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NAME:			
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Dear Sir/Madam

Your Student Registration Form has been received.

If you have any questions relating to your enrolment please contact the appropriate Faculty Administrative Officer.

Faculty of Arts Faculty of the Sciences Faculty of Economics, Business and Law Faculty of Education, Health and Professional Studies Ph (02) 6773 2255 or Fax (02) 6773 3317 Ph (02) 6773 3059 or Fax (02) 6773 3376 Ph (02) 6773 3352 or Fax (02) 6773 3205 Ph (02) 6773 3860 or Fax (02) 6773 3879

Please complete the address section overleaf and AFFIX THE CORRECT POSTAGE, otherwise receipt will not be acknowledged.

The University of New England ARMIDALE NSW 2351

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Page 2 of 4 9	8062877	Hamilton; Pe	ter	·			
9. Geographical F			home address ar	nd telephone num	ber listed	Yes] No [_]
10. Physical Disa	Do you have			ds which UNE m	ay be able	Yes	No 🗌
	If 'Yes' to Q1	10, please indi	cate the area of i	impai r ment:			
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SECTION 2 - GENE	RAL INFORMA						
11. CITIZENSHIP/RE			your citizenship	/residency status	in 1998?	Enter Code	
12. Study Basis		Do you inten basis in 1998		Part-time or Full-	time	Enter P or F	
13. Student Type		In 1998, will	you be:	•			
		Please		o the University			<u>N</u>
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14. Mode Of Stue				ernal Student for		Enter 1 or E]
SECTION 3 - AWA							· ·
15. DEGREE/DIPLON	MA/CERTIFICAT						
		What award o		enrol for in 1998	?	.	·
			Code Award Name			•	
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16. Major		What is your	major or area of	· · · · · · · · · · · · · · · · · · ·			·
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	-	-	Code ·	Major	5		J
17. Higher Educa	TION CONTRIE		. ,				
		What will be	your HECS Pay	ment Option for t	his award to	Enter Code	
18. GRADUATION		Do you expec	t to complete the	is award in 1998	to qualify fo	or Graduation i	in 1999?
			F			Yes [No 🗍
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Office Use Only Prior U/G Institu Admission Basis	tion	Ead	Dette		E	xt Date	
Commencement		Ellu	Date		E.	AT L'AIL	

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98062877 Hamilton, Peter

Questions 19 and 20 to be completed by Higher Degree Students Only

19. DEPARTMENT

20. SUPERVISOR

In which Department(s) are you studying?

Department Code
Department Code

Name of your supervisor(s)?

Supervisor's Name		
Supervisor's Name		
Supervisor's Name	 	

21. PROPOSED UNIT ENROLMENT FOR 1998

Nominate the total number of credit points (cp) that you wish to enrol for in 1998:

of cred	ur First Preference it points for thes r indicated imme	e units should e			Office Use Only
CRN	Unit Code	Int/Ext Sem	ср	Residential School Dates	
	· · · · · · · · · · · · · · · · · · ·				
<u> </u>					
 T	otal Number of	Credit Points			
•					
(ii) List yo	our Alternative U	nits in order of	prefere	ence.	
CRN	Unit Code	Int/Ext Sem	сp	Residential School Dates	
ecked	4	Approved		Date	Block Code:

STUDENT DECLARATION

I hereby undertake to comply with the University of New England Act, 1993 and with the by-laws and Rules of the University. I understand that the University may have a need to verify the accuracy of information I have supplied and that it may exchange data with other institutions for this purpose. I further understand that the University deals with regulatory bodies and also includes a number of constituent and affiliated bodies, any of which may be granted access to all or part of this information to assist students in their work at the University.

Signature

Date

PLEASE COMPLETE QUESTIONS ON NEXT PAGE

98062877 Hamilton, Peter		Page 4 ôf 4.
Section 4 - Statistical Information		
22. In what country were you born?		Enter Code
23. a. If not born in Australia, indicate the date you arrived in Austra	lia.	Format DD-MMM-YYYY
		Enter Date
b. If you have been granted Australian Permanent Residency,		Format DD-MMM-YYYY
indicate the date this residency was granted.		Enter Date
24. If you speak a language other than English at home, what is the	main non-english	
language you speak?		Enter Code
· 25. What do you expect will be your MAIN source of financial support	rt this year?	
		Enter Code
26. What is the postcode for the address of your residence during the		
If residing overseas during the semester, specify the country code	2.	Enter Code
27. What is the postcode for the address of your permanent home res	sidence?	
If your home residence is overseas, specify the country code.		Enter Code

Complete the next question ONLY if this is your first enrolment in this award OR if your first enrolment was after 31st March in 1997

28. What education had you completed or commenced before you first enrolled in your award? Provide an answer for each one of the following items.

Enter in the space provided for items a. to e.	 1 - if never commenced 2 - commenced incomplete 3 - completed requirements 		onse is 2 or 3, ne last year of
a. Post graduate course of any type		Enter 1, 2 or 3	Year
e.g Higher Doctorate, PhD, master's preliminary or qualifying), PG diplon	· •		19
b. Bachelor's degree course.		Enter 1, 2 or 3	Year
		·	19
c. Diploma or associate course done at a CAE, university, teacher's college, institute of advanced education or institute of tertiary education.		Enter 1, 2 or 3	Year
			19
d. Diploma or associate course done at a	TAFE (Technical and	Enter 1, 2 or 3	Year
Further Education) college or technical college.			19
e. A TAFE award course other than the al	pove, done at a TAFE	Enter 1, 2 or 3	Year
college, technical college, CAE, inst advanced education or institute of ter Do not count secondary education co	urses.	19	

Enter in the space provided for items f. to h.	1 - did not do final year 2 - did final year			ponse is 2, th ear of comple	
f. The final year of secondary education at another institution.			Enter 1 or 2	Year	
(eg Technical College)				19	
g. The final year of secondary education at a high school,			Enter 1 or 2	Year	
technical high school, secondary school or college.				19	1
h. Some other qualification or certificate	of attainment or		Enter 1 or 2	Year	1
competence.				19	1.

