

Fees, Charges and Refunds Policy

(Domestic Students)



Purpose

This policy is designed to ensure that CAC effectively calculates, manages and inform fees, charges and refunds to all students studying at CAC for courses within its scope adhering to the Standards for Registered Training Organisation.

The purpose of the policy is to outline the refund procedure that Central Australian College (CAC) follows to ensure integrity, accuracy and currency of fees and charges collected from the local students.

Scope

This policy applies to all the local students enrolled at CAC under the Standard Skills First Contract, VET Student Loan and Fee for Service. The RTO Manager is responsible to ensure integrity, accuracy and currency of the fees, charges, and refunds with the supporting assistance from the Student Administration and the Accounts Manager.

Relevant standards, acts and legislations

The policy is governed by

- SRTO 2015 Standard 5 Clause 5.3 and 5.4 as well as Schedule 6;
- Standard VET funding contract Skills First Program Clause 16 Enforcement; Schedule 1 Part A Clause 5; Part C Clause 11, 12.4. b, and 16.
- VRQA's Essential Condition 5 Financial Management.
- VET Student Loans Act 2016

Definitions

Terms	Definitions
Administration fees	The Administration Fee is a non-refundable fee that may be charged to students for providing services to the students.
Authorised delegates	An authorised delegate means an employee/s of the RTO who has been formally delegated the function of selection and recruitment from the CEO or equivalent and signed the Authorised Delegates Register.
CAC	Central Australian Institute of Technology trading as Central Australian College
CAN	Commonwealth Assistance Notice

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Census Date	A date by which enrolment may be cancelled without incurring tuition fees for the course or a part of the course for eligible students for student enrolled under the VET Student Loan Scheme
Course start/ Commencement date	Course Commencement Date means the date of first scheduled training for the first unit of competency towards the completion of the qualification in which the Eligible Individual Skills First Program has enrolled.
Eligible Individual Skills First Program	Eligible Individual means an individual who is eligible for training subsidised through the Skills First Program in accordance with the eligibility requirements specified in the Standard VET Funding Contract
Eligible Individual VET Student Loan Scheme	Students who would meet the eligibility criteria outlined for VET Student Loans Scheme for fee payment
Evidence of Concession/Waiver/Exemption means	Evidence of Concession/Waiver/Exemption means evidence of an Eligible Individual's entitlement to concession tuition fees, or to a waiver of or exemption from tuition fees for training subsidised through the Skills First Program, in accordance with the Guidelines about Fees.
Fee for Service	Full fee-paying students who have not opted for Government subsidised training or VET Student Loan
Government Subsidised Courses	The courses that are subsidised by the Department of Education and Training Victoria under the Skills First Program
Guidelines	Guidelines about Fees Published by the Department of Education and Training Victoria under the Skills First Program
Material Fees	A non-tuition fee charged for the cost of providing course materials, textbooks, student guides and resource materials that are retained by the student as their personal property. It is a one-off fee per course and is non-refundable after the course has started.
SRTO 2015	Standards for Registered Training Organisations. A legislative instrument describing the minimum standards to be met by RTOs through the VET Quality Framework. http://www.asqa.gov.au/about-asqa/national-vet-regulation/vet-quality-framework.html
Training Plan	An outline of the timetable for units to be completed by the student enrolled in a particular course of study, agreed upon by both the trainer and the student.
Tuition Fees	The Tuition Fee is a compulsory academic fee payable by the students for enrolled Courses offered by the College. It excludes course material fee.
Registered Training Organisation (RTO)	A training organisation authorised to deliver VET Programs and courses.

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SVTS	Skills Victoria Training System
Statement of Fees	Statement of Fees means a document for each Eligible Individual that sets out fee and other information required by the National RTO Standards and the Guidelines and Fees.
Statement of Covered Fees	A written statement given to a student enrolled in a course, stating as to whether or not the enrolment is accepted on the basis that some or all of the tuition fees for the course will be covered by a VSL. Where tuition fees are covered by a VSL, they are known as ‘covered fees’
Student Management System	Student database management system
VET Funding contract	VET Funding Contract means the Standard VET Funding Contract and includes all schedules, annexures, attachments, plans and specifications and exhibits to it.
VTG	Victorian Training Guarantee Program means the program of that name and any of its predecessors.
VRQA	VRQA means the Victorian Registration and Qualifications Authority.
VET Student Loans Fee Notice	The VSL Fee Notice is issued at least 14 days before the census day, to all the students enrolled in a course who are potentially eligible for the VET Student Loan Scheme

Policy

1. Central Australian College must inform prospective students about accurate fees and charges. Accurate fees and charges are published in website and relevant marketing collateral (print) to ensure that correct information is provided to students prior to enrolment
2. CAC must ensure to calculate and levy correct fees and charges to the funded students under VET funding contract.
3. Central Australian College ensures integrity of the fees and charges that are applied to all students without any discrimination.
4. Central Australian College must test any individuals’ eligibility for training subsidised through the Skills First Program and any relevant concession or exemption/waiver of tuition fees in accordance with the Guidelines about Determining Student Eligibility and Supporting Evidence.
5. Central Australian College ensures timely reporting of the student statistical data every month through the student management system.
6. Central Australian College will retain evidence and make available to the Department or its auditors or reviewers for audit or review or investigation purposes evidence that CAC has received any and all fees from eligible individuals that has been reported via SVTS.

