

Name of the Policy:	PP02 Student Fees & Charges Policy and Procedure
Distribution:	All Staff and Students
Entity relating to	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
Reference to HESG	Skills First 2018-19 Contract Section 3 Skills First 2018-19 Contract Schedule 1, Part A, 1.4 Skills First 2018-19 Contract Schedule 1, Part A, 6.1 Skills First 2018 Guidelines about Fees
Related Documents:	Enrolment Form Statement of Fees 2018 Fees and Charges Fact Sheet 2018 Guidelines about Determining Student Eligibility and Supporting Evidence RPL / CT Kit Student Handbook
Statutory References	National Vocational Education and Training Regulator Act 2011 Standards for RTO's 2015 – Clause 5.1 – 5.3 – Informing and protecting students Clause 7.3 – Protecting pre-paid fees by students Clause 3.5 – Accept and provide credit to learners
Legislative Context	Privacy Act 1988. Australian Privacy Principles. Anti-Discrimination Act 1991. Child Protection Act 1999. Vocational Education, Training and Employment Act 2000, Chapter 4: Vocational placement. Work Health and Safety Act 2011. Higher Education Support Act 2003.

Table of Contents

1. Policy.....	3
2. Purpose	3
3. Scope	3
4. Definitions.....	4
5. Requirements, Process & Procedures:	4
5.1 General Guidelines	4
5.2 Collection and management of fees and charges	4
5.3 Payment Plans.....	6
5.4 Concession Fees	6
5.5 Tuition fees	7
5.6 Recognition of Prior Learning (RPL) Fees.....	8
5.7 Credit Transfer (CT).....	8
5.8 Fee Protection Scheme	9
5.9 Accounts & records.....	9
5.10 Refunds.....	9
5.11 Other refunds.....	10
5.12 Refund conditions.....	11
5.13 Procedures	11
6. Appeal	12
7. Responsibility.....	12
8. Review Date	12
9. Version History	12
10. Flow Charts	13

1. Policy

Stirling Institute of Australia (TOID: 21132) (Stirling Institute) ensures it applies fees and charges to students as per the current Ministerial Directions about Fees and related fee tables. This Policy and Procedure describes the process Stirling Institute follows to identify and manage fees paid by students, and/or employers.

The policy also ensures that Stirling Institute adopts a refund policy that is fair to students who have valid reasons for requesting refunds and who give Stirling Institute sufficient notice, while at the same time protecting Stirling Institute from suffering economic loss that may be caused by refund requests that are not submitted within the required timeframe.

NB. This policy applies to all non VET FEE-HELP (VFH). Please see PP02 VET FEE-HELP Fees Charges and Refunds Policy and Procedure for VFH enabled course refunds.

2. Purpose

This policy applies to all domestic VET students enrolled in a course or unit of study at Stirling Institute and provides a broad framework and set of principles regarding the payment of fees and any circumstances relating to this. This includes, but is not exclusive to:

- Government funded students (VTG)
- Self-funded Students (up-front payment of fees and/or payment plan)
- Enrolment Fees
- Cancellation Fees

Fees and charges are calculated and levied to students as per the current guidelines set out in the Service Agreement and any Service Agreement Notifications.

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

Stirling Institute 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 will maintain records of all student tuition fees via Xero.

3. Scope

This policy document applies to all student fees and charges related to training delivered by Stirling Institute, and includes fees and charges for the following:

- Profile courses, including individual units and modules
- Apprentices and trainees
- Short courses and skill sets
- Commercial delivery
- Recognition of Prior Learning (RPL)
- Credit Transfer

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

4. Definitions

Tuition fee is the fee payable for instruction in the course.

Course fee is the total cost of the course which includes but not limited to the tuition fee, services and amenities fees, enrolment fee, administration fee, equipment and resources fee.

Equipment and resources fee means items such as uniform for clinical placement, dressing packs, materials used in nursing labs, practical experience placement book and other learning materials given out in class.

Enrolment fee is the fee payable when an application is made to Stirling Institute for an enrolment to a course or qualification. This fee is normally non-refundable.

