

Policy name:	EN1 Fees and Refunds Policy	Version:	8.0
Policy owner:	Chief Financial Officer		
Approved by:	Quality and Compliance Manager		
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SECTION 1 - INTRODUCTION

PURPOSE

This policy outlines the guidelines in which the RTO sets its fees and determines refunds for its accredited courses and services in line with the SRTOs and other relevant Federal and State funding contracts including VSL, Victorian Skills First Program and New South Wales Smart and Skilled Contract.

SCOPE

This policy applies to all employees of Selmar Institute of Education (#121531) in relation to fees and charges defined and distributed. This policy includes all regulatory, contractual and legislative requirements that fall under the RTOs obligations.

DEFINITIONS

- The Act** - Refers to the *VET Student Loans Act 2016*.
- Adjusted price** – where an eligible enrolled learner in NSW Smart and Skilled funded courses receives an RPL or CT as evidenced on the Notification of Enrolment, the prescribed price set by the Department is adjusted in accordance with the standard formula as outlined in the Smart and Skilled Fee Administration Policy.
- Cancellation** – Withdrawal of enrolment in a course, contextualised for whether provider or learner initiated the withdrawal.
- Census date** – The day the learner incurs financial liability for the unit of study.
- Covered fees** – The amount of the course tuition fees to be covered by a VET student loan
- CHESSN** – Commonwealth Higher Education Student Support Number
- Cooling off period** – a period of time after a sale contract is agreed during which the buyer can cancel the contract without incurring a penalty.
- Deferral** - Temporary postponement of commencement or continuation of a course.
- The Department** – refers to the Australian Government Department of Education and Training, Department of Education and Training Victoria or the NSW Department of Education.
- eCAF** – electronic Commonwealth Assistance Form, used as part of the VSL application process.
- VSL** – stands for VET Student Loans.
- Gap fee** – The difference between the covered fees and the total tuition fee for a course.
- SRTOs** – stands for Standards for Registered Training Organisations (RTOs) 2015.
- Impracticable** – means not practicable, that which cannot be put into practice with the available means.

RTO – stands for Registered Training Organisation and in this case means the Selmar Institute of Education (#121531).

Tuition fee - The total fees for the course (including the covered fees plus any gap fee)

SMS – Student management system, in this case aXelerate.

Unit of study – A part of the VSL process, a unit of study may comprise of a group of units of competency or an individual unit of competency. Various stringent rules apply to providers in regards to units of study such as determining census days, publishing fees, issuing notices, reporting fees and completions, and withdrawal and penalty provisions.

SECTION 2 – POLICY

FEES AND CHARGES

- Prior to enrolment, all potential learners are provided with the full details regarding tuition fees and any other charges associated with the course they wish to enrol in. Fees are provided verbally by the Business Development Consultants and Course Advisors and published on our website <https://selmar.edu.au/course-fees-funding/>.
- Prior to enrolment, all potential learners are advised of any implications their enrolment and commencement into the course may have on their eligibility for future government funding.
- For VIC and NSW government funding purposes, the RTO verifies submitted evidences of eligibility (ID documents) by sighting original or certified copy and retaining a copy on the SMS.
- Where the evidence of eligibility has not been sighted as detailed above, the RTO representative verifies ID using an online Document Verification System (DVS), such as Green ID.
- VSL has a comprehensive evidence of eligibility process that can be found in the EN2.1 Application and Enrolment Procedure and also the VSL Manual for Providers.
- For concession card verification, the RTO uses Centrelink Confirmation eServices. Please refer to the *EN2.1 Application and Enrolment Procedure* for further details.
- Learners who do not present evidence of concession at enrolment will be given the opportunity to provide proof prior to commencement of the course. If the learner is unable to do so, they will be charged the full tuition fee payable for the course.
- This Policy is provided to all learners prior to enrolment and is made available to all potential learners on our website and in the Learner Handbook.

VET STUDENT LOANS (VSL)

- Selmar Institute of Education (#121531) is an approved provider to offer VSL.
- Information regarding VSL current courses offered and the VSL tuition fee is published on the website <https://selmar.edu.au/course-fees-funding/>
- The RTO uses the census date calculator to assist with setting a Census Date for each unit of study. The calculator can be found here [Census Day Calculator - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](https://www.dewr.gov.au/employment-and-workplace-relations/census-date-calculator) and ensures each unit of study has a minimum of three census dates, ensuring all fall on a business day. The census dates for each VSL course is published on the website. Census dates are calculated to be a minimum 20% from the proposed start date and end date of the unit of study. Learners are advised of the census date prior to commencement of the unit of study.

- The RTO only varies a published census date where:
 - the change occurs prior to the census date; or
 - it does not disadvantage learners in that course; or
 - is required to correct an administrative error; or
 - to deal with a change in circumstances.
- Learners will be advised in writing of any such changes. If an exceptional circumstance arises, the RTO will seek approval from the Secretary of the Department to vary a fee learners prior to making any changes.
- The tuition fee is reasonably apportioned across the census dates allocated for the entire course.
- In the instance where the tuition fee exceeds the maximum amount covered by VSL, the RTO will offer a payment plan for the learner to settle the remaining fee amount, this is called a gap fee.
- The gap fee does not include fees for non-tuition services such as application for enrolment in the approved course, assessing whether a student is academically suited, fees and charges for additional equipment or resources which are not consumed in the course.
- The RTO will provide an Annual Forecast to the Department in a format specified by the Department and when requested.