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7. CAC will check a student's entitlement for a Fee Concession as part of enrolment and prior to the commencement of training.
8. Central Australian College will provide refund of tuition and service fees paid for students who have formally withdrawn from the course within the prescribed timeframes and where they have supplied accurate personal and bank account information to enable a refund to be issued.
9. Central Australian College will provide refund of tuition and service fees for students under the VET Student Loan scheme for students who have formally withdrawn from the one or more units by submission of withdrawal form prior to the unit census date.
10. Students formally withdrawing from course or units outside the stated timeframes are not eligible for a refund of tuition or service and amenity fees.
11. Central Australian College will does not require the students to pay the fees Pre Training Review and Language, Literacy and Numeracy Test.

Procedures

Please note: The Fees and Refunds Procedure must be read by keeping in mind that Central Australian College has three cohorts of local students categorically divided according to the fee payment options:

1. Government subsidised training
2. VET Student Loan Scheme
3. Fee for Service

1. Ensuring accurate procedure for informing potential students about Fees and Charges:

- i. Standard Tuition Fees payable for each enrolment, and all other fees associated with government subsidised training including but not limited to any student services and amenities fees, fees for goods, services or materials and administration fees are published in the local student page in the CAC website at <https://cac.edu.au/fee-payment-options/>. Website is maintained and updated by Marketing- Website Support and Development.
- ii. Standard Tuition Fees payable and itemised list of all the other fees are decided by the Management team and updated and provided to the Marketing Website Support and Development Team by Accounts/ RTO Manager.

Government Subsidised Training

- iii. Each Eligible Individual for Government Subsidised Training is provided with a Statement of Fees with a quote for the total cost to them, for their course of study/enrolment, considering their current circumstances (including any eligibility for concession).

VET Student Loan

- iv. List of Central Australian Courses approved for VET Student Loans is published in the website including information related to eligible course and VET Student Loan Cap in <https://cac.edu.au/fee-payment-options/>
- v. Census day related to VET Student Loan Scheme for eligible courses are published in the

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- vi. CAC website <https://cac.edu.au/fee-payment-options/> Statement of covered fees is given to the student after the student enrolls in the course and before the first census day of the course which includes information to ensure that student understands that the following:
 - (a) that the fees are not for tuition;
 - (b) the purpose of the fees;
 - (c) the student's total liability for the fees;
 - (d) when and how the fees are to be paid.
- vii. VET Student Loans Fee Notice is given to students who are enrolled in an approved course who are potentially eligible for VSL and those who have applied for a VSL
- viii. CAN notice is issued to the students at least 28 days after the census day.

Fee for Service

- ix. Fees for the courses currently delivered by CAC is listed in the Indicative tuition fees schedule and is published in the CAC website <https://cac.edu.au/fee-payment-options/> Fee for Service tab.
- x. For Fee for service students CAC may accept payment of no more than \$1000 from each individual student prior to the commencement of the course. Following course commencement, CAC may require payment of additional fees in advance from the student but only such that at any given time, the total amount required to be paid which is attributable to tuition or other services yet to be delivered to the student does not exceed \$1500.

2. Ensuring accurate procedure for calculating Fees and charges:

A. Government Subsidised Training

- i. Tuition Fees are calculated according to the Victorian Ministerial Directions for the amount per scheduled hour based on the course classification, subject to concessions and exemptions. Additional fees and charges may apply for the actual cost of materials and services. For full details please visit the Department of Education and Early Childhood Development website <http://www.education.vic.gov.au>. The fees and charges for Fee for Service (full fee paying) students are available from the CAC website: <https://cac.edu.au/fee-payment-options/>
- ii. Central Australian College ensures integrity and accuracy of fees and charges by internal review of the regulatory requirements relevant to fees and charges, followed by risk assessment along with rectification is undertaken to conclude the correct fees and charges for the following year. A review of fees and charges also takes place at the end of the fiscal year upon undertaking the financial analysis and market study.
- iii. Central Australian College, under VET funding contract is listed to provide government funding for courses delivered within the CAC's funded scope. A course may be fully funded under SVTS or partially funded which can be determined from the Victorian Government contract guidelines.
- iv. CAC reports (in cents) the actual tuition fee per hour charged to each Eligible Individual for training subsidised through the Skills First Program via the Client Tuition Fee field in the Student Statistical Report.
- v. CAC reports (as a rounded-up dollar amount) any non-tuition fees charged to each Eligible Individual in connection with training subsidised through the Skills First Program, including any materials and equipment costs charged to the Eligible Individual, via the Client Fees –

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Other field in the Student Statistical Report.

