

# Fees and Charges Policy

## PURPOSE

1. To provide for open and transparent fees and charges, to ensure entrance to all advertised courses are, as far as is practicable, financially accessible for all learners by offering flexible payment options to meet individual needs, to provide potential learners with sufficient information prior to enrolment about all the fees and charges and the terms and conditions associated with their chosen course.

## SCOPE

2. This policy clarifies all fees and charges payable for training services for individual learners provided within Australian College of Training scope of registration in both a fee for service arrangement and for publicly funded training programs and for non-accredited professional learning and development and associated processes. Business to business arrangements are specified in negotiated contracts. Where terms and conditions for fees and charges are not specified they default to this policy.

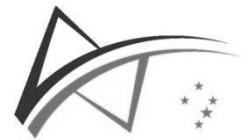
## DEFINITIONS

3. "Commencement" refers to the first day of the first program attended by the learner, or in the instance of work-based learning/distance or e-learning, the learner's nominated commencement date on their enrolment form, the first contact with their VET Practitioner to complete a Training Plan and/or receive resources, whichever is the first instance. Learners are deemed to have commenced a course when any of these instances has occurred.
4. "Responsible person" refers to the person or entity that is taking the responsibility of the total fees and charges for the course the learner is completing, on behalf of the learner.
5. "Unit commencement" is considered to have occurred when: a VET Practitioner visits the workplace involving the commencement of a specified unit or units; entry into a log of witnessed learning by the VET Practitioner (training log); issuing and reviewing of a workbook or project book and commencing part of the workbook or project or commencing through an online learning platform; and having a discussion between the VET Practitioner and the learner of the requirements for the specified unit or units (face-to face or distance). All commencements are verified by the learner through the signing of the training log (paper-based or digital).

## PROCEDURE:

### PROTECTION OF FEES PAID IN ADVANCE

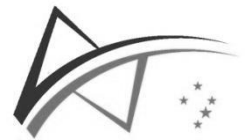
6. Under the Standards for RTOs 2015, Australian College of Training is not allowed to accept more than:
  - i. \$1,500.00 in advance from an prospective or current individual learner without Fee Protection
7. To abide by this requirement and ensure fair and reasonable financial transactions with learners Australian College of Training adheres to the following procedure when collecting fees and charges.
  - a) collecting no more than \$1,500.00 for course fees in advance prior to commencement of training program/course from an individual learner or responsible person; and
  - b) if the entire cost of the training program/course is more than \$1,500.00 the College will collect the remaining fees either in instalment payments as the learner progresses through the program, or in an additional lump sum. In any of these occasions, the amount collected from the learner or responsible person will not exceed \$1,500.00 in advance of the training services that have been delivered until all monies are received in full.



- c) Business to business payment arrangements where an employer or other enterprise has engaged the services of the College to provide training services to their staff or volunteers do not fall under this requirement where specified in the negotiated contract.

