

|                            |   |
|----------------------------|---|
| <b>Name of the Policy:</b> | <b>PP02 VET FEE-HELP Fees &amp; Charges Policy and Procedure</b>  |
| Distribution:              | All Staff and Students  |
| Entity relating to         | Stirling Institute of Australia Pty Ltd trading as<br>Academy of Hypnotic Science<br>Stirling Institute of Counselling<br>Stirling Institute<br>Stirling Institute of Hypnotherapy<br>Stirling Institute of Business<br>Stirling Institute of Children's Services   |
| Reference to HESG          | NA  |
| Related Documents:         | Enrolment Form<br>Statement of Fees, Schedule of Fees (VET FEE-HELP)<br>2016 Fees and Charges Fact Sheet<br>2016 Guidelines about Determining Student Eligibility and Supporting Evidence<br>RPL Kit<br>Student Handbook  |
| Statutory References       | National Vocational Education and Training Regulator Act 2011<br><br>Standards for RTO's 2015 - Standard 5 each student is properly informed and protected. Clause 5.3 and Clause 5.4   |
| Legislative Context        | Copyright Act 1968.<br>Privacy Act 1988.<br>Australian Privacy Principles.<br>Anti-Discrimination Act 1991.<br>Child Protection Act 1999.<br>Vocational Education, Training and Employment Act 2000, Chapter 4: Vocational placement.<br>Work Health and Safety Act 2011.<br>Higher Education Support Act 2003. |

# Table of Contents

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

## 1. Policy

Stirling Institute of Australia (TOID: 21132) 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 of Australia identifies and manages 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.

## 2. Purpose

This policy applies to all domestic VET students enrolled in a course or unit of study at Stirling Institute of Australia 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 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. Scope

This policy document applies to all VET FEE\_HELP student fees and charges related to training delivered by Stirling Institute of Australia, and the staff who administer refunds.

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

This policy sets out the principles for refunds of tuition fees for student's coverings the refund requirements for the Commonwealth Supported Students – VET- FEE HELP Assistance Scheme student situations and their refunds process.

## 4. Definitions

**Tuition fee** means the cost that is required to run the course.

**Course fee** is the total cost of the course which in most cases 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.

**VET FEE-HELP** is a student loan scheme that helps eligible students pay for all or part of their tuition costs for Diploma level courses only.

**Census date** means the date after which a VET student incurs a debt for the VET units of study in which they are enrolled. Commonwealth Assistance Notice (CAN) is a notice issued by Stirling Institute that includes important information about students' enrolment, any HELP debt students have incurred or student contribution amounts they have paid, and any loan fee they may have incurred.

**Commonwealth Higher Education Student Support Number (CHESSN)** is a unique identification number for students studying in a Commonwealth supported place or accessing a HELP loan.

**Equivalent Full-time Student Load (EFTSL)** is the measure of the study load based on the student undertaking a course on a full time basis over an academic year.

**VFH Student** (for purposes of this policy) refers to students, who are Australian citizens or permanent humanitarian visa holders who will be resident in Australia for the duration of their VET Units of study, and who access VET FEE-HELP for payment of their tuition fees in respect of the VET unit of study in which they are enrolled.

**Unit of VET Unit of Study** is a VET unit of study approved for VET FEE-HELP that a student may undertake with Stirling Institute, for which the student may access VET FEE-HELP assistance to pay for all or part of their tuition 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."

**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. 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 and other payment methods may be available on request.
- For RPL, the minimum application fee is \$150.00/unit (non-refundable) 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 less the upfront administration fee. Where extra work is required by Stirling Institute to further validate an applicant's prior learning, Stirling Institute reserves the right to apply additional charges for additional re-submitted work.

#### 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

## 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 entitled 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 the Course Declaration is required to be 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 VET FEE-HELP Assistance or 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 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 [Stirling Institute www.sia.edu.au](http://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 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 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.

### 5.3.1 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

### 5.3.2 *Dependent Spouse or child*

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

### 5.3.3 *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.

### 5.3.4 *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).

5.3.5 All concession evidence documents must be produced at the time of enrolment.

5.3.6 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.

## 5.4 Tuition fees

5.4.1 Stirling Institute of Australia has set fees and charges in place. Please see the SIA website [www.sia.edu.au](http://www.sia.edu.au) for all fee details for VET FEE-HELP:

### **How much you pay is determined by:**

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

5.4.2 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 course fees, administration fees, materials fees and any other applicable charges. Refer to Students/Schedule 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 accounting department at the College. 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.