Example
You enrol in the standard program of study for your course. Your institution estimates that you owe \$2,389 for the semester. On 19 March 1998, that is, before the census date (31 March 1998), you withdraw in writing from 2 units. After the census date, your institution sends you a notice showing that your HECS for the semester is \$1,300 because you have reduced your study program. If initially:
(a) You paid 75% of the estimated amount (ie \$1,792) to your institution when you enrolled.
You now only have to pay \$975 (ie 75% of \$1,300) because of the 25% discount.
You should write to your institution as soon as you receive the notice and ask for a refund of \$817 (ie \$1,792 less \$975).

(b) You paid \$1,000 of this amount to your institution and provided your Tax File Number when you enrolled.

Since your partial payment is now greater than 75% (ie \$975) of your HECS contribution (\$1,300) you should write to your institution as soon as you receive the notice and ask for a refund of \$25 (ie \$1,000 less \$975).

You will not need to defer any of your HECS contribution for the semester.

(c) You paid \$500 of this amount to your institution and provided your Tax File Number when you enrolled.

Since your partial payment is less than 75% (ie \$975) of your HECS contribution (\$1,300) you are not entitled to a refund of your partial up front payment.

Your institution will report your deferred liability to the Tax Office by subtracting your up front payment and discount from your final HECS contribution.

Deferred Amount = HECS Contribution - Up front payment x 4/3

- = \$1,300 (\$500 x 4/3)
- = \$1,300 \$666
- = \$634

4. HOW DO I REPAY MY LOAN?

WHEN DO I START PAYING BACK MY LOAN?

You must begin repaying your loan when your HECS repayment income reaches the minimum threshold for compulsory repayment, which in the 1997-98 income year, is \$20,701. Your HECS repayment income is your taxable income for an income year plus any amount your taxable income has been reduced by a net rental loss. Repayment is based on your income alone---not on the income of your parents or spouse.

The HECS repayment thresholds are adjusted each year to reflect any change in average weekly earnings.

From 1 July 1997 if you have a HECS debt and are entitled to a reduction or exemption from the Medicare levy under section 8 of the Medicare Levy Act 1986 for low family income you will be exempt from making a HECS repayment for that year.

When your HECS repayment income reaches the minimum threshold for any particular year, the Tax Office will calculate your compulsory HECS repayment for that year. The following table shows the repayment rates and income thresholds for income earned during the 1997-98 income year:

For HECS repayment incomes in the range:	% rate to be applied to total HECS repayment income
Below \$20,701	nil
\$20,701-\$21,830	3%
\$21,831-\$23,524	3.5%
\$23,525-\$27,288	4%
\$27,289-\$32,934	. 4.5%
\$32,935-\$34,665	5%
\$34,666-\$37,262	5.5%
\$37,263 and above	6%

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Your compulsory HECS repayments increase as your HECS repayment income increases-the more you earn, the higher the repayments until your debt is repaid.

Example

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If your HECS repayment income for the 1997–98 income year is \$30,000, you have to repay 4.5% of \$30,000, ie \$1,350.

If your HECS repayment income for the 1997–98 income year is \$36,000, you have to repay 5.5% of \$36,000, ie \$1,980.

If the balance of your HECS liability is less than the calculated amount, you only pay the balance.

HOW DO I REPAY MY HECS DEBT?

If you are a salary and wage earner and your HECS repayment income is more than the minimum compulsory repayment threshold, you will have additional **PAYE** (Pay As You Earn) **instalments** deducted by your employer. This means you should have enough tax credits to cover your compulsory HECS repayment rather than pay a lump sum when you receive your income tax notice of assessment.

You will need to complete an Employment Declaration form advising your employer that you have a HECS debt. Your employer will deduct additional PAYE if your weekly income exceeds \$392 in the 1997–98 income year.

- For example, if you earn \$554 per week in the 1997–98 income year, an additional \$24.95 will be deducted from your pay, and if you earn \$762 per week in the 1997–98 income year, your additional deductions will be \$45.80.
- The additional PAYE is an estimate of your repayment for the year. Your actual repayment will not be calculated until you lodge your income tax return for the year. The additional PAYE credits will then be used to pay your compulsory HECS repayment which is included in your income tax assessment. PAYE deductions for HECS are not allocated to your HECS account until the assessment of your income tax return. These amounts will be included at Label E on the notice of assessment. Any PAYE credits not used at this time will be refunded to you.

you believe the notice is incorrect you should ask your institution to check its calculation. You have 14 days from the date of the notice to write to your institution asking it to check the calculation.

X If you made a full up front payment:

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If the amount you paid up front to your institution when you enrolled is the same as the amount the notice requires you to pay, you will have paid all your HECS for that semester.

If you have paid less than the amount shown on the notice, you must pay the balance to your institution by the date your institution sets. If you don't and you have not provided your Tax File Number you will be disenrolled.

If you have paid more than the amount shown on the notice, your institution will refund the balance, but only on request. (See example [a] below.)

If you withdraw from a unit or course before the census date you cannot transfer your up front payment to another semester or course. You should ask your institution to refund the appropriate amount.

X If you deferred all or part of your HECS contribution:

If you made what you thought was a partial up front payment and the amount you have paid is more than the full up front payment amount shown on the notice, your institution will refund the balance, but only on request. (See example [b] below.)

If the amount you paid is less than the full up front payment amount shown on your notice, any necessary variation will be made to the debt reported to the Tax Office. You will not be entitled to a refund of your partial up front payment. You still receive the same discount on your partial up front payment. (See example [c] below.)

If you did not make a payment any variation to your estimated HECS contribution will be made prior to it being reported to the Tax Office.

HOW DO I DEFER MY HECS PAYMENT?

You may only defer your HECS if you are eligible (see page 6). You defer payment of your HECS by taking out a loan from the Commonwealth. You do this in stages:

1. Complete the **Payment Options Declaration form** provided by your institution and at Part C tick the Deferred box.

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- 2. You must quote your Tax File Number (TFN) on the Payment Options Declaration form if you want to defer all or part of your HECS contribution. Take your TFN with you when you enrol. If you don't have, or don't know, your TFN at enrolment, you have until the census date to either quote your TFN or provide a certificate or your enrolment will be cancelled. You can apply for a TFN at your nearest Tax Office. As a TFN is usually provided within two weeks of application a certificate will only be issued 10 working days prior to the census date. Your institution will only use your TFN to advise the Tax Office of your HECS debt.
- 3. Your institution estimates your HECS for the semester. It is only an estimate because changes may be made to your study program before the census date.
- 4. The Commonwealth provides you with a loan to cover your HECS contribution. After the census date, your institution reports the details of your debt for the semester to the Tax Office. The details of how you repay your debt are given in part 4 of the booklet.

