# PP02 Fees Charges and Refunds Policy and Procedure

<table>
<thead>
<tr>
<th>Document Status</th>
<th>DRAFT</th>
<th>IN REVIEW</th>
<th>FOR APPROVAL</th>
<th>APPROVED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distribution:</td>
<td>All Staff and Students</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Approved:</td>
<td>February 2016</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entity relating to</td>
<td>Stirling Institute of Australia Pty Ltd trading as Academy of Hypnotic Science Stirling Institute of Counselling Stirling Institute Stirling Institute of Hypnotherapy Stirling Institute of Business Stirling Institute of Children’s Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reference to HESG</td>
<td>F.C. Schedule 1, Part A, 1.4 F.C Schedule 1, Part A, 5.1 &amp; 5.2 Victorian Training Guarantee 2016 Guidelines about Fees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Related Documents:</td>
<td>Enrolment Form Statement of Fees 2016 Fees and Charges Fact Sheet RPL Kit Withdrawal Form Application for Refund Special Circumstances Form (VFH) Student Handbook</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statutory References</td>
<td>National Vocational Education and Training Regulator Act 2011 Standards for RTO’s 2015 - SNR 5 each student is properly informed and protected. Specifically, Clause 5.3 where Stirling Institute of Australia collects fees from the individual student, either directly or through a third party. Stirling Institute of Australia provides or directs the student to information prior to enrolment or the commencement of training and assessment, whichever comes first, specifying:  a) All relevant fee information including:  o Fees that must be paid to Stirling Institute of Australia, and  o Payment terms and conditions including deposits and refunds  b) The student’s rights as a consumer, including but not limited to any statutory cooling-off period, if one applies  c) The student’s right to obtain a refund for services not provided by Stirling Institute of Australia in the event:  o The arrangement is terminated early, or  o Stirling Institute of Australia fails to provide the agreed services. Clause 5.4 where there are any changes to agreed services, Stirling Institute of Australia will advise the student as soon as practicable, including in relation to any new third party arrangements or a change in ownership or changes to existing third party arrangements.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table of Contents

1. Purpose ........................................................................................................................................3
2. Policy Statements .........................................................................................................................3
3. GST ..............................................................................................................................................3
4. Responsibility ...............................................................................................................................3
5. Procedure ......................................................................................................................................3
6. Fee Charges ................................................................................................................................4
7. Eligibility for Government Subsidised Training .................................................................4
8. Fee Payment .................................................................................................................................4
9. Recognition of Prior Learning (RPL) Fees ........................................................................5
10. Credit Transfer (CT) .................................................................................................................5
11. Fee Exemptions ..........................................................................................................................5
12. Concession Fees .........................................................................................................................6
13. Incidental Fees ...........................................................................................................................6
14. Re-issuance of Certificates or Statements of Attainment ..................................................7
15. Refunds .......................................................................................................................................7
1. **Purpose**
This Policy and Procedure describes the process Stirling Institute of Australia identifies and manages fees paid by students, and/or employers.

2. **Policy Statements**
This Policy and Procedure applies to all students enrolling with Stirling Institute of Australia.

It is also applicable to the Accounts Department staff who are required to record and issue financial statements to relevant parties.

Stirling Institute of Australia Fees, Charges and Refunds Policy Procedure will be reviewed annually.

Stirling Institute of Australia will issue itemised invoices that clearly state rates charged for each qualification and where a concession applies, the invoice will clearly state the reduced rate.

Stirling Institute of Australia will report, in full, the actual Tuition Fee charged to each individual.

Students are required to pay their fees within thirty (30) days of receipt of invoice. Stirling Institute of Australia will maintain records of all student tuition fees via Xero.

3. **GST**
Accredited training is GST-free; however, GST will be incurred on other expenses such as Training Resources and Enrolment Fees for example.

4. **Responsibility**
The Quality & Compliance Manager is to ensure all requirements of this Policy and Procedure are met.

The Financial Controller is responsible for determining the fee structure in consultation with the CEO.

All staff and clients adhere to Stirling Institute of Australia Policies and Procedures. The Quality & Compliance Manager, with direct access to the CEO, has the responsibility to ensure that Stirling Institute of Australia complies with all of the statements and processes included in this document. They must also maintain these standards across all of the areas of operation of Stirling Institute of Australia.

5. **Procedure**
The student is informed prior to enrolment, of the fees charged by Stirling Institute of Australia depending on the Qualification being undertaken and any government subsidies or loans available, and the student’s eligibility for funding. Stirling Institute of Australia will determine the student’s eligibility funding in accordance with the appropriate funding contract.

Where students are eligible for funding, training will commence within three (3) months from enrolling into the training program, unless a student formally defers their study.

For all enrolments not fully funded, a Fee for Service rate will apply.
6. Fee Charges

Stirling Institute of Australia has set fees and charges in place. Please see the SIA website www.sia.edu.au for all fee details for Victorian Training Guarantee funding, and VET FEE-HELP fee schedules.