- vi. Pre-requisite Units of Competency
Central Australian College may charge the student or employer for the delivery or assessment of pre-requisite units. This applies where government funding is not provided for delivery of pre-requisite units of competency. These must be completed prior to the start date of the Training Contract.

B. Fee for Service and additional employer contribution

- i. All fee-for-service charges are disclosed to the student as well as the employer at the time of the participant's enrolment. RTOs may negotiate additional fees contribution from an employer. This can be a full fee-for-service or a partial fee-for-service to cover additional charges and delivery costs beyond the government's contribution.
- ii. Enrolment fees and tuition fees which apply to Australian Apprenticeship Training Contracts (including Traineeship) are calculated in line with Victorian Government Contract Guidelines.
- iii. The Statement of Fees are provided to the student and/or employer before the training contract has been registered and training has commenced.
- iv. Central Australian College regularly reviews the SVTS website for any notifications published for Fees and charges and continuously modifies fees and charges as per the Victorian guidelines provided under contract notification by following the continuous improvement procedure outlined in Continuous Improvement Policy and Procedure.

C. Students with concession and fee exemption

- i. Full or part fee exemption/concession from the total tuition fees is applied in accordance with most current Guidelines about Fees. For enrolments in courses at the Certificate IV level and below, the Training Provider must 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;
 - Veteran's Gold Card; or
 - Pensioner Concession Card; or
 - an alternative card or concession eligibility criterion approved by the Minister for the purposes of these Guidelines.
- ii. If a student is entitled to a Fee Concession, CAC must charge no more than 20% per cent of its published standard tuition fee, being the fee that the Training Provider would have charged a non-Fee Concession Skills First Student in the same program at that time.
- iii. Concessions may also apply to the dependent spouse or dependent child of a card holder.
- iv. A copy of the relevant concession card specified is recorded in the student file.
- v. Central Australian College conducts internal audits and is subject to external audits to verify that its fees, charges and refunds policies and procedures are in line with relevant government funding and refund guidelines. The audit reports are updated and rectified by following the continuous improvement procedure.
- vi. All concession and fee exemption details are available from CAC website at <http://cac.vic.edu.au/government-funded-course-melbourne/course-fees/>.

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D. VSL Students Fees

- i. VSL Fees are calculated by the RTO operations Manager and approved by the CEO.
- ii. Once approval by the CEO the Compliance and Marketing Team will organise to publish the fees and charges information in the CAC website and in all the other places required to meet compliance requirements.
- iii. Payment due dates: Where a student elects to access government fee help schemes the student is obliged to lodge appropriate documentation prior to census date.
- iv. CAC must give a student enrolled in an approved course a 'VET Student Loan Fee Notice'. This requirement applies in relation to students who are enrolled in an approved course who are potentially eligible for VSL and those who have applied for a VSL. The VSL Fee Notice must be issued at least 14 days before the census day. The fee notice must be sent:
 - (a) to the student's personal email address as advised by the student; or
 - (b) to the student's postal address as advised by the student; or
 - (c) to the student by another method agreed to by the student
- v. The statement of covered fees is given to the student after the student enrolls in the course and before the first census day for the course. This includes the The Commonwealth Assistance Notice (CAN) must be issued at least 28 days after the census day. The fee notice must be sent:
 - (a) to the student's personal email address as advised by the student; or
 - (b) to the student's postal address as advised by the student; or
 - (c) to the student by another method agreed to by the student
- vi. Separate fees will be charged for Course related goods or services that students have the choice of acquiring from a supplier other than the provider and are for: equipment or items that become the student's physical property and are not consumed in the course OR food, transport and accommodation costs associated with the provision of field trips that form part of the course
- vii. Student's HELP balance can be re-credited under Part 6 of the Act, please refer to the VSL Students Fees Recrediting Procedure

3. Procedure for publishing information about fees and charges:

Adhering to the regulatory requirements, Central Australian College ensures compliance with the SRTO 2015 Standard 5 Clause 5.3 and 5.4. The Compliance Manager along with the RTO Operations Manager is responsible to review the fees and charges published in the Central Australian College website and other print collaterals, which includes applications forms, brochures, flyers and other relevant marketing materials by strictly following the process outlined under the continuous improvement procedure. (Refer to Continuous Improvement Policy and Procedures for more details)

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Central Australian College ensures that students are well informed prior to enrolment about the fees and charges applicable to enrol in the course delivered by Central Australian College within its scope of registration via

- a. the CAC website:
 - i. Indicative Tuition fee for an academic year is updated in CAC website after review as mentioned above. All the prospective students are guided towards the fee and refund policies and procedures prior to enrolment whether via one on one consultation or via marketing collaterals.
- b. Print Collaterals

Print collaterals such as college prospectus, flyers and student handbooks are regularly updated to include indicative tuition fee and charges for that year.