Prepaid fee is the fee collected in advance before the relevant services have been provided. Full fee-paying student means a student enrolled in a VET course of study for which Stirling Institute does not receive any funding from a State, Territory or the Commonwealth in relation to the VET student's enrolment in that VET course of study.

Subsidised student (funded fee student) is a student enrolled in a VET course for whom Stirling Institute receives funding from a state or territory (the "subsidising state or territory") in relation to the VET student's enrolment in that VET course of study.

Concession fee means a 20% tuition fee for VTG eligible VET students in any certificate IV or below courses

Goods and services tax (GST) is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.

5. Requirements, Process & Procedures:

5.1 General Guidelines

- 5.1.1 All fees and charges are subject to change.
- 5.1.2 All fees and charges are displayed on the website and in any course information sent to prospective applicants.
- 5.1.3 Current and prospective students must check our website for current fees and charges.
- 5.1.4 Stirling Institute reserves the right to amend the fees and charges at any time to ensure compliance with applicable State and Federal laws.
- 5.1.5 Existing students will be notified of any fee changes within 10 business days on the website or email / face to face or through notices on the notice board and all relevant documents will be updated accordingly.
- 5.1.6 All fees due must be paid in accordance with the agreed terms and conditions. If a student fails to pay the fees within the stipulated time and Stirling Institute has made considerable efforts in reminding the students to pay the fees, Stirling Institute will cancel the enrolment and not issue a Statement of Attainment (SOA) until all fees are paid.

5.2 Collection and Management of Fees and Charges

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

Enrolment related fees:

- Tuition fees are payable at the start of the course
- All payments must be made through cards i.e. master cards or visa cards with other payment methods available on request.
- Late enrolment fee (past Administrative Date) - \$100
- A \$50.00 late fee will apply for all late payments.
- 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
- For RPL, the minimum application fee is \$250.00/unit (refundable once the student successfully goes through the application process) to cover the basic administrative cost and initial assessment by our qualified assessor. The total cost to assess and validate RPL for Unit of Competency is set at 100% of the standard Unit of Competency fee. See PP05 RPL & Credit Transfer Policy and Procedure for further details.

Miscellaneous fees and charges Students may also be required to pay the following:

- Archive search (prior to 2000) - \$50
- Copy of 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

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)

Course re-enrolment fees

- Students who are unable to complete their course within the timeframes outlined in their study plan and have previously been granted an extension must submit an application to re-enrol.
- Fees may apply to re-enrol and will be dependent on the units of competency required to complete. Fees will be calculated as per the current Schedule of Tuition fees.
- Students are required to complete a re-enrolment form available by contacting Stirling Institute. Students will be required to read this policy and the Withdrawal, Deferral and Variation Policy located on the website before submitting the application.

- The Re-enrolment form must be completed together with reasons for the application, dated, signed and emailed to for processing.

Transferring between courses

- Students who wish transfer between course will be required to pay the difference between the courses. Students will not be eligible for a refund for tuition fees already paid.
- Eligibility criteria must be met and a new Course Declaration completed.
- A quote will be provided by Student Services for the new course outlining the tuition fee payable, the duration of the course and any approved Credit Transfers (CT).
- Students will be charged a \$250 administration fee for the change. This fee cannot be paid under any other government funding.

5.2.2 Stirling Institute will not release the Certificates / Transcripts / Statement of Attainment until all fees are paid in full.

5.3 Payment Plans

- 5.3.1 Students may, at the discretion of management, organise to pay their course fees in instalments.
- 5.3.2 All payment plans must be requested in writing 10 business days prior to the commencement of the course. Late applications will not be accepted.
- 5.3.3 The instalment dates are fixed and all payments must be made on or before the due date.
- 5.3.4 Repayments not paid by the due date will attract a \$50 late fee which will be added to the instalment.
- 5.3.5 Payment plans are only available where course fees exceed \$1000.
- 5.3.6 Any student who has an outstanding debt from a previous enrolment will NOT be granted a payment plan.
- 5.3.7 All payment plan decisions are at the discretion of the Business Manager of Stirling Institute

5.4 Concession Fees

Application for concession is available to all enrolments in Victorian government subsidised training. The concession fee will be 20% of the published standard tuition fee as published on [Stirling Institute website www.sia.edu.au](http://www.sia.edu.au), being the fee that Stirling Institute 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 must sight and retain copies of all documentation demonstrating an individual's 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 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.