How much you pay is determined by:

- the course level you enrol in
- whether you are eligible for a government subsidised place
- successful Recognition of Prior Learning (RPL) or Credit Transfer (CT) application
- any concession entitlements you might attract, and
- whether at Diploma level and above you opt for VET FEE HELP assistance.

All eligible enrolments in Victorian government subsidised training may pay a flat rate Student Services & Amenities Fee in addition to their tuition fees. Incidental Fees to cover essential textbooks and/or materials may also be applicable. Please see the SIA website www.sia.edu.au for all fee details.

Under the VET FEE HELP Scheme you may also incur late submission fees if you submit your application prior to the Census Date, but after the Administrative Date.

7. Eligibility for Government Subsidised Training

To be eligible for Victorian and Commonwealth Government-subsidised training, a student must be an Australian citizen, a New Zealand citizen or holder of a Permanent Visa, and:

- Have not commenced or be scheduled to commence more than two government subsidised courses in 2016 (excluding literacy and numeracy foundation courses), and
- Not have reached the two in a lifetime at each level limit, and
- Not be enrolled in more than two government subsidised courses at any one time in 2016, and
- Be under 20 years of age on January 1, 2016 or
- Be over 20 years of age on January 1, 2016, and
- enrolling in a traditional apprenticeship
- enrolling in VCE or VCAL (Intermediate or Senior)
- enrolling in a course that is at a higher level than your previous highest educational level achieved.

Some exceptions apply for referred asylum seekers and victims of human trafficking, referred workers in transition and referred single and teenage parents.

Students who do not meet the eligibility requirements for a government subsidised place will be charged the Fee-for-Service rates.

8. Fee Payment

The Student Services and Amenities fee is payable at the time of referral or enrolment. Where Tuition Fees are payable, the student has a payment plan created prior to course commencement. Students have a variety of options for payment of their fees including; credit card or direct debit.

Your enrolment is not valid until all of these fees have been paid.
9. Recognition of Prior Learning (RPL) Fees

Recognition of prior learning (RPL) is defined in the Australian Qualification Framework as follows:

Recognition of prior learning is an assessment process that involves assessment of an individual’s relevant prior learning (including formal, informal and non-formal learning) to determine the credit outcomes of an individual application for credit.

If a student declares and can satisfactorily demonstrate before the commencement of an enrolled course that they have had relevant formal & informal training, work experience and life experience, Recognition of Prior Learning (RPL) may be appropriately applied.

Recognition of prior learning is a process that involves an assessment of an applicant’s prior learning that can be credited towards your qualification. A completed RPL kit and application will need to be completed and submitted before considering any recognition of prior learning.

Recognition of Prior Learning (RPL) fee is determined subject to the time involved in assessing the RPL. The RPL Unit of Competency cost is set at 90% of the standard Unit of Competency fee.

10. Credit Transfer (CT)

Credit transfer is defined in the Australian Qualification Framework as follows:

Credit transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications.

If a student declares and can satisfactorily demonstrate before the commencement of an enrolled course that they have had relevant formal training then credit transfer (CT) can be applied to their current course, the student will be eligible for zero tuition fees for the units deemed as CT.

Certified copies of academic transcripts and Statement of Attainments will need to be submitted for review as part of this process before judgement being made by Stirling Institute of Australia. A completed CT Matrix and application will also need to be submitted before considering any credit transfer.

There is no charge for Units of Competency that are granted Credit Transfer.

11. Fee Exemptions

Fee exemptions may apply on the grounds of financial hardship or as outlined in the Victorian Training Guarantee 2016 Guidelines about Fees Section 2. Applications need to be supported by evidence and made in writing to the Operations Manager. Where payment of fees is determined to result in undue hardship the Operations Manager may elect to:

- Waive fees
- Negotiate a payment plan with the student
- Defer requirement for payment of fees to a negotiated date
- Award a Scholarship.

If the student meets the aforementioned criteria, they should contact the Operations Manager for further information on how to apply.
12. Concession Fees

Application for concession is available to all enrolments in Victorian government subsidised training. The concession fee will be 20 per cent of the published standard tuition fee as published on www.sia.edu.au, being the fee that Stirling Institute of Australia would have charged a non-concession government subsidised student in the same course at the same time.

Prior to the commencement of training Stirling Institute of Australia must sight and retain copies of all documentation demonstrating an individuals eligibility for fee concession. Where a concession card is presented to the RTO via a Digital Wallet through a Centrelink Express Plus mobile application, Stirling Institute of Australia must sight and authenticate the card by viewing the card directly through the Centrelink Express Plus mobile application on the cardholder’s mobile device. These cards may not be sighted via a screen shot of the card that is e-mailed or otherwise produced.