4. Refund Procedure

A. Refund procedure for Fee for Service Students

Refunds include:

- i. Requests for refunds must be made in writing and submitted within the timelines specified. The College must have had received funds in order for any refunds to be made available (i.e., cheques are cleared, telegraphic transfers have been received);
- ii. Any debts to the College must be paid in full or the outstanding amounts will be deducted from the refund.

College default

- iii. In an unlikely event that the College is unable to start or continue to deliver the course after a period of commencement (known as College Default), the Student can choose to accept either:
 - a. a refund of the course fees, which will be issued to the Student within 14 days; or
 - b. to be placed in an alternative course with the College or another provider. If the Student chooses placement in an alternative course, the Student must sign a new written agreement to indicate the student has accepted the placement.
- iv. If the student chooses to receive a refund of the course fees after commencing the course, the College will calculate the unspent portion of the tuition fees paid to date (i.e. tuition fees the student has paid for but has not been delivered by the College). The refund will be paid within 14 days on which the course ceased to be provided.

Student defaults and withdrawal

- v. When student defaults or where written notice of withdrawal is received by the College before the agreed start date of the course, the refunds will be calculated only on the prepaid tuition fees.
- vi. Refund will not be applicable on the tuition fee paid which is due at the time of student

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- default.
- vii. If the refund application is approved, refunds will be made available within 28 days (20 working days) of written notification being received by the College.
 - viii. If you withdraw from the course in the middle of the term, you will be liable to pay the full-term fees.

B. Refund Procedure Government Subsidised Training

If you officially withdraw before classes have started or within four weeks after the official commencement of the course (not units), you will be eligible for a full tuition and amenity fee refund, less a portion of the fees for materials that you may have already expended.

No tuition fee refund applies for withdrawals after four weeks after official course commencement. Materials fee refunds will be dependent upon the time elapsed and materials already purchased/supplied/utilised at the time of your withdrawal.

In special circumstances where the tuition fees has not been charged to the participants, no refunds will be provided.

C. Refund Procedure VET Student Loan Scheme

- i. Student will not be charged for withdrawals on or before the census day from a unit of study, part of a course or whole course, CAC must not charge:
 - a withdrawal fee
 - an administration fee
 - a fine or penalty
 - a fee determined to be a disincentive to withdrawing from a unit, part of a course or whole course any portion of the tuition fees for the unit, part of the course or entire course from which the student is withdrawing
- ii. The above statement applies to all the tuition fees for the course or part of the course to which the census day relates. Therefore, it includes:
 - VSL covered fees
 - any gap fees
 - upfront payment of tuition fees
 - gap fees or tuition fees paid through a loan from the provider.
- iii. Where the student has paid tuition fees upfront or through a loan from CAC, CAC will refund this amount to the student.

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5. Recording and reporting procedure through student management system

Record keeping procedure is managed by the Administration Team. Upon student withdrawal Student Administration Team:

- i. Checks for any outstanding fees/fines.
- ii. Calculates refund due depending on upfront payments made and/or payment plan instalments made up to point of withdrawal.
- iii. Reduces or cancels any payment plans as relevant depending on payment instalments made at point of withdrawal.
- iv. Where a refund is due, raises refund request within the Student Management System, or where manual refund process required raises manual refund request.
- v. Refund processed within the prescribed timeline.

Policy Reference

- SRTO 2015: Standard 5 Clause 5.3 and Schedule 6
- 2022 Standard VET Funding Contract
- Guidelines about Fees Skills First Program
- Victorian VET Student Statistical Collection Guidelines
- VSL manual for VET Providers
- VSL ACT 2016
- VSL Rules 2016

Relevant Policies and Procedures

- Continuous Improvement Policy and Procedures
- Record Management Policy and Procedures
- VRQA Essential Conditions and Standards for Continuing Registration
- VET Student Loan Recrediting Policy and Procedure
- Domestic Students Withdrawal and Cancellation Policy and Procedure
- Complaints and Appeals Policy and Procedure

Relevant Documents and Forms

- Indicative tuition fee
- Domestic Student Withdrawal Form
- Refund Application Form
- Statement of Fees
- Statement of Covered Fees
- Commonwealth Assistance Notification
- VSL Student Loans Fee Notice

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