You will also defer all or part of your HECS contribution if you have not made a full up front payment by the census date and you have supplied a TFN.

WHAT CAN I DO IF THE CALCULATION OF HOW MUCH HECS I OWE IS WRONG?

After the census date, your institution will send you a notice setting out your actual HECS contribution for the semester. The amount on this notice will cover any change that has been made to your study program before the census date. If

- If you have a holiday job and your weekly income exceeds \$392, but your HECS repayment income for the year will remain below the minimum HECS threshold, there is no need to have additional PAYE deducted for HECS. You will need to apply at any branch of the Tax Office for a tax instalment variation certificate to give to your employer. You should only apply for a variation certificate if you are sure that your HECS repayment income for the year will be below the minimum compulsory HECS threshold.
- If you are entitled to an exemption from HECS because you get a Medicare levy reduction or exemption under section 8 of the Medicare Levy Act 1986, you can provide your employer with a completed Medicare Levy Variation Declaration form and your employer will stop deducting PAYE for HECS purposes for that year.

If you have a HECS debt and you are required to pay provisional tax, the Tax Office will advise you of the amount of provisional compulsory HECS repayment which you will need to pay when you receive your notice of assessment.

WHAT DO I DO IF I DISAGREE WITH MY COMPULSORY HECS REPAYMENT?

If you believe the HECS details shown on the **Income Tax Notice of Assessment** from the Tax Office are wrong, you may lodge an objection with the Deputy Commissioner of Taxation. This objection must be made in writing within four years of your income tax notice of assessment being issued, unless the assessment you are objecting against is the 1992 year or prior, where you have 60 days to object.

If you are not satisfied with a decision of the Deputy Commissioner of Taxation, you may apply to the Administrative Appeals Tribunal or the Federal Court for a review.

CAN I DEFER THE COMPULSORY REPAYMENT OF MY HECS DEBT?

If you believe that the payment of any compulsory HECS repayment would cause you **serious financial hardship** or there are **other special reasons** why you believe that you should not have to make a compulsory HECS repayment, you may apply to the Deputy Commissioner of Taxation **in writing** to have that amount deferred. 1.1

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Hardship. If you intend to apply to defer your compulsory HECS repayment as notified on your income tax notice of assessment because of hardship, you will need to provide a detailed statement of your income and expenditure to the Tax Office to justify your claim. An *Application for Deferment of HECS Repayment* form is available from your nearest Tax Office.

Other Special Reasons. If you consider that there are special reasons why you should not have to repay your compulsory HECS repayment as notified on your income tax notice of assessment, you should set out clearly the grounds and reasons for your claim. An example of 'other special reasons' would include a situation where the Tax Office amends your income tax notice of assessment for a previous year and raises a compulsory HECS repayment for a year in which you had not yet commenced your study.

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Any request for deferment of your compulsory HECS repayment must be in writing to the Deputy Commissioner of Taxation and can be made when you lodge your tax return, or as soon as possible after you receive your income tax notice of assessment.

You may apply for deferment any time you receive an income tax notice of assessment which includes a compulsory HECS repayment. Further information on deferment can be obtained from any branch of the Tax Office.

The Deputy Commissioner of Taxation will advise you whether your application is successful. If you are not satisfied with the decision, you may apply to the Administrative Appeals Tribunal or to the Federal Court for a review.

CAN I MAKE VOLUNTARY REPAYMENTS?

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Yes, if you have deferred all or part of your HECS contribution, you can make voluntary repayments of any amount to the Tax Office at any time to reduce your HECS debt.

When paying you should quote your name, address and Tax File Number and **most importantly** say you wish to make a **voluntary repayment to reduce your HECS debt**. This ensures your payment is credited to your HECS account.

If you wish to make a voluntary repayment you will benefit from doing so **before** indexation is applied (1 June).

If you make a voluntary repayment of \$500 or more, your HECS debt will be reduced by the amount of that payment plus a further 15% of that payment. That is, for every \$1 paid, \$1.15 is taken off your debt.

5. The Commonwealth will provide you with a loan equal to the unpaid part of your HECS contribution, less the discount. This amount will be reported to the Tax Office and you will be required to repay this amount under the same arrangements as someone who defers their entire HECS contribution.

Example Chris is required to pay a HECS contribution of \$2,389 in first semester 1998. He decides to make a payment to his university of \$1,000. He will then defer the following amount : \$2,389 - (4/3 x \$1000) = \$2,389 - \$1,333 = \$1,056 In effect Chris is paying 75% of his HECS contribution less the amount he defers. \$2,389 (required HECS contribution) - \$1,056 (amount deferred) = \$1,333 \$1,000 (up-front payment) divided by \$1,333 (required HECS contribution less deferred amount) = 0.75

Your institution may limit the number and size of individual payments that can be made and may not accept payments that total less than \$500.

HECS: YOUR QUESTIONS ANSWERED

4. You pay 75% of your estimated HECS for the semester to your institution. Your institution will set the payment date which may be before the census date. If you have not made a full up front payment by the census date, and you have supplied your Tax File Number to your institution, your institution will record you as having deferred all or part of your HECS contribution. If you have not paid in full by the census date and you did not submit your Tax File Number you will be disenrolled. There is no need for you to submit another Payment Options Declaration form if you do not pay up front in full.

If you are a student who **must** pay your HECS contribution up front, you are **not** required to complete a Payment Options Declaration form:

you must pay 100% of your estimated HECS for the semester to your institution.

HOW DO I MAKE A PARTIAL UP FRONT PAYMENT?

