

THINK: BILLY BLUE
COLLEGE OF DESIGN

THINK: WILLIAM BLUE
COLLEGE OF HOSPITALITY
AND TOURISM

THINK: APM
COLLEGE OF BUSINESS
AND COMMUNICATION

Think: Colleges Pty. Ltd Supplement to Student Handbook 2009 FEE-HELP Information Booklet

This booklet provides important information related to the provision of Higher Education courses at Think: Colleges.

The Department of Education, Employment and Workplace Relations (DEEWR) has approved Think: Colleges (trading as William Blue College of Hospitality and Tourism, Billy Blue College of Design, APM College of Business and Communication) as a Higher Education Provider able to offer a Government-initiated FEE-HELP loan for eligible fee-paying students.

In compliance with FEE-HELP regulations, this section of the Student Handbook provides further policy information. Please note that this section does not apply to International Students. If you have any questions about any of this material, please contact your Head of College.

What is FEE-HELP?

FEE-HELP is a loan given to eligible fee-paying students to help pay part or all of their tuition fees. FEE-HELP does not cover textbooks and other items required to undertake the course, such as equipment kits. FEE-HELP also does not cover any penalty fees applied by Think: Colleges.

A FEE-HELP loan can cover all or part of a student's tuition fees. A maximum of \$83,313 (for 2009 – indexed annually) in tuition fees may be paid using FEE-HELP over a student's lifetime. This is the FEE-HELP limit. This limit is indexed each year. A one-off loan fee of 20% applies to FEE-HELP loans for undergraduate courses of study. The FEE-HELP limit does not include the loan fee. No loan fee applies to FEE-HELP loans for postgraduate courses.

The Commonwealth pays the amount of the loan directly to Think: Colleges.

Your eligibility for FEE-HELP is not affected by your income and assets. However, once your income is above the minimum repayment threshold you will have to commence repayments of your FEE-HELP debt through the tax system. The current threshold for 2008/09 is \$41,595.

Interest is not applied to FEE-HELP debts; however an index amount is applied each year. This indexation amount is not counted as part of your FEE-HELP limit. The indexation amount is in line with the Consumer Price Index (CPI) and is applied to the outstanding debt that has existed for 11 months or more.

Who is eligible for FEE-HELP at Think: Colleges?

You **ARE** eligible for a FEE-HELP loan if you are either:

- an Australian citizen; or
- hold a permanent humanitarian visa

and you are studying one of the following Think: Colleges courses:

- Associate Degree in Communication Design
- Associate Degree in Multimedia Design
- Associate Degree in Hospitality Management
- Bachelor of Business (Advertising)
- Bachelor of Business (Marketing)

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- Bachelor of Business (Public Relations)
- Bachelor of Business (Event Management)
- Bachelor of Business (Hospitality Management)
- Bachelor of Business (Tourism Management)
- Bachelor of Applied Design (Digital Media)
- Bachelor of Applied Design (Branded Environment)
- Bachelor of Applied Design (Communication)
- Bachelor of Communication (Journalism)

How do I apply for FEE-HELP?

If you are eligible for FEE-HELP assistance and would like to obtain a FEE-HELP loan, you can obtain a Request for FEE-HELP Assistance form from Think: Colleges. The form must be completed and returned to the College before the start date of the semester for which you wish to receive FEE-HELP support.

When is the closing date for requesting FEE-HELP?

Think: Colleges has set the closing date for requesting FEE-HELP as the first day of the semester for which you wish to claim FEE-HELP assistance.

I don't have a Tax File Number (TFN), can I still apply for FEE-HELP?

If you cannot quote your TFN on your Request for FEE-HELP Assistance form, you should obtain a TFN, or a certificate from the Tax Office stating that you have applied for one, and provide it to Think: Colleges on or before the start date of the semester for which you wish to receive FEE-HELP support. If you cannot quote your TFN or supply a certificate that you have applied for one, you will not be able to apply for FEE-HELP.

