

Consumer Protection - Fees and Refunds Policy

1. Purpose

This policy is designed to ensure Australian Training Company (ATC) collects fees from students and actions refunds appropriately and ensure students and staff are fully aware of the way in which participant fees and refunds are to be handled.

2. Scope

This procedure applies to all students enrolling in programs and qualifications to be delivered by ATC.

3. Definitions

Key Term – Acronym	Definition
ACTFA	Australian Capital Territory Funding Agreement
Credit Transfer	Granting of status or credit by an institution or training organisation for units of competency completed at the same or another institution or training organisation
Recognition of Prior Learning (RPL)	An assessment process that assesses the competency of an individual that may have been acquired through formal, non-formal or informal learning to determine the extent to which that individual meets the requirements specified in the training package or VET accredited course
Standards	Standards for Registered Training Organisations 2015
Smart and Skilled	Smart and Skilled is a reform of the NSW Vocational Education and Training (VET) system. It's helping people in NSW get the skills they need to find a job and advance their careers.

4. Policy Statement

ATC will manage all financial matters in an honest and ethical manner at all times and maintain all financial records accurately and store within the organisations financial systems appropriately.

Fee information will be provided to each participant, through the Student Handbook and financial policies. Information includes: the total amount of all fees including student fees, material fees, any other charges plus the refund policy.

ACT Trainee Fees

All training that takes place under an ACT Australian Apprenticeships training contract is subject to a fee except where the student is exempt or eligible for a concession and then ATC may choose to waive the remaining tuition fee.

ATC's tuition fee is \$350 per qualification which is charged upon enrolment. Students can negotiate the payment of fees across multiple instalments.

If an employer chooses to pay this fee on behalf of its Australian Apprentice it must do so in one (1) instalment.

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Fee Concession

An Australian Apprentice is eligible for a fee concession if, at the commencement of training they:

- ✓ hold a current Health Care Card or Pension Card; or
- ✓ can prove genuine financial hardship.

If an Australian Apprentice is under 18 years of age this rule will apply if the parent/guardian holds one of the above cards.

Fee Exemption

Australian Apprentices may be exempt from paying fees in certain circumstances. The tuition fee will not be charged if:

- ✓ the employer is the RTO for its own Australian Apprentice;
- ✓ the Australian Apprentice leaves one employer and recommences within 12 months with another employer, in the same qualification and with the same RTO; or
- ✓ the Australian Apprentice is required to go to a different RTO as a result of a change of RTO process.

To apply for an exemption or concession students must contact our office to discuss the appropriate documentation confirming eligibility.

Completion Payments

Australian Apprentices who complete their qualification are eligible for a completion payment. The completion payment is paid by the ACT Government directly to the Australian Apprentice.

The payment is received upon completion of the qualification and a survey. The completion payment is \$300 per qualification. Australian Apprentices will be eligible to receive the payment for up to one year after successful completion of the qualification provided up to date email and bank account details are confirmed.

On ATC notifying Skills Canberra of a successful completion, Skills Canberra will email a survey to Australian Apprentices eligible for the payment. The payment will be made when the student has submitted the survey response.

An Australian Apprentice is not eligible for a completion payment where more than 50% of the units are completed through RPL. A significant proportion of units completed through credit transfer may also impact on student eligibility for this payment.

NSW Trainee Fees

All students participating in training via a Traineeship and the Entitlement model applicable to the Smart and Skilled program are required to pay the mandatory student fees as set out by the NSW Government. Students are provided with a copy of the Smart and Skilled Fee Administration Policy upon enrolment. The fee for the 2018 year is \$1000 for each traineeship enrolment.

Upon enrolment, \$500.00 of the Student Fee will be charged to the student (or employer where this has been arranged). This fee will be collected prior to the student being provided with any course equipment, access to learning materials and/or online content.

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The balance of the student fee will be collected on a fortnightly basis after commencement of the program. The duration of the payments will depend on the term of the training program, with the expectation that all program fees are paid in full at least 10 weeks prior to the scheduled program completion.