If you choose to make a payment before the census date of \$500 or more to your institution, there are five basic stages:

- 1. Complete the **Payment Options Declaration** form provided by your institution and at Part C tick both the Deferred box and the Yes box to indicate that you wish to make a partial up front payment.
- 2. You must quote your Tax File Number on the Payment Options Declaration form. This will enable your institution to advise the Tax Office of the amount you are deferring.
- 3. Your institution estimates your HECS for the semester. It is only an estimate because changes may be made to your study program before the census date.
- 4. You make a payment of at least \$500 but less than 75 per cent of your estimated HECS for the semester to your institution. Your institution will set a date by which payment(s) must be made which will be on or before the census date. Your institution will work out the discount you will receive on partial payment(s) of \$500 or more by multiplying your payment amount by 4/3.

If your outstanding HECS debt is between \$436-\$499 and you wish to make a voluntary repayment, you may still take advantage of the discount offered as long as the outstanding debt is paid in full. If the amount of your final payment falls in this range you only need to pay \$435 to repay your debt in full. A *HECS Voluntary Payment* form is available from your nearest Tax Office to assist you in making your payment.

You can pay in person or through the mail to any Tax Office.

WHERE CAN I GET INFORMATION ON MY HECS ACCOUNT DETAILS?

If you deferred your HECS liability and have a HECS debt, you can contact the Tax Office on 13 2861 and request a HECS Information Statement. The Statement will show your HECS account details.

The Tax Office is very strict about privacy and the following information must be supplied before you can get details of your HECS account over the phone:

For clients who do not lodge income tax returns:

- \times tax file number;
- ✗ full name;

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- × residential or postal address; and
- \times name of institution;

plus one of the following:

- ✗ course code; or
- ✗ amount of a specific semester debt; or
- * amount and date of payment of a HECS voluntary payment.

For clients who lodge income tax returns:

- \times tax file number; and
- ¥ full name;

plus one of the following:

- * assessment and sequence numbers from any notice of assessment issued in the last three years; or
 - tax agent's name and/or number; or
 - address for service of notice if different to residential address.

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HECS: YOUR QUESTIONS ANSWERED

If you have lodged a tax return, the Tax Office will process your return and send you an **Income Tax Notice of Assessment**. This tells you whether you have a refund or a tax bill.

Your Income Tax Notice of Assessment will tell you:

- * the amount of your outstanding HECS debt prior to assessment;
- * the amount of your compulsory HECS repayment;
- * the amount of your refund or tax bill; and
- x if you have a tax bill, the date by which you must pay it.

IS HECS TAX DEDUCTIBLE?

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Any HECS contribution made by you or someone other than your employer is not tax deductible. If your employer pays your HECS, then your employer may be able to claim a tax deduction although he or she would also have to pay Fringe Benefits Tax on the amount paid.

WHAT HAPPENS TO MY HECS DEBT IF I DIE?

If you die, any HECS repayment included on an income tax notice of assessment already issued by the Tax Office must be paid from your estate, but the remainder of your debt is cancelled. Your family is not required to pay your HECS debt on your behalf.

IS INTEREST CHARGED ON HECS DEBTS?

There is no interest charged but the **debt is indexed annually** by adjusting it in line with the cost of living. The adjustment is made on 1 June each year and applies to the portion of debt which has remained unpaid for 12 months or more.

From the beginning of 1999 an additional group of Australian permanent residents will need to pay HECS up front without a discount. Unless they have become Australian citizens, Australian permanent residents who have both been granted permanent resident status and commenced their course of study on or after 1 January 1996 will be required to pay HECS up front once they have been in Australia for three years (that is, they have satisfied the two year residency requirement for Australian citizenship and have been resident for an additional year).

For example

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Karl was granted permanent resident status in April 1996 and he commenced a bachelor's degree in 1997. In 1997, 1998 and first semester 1999 he can choose either to defer or to pay up front. If he has not been granted Australian citizenship by the day he enrols for second semester 1999, he will be required to pay up front and will not be eligible for the discount.

The Department of Immigration and Multicultural Affairs can provide information about citizenship on their Citizenship Enquiry Line 131 880.

HOW DO I MAKE A FULL UP FRONT PAYMENT?

If you choose to make a full up front HECS payment, there are four basic stages:

- 1. Complete the **Payment Options Declaration** form provided by your institution and tick the Full Up Front box at Part C to indicate your intention to make a full up front payment.
- 2. If you want to authorise your institution to defer all or part of your HECS contribution in case you fail to make the full up front payment by the census date, you should supply your. Tax File Number on the Payment Options Declaration form.
- 3. Your institution estimates your HECS for the semester. It is only an estimate because changes may be made to your study program before the census date. If you increase your study load after you have made an up front payment, you will need to pay for the additional units before the census date or you may be disenrolled.

3. HOW IS HECS PAID?

HOW DO I PAY HECS?

Most students have three choices. These are:

paying all of your HECS up front and receiving a discount. You × 75% of your HECS contribution directly to your institution and ask Commonwealth to pay the remaining 25% for you. See page 9 for details.

OR

deferring all of your payment by asking the Commonwealth to pa Ж all your HECS for you. You begin paying back the loan once your HECS repayment income reaches the minimum compulsory thresh See page 12 for details.

OR

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Ж paying at least \$500 of your HECS contribution up front (providing this amount is less than 75 % of your HECS contribution) for which you will receive a discount and deferring remainder by asking the Commonwealth to pay this amount for yo See page 10 for details.

Some New Zealand citizens and Australian permanent residents are required t HECS up front, without the 25% discount. (See page 8 for more information.)

You pay HECS on a semester basis.

HOW DO I SELECT MY PAYMENT OPTION?

As part of your enrolment you must complete and return a Payment Options Declaration form by the date set by your institution. If this form is not comp and returned by the due date your enrolment will be cancelled.

When you sign the Payment Options Declaration form you declare that you had read this booklet, and that you are aware of your obligations under the Scheme including the requirement that all withdrawals from any part of your studie must be in writing and sent to the central student administration at your instil You are also required to indicate how you will pay your HECS contribution.

I AM A NEW ZEALAND CITIZEN, WHAT ARE MY PAYMENT **OPTIONS?**

If you are a New Zealand citizen (who is not also an Australian citizen), you must pay your HECS contribution up front, without the 25% discount, if:

- Ж you commenced your course of study on or after 1 January 1996; or
- at enrolment you are continuing in a course of study which X commenced prior to 1 January 1996 and you have been resident in Australia for a continuous period of less than two years; or
- Ж you are enrolling as an external student resident outside Australia.