5.4.1 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 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 2018 Guidelines about Fees

5.4.2 *Dependent Spouse or child*

The concessions provided for in clause 5.4.1 also apply to a dependant spouse or dependent child of a card holder.

5.4.3 *Job Seekers*

For individuals entitled to a concession under the Skills First 2018-19 Contract that are also referred Job Seekers with a standard Job Seeker Referral Form; Stirling Institute 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 to the Job Seeker's referring agency.

5.4.4 *Indigenous Completions Initiative*

Under the Indigenous Completions Initiative, for enrolments in a Victorian government subsidised training course at any level Stirling Institute 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).

5.4.5 All concession evidence documents must be produced at the time of enrolment. All concession documents must remain valid for the duration of the course enrolment.

5.4.6 The students, who cannot produce the concession evidence documents on enrolment day, may pay the concession fee and produce documents not later than five (5) working days after the commencement of training. Failing to produce the documents by this time will result in students being invoiced for non-concessional fee and will be required to pay the difference.

5.5 Tuition Fees

5.5.1 Stirling Institute 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.

How much you pay is determined by:

- the course level you enrol in
- whether you are eligible for a government subsidised place
- successful Credit Transfer (CT) application, and
- any concession entitlements you might attract

5.5.2 The following fee information is provided to each client by the Training Manager & Business Analyst throughout the enrolment process:

- The total amount of all fees, including tuition fees, administration fees, materials fees and any other applicable charges. Refer to Students/Statement of Tuition Fees.
- Payment terms, including the timing and amount of fees to be paid, and any non-refundable deposit/administration fee.
- In some circumstances, student may apply for payment plans to cover course fees. Approval is granted at the discretion of the Business Manager at the Stirling Institute. Terms and Conditions do apply. If payment is more than thirty (30) calendar days late, interest will be accrued daily at

the Federal Government General Interest Charge (GIC) rate. A late fee may be charged and enrolment suspended.

- Stirling Institute will only accept tuition fees in advance up to the maximum amount approved by Stirling Institute tuition assurance provider.
- Cooling off periods that apply.
- Adjustment to tuition fees where a Credit Transfer (CT) or Recognition to Prior Learning (RPL) application is approved.

5.5.3 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.

5.5.4 The Student Services and Amenities fee is payable at the time of enrolment. Students have a variety of options for payment of their fees including; credit card or direct debit. A student may be able to apply for a payment plan prior to course commencement.

5.5.5 Your enrolment is not valid until all of these fees have been paid.

5.5.6 Tuition fee waivers and exemptions

Fee exemptions may apply on the grounds of financial hardship or as outlined in the Victorian Training Guarantee 2018 Guidelines about Fees. Applications need to be supported by evidence and made in writing to the Business Manager. Where payment of fees is determined to result in undue hardship the Business 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 Business Manager for further information on how to apply.

5.6 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.”

5.6.1 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, RPL may be appropriately applied.

5.6.2 RPL 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 submitted before considering any recognition of prior learning.

5.6.3 RPL fee is set at 100% of the standard Unit of Competency fee. A quote will be given at time of initial RPL assessment interview.

5.7 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.”

- 5.7.1 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.
- 5.7.2 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. A completed CT Matrix and application will also need to be submitted before considering any credit transfer.
- 5.7.3 There is no charge for Units of Competency that are granted Credit Transfer.

5.8 Fee Protection Scheme

- 5.8.1 Stirling Institute is covered by ACPET’s Australian Student Tuition Assurance Scheme (ASTAS) to protect any pre-paid fee in excess of \$1500.00.
- 5.8.2 Stirling Institute ensures that the membership with ACPET is maintained and current at all times during the delivery of the learners’ enrolled courses.
- 5.8.3 If Stirling Institute is unable to provide services for which the learner has prepaid, ASTAS ensures:
 - a. the learner will be placed into an equivalent course such that:
 - i. the new location is geographically close to where the learner had been enrolled, and
 - ii. the learner receives the full services for which they have prepaid at no additional cost to the learner; or
 - b. If an equivalent course cannot be found, the learner is paid a refund of any prepaid fees for services yet to be delivered above the threshold prepaid fee amount.

