

SC5: Fees and Refunds Policy & Procedures

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Purpose

The purpose of this policy and procedure is to outline Venture Education’s approach to managing fees and refunds and to demonstrate how fees paid in advance are protected by Venture Education.

This complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards.

Definitions

ASQA means Australian Skills Quality Authority, the national VET regulator and the RTO’s registering body

Fee Payer means the nominated payer of a students course fees, usually either the student or the employer paying on behalf of the student

SRTOs means the Standards for RTOs 2015 – refer definition of ‘Standards’

Standards means the Standards for Registered Training Organisations (RTOs) 2015 of the VET Quality Framework which can be accessed from www.asqa.gov.au

Policy

1. Information about fees and charges

- The Student Handbook and enrolment email which are provided prior to enrolment, includes this Fees and Refunds Policy and Procedure and informs the student of their consumer rights.
- Students are asked to declare their agreement and understanding and sign the enrolment form in acknowledgement of the terms and conditions of the enrolment and this policy.
- Fee information relevant to a course is outlined in detail on the Fee Schedule and summarised on the Course Outline as well as the RTO’s website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever is first.

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- All students enrolled in a unit of competency or qualification are expected to pay the tuition fees in full by the end of the course period for which they are enrolled.
- Fee information includes:
 - All costs for the course including any materials fees or levies
 - Payment terms
- Where an employer is paying for a student's course or contribution fee, an Employer Agreement will be provided at the time of enrolment outlining the total fees, payment terms and schedule of payments applicable.
- Enrolment and cancellation fees:
 - All enrolment and cancellation fees are outlined on the Fee Schedule and RTO's website.
 - An upfront non-refundable enrolment fee (deposit) is applicable to all fee-for-service students enrolled in a qualification or unit of competency.
 - If accessing subsidised training, the student may be required to pay an upfront contribution fee (enrolment fee) for the qualification. A contribution fee is not applicable to Year 12 fee-free training.
 - A cancellation fee (dishonor fee) is applicable to all fee-for-service students and is payable upon lodgement of their withdrawal application.
- Extension fees:
 - Where a student does not complete their course within the scheduled course duration, the student may wish to apply for an extension. Monthly extension fees apply and are detailed on the Fee Schedule.
- Miscellaneous fees and charges:
 - There are other charges outlined on the Fee Schedule that may be applicable to student fees including the following:
 1. Re-issue of certificates – Qualification, Academic Transcript or Statement of Attainment
 2. Course extension fees
 3. Course re-enrolment fees
 4. Recognition of Prior Learning (RPL) and Credit Transfer (CT)
 5. Re-issue of course material and text books
 6. Fees associated with payment plans
- Fee protection:
 - Venture Education does not require a student to ever pay more than \$1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.
 - If Venture Education is unable to provide services for which a student has prepaid, the student will be placed into an equivalent course and the student will receive the full service for which they had prepaid at no additional cost to the student. If an equivalent course cannot be found, the student is paid a refund of any prepaid fees for services that are yet to be delivered above the \$1500.
- Restrictions:
 - If the account (course fees) cannot be settled during the time of enrolment (for upfront payments), or by the end of the course period (for payment plans), the following restrictions may apply:

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1. Withdrawal from the course;
 2. Results of assessment and grades may be withheld;
 3. Re-enrolment may be denied;
 4. Course progression will be halted;
 5. Record of results, qualifications, academic transcripts and statements of attainment will be withheld;
 6. Referral to a debt collection agency may occur.
- Exceptions to the above may include financial hardship and other extenuating circumstances.
 - Special Circumstances:
 - Students who have difficulty in paying any relevant fees are encouraged to contact Administration to discuss their concerns further.
 - Where applicable, exceptions may be granted under extenuating circumstances. All exceptions are at the discretion of Venture Education Management.
 - Outstanding fees:
 - Students who do not settle their account (course fees) are at risk of being put to a debt collector with the chance of it impacting their credit rating. If this is the case, the student may incur additional costs.