Students enrolling outside of a traineeship under a Smart and Skilled subsidised entitlement qualification are required to pay the fees set out below. Included is an example of fee and payment breakdown;

Qualification	TOTAL student Fee	Enrolment Fee upfront	6 month payment schedule	12 month payment schedule	24 month payment schedule
Certificate II in Business	\$ 870	\$500	\$46.25 for 8 fortnights	\$18.50 for 20 fortnights	Not Available
Certificate III in Business Administration	\$ 1,320	\$500	\$102.50 for 8 fortnights	\$41.00 for 20 fortnights	\$20.50 for 40 fortnights
Certificate III in Business	\$ 1,320	\$500	\$102.50 for 8 fortnights	\$41.00 for 20 fortnights	\$20.50 for 40 fortnights
Certificate II in Sport and Recreation	\$ 870	\$500	\$46.25 for 8 fortnights	\$18.50 for 20 fortnights	Not Available
Certificate III Fitness	\$ 1,450	\$500	\$118.75 for 8 fortnights	\$47.50 for 20 fortnights	\$23.75 for 40 fortnights
Certificate III in Sport and Recreation	\$ 1,450	\$500	\$118.75 for 8 fortnights	\$47.50 for 20 fortnights	\$23.75 for 40 fortnights
Certificate III in Sport Career Oriented Participation	\$ 1,450	\$500	\$118.75 for 8 fortnights	\$47.50 for 20 fortnights	\$23.75 for 40 fortnights
Certificate IV in Business	\$ 1,580	\$500	\$62.50 for 8 fortnights	\$54.00 for 20 fortnights	\$27.00 for 40 fortnights

Students may choose to pay the fees in larger instalments. After payment of the enrolment fee, the balance can be paid in 3 equal payments over the course duration.

There may be instances where additional personal cost to the student occurs over and above the student fee for access to non-essential equipment. These charges will be laid out in the course information and included in the appropriate student agreement.

Payments for fees can be made by direct debit, EFT or Credit Card facility. Note; credit card payments will incur a processing fee of 1.5% of the individual payment amount.

An administration charge of \$20 will be levied against a student's account where a direct debit instalment is returned unpaid from the payer's bank. Individual financial institutions may also charge for each failed direct debit.

Access to learning support, assessment and applicable learning management platforms may be suspended where a student fall into arrears of more than 2 payments.

Priority for a place within courses will be given to those who have made the required payment.

Employers of trainees may choose to pay fees on behalf of the student. Payment arrangements will be negotiated with the employer at time of the student's enrolment and an individual agreement entered into detailing the payment of fees.

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Exemptions – Smart and Skilled

Proof and related documentation is required to receive exemptions and concessions. This includes official documentation from Department of Human Services confirming benefit and payment type and information showing payment types and benefit allowances.

Aboriginal and Torres Strait Islander students;

If a student is an eligible Aboriginal or Torres Strait Islander (ATSI) student, they are not required to pay fees for qualifications under the Smart and Skilled program.

Students with disabilities;

If an eligible student has a disability, they may be exempt from fees for their first Smart and Skilled course in a calendar year. A concession fee applies for a subsequent enrolment in the same year for a qualification up to and including Certificate IV.

Welfare recipients;

If an eligible student receives an Australian Government welfare benefit, they can qualify for a concession fee when they enrol in a Smart and Skilled course.

About concession fees;

The concession fees are discounted fees for disadvantaged students. The concession fee is a flat fee for the whole qualification.

The concession fees for ATC Smart and Skilled courses are:

- Certificate II: \$160 Fee
Weekly payments of \$10 for 16 weeks
- Certificate III: \$240 Fee
Weekly payments of \$10 for 24 weeks

School Based Trainees - NSW

School based trainees also incur the applicable student fee. ATC will not levy the student fee or additional costs to the student directly. These will be negotiated with the students' school sector as applicable. Concessions of the student fee may apply if they are a dependent child of an individual in receipt of a Commonwealth benefit.

Payment receipts and Recovery of Fees:

Receipts:

ATC will provide the student or employer with statements at the end of each month reflecting the owing balance and payments received throughout the period. Receipts for all money collected applicable to incidental expenses and additional resources will be provided at the time of payment.

Recovery of Fees:

ATC will provide the student with ample opportunity to pay accounts raised for Student Fees under the Smart and Skilled fee arrangements.

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Should the student not pay the fees within the deadlines provided on accounts, and no attempt is made by the student to finalise accounts, information will be sent to our Debt Recovery Service who will manage the receipt of outstanding monies. Student should be advised that this may have a negative impact on your financial history.

Fee for Service Students:

All students participating in training with ATC through fee for service arrangements (not Government subsidized) will have negotiated qualification costs. An individual payment agreement will be drafted for each student prior to commencing the program. Fee for Service students will be issued course resources progressively at payment stages.

ATC will not collect more than \$500 from individual students prior to the commencement of a training course with the total amount not exceeding \$1500 for fees paid in advance following commencement. It is a requirement that all course fees are paid 10 weeks prior to the scheduled program completion as outlined in individual student agreements. No exemptions or discounts apply under a fee for service arrangement. Costs are negotiated prior to the commencement and an agreement completed with all parties.