5.4.3 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.

5.4.4 VET FEE-HELP students can add their tuition fee to their VET FEE-HELP loan.

5.4.5 VET FEE-HELP students will not be charged the total course tuition fees in one up-front hit.

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

5.4.7 Tuition fee waivers and 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 Training 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.

## 5.5 VET FEE-HELP Census date, withdrawals and variations

5.5.1 Census dates are determined to be minimum 20 per cent of the way between the VET unit of study commencement date and completion date.

5.5.2 Census dates and VET tuition fees will be published on our website before the course commencement date and is accessible to any current or prospective student.

5.5.3 It is the responsibility of eligible VET FEE-HELP students to put in their withdrawal request in writing/email before the Census date. Any request past the Census date will incur the VET FEE-HELP loan.

5.5.4 Stirling Institute may vary a published VET tuition fee and/or a published census date for a VET unit of study if the variation occurs prior to the published census date if:

- a. it does not disadvantage an enrolled student or a person seeking to enrol and
- b. the variation is necessary to correct VET tuition fee and/or the census date due to administrative error or circumstances that did not apply at the time the VET tuition fee or census date was determined.



- 5.5.5 All varied VET tuition fee and/or the census date will be published on our website as soon as practicable.
- 5.5.6 For all VET FEE-HELP students an Invoice Notice will be issued no earlier than 42 days before the commencement date and no less than 14 days before the earliest census date included in the invoice
- 5.5.7 A Commonwealth Assistance Notice with all relevant information will be given within 28 days of the census date

## 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, Recognition of Prior Learning (RPL) may be appropriately applied.
- 5.6.2 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.
- 5.6.3 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 100% of the standard Unit of Competency fee.

## 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 of Australia. 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 SIA 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 two (2) day statutory "cooling off" period, wherein you may withdraw without incurring any cost or debt.
- 5.10.2 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.
  - 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'.
  - If a student withdraws before the census date for a VET unit of study:
    - a. Stirling Institute will refund/re-credit 100% of the tuition fee paid upfront for that unit of study
    - b. Student will not incur VET FEE-HELP debt.
  - If the student withdraws after the census date for a VET unit of study:
    - a. No refund will be provided and/or
    - b. The student will incur the VET FEE-HELP debt.
  - 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.

5.10.3 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:
  - 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 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')
- In the event Stirling Institute of Australia cancels a course, payment received for the training course will be fully refunded.

### 5.11 VET FEE-HELP review, re-credit and remission

5.11.1 In special circumstances students may be eligible for a re-credit of their VET FEE-HELP balance if they withdraw from their VET unit of study after the census date or if they have not completed the requirements for the VET unit of study.

5.11.2 The application for re-credit must be made in writing within 12 months of the last day of the unit of study/last date of withdrawal for a special consideration with relevant evidence documents as determined by Stirling Institute.

5.11.3 Special circumstance may include but not limited to:

- a. Conditions beyond a person's control
- b. Conditions that make it impractical for the person to complete the requirements of the unit
- c. Conditions that worsen on or after the census date of the VET unit of study

(Please refer to Special Circumstances Policy and Procedure for further reference)

## 5.12 Other refunds

- 5.12.1 The fees paid to Stirling Institute by credit cards must be cleared at the time of the application for refund by the student.
- 5.12.2 Refunds are applied to tuition fees only.
- 5.12.3 Refunds will be made to students after deducting any fee owing to Stirling Institute.
- 5.12.4 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.
- 5.12.5 Stirling Institute may, at its discretion, refund the student some or all tuition fees where it determines that there are special circumstances.
- 5.12.6 Applications for refunds under special circumstances must be submitted using the Special Circumstances Form.
- 5.12.7 Refunds can take up to 21 business days.
- 5.12.8 The following fees are non-refundable unless the refund conditions (clause 13 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

## 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 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.

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](mailto:info@sia.edu.au)

## 8. Review Date

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

## 9. Version History

| Date     | Reason For Change  | Prepared by     | Approved By       |
|----------|--|-----------------|-------------------|
| Aug 2016 | Updated formatting, responsibility, scope, definitions, and audit of all sections with minor changes | Jennifer Sorthi | Anthony Walsh CEO |
| Jan 2016 | Updated with VET FEE-HELP reform amendments  | Laura Roundtree | Anthony Walsh CEO |

## 10. Flow Chart

### VET FEE-HELP Re-credit/Remission and Review Process Flow Chart

## 2016 VET FEE-HELP RE-CREDIT/ REMISSION AND REVIEW PROCESS

