fee Refund Policy - Vet Student Loan

For qualifications issued by Australian College of the Arts Pty Limited (RTO 0109) and delivered under trading name Mercer School of Interior Design.

Purpose

The following Australian College of the Arts Pty Limited (Mercer School of Interior Design) policy and procedures apply in regards to tuition fee refunds for domestic students in accordance with the *VET Student Loans Act 2016*.

Scope

This policy applies to all students who are enrolled in an approved VET Student Loan course of study at Mercer School of Interior Design; and all staff that assess and process fee refund requests.

A. POLICY

Each student acknowledges and agrees to the terms of the **Fee Refund Policy** when accepting their Letter of offer to study at Mercer School of Interior Design.

Refund Eligibility

The following section outlines the grounds for a refund of domestic tuition fees. However, Mercer School of Interior Design may, in its absolute discretion grant a partial or full refund where they determine there are extenuating or compassionate circumstances.

1. Withdraw or Suspend Enrolment on/before Census Date

To be eligible for a refund of tuition fees, a student must voluntarily withdraw (or cancel their enrolment) or suspend their enrolment (for a leave of absence) on or before the relevant cut-off date (Census Date).

a) Withdraw (or Cancel) Enrolment

Students who want to withdraw from their course of study or unit(s) of study must cancel their enrolment on or before the relevant Census Date (ie. cut-off date) to be eligible for a refund. To cancel enrolment and not incur a financial liability, an *Application to Cancel Enrolment Form* must be completed and lodged with Student Care studentcare@mercer.edu.au.

Students who withdraw on or before the relevant Census Date:

- Do not incur a VET Student Loan debt for that study period; and
- Are eligible for a refund of all Upfront Fee payments.

b) Suspend Enrolment for a Leave of Absence

Students who want to take a leave of absence must suspend their enrolment on or before the relevant Census Date (or Cut-Off Date) to be eligible for a refund for any fees paid in respect of this period of absence. To suspend enrolment for a leave of absence and not incur a financial liability, an *Application to Suspend Enrolment Form* must be completed and lodged with Student Care studentcare@mercer.edu.au.

Students who suspend their enrolment to take a leave of absence on or before the relevant Census Date:

- Do not incur a VET STUDENT LOAN debt; and
- Are eligible for a refund for all Upfront Fee payments

Students who withdraw (cancel) their enrolment or suspend their enrolment to take a leave of absence after the relevant Census Date will incur a financial liability ie. a VET Student Loan debt and/or are not eligible for a refund of Upfront Fee payments other than in special circumstances (see the section titled [Special Circumstances after Census Date](#) within this policy).

2. Special Circumstances after Census Date

Mercer School of Interior Design will only consider applications for tuition fee refunds after the relevant Census Date where there are special circumstances which make it impracticable for the person to complete the requirements for the unit of study such as:

- Medical circumstances
- Family circumstances
- Personal circumstances
- Employment related circumstances
- Course-related circumstances

Special circumstances must:

- a) Be beyond a person's control; and
- b) Not make their full impact known until after the Census Date for the unit of study in question; and
- c) Make it impracticable for a student to complete the requirements for the unit of study.

For circumstances to be considered beyond a person's control, the situation should be one which a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. The situation must be unusual, uncommon or abnormal to be considered special circumstances. Mercer School of Interior Design must be satisfied that a person's circumstances did not make their full impact on the person until after the Census Date for a unit of study if the person's circumstances occur:

- a) Before the Census Date but worsen after that day; or
- b) Before the Census Date, but the effect of magnitude does not become apparent until after that day; or
- c) After the Census Date.

3. School Default

A student is eligible for a refund of tuition fees where, as a result of an event or action (School Default), Mercer School of Interior Design ceases to provide a course of study in which a student is enrolled, including where the course of study:

- Does not commence on the scheduled Study Period Start Date; or
- Ceases to be provided at any time after it starts but before it is completed; or
- Is not provided in full due to sanctions placed on the College.

In the unlikely event of a College Default, a requested refund is processed within ten working days of the default being advised to the student.

B. Procedure

1. Where Enrolment is Withdrawn or Suspended on/before Census Date

1.1 Submit an application to Student Care

Responsible: Applicant

To be eligible for a tuition fee refund, a student must withdraw (cancel their enrolment) in a course of study or unit of study, or suspend their enrolment to take a leave of absence, on or before the relevant Census Date by lodging the appropriate form with Student Care.

A fee refund is not an automatic result of cancelling or suspending enrolment on/before the relevant Census Date. Having withdrawn or suspended their enrolment on/before the relevant Census Date, applicants seeking a fee refund should also lodge an '*Application for Fee Refund*' with Student Care before the end of the relevant Study Period.

All applications are required to be completed, signed and accompanied by appropriate documentary evidence in support of the application as outlined in this policy. The completed application form and attachments should be submitted to Student Care studentcare@mercer.edu.au.