What is the census date?

The census date is the last day you can withdraw from a unit without incurring any financial or academic penalty for that unit. The Census Dates for 2008 and 2009 are published on the Think: Colleges website:

For William Blue College of Hospitality & Tourism refer to
<http://www.williamblue.edu.au/how-to-enrol/fee-help>

For Billy Blue College of Design refer to
<http://www.billyblue.com.au/Design-FEE-HELP/default.aspx>

For APM College of Business and Communication refer to
<http://www.apm.edu.au/apm-courses/fee-help>

When do I incur a debt?

You incur a FEE-HELP debt immediately after the census date for each unit of study for which you have received FEE-HELP assistance. If you have requested FEE-HELP assistance but changed your mind about studying, you must withdraw your enrolment in each unit of study on or before the census date or you will incur a debt.

How do I apply to re-credit my FEE-HELP Balance?

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If a student wishes to seek a credit on their FEE-HELP Balance, they must follow the 'Student Review Policy and Procedure for Re-Crediting a FEE-HELP Balance' policy and procedure. This policy and procedure is available at <http://www.think.edu.au/policiesandforms>

I am not satisfied with an academic/ non-academic issue relating to my course. How can I lodge a grievance?

If you wish to lodge a grievance relating to any academic or non-academic matter relating to your FEE-HELP enabled course, please follow the relevant policy and procedure located at <http://www.think.edu.au/policiesandforms>

What is a CHESSN?

As a Commonwealth assisted student, you will be allocated a Commonwealth Higher Education Student Support Number (CHESSN). The CHESSN is a unique identifier that will allow Think: Colleges and the Australian Government to manage your FEE-HELP assistance.

How do I get a CHESSN?

Think: Colleges will allocate you a CHESSN as part of your enrolment process if you do not already have one. You will be notified of your CHESSN in your Commonwealth Assistance Notice (CAN).

Can I still get FEE-HELP if I have received HECS or PELS in the past?

Yes, if you meet the FEE-HELP eligibility requirements.

I am an international student; can I apply for FEE-HELP?

Only if you are the holder of a permanent humanitarian visa.

Want to know more?

To find out more about FEE-HELP at Think: Colleges visit our website at www.think.edu.au , call us on (02) 9955 1122 or email us at info@think.edu.au.

The Commonwealth Government has established a special website for students with questions about FEE-HELP at www.goingtouni.gov.au

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ADDITIONAL FEES

The following fees relate to students undertaking a course leading to a higher education award allowed under Chapter 12 of the Commonwealth Government Standards (CGS) Guidelines.

What is the charge for?	Under which criteria in Chapter 12 of the CGS guidelines is the charge allowable?	How much is the charge?
Late assessment fee	Fine or penalty	\$270
Replace testamur	Fine or penalty	\$55
Replace transcript	Fine or penalty	\$15
Replace student ID card	Fine or penalty	\$15
Late enrolment fee	Fine or penalty	\$300
Late withdrawal fee	Fine or penalty	\$300

All other charges that are not tuition fees and not identified above:

What is the charge for?	How much is the charge?
Art Kit (Communication Design and Multimedia design courses)	\$880
Uniforms and Kitchen equipment (Hospitality Management course)	\$850

Late Enrolment Fee

Students who seek to enrol in one or more units of study, or to vary an enrolment, after the last relevant Enrolment Date must enclose a Late Enrolment Fee of \$300 with their application. This fee is not refundable, irrespective of the outcome of the application. Note only one fee should be attached with any application, notwithstanding the application may relate to more than one unit of study.

Late Withdrawal Fee

Students who wish to withdraw from or defer one or more units of study must complete a Withdrawal/Deferral from Study form. In order to receive a full refund of fees paid in advance or to ensure the cancellation of any FEE HELP liability this form must be returned on or before the Census Date. Students who choose to withdraw after the enrolment date will be charged a Late Withdrawal Fee of \$300.