That is, all New Zealand citizens who have not become Australian citizens must pay up front unless they are continuing in a course in Australia started before 1 January 1996 and they have been in Australia for more than two continuous years. Students not required to pay up front can choose to pay up front with a discount or choose to defer.

Generally New Zealand citizens enter Australia on a special category visa and they are entitled to reside permanently in Australia. However, they are not the holders of permanent resident visas and so, if they have commenced their course of study after 1 January 1996, they are not entitled to defer HECS unless they take out Australian citizenship.

The Department of Immigration and Multicultural Affairs can provide information about citizenship on its Citizenship Enquiry Line 131 880.

I AM AN AUSTRALIAN PERMANENT RESIDENT, WHAT ARE MY **PAYMENT OPTIONS?**

If you are an Australian permanent resident who will be resident outside Australia for the semester for a reason other than a requirement of the course you will need to pay up front without a discount.

Other Australian permanent residents can choose to pay up front with a discount or choose to defer.

WHAT HAPPENS IF I FAIL A UNIT?

If you fail a unit, you still have to pay HECS for that unit.

WHAT HAPPENS IF I WITHDRAW BEFORE THE CENSUS DATE?

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- - different.

If you are enrolled at more than one institution and wish to withdraw from subjects at each, you must formally notify each institution in writing by the close of business on the census date.

If you have paid your whole semester liability up front or if you have made a partial payment to your institution against your HECS liability for the semester, you may write to your institution to seek a refund of your payment.

HECS: YOUR QUESTIONS ANSWERED

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5. WHAT HAPPENS IF I WITHDRAW OR I **DON'T COMPLETE MY SEMESTER STUDIES?**

If you complete your formal withdrawal from any unit with the university central student administration prior to or on the census date you will not owe HECS for that unit for that semester. But remember:

X You should withdraw in writing or in the form required by your institution and allow time for delivery and processing. You should keep a copy of your withdrawal letter.

You should not confuse the HECS census date with the academic withdrawal date (the date set by your institution as the final day that a student can withdraw from a unit without incurring academic penalty, that is, a recorded fail grade) as these two dates are usually

If you accept a place at more than one institution, or more than one place at the same institution, you must withdraw in writing by close of business on the census date from the place(s) you are not accepting or you will owe HECS for those places as well as the units you are going to study.

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WHAT IF I WITHDRAW AFTER THE CENSUS DATE?

If, after the census date, you become seriously ill or other special circumstances occur and you are unable to continue your studies, you can apply to have your HECS debt for the semester reduced or removed.

Please note, however, that if you have completed a unit of study, you are not eligible to apply for a remission of your debt for that unit.

You must advise the central student administration office of your institution in writing that you wish to withdraw from your unit(s) of study or course(s).

If you paid your whole semester liability up front to your institutio

If you paid your whole semester HECS liability up front, you do not have a det with the Commonwealth and therefore the Secretary of DEETYA has no pow to refund this HECS payment. If you believe the reason you discontinued you studies justifies a refund, you should write to your institution. Your institution decide, at its discretion and in accordance with its rules, to refund the whole or part of the payment you made.

If you made a partial up front payment to your institution and 2. deferred the remainder of your liability

If you made a partial up front payment to your institution, and deferred the 74 remainder of your liability to the taxation system, and if you believe the reaso you discontinued your studies justifies a refund, you will need to apply to your institution in writing for a refund of this portion of your HECS payment. The Secretary of DEETYA has no power to refund a partial payment. Your institution may decide, at its discretion and in accordance with its rules, to refu the whole or part of the payment you made.

You will, however, need to apply to DEETYA for remission of the deferred portion of your debt. The steps you must follow and time frames in which yo can apply for remission are outlined below under Procedures and Time Limits.

If you deferred your total liability to the taxation system 3.

You will need to apply to DEETYA for remission of your debt for the semest Procedures and time limits for making an application for remission of HECS are detailed below under Procedures and Time Limits.

- ж If you are unable to apply by these dates, you can still apply within 15 months of the census date for the semester in which you were enrolled for the unit(s) only if you are able to demonstrate that:
 - circumstances beyond your control prevented you from applying by the three month deadline; or
 - your special circumstances for withdrawing became known only after the three month deadline.

Lack of knowledge or understanding of the requirements for applying for remission is not a valid reason for applying after the deadline.

If you were enrolled in units prior to first semester 1996 or before, you are now too late to make a valid application for remission for those units. The time frames provided for in the Higher Education Funding Act 1988, the Act governing HECS, are very specific and there is no discretion for consideration of applications received outside these dates. The following table sets out the dates for making a valid application for remission of your HECS debt. As outlined above, please remember that you do not need to wait for confirmation of your withdrawal or for supporting documentation to apply for remission of your HECS debt.

If you are applying for remission for units for:	Your application period expires:	If you can demonstrate why you have not applied within three months, your application period expires:	
first semester 1996 or earlier	it is too late to apply for remission of your debt	it is too late to apply for remission of your debt	
second semester 1996	1 December 1996	1 December 1997	
first semester 1997	1 July 1997	1 July 1998	
second semester 1997	I December 1997	1 December 1998	

- For non-standard semesters, including summer schools, trimesters В. and other short courses
 - If you are applying for remission of HECS debt for non-standard × semesters, including summer schools, trimesters and other short courses your application must be received within 3 months of the census date for the course (see page 7 for census dates).

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Postgraduate students who are paying HECS, rather than fees, pay at the same rates as undergraduate students. Similarly, undergraduate students who have previously undertaken degrees pay at the same rates as other students.

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HECS: YOUR QUESTIONS ANSWERED

DOES PREVIOUS STUDY AFFECT HOW MUCH HECS I PAY?

I STARTED MY COURSE AFTER 1 JANUARY 1997, HOW MUCH DO I PAY?

If you have commenced a new course of study after 1 January 1997, you are required to pay differential HECS contributions. The amount you pay is based on the individual units you study, not on your overall course. Units of study are divided into three bands and the amount paid for a unit of study depends on the band and its weight within a course.