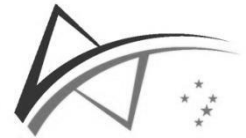
## TERMS AND CONDITIONS

8. These terms and conditions are provided to individual learners when presented with a quote for the training program of choice and upon request at any other time. Acceptance of these terms and conditions forms part of the enrolment process, via a declaration on the enrolment form.
9. The following reflects Australian College of Training payment terms and conditions for training services and programs in a fee for service arrangement or a publicly funded training program.
  - a) Australian College of Training details all fees and charges, terms and conditions for training programs and skills recognition in its course brochures, other relevant marketing materials and on its website or by contacting the College and enquiring about the training program. Individual learners are provided with a final cost of their training program prior to commencement of the training course. Learners are required to sign an agreement accepting the payment terms and conditions prior to commencement.
  - b) Australian College of Training adjusts its fees and charges from time to time. Changes to fees are fairly and equitably applied, widely advertised and clearly indicate the date from which the change will be applied.
  - c) Fee for service training programs that have been commenced may be affected by Consumer Price Index (CPI) as all training programs are adjusted annually where there is an increase in CPI. The learner or responsible person will receive written notification of any changes at the beginning of the calendar year. If a training program is extended beyond the course duration, additional tuition fees may apply.
  - d) All fees relating to the course must be paid in full before a learner is issued with a qualification, statement of attainment or any other certificate.
  - e) Tuition fees for full qualifications, skills sets or unit/s of competency are determined upon the units the learner selects, the nominal hours per unit and any considerations for recognition and any intensive support needs. Once units have been selected, a cost of all fees and charges according to the learner's learning and assessment needs is provided to learner or responsible person as a quote. Once the learner signs the Learning Program Agreement the quote becomes the cost for the training program selected, except according to clause "c" above,
  - f) If there are changes to the Learning Program Agreement, the costs are revised and adjusted accordingly. The revised Learning Program Agreement is submitted to the learner or responsible person. Once the new Learning Program Agreement is accepted the learner or responsible person signs to accept the changes. Payment arrangements are adjusted where necessary to reflect these changes.
  - g) Fee for service tuition fees related to short courses (both accredited and non-accredited) are fixed and advertised in the course brochure or course outline. Enrolment in the program is taken as agreement that the learner accepts the total tuition costs and accepts the terms and conditions for short courses including the fees and charges and refund policies.
  - h) Completion of an enrolment form by a learner and acceptance of the enrolment by Australian College of Training is an agreement by both parties that a service has been contracted to be delivered. Notification of acceptance is issued to the learner confirming enrolment acceptance, cost and commencement dates.
  - i) Flexible payment arrangements, such as instalments through a unit commencement plan, credit card, direct debit, and cheque and EFT remittance are applied to accommodate the diverse financial circumstances of learners and potential learners. For business to business arrangements only full fees at commencement or an instalment arrangement applies.
  - j) Commencement refers to the first day of the first program attended by the learner, or in the instance of work-based learning/distance or e-learning, the learner's nominated commencement date on their enrolment form, the first contact with their VET Practitioner to complete a Training Plan and/or



receive resources, whichever is the first instance. Learners are deemed to have commenced a course when any of these instances has occurred.

- k) Unit commencement is considered to have occurred when: a VET Practitioner visits the workplace involving the commencement of a specified unit or units; entry into a log of witnessed learning by the VET Practitioner (training log); issuing and review of a workbook or project book and commencing part of the workbook or project or commencing through an online learning platform; and having a discussion between the VET Practitioner and the learner of the requirements for the specified unit or units (face-to face or distance). All commencements are verified by the learner through the signing of the training log (paper-based or digital).
- l) Non-attendance without approved notice incurs full course cost for short courses. If a learner commences a short course, but does not complete the course, the full course fee is still payable. Terms and conditions for cancellations and withdrawals are contained in the College's Refund Policy.
- m) In circumstances of severe financial hardship, an application for financial hardship assistance may be made to the Director for consideration. If the application is successful, instalment amounts are calculated to be paid in intervals as agreed between the learner and the Director. If regular instalments are not made as per agreement training and/or assessment will cease and no certificate or statement of attainment will be issued. Full payment of the remaining amount will be required within 10 business days. Termination of enrolment will apply if outstanding fees are not paid within 60 days of the last payment made or if learner or responsible person does not re-commence payment plans and abide by these arrangements.
- n) All payment plans must be scheduled to complete fee payments in full by the end of the course duration or estimated completion date, whichever is sooner. Payment plans are not to exceed the course duration without approval of the CEO.
- o) Recognition of Prior Learning (RPL) fees are calculated prior to the application being made depending on the number of units being applied for.
- p) A non-refundable application for recognition fee is payable at time of a recognition submission and applies for all credit transfer and RPL applications, independent of the RPL Assessment fees and regardless of whether a learner decides to continue with the recognition of credit transfer or RPL assessment process.
- q) The application for recognition fee in relation to credit transfer is an administrative fee that covers the process of determining whether the previous units completed are equivalent with the current units the learner is seeking credit transfer for. If equivalence is awarded there is no charge for applying credit transfer to each unit.
- r) RPL assessment fees are the cost for the assessment of the RPL application, based on the level of support the learner requires from the assessor. This is not a guarantee of a competent outcome, and re-assessment fees may apply if competency is not achieved within three attempts.
- s) All administration fees and other charges are detailed in the Fees and Charges Schedule which is determined at the beginning of the calendar year.
- t) Debt recovery costs do apply to outstanding fees and charges. Once a learner has defaulted in their payments for two consecutive months, an internal charge of 10% of the outstanding amounts will be charged to the learner to cover the costs of internal recovery. If after three attempts to engage the learner to pay outstanding fees and charges or to make instalment arrangements has failed, the matter may be referred to an external debt collector. All fees incurred through an external agency will be the responsibility of the learner.
- u) Where a responsible person has agreed to make payments on behalf of the learner, all tuition fees and charges for the training program is their responsibility. The responsible person is subject to these terms and conditions and any outstanding fees and charges through non-payment are the liability of the responsible person.