2. Subsidised Training Fees

- All student fees and associated charges regarding funded courses delivered by Venture Education fall under the Annual VET Investment Plan and Pre-qualified supplier (PQS) Policy set by the Queensland Government and Department of Education and Training (DESBT).
- QLD VET Investment - Certificate 3 Guarantee (C3G) and Higher Level Skills (HLS):
 - Individuals undertaking training under the QLD VET Investment must contribute to their training costs through a student co-contribution fee.
 - The student contribution fee amount is determined by Venture Education, and is relevant to the qualification level and the amount of government contribution for a qualification (subsidy level).
 - Concessional and non-concessional student contribution fee amounts apply.
 - The student contribution fee may be paid on behalf of the student by an employer or another third party, but cannot be paid or waived by the PQS or any organisation related to the PQS, unless approved by DESBT.
- User Choice Program – Apprenticeships and Traineeships:
 - Individuals undertaking training under the User Choice Program must contribute to their training costs through a student contribution fee.
 - Please note that student contribution fees are charged at a rate of \$1.60 per nominal hour, and therefore vary depending on the qualification and electives chosen.
 - The following exemptions may apply if students meet certain criteria:
 1. Partial Exemption (60% discount)
 2. Full Exemption (100% discount)
 - Student contribution fees DO NOT apply to School-based apprenticeships or traineeships (SAT's). SATs are NOT required to pay a co-contribution fee while they are still at school, but may be required to pay fees once their training contract has been converted to full-time or part-time post school.

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- The co-contribution fee may be paid on behalf of the student by an employer or another third party, but cannot be paid or waived by the PQS or any organisation related to the PQS, unless approved by DESBT.
- As per User Choice Policy, Venture Education (PQS) may refuse providing services if the employer or student does not pay charges associated with the provision of training and assessment services.
- Employer co-contribution fees:
 - In order for Venture Education to maintain a viable apprenticeship and traineeship program, employers may be required to contribute towards the cost of training where the department's funding contribution does not meet the cost of training. Employer co-contribution fees will be listed on the RTO's website and Employer Contribution Form.

3. Course fee inclusions

- Course and tuition fees include:
 - All of the training and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed. However, in the case of re-assessment, where a student fails to achieve a satisfactory outcome after three attempts at an assessment task, an additional fee may apply for additional training and re-assessment. This fee is outlined on the Fee Schedule.
 - One copy of the required text books and learning materials for each student unless otherwise stated on the Course Outline.
 - If the student requires an additional copy of the required text books or learning materials (for whatever reason) the student can either purchase them from Venture Education or any relevant external providers at their own expense.
 - Issuance of one set of certification documents including the testamur (certificate) and record of results and/or a Statement of Attainment (in the case of withdrawal or partial completion). Re-issuance or additional copies of these documents will attract a fee of \$20 per document. There will be no cost for re-issuance of any electronic copies.
- Course and tuition fees do not include:
 - Any optional textbooks and materials that may be recommended but not required to complete a course.
 - Replacement textbooks if original copies are lost or misplaced. Costs for replacement textbooks are outlined on the Fee Schedule.
 - Stationery such as paper and pens.
 - Uniform (if required for placement).
 - Re-assessment if required, as outlined above.
 - Re-issuance of AQF certification documents.
 - Direct debit setup, transaction and dishonour fees (where applicable).
 - Credit card payment surcharges.
- Venture Education cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.

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4. Payments

- Payments can be accepted by EFTPOS, electronic transfer, credit card, or direct debit.
- Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.
- Debts will be referred to a debt collection agency where fees are more than 30 days past due.
- Venture Education reserves the right to suspend the provision of training and/or other services until fees are brought up to date. Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

5. Payment Plans

- All students looking to undertake a payment plan option will do so through an agreement with Venture Education's external direct debit company.
- Prior to agreeing to any payment plan, students are required to understand the following:
 - Read and agree to the terms and conditions and contract details.
 - Read and agree to the fees associated with a payment plan i.e. sign-up, dishonour and transaction fees.
 - Read and confirm payment amounts and details.
 - The contract must be completed and signed by the student.
- For students who undertake this option, the below applies:
 - A non-refundable enrolment fee is to be payable upon enrolment.
 - Full repayments must be completed by the end of the course of study period for which the student is enrolled.
 - Payments can be made weekly, fortnightly or monthly.
 - Venture Education have the right to cancel or suspend any payment plans.
 - If the student fails to adhere to the payment plan arrangement or have any outstanding fees associated with the payment plan, referral to a debt collection agency can occur. Additional charges apply at the students cost. This may also affect the student's credit rating.