Refunds:

Refunds of fees will only be made in the following circumstances:

- Where a student has overpaid fees the whole overpayment will be refunded;
- ATC cancels the training and cannot make arrangements to conduct the course at a later date, a full refund shall apply upon return of all learning resources and equipment;
- If a student withdraws prior to the program induction, providing at least fourteen (14) days' notice in writing from the proposed commencement date. No Student Fees are collected prior to the induction into the program occurring.
- Once commenced, there will be no penalty and a full refund will apply if the student returns all issued material within 1 week of commencement in their training program (Withdrawn No Penalty);
- In circumstances beyond the students control, such as corroborated injury, ill health, bereavement or other appropriate reasons subject to the acceptance of the General Manager. The initial enrolment component of the course will be held by ATC and the refund portion will apply to the remainder of payments made. Pro-rata refunds will be provided [**Total Agreed Payments** multiplied by the percentage of units completed];
- In the case of a fee for service participant where all course fees have been paid and they wish to terminate their program after commencement. The initial enrolment component of the course will be held by ATC and the refund portion will apply to the remainder of payments made.
- Pro-rata refunds will be provided [**Total Agreed Payments** multiplied by the percentage of units completed];
- The General Manager is of the opinion that the student would be unreasonably disadvantaged if a refund was not granted, for example if a student met with a serious misadventure and was unable to continue with the enrolment.

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Where refunds have been approved for reimbursement, a cheque is raised by the ATC Accounts Manager and issued to the student or employer within 21 days of the refund request.

NO fees will be refunded or credited if a student fails to attend classes or partially attends a course and all fees are to be paid in full prior to issuing of a Certificate or Statement of Attainment.

Credit Transfer and RPL

Where a learner submits documentation upon enrolment to support Credit Transfer/RPL of units of competency embedded in the student's qualification, ATC will adjust the fee levied to the student, including adjustments to subsequent fee instalments.

For Smart and Skilled students, this will be calculated through the online Notification of Enrolment process.

The new student fee will be determined at the same % of the price as the original student fee for their qualification. This amount will be subtracted from the student fee payable.

Where ATC has paid for the unit of competency embedded in the qualification to be delivered to the student under an approved subcontracting arrangement, with an education partner, the outcome will be recorded as Competent and the student fee will not be affected.

Students are required to notify ATC upon enrolment, or shortly after, of any previous qualifications or statements where competencies have been achieved prior to their training program commencing.

Proof and appropriate evidence that the student has already achieved the outcome is mandatory. ATC will confirm authenticity of all documentation with the original issuer prior to credit being granted.

Fees for resubmission and reassessment of assignments;

Where a student submits assessment and is assessed as Not Yet Competent, ATC will allow for resubmission. The deadline for resubmission will not exceed two weeks.

If the resubmitted assessment is again assessed as Not Yet Competent, a fee of \$85.00 will be charged for this second and third resubmission. The resubmissions will not be assessed until proof of payment of the fee is presented.

If the fourth resubmission is still assessed as Not Yet Competent the student will be deemed Not Yet Competent for the unit of competency and no further attempt permitted. Arrangements will be made with the Student and employer (where applicable) to review the outcome and provide information on the assessment.

Where a student believes an assessment has been assessed inaccurately or unfairly, the assessor and student will go through the reasons for the outcome of the assessment. Aggrieved students may raise a complaint at any time by following the Complaints and Appeals Policy and Procedures.

Fees for Certificate and Statement issue;

An original certificate issue at completion of a program will incur no cost to a student within 30 days of assessment completion. In the event that a student requires their qualification re-issued because the original copy was either lost or damaged, a replacement qualification will be \$35.00 per record.

Proof of identification will be required when requesting replacement qualifications.

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5. Relevant Legislation

Standards for Registered Training Organisations 2015

6. Responsibility

The Operations Manager is responsible for ensuring this policy and associated procedures are adhered to and provide guidance to staff.

7. Legislative Context

Privacy and Personal Information Protection Act

8. Associated Documents / Standards

- Records Management Policy and Procedure
- Complaints and Appeals Policy
- Smart and Skilled; Fee Administration Policy
- Individual student agreements
- Smart and Skilled Operating Guidelines and Smart and Skilled Provider Contract
- ACT Funding Agreement
- ACT Standards Compliance Guide for Australian Apprenticeships
- ACT Standards for the Delivery of Training
- DLS PQS documentation

9. Implementation

Already implemented

10. Reporting

Fees, charges and receipts will be reported to State and Federal Government Authorities at their request.