In 1998 the full-time full year contributions for each band are:

- \$3,356 Arts, Humanities, Social Studies/Behavioural Sciences, Education, Visual/Performing Arts, Nursing, Justice and Legal Studies
- \$4,779 Mathematics, Computing, other Health Sciences, Agriculture/ Renewable Resources, Built Environment/Architecture, Sciences, Engineering/Processing, Administration, Business and Economics
- \$5,593 Law, Medicine, Medical Science, Dentistry, Dental Services and Veterinary Science

Example

Kelly commences a Bachelor of Economics in 1998. In first year, eight units comprise a standard full-time load. Kelly enrols in five economics units and three arts units.

Her HECS liability for 1998 would be calculated as follows:

 $(5/8 \times \$4,779 \text{ (the economics rate)} + 3/8 \times \$3,356 \text{ (the arts rate)} = \$2,986.88 + \$1,258.50 = \$4,245)$

HECS payments are calculated on your study load. If you undertake more or less than a full-time study load you will be charged the proportionate HECS contribution.

Your institution can advise you of the exact amount of your HECS contribution.

- If you are unable to apply by these dates, you can still apply within
 15 months of the census date for the semester in which you were enrolled for the unit(s) only if you are able to demonstrate that:
 - circumstances beyond your control prevented you from applying by the three month deadline; or
 - your special circumstances for withdrawing became known only after the deadline.
- Lack of knowledge or understanding of the requirements for applying for remission is not a valid reason for applying after the 3 month period.

For units commenced after 1 January 1998

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Because of an amendment to the legislation governing remission of HECS debt, applications for remission for studies commenced after 1 January 1998 are subject to a different application period.

If you are applying for remission for units which were commenced after 1 January 1998, your application must reach the Secretary within 12 months from the date you withdrew from your studies. If you have not withdrawn from your unit or units, your application must reach the Secretary within 12 months from the last day of the semester in which you were enrolled in the unit(s).

These new arrangements apply to both standard and non-standard semesters commenced after 1 January 1998.

It is most important that remission applications reach DEETYA by the due date. If you do not have all the supporting documentation ready, send in your application without delay. These dates are set by legislation and applications received after these dates cannot be considered.

WHAT IF I'M NOT HAPPY WITH DEETYA'S DECISION ON MY APPLICATION FOR REDUCTION OR REMOVAL OF MY HECS DEBT?

You can apply to the Secretary of DEETYA for a reconsideration of the decision. If you are dissatisfied with the reconsidered decision you can apply to the **Administrative Appeals Tribunal (AAT)** for a review. The AAT will advise you of its procedures. ۰÷.

IF MY WORKLOAD CHANGES, WILL THIS AFFECT MY AUSTUDY/ABSTUDY ELIGIBILITY?

To be eligible for AUSTUDY or ABSTUDY, you generally need to study at least 75% of the normal full time work load of your course (this is equivalent to a HECS semester load of at least 0.375). If you receive AUSTUDY or ABSTUDY and withdraw from some or all of your studies and your workload falls below this level at any time during the year, you may no longer be entitled to assistance. If you vary your studies, advise a Centrelink office immediately. If you don't, you may be overpaid AUSTUDY or ABSTUDY. If you need further information read the AUSTUDY Information Book 1998 or the ABSTUDY '98 Student Information Guide.

2. HOW MUCH HECS DO I PAY?

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I STARTED MY COURSE BEFORE 1997, HOW MUCH DO | PAY?

If you commenced your course of study prior to 1 January 1997 and were required to pay HECS and you are undertaking a full-time study load, you will pay \$2,520 for a full year which is \$1,260 per semester.

You may be regarded as having commenced your course prior to 1997 if you were required to pay HECS prior to 1997 and if you fall into one of the categories below:

- you are continuing with the same course which you commenced or deferred prior to 1997;
- you have not completed the requirements of the most recent course which you commenced or deferred prior to 1997 and you have been admitted to a course at the same level (ie undergraduate or postgraduate);
- you have been admitted to a course after completing the requirements of a Masters qualifying course prior to 1997;
- you have been admitted to a course leading to an initial teacher training qualification in the year after completing the requirements of a pre-requisite undergraduate course; or
- you have been admitted to an honours course after having completed the related pass course.

In addition, you will be charged HECS at the above single rate if:

- you have undertaken a HECS exempt 'enabling course' prior to 1 January 1997; or
- you were in receipt of an Australian Postgraduate Award prior to 1 January 1997 and you continue with the same course but are required to pay HECS after 1 January 1997.

Âll the above criteria still apply if you have changed universities since commencing your course.

Your institution will be able to tell you whether you will be required to pay HECS at the single rate indicated above or at the differential rates applying to those who started their course after 1 January 1997.

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WHO DOESN'T PAY HECS?

You don't pay HECS if you are: charged tuition fees by your institution; × a TAFE student; × ж an overseas student; the holder of a Merit-Based Equity Scholarship; ж a postgraduate student who has an Australian Postgraduate Award Ж (that is, a scholarship) from a higher education institution; enrolled in a non-award course or program; × enrolled in an enabling course for disadvantaged students; Ж enrolled in a course fully funded by an employer; Ж enrolled in a course at Avondale College that is not funded by the Ж Commonwealth; or enrolled in a course at Marcus Oldham College. Ж

If you undertake any institution-approved work experience in industry units as part of your course, you may not have to pay HECS for those units.

If you think any of these criteria apply to you, check with your institution and provide the necessary evidence.

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HECS: YOUR QUESTIONS ANSWERED

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6. NEED MORE HELP?

FROM YOUR INSTITUTION?

Your institution is the best place to explain:

- \times what to do when you enrol in a unit or course of study;
- how your HECS for each semester is calculated and what amount it is;
- * any changes made to the Scheme which may affect your enrolment;
- * time limits and procedures for withdrawing from courses; and
- * time limits and procedures for applying for remission of HECS semester debt.

Contact your institution's central student administration for assistance.

FROM DEETYA?

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The Department of Employment, Education, Training and Youth Affairs (DEETYA) has primary responsibility for the management of HECS and it can answer questions about issues such as who pays HECS, contribution levels and remissions.

