

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 <ul style="list-style-type: none"> • 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 Department of Jobs, Skills, Industry and Regions	<ul style="list-style-type: none"> • Skills First 2024-25 Contract (Clauses 5.1-5.2; Schedule 1 Clause 11) • Skills First 2024 Guidelines about Fees
Related Documents	<ul style="list-style-type: none"> • Enrolment Form • Statement of Fees • Student Handbook • Schedule of Fees
Statutory References	<ul style="list-style-type: none"> • National Vocational Education and Training Regulator Act 2011 • Standards for Registered Training Organisations (RTOs) 2015
Legislative Context	<ul style="list-style-type: none"> • 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.

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1. Policy

In accordance with the standards, clauses and contractual requirements relating to fees Stirling Institute of Australia (TOID: 21132) (Stirling Institute) will ensure that all clients and prospective students are aware of the applicable fees, charges and refunds policy prior to enrolling into a course or qualification.

2. Purpose

The purpose of the fees, charges and refund policy is to ensure the practices employed by Stirling Institute are clear and that all staff and prospective clients and students are provided with 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
- Self-funded Students (up-front payment of fees and/or payment plan)
- Third party funded students (employer)

3. Scope

This policy document applies to all fees, charges and refunds levied by Stirling Institute.

4. Definitions

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.”

Fee Concessions means a 20% tuition fee for Skills First eligible VET students in any certificate IV or below courses.

Fee for Service student means a student enrolled in a course of study for which Stirling Institute does not receive any funding from a State, Territory or the Commonwealth in relation to the student’s enrolment in that course of study.

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

Prepaid fee is the fee collected in advance before the relevant services have been provided.

Referring Agency an organisation that is based in the State of Victoria that currently receives funding or is contracted by the Victorian Government or the Commonwealth Government to provide services to children, youth or families.

Recognition of Prior Learning (RPL)

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.”

Statement of fees a document provided to prospective students prior to enrolment with a quote for the total cost to them, for their proposed course of study/enrolment, taking into account their current circumstances (including any eligibility for concession).

Student is an active, on-campus student with a current course enrolment with Stirling Institute.

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. This may be under Skills First or other funded schemes

Tuition fee is the total fee that a student is required to pay.

5. Requirements, Process and Procedures:

General Guidelines

- All fees and charges are displayed on the website and in any course, information provided to prospective students via a ‘Statement of Fees’
- Stirling Institute reserves the right to amend the fees and charges at any time to ensure compliance with applicable State and Federal laws

- Existing students will be notified of any fee changes within 10 business days on the website or email / face to face or through notices and all relevant documents will be updated accordingly
- All persons responsible for payment for fees must sign the statement of fees declaration agreeing to pay fees in accordance with the agreed terms and conditions.

Collection and Management of Fees and Charges

- It is a requirement of Stirling Institute where tuition fees are applicable, these must be paid by the payment timing as agreed upon the statement of fees, or subsequent online form. Payment can be made by cash (\$100 or less), direct deposit, and credit card
- Stirling institute will apply a ten-day cooling off period from the date of the agreement wherein a withdrawal can occur without incurring and cost or debt.

Fees

Stirling Institute has set fees and charges in place. These fees are detailed on the Fees & Charges Schedule and uploaded to website www.sia.edu.au

The following fee information is provided to each client and or prospective student prior to enrolment

- Course code, title and currency
- Course location
- Duration
- Delivery method
- Third party details if any
- The total course fee taking into account any concessions or waivers
- The total amount of fees any other additional charges i.e. reprint of award
- The approximate value of the government contribution expressed in dollars
- Payment options, including the timing and amount of fees to be paid
- Statement of fees disclaimer
- Cooling off periods that apply.

Adjustment to tuition fees where a Credit Transfer (CT) or Recognition to Prior Learning (RPL) application is approved is described in the student handbook and Fees & Charges Schedule

Payment Plans

- Students may, at the discretion of management, organise to pay their course fees in instalments.
- All payment plans must be agreed upon prior to the commencement of the course
- The instalment dates are fixed, and all payments must be made on or before the due date
- Instalment dates will take into consideration the delivery schedule of the program, see refunds section for further details
- All payment plan decisions are at the discretion of the Data and Finance Manager and or Director of Learning Stirling Institute
- In the event of a 'declined' payment via a payment plan (e.g. change of account details, insufficient funds), you may incur an additional \$50 fee per declined payment.

Fee Concessions

Application for concession is available to all enrolments in Victorian government subsidized training if studying at a Certificate IV level or below. The concession fee will be 20% of the published standard tuition fee as published on Stirling Institute's www.sia.edu.au, being the fee that Stirling Institute would have charged a non-concession government subsidized student in the same course at the same time.

Concession fees apply in the following circumstances:

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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:

- Health Care Card issued by the Commonwealth;
- Pensioner Concession Card; or
- Veteran's Gold Card; or
- an alternative card or concession eligibility criterion approved by the Minister for the purposes of the Skills First Guidelines about Fees.