- v) Terms and conditions for refunds, cancellations and withdrawals from training programs is covered in the College's Refund policy.

## **SCHEDULE OF FEES AND CHARGES**

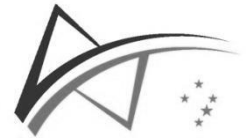
10. The following fees may be associated with training programs with a training and assessment pathway or an assessment only pathway:
- a) Training program tuition fees (charges per unit /nominal hour or total program cost)
  - b) Resource fees
  - c) Application for recognition (including RPL /national recognition Kit)
  - d) Recognition of Prior Learning fee per unit
  - e) Intensive assistance (RPL) fee
  - f) Additional training services (negotiated with employer or individual learner)
  - g) Regional fee levy
  - h) Additional regional or interstate costs (such as travel, accommodation)

## **ADMINISTRATIVE FEES AND CHARGES**

11. The following fees may be associated with the administration of your training program.
- a) Enrolment fee
  - b) Charge for Replacement of testamur, statement of attainment or copy of record of results
  - c) Cancellation fees
  - d) Transfer fee
  - e) Charge for printing (records)
  - f) Miscellaneous charges for travel, accommodation, catering etc.

## **FLEXIBLE PAYMENT OPTIONS**

12. Australian College of Training offers flexible payment options including payment by instalments for fees paid up front and via a 'pay-per-unit commencement' approach.
13. An instalment arrangement is available where a learner nominates to pay their fees in advance within the no-fee protection requirements. An initial deposit of 25% of the total course fee or lump sum (not to exceed \$1,500.00) is to be made to confirm a position on the course nominated by the learner.
14. 'Pay-per-unit' commencement is an arrangement that allows the learner to pay for the unit/s commenced. Once the learner has commenced a unit or group of units a Tax Invoice is raised and sent to the learner or responsible person for payment. Payment for unit commencement is due 14 business days after commencement and total amount invoiced does not exceed \$1,500.00.
15. If a learner requires a variation to the above options for payment due to severe financial hardship the CEO must approve these arrangements.
16. Payment of the total course fees may be received in full prior to commencement of the course where there is a business to business arrangement. All fees are to be paid in full by the business no later than 80% of the course duration or 80% completion by the learner, whichever is the earliest. Instalment options for business to business is on a unit commencement basis and must be paid within 28 days of tax invoice issued. Outstanding fees are subject to debt recovery conditions in these terms and conditions.
17. Initial deposits prior to enrolment or payment of tax invoices can be paid using:
- a) Cash (Campus – Victoria Park only)
  - b) Cheque (pending cheque clearance)
  - c) EFTpos via Credit Card (Visa Card or Master Card only)
  - d) Direct debit from your account
  - e) Direct deposit into College account (special arrangement only or B2B arrangement)



18. Where payment is made via cheque or direct debit or direct deposit, training programs or short courses cannot be commenced until these funds are cleared or confirmed through a remittance or bank confirmation of receipt of funds. Sufficient time for funds to transfer or clear must be left prior to commencement of a training program.
19. Once payment is received, learners receive confirmation in the form of a receipt and enrolment confirmation emailed or posted to them.