1800 020 108This number is available throughout the year between
8.30am and 5.00pm Eastern Summer/Standard Time,
Monday to Friday.

DEETYA has a higher education home page on the Internet which covers HECS and a range of other higher education topics. Its address is:

http://www.deetya.gov.au/divisions/hed/highered/index.htm

FROM THE TAX OFFICE?

Your local Tax Office will be able to explain what happens once you have deferred your HECS, including how HECS repayments are calculated and how indexation works. It can also tell you what your HECS debt is for previous years.

A 'Fax from Tax' information service

If you have access to a fax machine, you can ring **13 2860** for information sheets on the following topics relating to HECS.

Information Topic	Index
General Information on HECS	1001
HECS and Tax Instalment Deductions (TIDs)	1002
HECS Income Thresholds and Voluntary Payments	1003
HECS and Provisional Tax	1004
HECS and Indexation Information	1005
HECS and Hardship	1006
HECS Information for Group Employers	1007
HECS Weekly Tax Instalment Deductions Supplement Schedule	1008
HECS Fortnightly Tax Instalment Deductions Supplement Schedule	1009
HECS Monthly Tax Instalment Deductions Supplement Schedule	1010

HECS on the Internet

The Tax Office has an Internet home page that offers access to a variety of taxation information, including HECS. The range of material that is available from 'A FAX FROM TAX' is also located there. The Tax Office Internet address is:

http://www.ato.gov.au (general)

http://www.ato.gov.au/hecs (HECS)

How do I contact the Tax Office?

Ring 13 2861 for all your HECS enquiries.

FROM AUSTUDY AND ABSTUDY?

The Commonwealth provides financial assistance to eligible students through AUSTUDY and ABSTUDY. For information about the schemes read the *AUSTUDY Information Book 1998* or the *ABSTUDY '98 Student Information Guide* or contact your local Centrelink office. The Centrelink enquiry lines are:

AUSTUDY 13 23 16

ABSTUDY 13 23 17

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You can also access information on the Internet through the Centrelink home page at:

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http://www.centrelink.gov.au

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HECS: YOUR QUESTIONS ANSWERED

HECS: YOUR QUESTIONS ANSWERED

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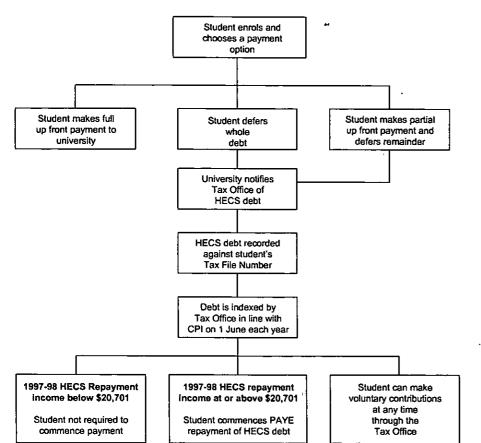
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HOW HECS WORKS



HECS: YOUR QUESTIONS ANSWERED 1998

If you are planning to study at university or are already undertaking a university course, you should read this booklet carefully before you enrol for 1998 and keep it handy for reference throughout the year.

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FACULTY OF ARTS

University of New England Armidale NSW 2351 Enquiries ph: (02) 6773 2108

Admission to Candidature Graduate Certificates and Diplomas by External Study **1998**

PLEASE USE BLOCK LETTERS

Title:	Student No.:
Last Name:	Home Phone No.: ()
First Name:	Business Phone No.: ()
Middle Names:	. Mobile Phone No.:
Correspondence Address:	Fax No.: ()
	E-mail address:

GRADUATE CERTIFICATES AND GRADUATE DIPLOMAS OFFERED EXTERNALLY (All programs are offened on a fee-paying basis)

Graduate Certificate in Asian Studies	Graduate Diploma in Islamic Studies
Graduate Certificate in Defence Studies	 Graduate Diploma in Linguistics
Graduate Certificate in Public Policy	Graduate Diploma in Local and Applied History
Graduate Certificate in Urban & Regional Planning	 Graduate Diploma in Public Policy
 Graduate Diploma in Archaeological Heritage 	 Graduate Diploma in Social Science
 Graduate Diploma in Asian Studies 	 Graduate Diploma in Urban & Regional Planning
 Graduate Diploma in Criminology 	Graduate Diploma in Women's and Gender Studies
 Graduate Diploma in Disaster Management 	Graduate Diploma in Psychology
 Graduate Diploma in Heritage Studies 	(Applicants for candidature in the GradDipPsych will need to complete a different form "Applications close 30
 Graduate Diploma in Humanities 	September)

Which program (selected from the list above) are you applying for?

Please print:

	UNIVERSITY / COLLEGE	QUALIFICATIONS	YEAR CONFERRED
	, ·	÷	
DETAILS OF YOUR			
ACADEMIC BACKGROUND			
,			

Complete and official statements listing all courses attempted and unit results obtained must accompany this form. Original documents issued by the tertiary institution you attended or certified copies are required not photocopies. These documents will NOT be returned unless requested and a stamped self-addressed envelope is provided.

If the content of the courses completed is not clear from your statement of record, please provide a brief outline of units undertaken to assist us in processing your application.

Have you enrolled, or do you intend to enrol, in other units/courses with UNE for the coming academic year?

If so, please give details

SUMMARY OF CAREER SINCE		······································	
LEAVING SECONDARY			
SCHOOL Information on work experience is			
relevant to several diplomas eg. Graduate			it.
Diploma in Urban and Regional		<u> </u>	· · · · · · · · · · · · · · · · · · ·
Planning, Graduate Diploma in Public Policy			· · · · ·
DETAILS OF OTHER			
QUALIFICATIONS HELD			
eg. membership of professional			
bodies, staff college, certificates held etc. DETAILS OF RESEARCH			
EXPERIENCE, THESES,			
PUBLICATIONS (including			
theses, if any, for Bachelors' degrees)			
	Preparation		
	(please speci	fy)	
REASONS FOR STUDYING	Professional	qualification	
GRADUATE CERTIFICATE OR DIPLOMA	(please speci	fy)	
	Other		
	(please speci	fy)	
UNITS PROPOSED FOR	YEAR	UNIT IDENTIFICATION	OFFICE USE ONLY
DIPLOMA/CERTIFICATE			
External students must use the 'Unit			
Codes' as in the Schedule of External			-
Units eg PUBP 411.			
NB. (i) Not all units are offered			
every year so your program for			···
future years may be subject to			·
amendment. If uncertain of specific			
units please indicate general area			
of interest.			
(ii) Graduate Diploma in Urban and			
Regional Planning applicants are not			
required to complete this section.			
Their program will be specified by]
the Sub Dean.			