2. Dependent Spouse or child

- The concessions provided for above also apply to a dependent spouse or dependent child of a card holder.

All concession evidence documents must be produced prior to commencement of training. SIA staff will sight and retain evidence of Fee Concession entitlement by:

Sighting	Retaining
One of: <ul style="list-style-type: none"> ● the original card ● correspondence from the card issuer confirming a concession is granted to the individual and they may commence claiming their entitlement ● the concession card displayed on a Digital Wallet through a Centrelink Express Plus mobile application on the cardholder's mobile device. The digital card may not be sighted via a screen shot of the card that is e-mailed or otherwise reproduced. 	A written declaration attached to the student's file stating that the evidence has been sighted, showing the: <ul style="list-style-type: none"> ● name of your authorised delegate who ● sighted the evidence; ● date the evidence was sighted; ● concession holder's name; and ● card type
Or	
the equivalent record of a concession card as extracted from Centrelink Confirmation eServices by the Training Provider.	An extract from Centrelink Confirmation eServices showing the card type and the date the extract was made.
Or	
<ul style="list-style-type: none"> ● confirmation from a Gateway Service Provider that it has connected to the Commonwealth Government's Document Verification Service (the DVS) and verified that an individual's name and concession card number match a current and valid record of concession entitlement in the DVS; and ● information from the student about the type of concession card they hold 	<ul style="list-style-type: none"> ● a transaction record generated by securely logging in to the administrative platform provided by the Gateway Service Provider, that shows: <ul style="list-style-type: none"> ○ the individual's name; and ○ that their name and concession card number were verified to match a current and valid concession entitlement in the DVS; ● a record of the type of concession card the student holds attached to the student file.

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.

The following types of students are entitled to receive a Fee Concession whether or not they hold one of the concession card types listed above:

Under the:	a student can receive a Fee Concession for:	if they:	and the Training Provider must sight and retain:
Asylum Seeker VET Program	An enrolment in a skill set and a program at Certificate IV level and below.	<ul style="list-style-type: none"> • Self refer and are eligible to participate in the Asylum Seeker VET Program or • are referred to training by the Asylum Seeker Resource Centre or the Australian Red Cross. 	N/A. The evidence the student is eligible to participate in the Asylum Seeker VET Program (as specified in the Guidelines About Eligibility) is the evidence of their entitlement to concession.

Fee Waivers

Fee Waivers may apply on the grounds of financial hardship or as outlined in the Skills First Guidelines about Fees. Applications need to be supported by evidence and made in writing to the Data and Finance Manager and or Director of Learning. Where payment of fees is determined to result in undue hardship the Data and Finance Manager and or Director of Learning 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 Data and Finance Manager and or Director of Learning for further information on how to apply.

For students referred under one of the following initiatives a fee waiver will be applied and the detailed evidence must be sighted and retained:

Circumstance	SIA must grant Fee Waiver if:	SIA must sight:	SIA must retain:
Judy Lazarus Transition Centre	The student is from the Judy Lazarus Transition Centre (as a prisoner within the meaning of the Corrections Act 1986).	Written confirmation from the management of the Judy Lazarus Transition Centre.	A copy of the written confirmation from the management of the Judy Lazarus Transition Centre.
Young people on community based orders	The student is required to do training under a community based order made under the Children, Youth and Families Act 2005 (the CYF Act).	Written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety that the student is required to do training under a community based order made under the Children, Youth and Families Act 2005 (the CYF Act).	A copy of the written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety.
Skills First Aboriginal Access fee waiver	the student self identifies as being Aboriginal or Torres Strait Islander descent and is reported as such through the 'Indigenous field of the Student Statistical Report) and is enrolling in any program	N/A	A copy of the enrolment form on which the student self-identified as indigenous.

Recognition of Prior Learning (RPL) Fees

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

RPL fee is charged at 50% of the standard tuition fee rate for fee for service and government funded students. If a student applies for RPL and the application is unsuccessful, there will be no refund.

Credit Transfer (CT)

If a student declares and can satisfactorily demonstrate before the commencement of an enrolled unit, 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.

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

Accounts and records

All accounts and records are maintained and managed by the Stirling Institute Data and Finance Department and as per relevant regulatory requirements. A different account code within our chart of accounts is used to distinguish between funds received from government subsidized training and fee for service enrolments.

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.

Refunds

- Tuition Fee -from the date of agreement, there is a ten (10) clear days statutory “cooling off” period, wherein students may withdraw without incurring any cost or debt. Cancellations post this cooling off period will not be granted unless granted through special circumstances
- Fees paid in advance or paid through a payment plan – a pro-rata fee will be calculated based on the duration of the training.

For example:

Total Fee Amount	\$12,000.00
Total Duration of Training Program	52 Weeks
Weekly Tuition Fee	\$230.77
Number of weeks between Program start date and student written notification of intent to withdraw	20 weeks
Total Fee (may result in additional payments required or a refund to be paid)	\$4,615.40

- If a student applies for RPL and the application is unsuccessful, there will be no refund
- If a place is not offered in the course, the student will receive a full refund
- The refund will be paid to the same person or body from whom the payment was received on behalf of the student
- Stirling Institute may, at its discretion, refund the student some or all fees where it determines that there are special circumstances
- 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
- For Government subsidized (funded) students the refund only applies to the portion of fee paid by the student

- Refunds can take up to 21 business days.