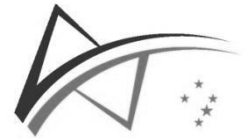
#### **NON PAYMENT OF FEES – DEBT RECOVERY COSTS**

20. Where a learner or responsible person (employer, guardian or guarantor) neglects to pay the fees or charges as set out in the enrolment or service agreement or is repeatedly late and as a result the College incurs costs, the College reserves the right to pass on these costs to the learner or responsible person, including interest.
21. Learners or the person responsible for payment of course fees may be responsible for any charges incurred by Australian College of Training for the recovery of outstanding fees such as those incurred through the cost of debt recovery.
22. Australian College of Training attempts to recover fees through internal processes first. If after two attempts, fees are still outstanding the College may engage an external registered debt collector to recover the outstanding amounts.
23. Any fees associated with this engagement are added to the outstanding College fees and be the responsibility of the learner or person responsible for payment of the course fees.
24. Any fees that the College incurs for dishonoured cheques or direct debits where monies were not available in the nominated bank account or similar defaults of payment are passed onto the learner or responsible person.
25. If the College decides to continue cost recovery internally, 10% of the outstanding fee amount is charged to the learner or responsible person to cover internal debt recovery costs.
26. Learners or the responsible person are provided with the opportunity to pay outstanding fees in an instalment plan however under this arrangement a direct debit to a bank account or credit card is the only payment option available. This arrangement is at the discretion of and must be approved by the CEO.
27. Australian College of Training reserves the right to suspend a training program until the learner or responsible person is current with payments for fees. No certificate (testamur) or statement of attainment or record of results will be made available until all fees associated with the training program are paid in full. Continual default of payment of outstanding fees may result in the termination of an enrolment. No refunds apply in this circumstance.
28. Default in payment of course fees for learners in a training contract will be reported to the state training authority (Apprenticeship Office) and may result in the cancellation of a training contract.
29. All non-payment of fees or payment issues are at the discretion of the CEO.

#### **WESTERN AUSTRALIAN GOVERNMENT FUNDED TRAINING PROGRAMS**

##### **COURSE FEES**

30. Course fees are a mandatory fee that applies to learners who undertake publicly funded vocational education and training by the Western Australian government in accordance with the Vocational Education and Training Act 1996 and in specified contractual arrangements between the College and the Department of Workforce Development (DTWD). Australian College of Training complies with the DTWD VET fees and charges policy and administers these fees and has debt recovery processes in place to recover these fees. Course fees generally apply to nationally recognised training funded by state authorities.
31. Course fees are set each calendar year and are subject to change in line with government policy, Perth consumer price index (CPI) and State Treasury decisions. If a training program extends into a new calendar year, a new course fee may apply for the units commenced in the new calendar year. Fees may increase or decrease. Australian College of Training applies these new fees in line with the policy set by the State Government.



32. Course fees are the same fee regardless of mode of delivery. This includes group-based (face to face local), distance learning, self-paced learning (self-directed), workplace learning, online learning and video/live electronic or television based learning.
33. In a pay-by-unit commencement payment option, course fees are required to be invoiced when evidence of unit commencement is generated.

### CONCESSION ELIGIBILITY

34. Under the DTWD VET fees and charges policy learners may be eligible for a concession. Concession applies at the time of enrolment. Learners who have or are:
  - a) a Pension Concession Card
  - b) Repatriation Health Benefits Card
  - c) Health Care Card
  - d) Receive AUSTUDY/ABSUDY or dependants of such
  - e) Receive Youth Allowance or dependants of such
  - f) Inmates of a custodial institution
  - g) Reached the age of 15 but who have not reached the end of their compulsory education period; a fee cap applies to these learners

If a learner is eligible for concession this applies to course fees only. All other fees (resource fees, admin fees etc.) set by the College are not subject to concession. Proof of concession is demonstrated at the time of enrolment and eligibility monitored in relation to expiry date of concession. If concession expires at any time the learner must re-submit proof of concession again before concession for fees can be applied. If evidence is not provided, full course fees will immediately apply.

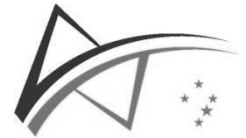
If enrolment is processed online proof of concession is checked during the learner induction process or at commencement of the first unit/s of the training program.