12.1.1 General Concessions in Victorian government subsidised training courses

For enrolments in a Victorian government subsidised training courses at the Certificate IV level and below, Stirling Institute of Australia will charge the concession fee to an individual who, prior to the commencement of training, holds a current and valid:

a. Health Care Card issued by the Commonwealth;
b. Pensioner Concession Card; or
c. Veteran’s Gold Card; or
d. an alternative card or concession eligibility criterion approved by the Minister for the purposes of the Victorian Training Guarantee 2016 Guidelines about Fees

12.1.2 Dependent Spouse or child

The concessions provided for in clause 12.1 (a) and (b) also apply to a dependant spouse or dependant child of a card holder.

12.1.3 Job Seekers

For individuals entitled to a concession under clauses 12.1 or 12.1.1 that are also referred Job Seekers with a standard Job Seeker Referral Form; Stirling Institute of Australia must retain a copy of the original Job Seeker Referral Form and return the original to the individual. On enrolment, a copy of this form must also be returned by Stirling Institute of Australia to the Job Seeker’s referring agency.

12.1.3 Indigenous Completions Initiative

Under the Indigenous Completions Initiative, for enrolments in a Victorian government subsidised training course at any level Stirling Institute of Australia will charge the concession fee to individuals who self-identify as being of Aboriginal or Torres Strait Islander descent (and are reported as such through the “Indigenous Student Identifier” field of the Student Statistical Report).

13. Incidental Fees

Additional fees may also be charged for materials, excursions and first aid training, including but not limited to:

Enrolment Related Fees:

- Late enrolment fee (past Administrative Date) - $100
• Request for defer studies, administrative fee - $150
• Payment to mark assignment for a returning student previously found NYC (where training has previously been successfully delivered in full), per assignment - $50
• Rescheduled practical assessment due to failure to attend without prior arrangement/notice - $200

Miscellaneous fees and charges Students may also be required to pay the following:
• Archive search (prior to 2000) - $50
• Copy hard-copy receipt or Balance Statement - $5 (all receipts can be emailed free of charge)
• Cost of Replacement hard-copy Manual (electronic access included in course price) - $75

Printing and photocopying charges (at Cheltenham Campus only):
• Black A4 - single sided 10c/ double sided 20c
• Colour A4 - single sided 20c/ double sided 40c

14. Re-issuance of Certificates or Statements of Attainment

A fee is charged to students who apply for a Certificate or Statement of Attainment to be reissued.
• Replacement Certificates or Statement of Attainments - $40 (excluding postage & handling costs)
• Replacement Record of Results - free as email PDF or $10 per hard copy (excluding postage & handling costs)

15. Refunds

From the date of agreement, there is a ten (10) day statutory “cooling off” period, wherein you may withdraw without incurring any cost or debt.

15.1 Students on a Payment Plan:

Refunds will be available for all students undertaking accredited courses if they apply in writing. Written notification is completed using the ‘Withdrawal Form’ and ‘Application for Refund Form’ and submitted within four (4) weeks of the commencement date of their course.

It is the responsibility of the student to advise Stirling Institute of Australia of their intention to withdraw, by completing the appropriate Withdrawal Form and Application for Refund Form. These forms are available from Stirling Institute of Australia and must be signed by the student.

Student Services and Amenities Fees will only be refunded on a course by course basis, at the discretion of Stirling Institute of Australia.

For students on a payment plan, a pro-rata refund will be calculated based on the number of units completed or the duration of the training, depending on the amount of training delivered to the student.

In the event Stirling Institute of Australia cancels a course, payment received for the training course will be fully refunded.

15.2 VET FEE-HELP Students:
It is the responsibility of the student to advise Stirling Institute of Australia of their intention to withdraw, by completing the appropriate Withdrawal Form. These forms are available from Stirling Institute of Australia and must be signed by the student.

The date of withdrawal will determine the debt incurred. If a student withdraws prior to their first Census Date, a debt will not be incurred. If the student withdraws after the Census Date, then a loan debt for that Unit of Study will be incurred.

Remittance of debt will only be available for students undertaking the VET FEE-HELP loan under exceptional conditions, and only if they apply for Consideration of Special Circumstances by completing the ‘Special Circumstances Form’ alongside written notification of intent to withdraw using the ‘Withdrawal Form’.

For students who made upfront payments, a pro-rata refund will be calculated based on the number of Units of Study passed the Census date at point of withdrawal.

In the event Stirling Institute of Australia cancels a course, payment received for the training course will be fully refunded.

15.3 In the event that the RTO cancels the course, you will be entitled to a full refund.

If the RTO ceases to deliver a course you have already begun, Stirling Institute of Australia has a Tuition Assurance Scheme in place with ACPET. In the event we cease to provide a VET course of study in which a student is enrolled, the student is entitled to a choice of:

a) an offer of a place in a similar VET course of study with a second provider without any requirement to pay the second provider any tuition fee for any replacement VET units (this is known as the ‘VET Course Assurance Option’) OR

b) a refund of the student’s up-front VET tuition fee payments and/or a re-crediting of any FEE-HELP balance for any VET unit of study in which the student is enrolled or commences but does not complete because we cease to provide the VET course of study of which the unit forms part (this is known as the ‘VET Tuition Fee Repayment Option’).