Mercer School of Interior Design will only accept Completed Applications for assessment. Incomplete forms will be returned to the applicant.

1.2 Review and consideration of the Application

a) Confirm application for completeness

Responsible: Mercer School of Interior Design (Student Care)

The '*Application for Fee Refund*' form as submitted is checked for completeness by the Student Care, team member. All sections of the application are required to be completed, and the application signed (Completed Application). It is the responsibility of the student to attach any relevant supporting documentation in relation to the unit(s) for which a refund is being sought.

All attachments should be copies of originals certified by a Justice of the Peace. However, if this is not possible, the original documentation can be presented with the application to a member of the Student Care team who will take copies of the documentation and witness them as being true copies of the originals presented. The original documentation is then returned to the applicant.

Mercer School of Interior Design only accepts Completed Applications for assessment. A Member of the Student Care team signs the *Lodgement Receipt* of a Completed Application and returns the front instruction sheet to the applicant as proof of submission (Submission Date). It is recommended that the student make a copy of their application for their records before submitting to Student Care. Mercer School of Interior Design is not responsible for taking or providing the applicant with a copy at the time of the completeness check.

Application forms are not accepted if incomplete, unsigned and/or without appropriate documentary evidence attached.

b) Assessment of the Completed Application

Responsible: Student Care & General Manager

Student Care is the designated Fee Refund Officer responsible for the assessment of refund requests. The General Manager is the designated Review Officer of any recommendations relating to the full or partial refund of tuition fees. Student Care undertakes a review of the Completed Application against the assessment criteria as outlined in the **Fee Refund Policy** and makes a recommendation to the General Manager to grant or deny the application for the refund of tuition fees within fifteen (15) working days of the Submission Date.

1.3 Advise assessment decision in writing

Responsible: Student Care

Following assessment, Student care will forward written notification of the decision to grant or deny the application for the refund of tuition fees.

Where an 'Application for Fee Refund' is successful, Mercer School of Interior Design sends the student an *Approval of Fee Refund Letter* advising the decision in writing and confirming how the refund will be made (see 1.4 Processing Refunds).

Where an 'Application for Fee Refund' is denied, Mercer School of Interior Design does not grant the refund or re-credit the VET Student Loan balance. The applicant is sent a *Refusal of Fee Refund Letter* outlining the reasons for the decision and informing them of their rights to appeal the decision.

Applicants wishing to make an appeal should refer to the college **RTO Complaints & Appeals Policies** available for download via the Student Resources section of the LMS Portal (Canvas).

1.4 Processing refunds

a) Refund of Upfront Fees

For students granted a refund of Upfront Fees, the refund is made by the same method in which the Upfront Fee was originally paid. Where the original payment was made by credit card, the refund must be re-credited to the same credit card. Alternatively, it can be paid by EFT but in accordance with banking regulations, it cannot be paid to a different credit card. Refunds will not be paid in cash.

b) Re-Crediting VET Student Loan Debt

For students granted a refund of VET Student Loan Fees, the refund is re-credited to their VET Student Loan balance to remove or reduce the VET Student Loan debt. Mercer School of Interior Design makes payment to the Commonwealth Government the amount equal to the VET Student Loan paid to Mercer School of Interior Design on behalf of the student at the time of enrolment for the unit(s) of study approved for refund. Mercer School of Interior Design notifies the Department of Education of the variation. The Department of Education notifies the Australian Taxation Office that the debt has been removed or reduced.

c) Partial Upfront Fees & Re-Crediting of VET Student Loan Debt

For students granted a refund where tuition fees were paid as partial Upfront Fees and the balance via the VET Student loan scheme, the Upfront Fee component is refunded (see [Refund of Upfront Fees](#)) and the VET Student Loan amount is re-credited to their VET Student Loan balance to remove or reduce the VET Student Loan debt (see [Re-Crediting VET Student Loan Debt](#)).

2. Where Enrolment is Withdrawn or Suspended after Census Date

2.1 Submit an application to Student Care

Responsible: Applicant

To be eligible for a tuition fee refund, a student must withdraw (cancel their enrolment) in a course of study or unit of study, or suspend their enrolment to take a leave of absence, on or before the relevant Census Date by lodging the appropriate form with Student Care.

Mercer School of Interior Design only considers applications for refunds after the relevant Census Date where it is claimed that special circumstances made it impracticable for the student to complete the requirements for the unit(s) of study. Special circumstances must be:

- a) Beyond a person's control; and/or
- b) Did not make their full impact known until after the Census Date for the unit of study in question
- c) Made it impracticable for a student to complete the requirements for the unit of study

2. Where Enrolment is Withdrawn or Suspended after Census Date (cont'd)

Applicants seeking a fee refund after the relevant Census Date should lodge an 'Application for Fee Refund' with Student Care providing details of the special circumstances. An 'Application for Fee Refund' form can be downloaded via the Student Resources section of the LMS Portal (Canvas) or obtained from Student Care by contacting them on studentcare@mercer.edu.au

All applications are required to be completed, signed, and it is the responsibility of the student to attach the appropriate documentary evidence in support of their application. The completed application form and attachments should be submitted to Student Care studentcare@mercer.edu.au.