### FEE EXEMPTIONS

35. Learners undertaking a VET in Schools program such as a school-based apprenticeship or school-based traineeship are exempt from course fees and resources fees. Some admin fees still apply.
36. Enrolment into CAVSS or USIQ accredited courses are exempt from course fees.

### FINANCIAL HARDSHIP ASSISTANCE

37. Learners undertaking publicly-funded WA courses such as an apprenticeship or traineeship or other public-funded program that is subject to compulsory VET fees and charges can apply for financial hardship assistance in relation to their course fees and charges. Financial hardship assistance does not apply to “pay-by-unit” commencement or concession eligibility; this is the College’s standard flexible payment arrangement for all learners.
38. Application for financial hardship assistance is available for those learners who are experiencing severe financial hardship and where “pay-by-unit” commencement or concession would still see the learner unable to meet immediate living expenses.
39. The application considers whether there are sufficient grounds for other payment plan arrangements are more suitable (i.e. weekly, fortnightly or monthly minimum payments within an extended time frame across the course duration) or if there are sufficient grounds for a fee waiver.
40. Severe financial hardship is considered across three categories:
  - **Category A:** The learner has received Commonwealth income support payments (NewStart allowance, Disability Support Pension, Parenting Payment, eligible Veteran allowances, Carer’s Payment and Widow allowance or Youth allowance - non-study purposes continuously for 26 weeks or more **and** cannot meet immediate living expenses and the cost of the enrolled training program. To be eligible under this category the learner cannot have any resources that could be reasonably



used to cover the expenses of the training program. Application must be made prior to the commencement of the training program or where there is a significant change to circumstances.

- **Category B:** The learner is under-employed (part-time or casual) and the income earned does not allow the learner to meet immediate living expenses and the cost of the enrolled training program. To be eligible under this category the learner cannot have any other resources that could be reasonably used to cover the expenses of the training program. Application must be made prior to the commencement of the training program.
  - **Category C:** Where there are extenuating circumstances such as family tragedy, financial trouble, serious illness of a dependent or guardian, impacts of natural disaster or other serious or difficult circumstances that have impacted the learner's ability to pay their compulsory fees and charges. Extenuating circumstances are those that have recently occurred and as such created severe financial hardship and as a result the learner cannot meet immediate living expenses and the cost of the enrolled training program. To be eligible under this category the learner cannot have any other resources that could be reasonably used to cover the expenses of your training program. In this category, an application for financial hardship assistance may be made after the commencement of a training program if extenuating circumstances arise and applies only to unpaid fees and charges at the time of application.
41. Determinations of whether a learner meets the criteria for severe financial hardship are made on a case-by-case basis according to their individual circumstances and the evidence that is provided to support the claim.
  42. Evidence of capacity to pay is captured through an assessment of the learner's financial incomings and outgoings measured against immediate living expenses. Evidence may include:
    - All income of learner and partner/spouse where applicable (e.g. payslips, Centrelink letter verifying government payments, ATO Income Tax Statements, bank statements)
    - Expenses and liabilities (e.g. overdue bills, letters of arrangements to pay off bills, debtors, copies of utility and other bills, credit/store card statements, bank statements showing direct debits)
    - Evidence of dependents (e.g. birth certificates, medicare card, marriage certificate)
    - Statutory declaration from a Financial Counsellor who is working with the learner
  43. The following fees are eligible for financial hardship assistance:
    - I. Enrolment fees
    - II. Resource fees
    - III. Compulsory VET fees
    - IV. National recognition application fee for credit transfer only
  44. Financial hardship assistance does not apply to recognition of prior learning.
  45. All applications for financial hardship assistance are treated with utmost sensitivity, courtesy and respect. Applications are considered promptly within 14 days of application / evidence being submitted to the Support Services Officer.
  46. Evidence submitted is confidential and all evidence gathered is kept for the purposes of auditing requirements of relative State Governments. Evidence will not be used for any other purpose.
  47. The College will not use the offer of financial hardship assistance as an inducement or to gain a competitive advantage by minimising the collection of fees or reducing a portion of the learners' fees to attract learners to training programs.
  48. Where an employment award (Federal or State Award) directs an employer to pay the cost of training, then the learner is not eligible for financial hardship assistance.
  49. Where a learner has been placed on a payment plan arrangement, no certification (testamur or statement of attainment) can be issued until all monies have been paid in full.