6. Refunds for fee-for-service students

- All course fees for fee-for-service students include a non-refundable enrolment fee (deposit) which is detailed on the Course Outline, Fee Schedule and website. The deposit is non-refundable, except in the circumstances detailed below.
 - A full refund of any fees paid (including the deposit) will apply if Venture Education is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- In the unlikely event that Venture Education or any third parties responsible for delivering training and assessment on its behalf, is unable to deliver the course or any portion of the course as promised, the student will be issued with a refund for the course or portion of course that was not provided. This includes the following situations:
 - Where Venture Education or any third parties delivering training and assessment on its behalf ceases to operate.
 - Where Venture Education ceases to deliver the course in which a student is enrolled and the agreement is terminated.

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- Where Venture Education needs to make a change to the terms of the student agreement (such as the way the course is delivered or conditions of enrolment) and a new agreement cannot be reached with the student to account for changes.
- In any of the above situations, Venture Education will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases there is no need for a student to make an individual application for a refund.
- Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the *Application for Refund Form*. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form and notified Venture Education are not eligible for consideration of a refund or reduction in fees.
- The refund assessment will be based on reviewing the services provided to the student and the costs incurred by Venture Education to provide those services. Services include but not limited to:
 - Provision of training material and resources i.e. course material, text books
 - Online learning – login and access of learning management system
 - Trainer contact and support via phone, email or text
 - Student visits, including workplace visits
 - Assessment submission
- The outcome of the refund assessment will be provided in writing to the student's provided email address (and if require registered address) within 30 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our *Complaints and Appeals Policy and Procedure*.
- A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.
- Non-refundable fees apply for administrative fees including but not limited to:
 1. RPL and Credit Transfer application fees
 2. Enrolment fees
 3. Cancellation fees
 4. Course Extension fees
 5. Re-assessment fees
 6. Re-printing of certificates, statement of attainments or transcripts
 7. Other administration fees that Venture Education sees fit

7. Refund for subsidised training (funded students)

- Refunds for subsidised training will be determined based on the type of funding the student is accessing and Venture Education meeting requirements as stated in the relevant policy.
- User Choice:
 - In accordance with the Department of Education and Training (DET) - User Choice Policy, a student will receive a refund for their contribution tuition fees for the units of competence that they have yet to commence at the date of cancellation.
 - There is no refund for units of competency already completed.
 - Administrative fees do not apply.

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- Where an employer co-contribution fee has been charged, a proportionate refund may be applicable to employers based on student progression through the qualification prior to cancellation. The amount refunded is determined by Venture Education.
- QLD VET Investment (Certificate 3 Certificate 3 Guarantee (C3G) and Higher Level Skills (HLS):
 - In accordance with the Department of Education and Training (DET) - Pre-qualified Supplier Policy for Queensland VET Investment Programs, refunds are at the discretion of the PQS (Venture Education).
 - Venture Education does NOT refund any student contribution fees paid at enrolment.
 - Non-refundable administrative fees may also apply to enrolments under this funding.

8. Refunds for CPR and First Aid courses

A refund will be provided if:

- A course is cancelled by Venture Education for any reason other than those relating to Force Majeure events.
- The student has requested to cancel more than 5 business days from the course start date. An administration fee of \$22 including GST will apply.
- A Refund Application form must be completed and submitted to training@venture.edu.au

A refund will NOT be provided if:

- The student is absent on the practical course day.
- The student requests a refund after the course date.
- The student has logged into the online theory component.
- The student has requested to cancel less than 5 business days from the course start date.

Booking Amendments:

A rebooking fee of \$22 including GST will be applied if the student:

- Rebooks their course due to not completing their online theory component.
- Rebooks due to late arrival or not completing 100% of the practical session.
- An administration fee of \$22 including GST will apply for Venture Education students who are not being charged for the course but have enrolled and logged into the online theory component without attending the practical course. The student can request to rebook.
- The student has thirty (30) days to rebook into a later practical course date. Failure to complete the practical course within thirty (30) days from the original course date will result in the student forfeiting all fees paid.

9. Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment.
- Refunds will be issued within **30** business days.
- Refunds will be made in Australian dollars only.
- Refunds for students under 18 years of age will be paid directly to the parent(s) or guardian(s) unless Venture Education receives written approval from the parent or guardian consenting for it to be paid directly to the student.