5.9 Accounts & records

- 5.9.1 All accounts and records are maintained and managed by the Stirling Institute accounts team in conjunction with the Stirling Institute Finance Department and as per relevant regulatory requirements.
- 5.9.2 All records in relation to fee-for-service income, VET FEE-HELP loan income, income from government subsidy and refunds are maintained in separate records for easy identification.
- 5.9.3 Stirling Institute keeps records, including evidence, to support any claim for a contribution towards revenue foregone as a result of granting concessions or waivers/exemptions.

5.10 Refunds

- 5.10.1 From the date of agreement, there is a ten (10) clear days statutory “cooling off” period, wherein you may withdraw without incurring any cost or debt.
- 5.10.2 The Refund policy for Stirling Institute will be fair and reasonable to all students
- 5.10.3 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 their intention to withdraw, by completing the appropriate **Withdrawal Form** and **Application for Refund Form**. These forms are available from Stirling Institute 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.
- 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 cancels a course, payment received for the training course will be fully refunded.

5.10.4 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 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:
 - 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
 - a refund of the student's up-front VET tuition fee payments 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')

5.11 Other refunds

5.11.1 The fees paid to Stirling Institute by credit cards must be cleared at the time of the application for refund by the student.

5.11.2 Refunds are applied to tuition fees only.

5.11.3 Refunds will be made to students after deducting any fee owing to Stirling Institute.

5.11.4 The refund will be paid to the same person or body from whom the payment was received on behalf of the student, unless the student/payee gives written directions to pay another party.

5.11.5 Stirling Institute may, at its discretion, refund the student some or all tuition fees where it determines that there are special circumstances.

5.11.6 Applications for refunds under special circumstances must be submitted in writing. The decision to approve or disapprove refund request applications is at the discretion of the CEO of Stirling Institute.

5.11.7 For Government subsidised (funded) students the refund only applies to the portion of fee paid by the student.

5.11.8 Refunds can take up to 21 business days.

5.11.9 The following fees are non-refundable unless the refund conditions (clause 5.12 of this policy) specify any special conditions:

- a. Enrolment fee for all courses

- b. Services and amenities fee
- c. Cost of text books, equipment and other resources cost

5.12 Refund conditions

NB. For all courses other than VET FEE-HELP (VFH) enabled courses. Please see PP02 VET FEE-HELP Fees Charges and Refunds Policy and Procedure for all VFH enabled courses.

Refund for longer courses (2 months and above duration)			
Situation		Refund of Tuition fee	Refund of Enrolment Fee
1	Stirling Institute withdraws/does not deliver the program for which the student has paid due to insufficient numbers.	100%	100%
2	If the student has paid the fees before the enrolment/commencement of the course and he/she does not meet the required skills to complete the course successfully	100%	100%
3	The course ceases to be provided, at any time, after it commences, but before it is completed.	100%	No
4	The course is not provided in full to the student because a sanction has been imposed on Stirling Institute.	100%	No
5	The student withdraws from the course 5 weeks (35 days) prior to the course commencement.	100%	No
6	The student withdraws from the course less than 5 weeks prior to the course commencement.	70%	No
7	The student withdraws from the course after course commencement.	No	No
8	Incidental fees such as services and amenities fee, cost of text books, equipment and resources fee.	Any unspent amount	N/A

5.13 Procedures

5.13.1 Payment Plans

- Student requests a payment plan 10 business days prior to the course commence date.
- Student emails / posts / hands in the request along with required documents.
- Business Analyst receives the request and discusses the application with Business Manager if required. If needed organises a meeting with the student and the Business Manager.
- Business Manager approves/rejects the payment plan.
- Business Analyst records the student's details and payment plan and communicates the payment schedule and the payment methods to the student & Finance Coordinator.
- Business Analyst files the application and approval plan in the relevant file.

5.13.2 Refunds

- Student fills in Refund request form within 10 business days of their decision to discontinue their course.
- Student emails / posts / hands in the form along with required documents.
- Business Analyst receives the form, checks all the relevant systems for any payment due and completes the Refund form and sends it to the Business Manager for approval.
- Business Analyst communicates the decision to the applicant.