## **OTHER FEES AND CHARGES**

50. Resources fees are an additional charge to the course fee and are set by Australian College of Training. Resources fees cover the cost of learning materials purchased by the College and those developed internally. Increases in resource fees do not increase above the set consumer price index (CPI) of 2.4%. Any increases in



resource fees are set at the beginning of the calendar year and learners are notified in writing of the changes. Changes in unit selection may result in changes to resource fees.

51. All administration fees and charges are revised and set at the commencement of the calendar year and are outlined in the College's Fees and Charges Schedule.

## COURSE FEE SCHEDULE

52. The course fee schedule that outlines course fees for publicly funded training programs set by DTWD VET fees and charges policy is provided to learners who are subject to these fees at the time of initial enquiry and enrolment.

## PAYMENT REQUIREMENTS AND CONDITIONS

53. Course fees are the responsibility of the learner to pay. If an employer opts to pay the fees on behalf of the learner, the College documents this at the time of enrolment. However, if the employer fails to pay these fees, the responsibility defaults back to the learner unless specified in industrial Award conditions. At the time of enrolment, learners acknowledge this ultimate responsibility in the declaration on the Enrolment Form.
54. Enrolment is not complete until course fees and College fees and charges have been paid, deferred payment arrangements made (i.e. direct debit arrangements). Learners may opt to pay their fees:
- In full (this option is subject to payment of fees in advance outlined in this policy)
  - Employer or other responsible person (i.e. parent/guardian) has signed authority to pay the fees and charges on behalf of the learner
  - By unit commencement with direct debit arrangements
  - Make application for fees and charges to be waived on the grounds of severe financial hardship

## REFUNDS

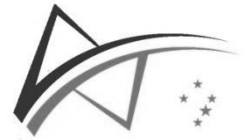
55. Refunds of course fees are subject to the refund provisions within the DTWD VET Fees and Charges Policy. These are publicly available to on the College website and are provided to students prior to enrolment and outlined within the Learner Handbook
56. Requests for refunds must be lodged within two weeks of the official withdrawal date.
57. **Full refunds:** Students who withdraw are entitled to a full refund of fees and charges where:
- A unit is cancelled or re-scheduled to a time unsuitable to the student; or
  - A student is not given a place due to maximum number of places being reached.

Authorised College personnel can approve a full refund of fees at any time during delivery if a class is cancelled because of declining student numbers, no available trainer, or due to other circumstances caused by the College.

58. **Part refunds:** Students who withdraw for reasons other than those outlined above, and who lodge a withdrawal form before 20% of the way between the commencement and completion dates for the unit will be eligible for a full refund of the course fee for the unit, and:
- 50% of the resource fee if the course is below Diploma level.
59. **Pro rata refunds:** Authorised College personnel can approve a pro rata refund of fees and charges at any time during the course of delivery if students withdraw for reasons of personal circumstances beyond their control. For example:
- Serious illness resulting in extended absence from classes;
  - Injury or disability that prevents the student from completing their program of study; or
  - Other exceptional reasons at the discretion of the College authorised personnel.

In all cases, relevant documentary evidence (e.g. medical certificate) is required. Details of all refunds will be retained for audit purposes, and the enrolment form annotated to show that a refund has been given.





60. Students requesting a re-mark of their assessment should do so within four weeks of the date of publication of their results. Should a “Not Yet Competent” candidate achieve an outcome of “Competent” on a re-marking of the assessment, the \$25.00 re-marking charge is to be refunded.  
The \$50.00 charge for reporting on assessments is not refundable.

**AUSTRALIAN COLLEGE OF TRAINING “TERMS AND CONDITIONS”**

61. Unless addressed under this section “Government Funded Training Programs as a separate condition required by the Department of Workforce Development, all other “Terms and Conditions” apply to learners completing publicly funded training programs defaults to the DTWD VET Fees and Charges Policy.