Mercer School of Interior Design only considers Completed Applications as eligible for assessment. Incomplete forms will be returned to the applicant.

2.2 Review and consideration of the completed application

a) Confirm application for completeness

Responsible: Mercer School of Interior Design (Student Care)

The 'Application for Fee Refund' form as submitted is checked for completeness by Student Care team member. All sections of the application are required to be completed, and the application signed (Completed Application). It is the responsibility of the student to attach any relevant supporting documentation to support the claim of special circumstances and to the unit(s) for which a refund is being sought.

All attachments should be copies of originals certified by a Justice of the Peace. However, if this is not possible, the original documentation can be presented with the application to a member of the Student Care team who will take copies of the documentation and witness them as being true copies of the originals presented. The original documentation is then returned to the applicant.

Mercer School of Interior Design only accepts Completed Applications for assessment. A Member of the Student Care team signs the *Lodgement Receipt* of a Completed Application and returns the front instruction sheet to the applicant as proof of submission (Submission Date). It is recommended that the student make a copy of their application for their records before submitting to Student Care. Mercer School of Interior Design is not responsible for taking or providing the applicant with a copy at the time of the completeness check.

Application forms are not accepted if incomplete, unsigned and/or without appropriate documentary evidence attached.

2.2 Review and consideration of the Completed Application (cont'd)

b) Assessment of the Completed Application

c) Responsible: Student Care & General Manager

d) Student Care is the designated Fee Refund Officer responsible for the assessment of refund requests. The General Manager is the designated Review Officer of any recommendations relating to the full or partial refund of tuition fees. Student Care undertakes a review of the Completed Application against the assessment criteria as outlined in the **Fee Refund Policy** and makes a recommendation to the General Manager to grant or deny the application for the refund of tuition fees within fifteen (15) working days of the Submission Date.

2.3 Advise assessment decision in writing

Responsible: Student Care

Following assessment, Student Care will advise the Applicant of its decision to grant or deny the application for the refund of tuition fees in writing within fifteen (15) working days.

Where an 'Application for Fee Refund' submitted after the relevant Census Date is successful as a result of special circumstances, Mercer School of Interior Design sends the student an *Approval of Fee Refund Letter* advising the decision in writing and confirming how the refund will be made (see 2.4 Processing Refunds).

Where an 'Application for Fee Refund' submitted after the relevant Census Date is denied, Mercer School of Interior Design does not grant the refund or re-credit the VET Student Loan balance. The applicant is sent a *Refusal of Fee Refund Letter* outlining the reasons for the decision, and informing them of their rights to appeal the decision. Applicants wishing to make an appeal should refer to the **RTO Complaints & Appeals Policies** available for download via the Student Resources section of the LMS Portal (Canvas).

2.4 Processing Refunds

Responsible: Student Care

Where an 'Application for Fee Refund' submitted after the relevant Census Date is successful as a result of special circumstances, the refund is processed as follows:

a) Refund of Upfront Fees

For students granted a refund of Upfront Fees, the refund is made by the same method in which the Upfront Fee was originally paid. Where the original payment was made by credit card, the refund must be re-credited to the same credit card. Alternatively, it can be paid by EFT, but in accordance with banking regulations, it cannot be paid to a different credit card. Refunds will not be paid in cash.

b) Re-Crediting of VET STUDENT LOAN Debt

For students granted a refund of VET Student Loan Fees, the refund is re-credited to their VET Student Loan balance to remove or reduce the VET Student Loan debt. Mercer School of Interior Design makes payment to the Commonwealth Government the amount equal to the VET Student Loan paid to Mercer School of Interior Design on behalf of the student at the time of enrolment for the unit(s) of study approved for refund. Mercer School of Interior Design notifies the Department of Education of the variation. The Department of Education notifies the Australian Taxation Office that the debt has been removed or reduced.

c) Partial Upfront Fees & Re-Crediting of VET Student Loan Debt

For students granted a refund where tuition fees were paid as partial Upfront Fees and the balance via the VET Student loan scheme, the Upfront Fee component is refunded (see [Refund of Upfront Fees](#)) and the VET Student Loan amount is re-credited to their VET Student Loan balance to remove or reduce the VET Student Loan debt (see [Re-Crediting VET Student Loan Debt](#)).

Complaints & Advice

Complaints relating to training and assessment are to be lodged in accordance with the **RTO Complaints & Appeals Policy**. Queries about training and assessment are to be directed to the VET Program Manager, contactable on 1300 226 743, or via email, studentcare@mercer.edu.au.