- The requested amount after deducting any amount owing to Stirling Institute will be credited to the applicant.
- Business Analyst files the application form in the relevant file.

6. Appeal

A student may appeal against a decision made with respect to fees, including refunds, and the appeal must be lodged in writing according to the processes for appeals as detailed in the Complaints and Appeals Policy and Procedure.

Students have the right to appeal any decision made by Stirling Institute’s administration under this policy. Students must lodge their appeal within 14 days of the decision being made. The affected parties will have access to Stirling Institute’s Complaints and Appeals processes if they think that the decisions made by appropriate authorities are not just and fair in their opinion.

7. Responsibility

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

The Business Manager is responsible for determining the fee structure in consultation with the CEO.

All staff and clients adhere to Stirling Institute’s Policies and Procedures. The Quality & Compliance Manager, with direct access to the CEO, has the responsibility to ensure that Stirling Institute 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.

Any complaints or breaches in relation to this policy should be reported to the Chief Executive Officer in person or by email to: info@sia.edu.au

8. Review Date

12 months from the date of this version, or as required.

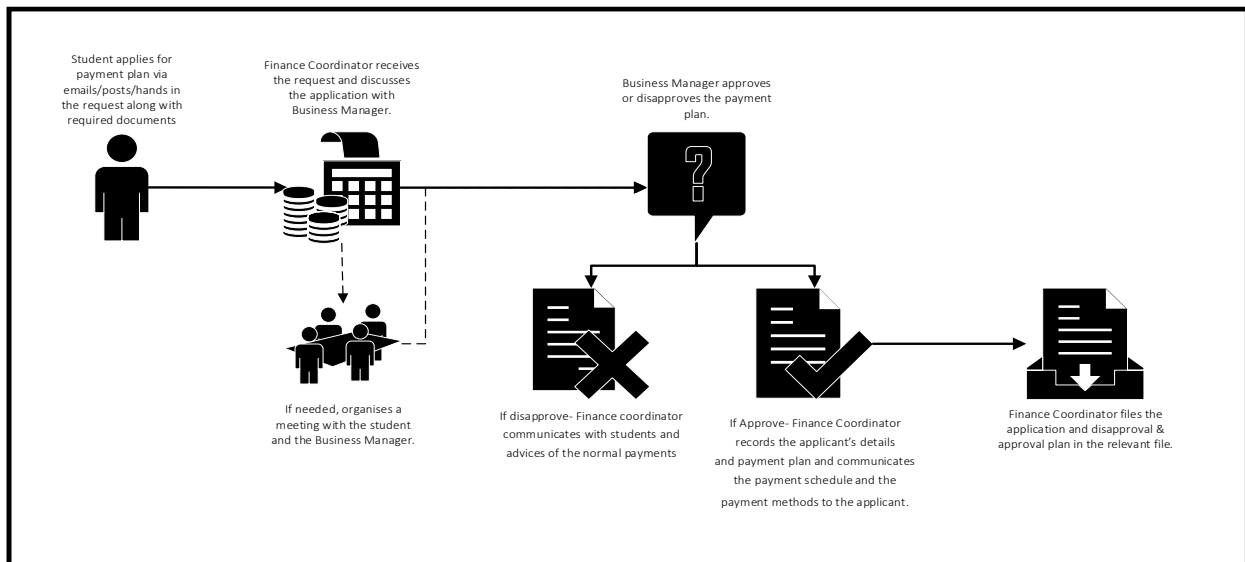
9. Major Version History

Date	Reason For Change	Prepared by	Approved By
Jan 2018	Updated formatting, typographical errors, regulatory changes in line with 2018 requirements	Quality & Compliance Manager (JW)	David Youssf CEO
Aug 2016	Updated formatting, responsibility, scope, definitions, and audit of all sections with minor changes	Quality & Compliance Manager (JS)	CEO (CEO)
Jan 2016	Updated with VET FEE-HELP reform amendments	Laura Roundtree	Anthony Walsh CEO

10. Flow Charts

1. Payment Plan Flow Chart

2016 PAYMENT PLAN PROCESS



2. Refunds Process Flow Chart

2016 REFUND PROCESS