DECLARATION

I hereby declare that the information given on this form is to the best of my knowledge correct and complete in every particular. Furthermore, if admitted to the University of New England, I hereby undertake to comply with the University of New England Act 1993, and with the By-laws of the University and rules made under the Act.

Signature of applicant		 Date		
		JSE ONLY ·		
Documentary evidence of gra	iduate status sighted	Signature of Sub Dean, Chair of Board of Studies or other appropriate Officer.		
Period of candidature Commence: End:	Date of approval	 		

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Errata for The Enrolment Guide and Schedule of External Units 1998

(as at 20-Oct-97)

Department of Accounting and Financial Management

AFM 212 - the correct CRN is 14002 (not 11967 as is listed) AFM 3/416 is offered in first semester (not second semester as is listed).

Department of Agricultural and Resource Economics

ARE 212 (in The Sciences entry) is offered in second semester with an exam in November, not first semester as is listed.

Department of Agronomy and Soil Science

AGSS 100 - the correct CRN is 14463 (not 11463 as is listed)

Department of Archaeology and Palæoanthropology

ARPA 282/382 – Res School dates are now 24–27 Sep ARPA 303 – Res School dates are now 29 Sep–2 Oct

Department of Curriculum Studies

Please note the following changes in prerequisites: CSME 933 -P: CSME 932 **STME 961** not CSSS 975 -P: CSSS 973 not SS 950 CSIT 412 –P: CSIT 312 not **STME 372** CSLT 483 -P: CSLT CSTP 384 384 not CSLT 583 -P: CSLT **CSTP 483** 483 not CSLT 584 -P: CSLT 384 not CSTP 384 483 483 484 484 11 CSPE 541 -P: CSPE **STME 490** 440 not CSPE 542 -P: CSPE 442 **STME 492** not CSST 992 -P: CSST CSTP 450 450 not and CSST 450 -- add R: CSTP 450

Department of Econometrics

EMET 344 - the correct CRN for is 14466 (not 10065 as is listed in the Faculty of Arts entry)

Department of Economics

ECON 313 – the correct CRN is 18021 (not 18121 as is listed) ECON 599 – the correct CRN is 14640 (not 13372 as is listed)

Department of Ecosystems Management

EM 312/512 - Is not offered in second semester.

Department of Education Studies

EDST 346 - the CRN is 18329

EDST 482 - the correct title for this unit is "Education of Children and Adolescents with Severe Behaviour Disorders" (not "Tertiary Education: Administration and Management" as is listed)

Engineering Technology

Inclue	le — (to be	listed i	n the Faculty of The Sciences	entry)	_
CRN	Unit Code	СР	Unit Name	Sem]
18818	ENGT 241	6 ср	Printed Circuits	1	
18819	ENGT 242	6 ср	Programmable Controllers	1	
18820	ENGT 252	6 ср	Analytical Techniques	Y	See Note 2
18825	ENGT 253	6 cp	Environmental Analysis	2	
18821	ENGT 255	6 cp	Building and Constructions II	Y	4
18822	ENGT 257	6 ср	Building Quantities	Y	
18823	ENGT 258	6 cp	Management and Computing	Y	

Note 2: Details on Workshops and examinations are available from the Flexilink Co-ordinator. Open learning and Access Centre, Tamworth and the Vice Dean, Engineering, UNE.

Inclue		ngineeri						
	le — (to be	listed i	n the Faculty of	The So	ciences entry)			
CRN	Unit Code	СР	Unit Name	Sem	Res School Dates	Exam	Special Advice	
14571	RE 434	6 ср	Irrigation Engineering	2	None	Nov	BE, BNatRes	
14571	RE 534	8 cp	Irrigation Engineering	2	None	No	Approved postgraduate candidatu	re
Depar	tment of En	glish ar	nd Communicati	on Stu	lies			
			mination will be ot be offered for		n Jun NOT Nov as	listed		
Depar Inclu		iropean	Languages and	Cultur	res			
CRN	Unit Code	СP	Unit Name	Sem	Res School Dates	Exam	Special Advice	
	ITAL 310		Modern Novel	Y	25–26 July	None	P or C: ITAL 300	
Note: E	xaminations a	nd tests fo	or this unit will be c	onducted	during the residential so	chool		
			rect title is "Gree rect title is "Gree					
Depar	rtment of G	eograpi	hy and Planning	:				
GEPL	2111 - the c	orrect (CRN is 18097 (r	not 105	07 as is listed in the	e Faculty o	The Sciences entry)	
							The Sciences entry)	
GEPL			i first semester - nces entry)	with a	n exam in Jun (not	second as i	listed in the Faculty	
Depar	rtment of He	ealth St	udies '					
HSH	M 701 - Res	identia	I School dates a	re now	27 Apr – 1 May (n	ot 26-30.	in as is listed)	
Depa	rtment of H	istory						
HIST	140 - the c	orrect C	CRN is 10665 (n	ot 106	55 as is listed in the	Faculty o	Arts entry)	dad in any other owner
HIST		nit is N aculty	OI restricted to	AdvD	pLoc&AppHist stu	dents only	BUT the unit may be inclu-	ied in any other award
HIST	443 - is off	ered in	first semester w	ith an o	exam in Jun (<mark>not</mark> se	cond seme	ter, as is listed in the Facul	ty of Arts entry
Depa	rtment of La	ıw						
	00 - the corr	ect CR	N is 18773 (not	10264	as is listed)			
LS 20			11 13 10775 (1101					
			ig and Managem	ent	·			
Depa	rtment of M	arketin						
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