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 Data and Finance Manager is responsible for determining the fee structure in consultation with the Director of Learning.

All staff and clients adhere to Stirling Institute's Policies and Procedures. The Quality & Compliance Manager, with direct access to the Director of Learning, 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 Director of Learning in person or by email to: info@sia.edu.au

8. Review Date

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

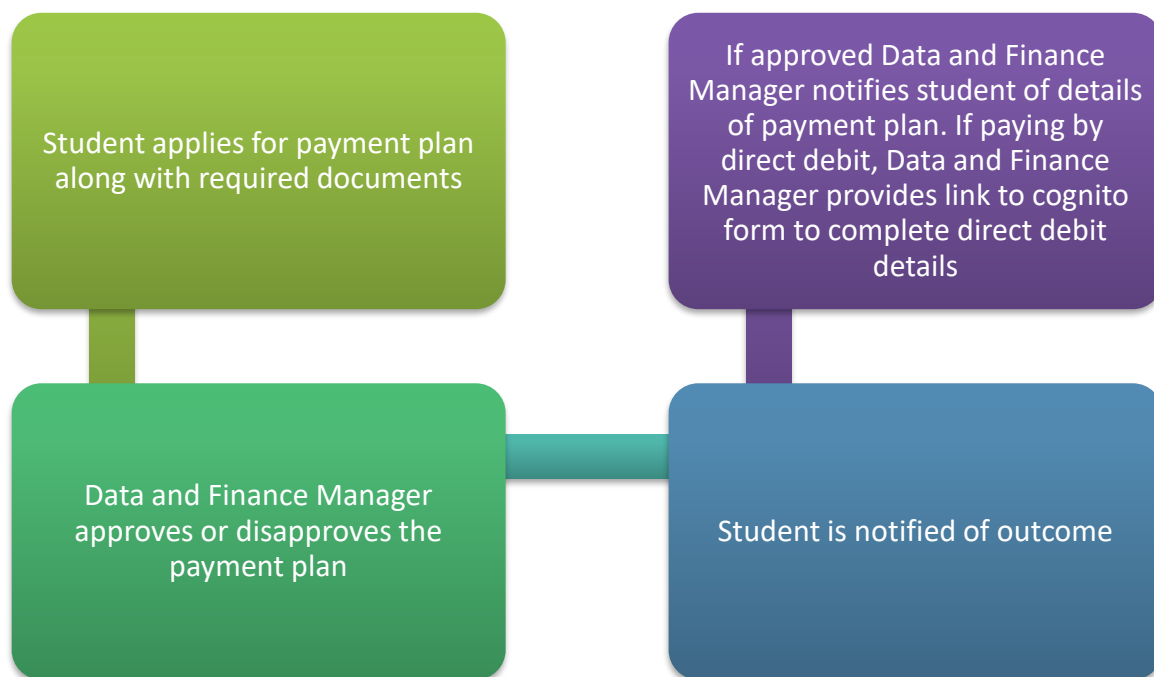
9. Major Version History

Version Number	Date	Reason for Change	Prepared by	Approved By
V9.0	Feb 2024	Updated reference to Department of Jobs, Skills, Industry and Regions. Updated evidence requirements for concessions. Addition of new fee waiver for Skills First Aboriginal Access fee waiver.	Quality & Compliance Manager (GDS)	Director of Learning (DY)
V8.0	Feb 2023	Updated reference to HESG	Quality & Compliance Manager (GDS)	Managing Director (DY)
V7.2	May 2022	Updated reference to HESG	Quality & Compliance Manager (GDS)	CEO (DY)
V7.1	May 2021	Updated reference to HESG	Quality & Compliance Manager (GDS)	CEO (DY)
V7.0	December 2020	Updates to terminology in line with Guidelines About Fees 2021 Additional details in relation to COVID-19 response – Funding to Deliver Infection Control Skills Sets and JobTrainer	Quality & Compliance Manager (GDS)	CEO (DY)
V6.0	November 2020	Updates to Terminology Updates to Fee Waivers Remove of 'will not accept more than \$1500 in advance' as we are now supported under the Tuition Fee Assurance Scheme	Data and Finance Manager (HK)	CEO (DY)
V5	February 2019	Updated roles and responsibilities, updated definitions to include referring agency and update to statement of fees to include hourly rate	Quality & Compliance Manager	CEO
V4	December 2018	Update to references relating to 2018	Quality & Compliance Manager	CEO
V3.0	September 2018	Major change to policy and procedure	Quality & Compliance Manager	CEO
2018_v2.0	July 2018	Updated formatting and typographical errors	Quality & Compliance Manager	CEO (DY)
2018_v1.0	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

Payment Plan Flow Chart



Refunds Process Flow Chart