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- Non-refundable fees apply for administrative fees including but not limited to:
 1. RPL and Credit Transfer application fees
 2. Enrolment fees
 3. Cancellation fees
 4. Course Extension fees
 5. Re-assessment fees
 6. Re-printing of certificates, statement of attainments or transcripts
 7. Other administration fees that Venture Education sees fit
- Refund assessments can be appealed following our *Complaints and Appeals Policy and Procedure*.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system.

10. Fee publication and changes

- Venture Education will publish in a prominent place on its website the following:
 - Costs for fee-for-service and funded programs.
 - Other costs and fees associated with enrolling with Venture Education.
 - This Fees and Refunds Policy and Fee Schedule.
- Fees for Venture Education are set and approved by the Venture Education Management Team through the annual financial budgeting process. After the approval of fees for the following calendar year, they will be published on Venture Education's website immediately by 1st July each year.
- All fees will be confirmed prior to enrolment and the commencement of any qualification or training. Fees for courses are provided in relevant marketing materials and on the relevant websites.
- Fees are subject to change throughout the life of the course. Fee changes will be published with appropriate notice and will be made available on the website and relevant student documents.

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Procedures

1. Student fees

Refer

- SRTOs: Clauses 5.3, 7.3

Procedure	Responsibility
<p>A. Enrolment fee and student contribution invoices</p> <ul style="list-style-type: none"> • All fee-payers should pay their enrolment fee (deposit) or student contribution upon enrolment, preferably prior to course commencement. • Raise an invoice for the amount in line with the payment schedule for the relevant course in VETtrak and issue a receipt to the student. • Keep a copy of the invoice and receipt on the student's file. 	Administration team
<p>B. Fee instalment invoices – fee-for-service students</p> <ul style="list-style-type: none"> • Fee instalments are charged in line with the relevant payment schedule for the course, outlined on the student payment plan agreement form. • Keep a copy of the invoice on the student's file. 	Administration team
<p>C. Fee instalment invoices – funded students</p> <ul style="list-style-type: none"> • Fee instalments are charged in line with the relevant payment schedule for the course, outlined on the student payment plan agreement form. • Keep a copy of the invoice on the student's file. 	Administration team
<p>D. Receiving payments</p> <ul style="list-style-type: none"> • Payments may be made by EFTPOS, cash, direct bank transfer, credit card or direct debit (payment plan). • Where a payment plan is used through a third-party (i.e. Ezi Debit), review weekly reports of payments made. • Record payments against the relevant invoice on VETtrak. • Provide the student with a receipt. 	Administration team
<p>E. Managing overdue fees</p> <ul style="list-style-type: none"> • Send out statements weekly to students to show outstanding fees. • Call students where payments are more than 7 days overdue. • Any student with an invoice over 30 days past due should be referred to the debt collection agency. • Refer to the Training Manager about suspending training until fees are brought up to date. If training is suspended send a letter to the student advising of suspension until payment is made. Advise Trainer/Assessor. • Where fees continue to be unpaid, refer to Training Manager to consider withdrawal. 	Administration team and Training Manager

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2. Refunds

Refer

- SRTOs: Clauses 5.3, 7.3

Procedure	Responsibility
<p>A. Processing refunds – fee-for-service students</p> <ul style="list-style-type: none"> • If a course is cancelled by Venture Education, students who have enrolled and paid their deposit/enrolment fee should be automatically issued a refund. Notify them in writing and issue refund. Record on students file. • Students who withdraw from their course and seek a refund are to make a request for a refund in writing. • To make an assessment of a refund due, consider the services the student has received. Consider the following: <ul style="list-style-type: none"> – Deposit/enrolment fee is non-refundable – this covers administration time for enrolment and induction process. – Text books provided – Training received – number of classes attended, visits received, online training – Individual support provided by the trainer/assessor – Assessments marked • Consider the costs incurred by Venture Education as per above, plus the fees paid by the student to calculate a suitable refund. Refund assessments are to be approved by Venture Education management. • Notify the student in writing of the outcome of the refund assessment and make payment of refund where applicable. • Where possible refunds should be made the same way payment was made. • Keep a copy of the refund assessment on the student's file. 	<p>Administration team, Training Manager and CEO</p>

Document Control

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