INCURRING A VSL DEBT

- Where learners have been assessed as eligible for a VSL for an approved course, they must submit an eCAF (electronic Commonwealth Assistance Form) to Selmar Institute of Education before the first census date. Selmar Institute of Education monitors eCAF submissions by using the SMS which has been integrated with the eCAF system. Selmar Institute of Education will send enrolment details to the eCAF system and receive information on whether a learner has completed the process.
- The RTO provides a *Statement of Covered Fees* prior to course commencement to confirm the acceptance of the enrolment. The Statement of Covered Fees includes the following information:
 - Learner name, address, phone number and email address
 - RTO name and RTO registration code
 - Date of the notice
 - Learner ID number
 - Learner CHESSN, if available
 - Learner USI
 - Name of the course.
- The RTO will provide a *VET Student Loan Fee Notice* 14 days prior to each census day, which will contain the relevant information for that fee period. The VSL Fee Notice will contain the following information:
 - Learner name, address, phone number and email address
 - RTO name and RTO registration code
 - Date of the notice
 - Learner ID number
 - Learner CHESSN, if available
 - Learner USI

- Name of the course
 - Name of the parts of the course included in the fee period
 - An identifying code for each part of the course included in the fee period
 - The census day for each part of the course included in the fee period
 - For each part of the course included in the fee period:
 - Amount of the tuition fee covered by a VSL
 - Amount of the VSL debt the student will accrue
 - Amount of the tuition fees to be paid by the student and when the amount must be paid
 - A statement that:
 - Withdrawal of the learner's enrolment in a part of the course before the census day for the part of the course must be in accordance with the RTOs procedure; and
 - If the learner withdraws from a part of the course before the census day for the part of the course, the learner will not incur a VSL debt for the part of the course and will receive a refund for any up-front payment of tuition fees.
 - Information about how to withdraw, including where to find a copy of the providers procedure for withdrawal
 - Information on the learner's right to request the correction of information contained in the notice in accordance with the RTOs information handling procedure
 - Advice that the learner may be required to communicate the learner's agreement for the Secretary to continue to use a VSL to pay tuition fees for the course
 - Advice that a VSL will not be used to pay the covered fees for a part of the course if the learner advises the RTO before the census day for the part of the course that the learner does not want the tuition fees to be paid using a loan
 - Advice that any VSL debt will remain a personal debt until it is repaid to the Commonwealth.
- The RTO will keep the learner informed of their VSL debt via a *Commonwealth Assistance Notice (CAN)* letter issued within 28 days after a census day. The CAN will have detailed:
 - Learner name, address, phone number and email address
 - RTO name and RTO registration code
 - Date of the notice
 - Learner ID number
 - Learner CHESSN
 - Learner USI
 - Name of the course
 - Name of the part of the course
 - Identifying code for the part of the course
 - Census day for the part of the course
 - Learners tuition fees for the part of the course
 - Amount of the learners tuition fees that are covered by the VSL

- Amount of the VSL debt the learner will accrue
 - Amounts of any payments of the tuition fees made by the learner
 - Information on the learners right to request the correction of information contained in the notice in accordance with the RTOs information handling procedure
- Each learner is advised of the loan fee and the repayment expectations prior to enrolment.
- The loan fee is 20% of the total tuition fee for the unit of study (or portion of the course). The loan fee is charged directly to the learner as is payable upon completion of the course or when the learner reaches the compulsory repayment threshold.
- Learners who have requested VSL Assistance who remain enrolled after the published census date will incur a VSL debt for the unit of study in which they are enrolled.
- A learner who is eligible for a VSL and has requested a VSL Assistance may withdraw from a unit of study on or before the census date and will not incur a VSL debt for the tuition fees for that unit of study.
- A learner who withdraws from a unit of study after the published census date for that unit will incur a VSL debt for that unit of study.
- Refer to 'EN5 *Re-crediting a VET Student Loan balance procedure*' for information on re-crediting a loan due to special circumstances.

VICTORIA SKILLS FIRST PROGRAM

- Prior to enrolment, all learners will be assessed for their eligibility to receive funding under the Victorian Skills First Program. Please refer to the *EN2 Application and Enrolment Policy* for full details of the eligibility criteria.
- The RTO follows the *Guidelines about Fees* published under the Skills First Program.
- Before commencement of training, the RTO provides an Acknowledgment letter which includes the following:
 - Course code, title and currency of the training product
 - Course fees
 - Links to enrolment relevant policies
 - Any other fees
- After commencement of training, the RTO provides a Commencement of Enrolment (COE) letter which includes the following:
 - Course code, title and currency of the training product
 - Training, assessment and support services to be provided to the learner including:
 - Estimated duration
 - Delivery mode
 - Trainer details
 - Links to enrolment relevant policies
- The RTO can grant eligible learners with a fee waiver/exemption. Fee waivers/exemptions apply to individuals who fall under the following categories:
 - A prisoner under the *Corrections Act 1986* who are in the Judy Lazarus Transition Centre
 - Young people on a community-based order under the *Children, Youth and Families Act 2005*

- The RTO ensures that any individual who is exempt from paying tuition fees supplies written confirmation of their exemption from the referring agency, centre or Government Department. Details of what is acceptable is listed in the Guidelines About Fees.
- The RTO provides a concession of 20% of the total tuition fee to learners who enrol in a Certificate IV qualification or below and who:
 - Hold a valid and current concession card prior to commencement (a dependant spouse or child of a card holder is also entitled to the fee concession). Valid concession cards are:
 - Health care Card issued by the Commonwealth
 - Pensioner Concession Card
 - Veterans Gold Card
 - Asylum Seekers from the Asylum Seekers Resource Centre or Australian Red Cross Victims of Human Trafficking upon receipt of the validly endorsed referral form.
- The RTO provides a concession of 20% of the total tuition fee to learners enrolling into any level qualification who:
 - self-identify as being Aboriginal or of Torres Strait Islander decent in the *Student Application Form*.

NEW SOUTH WALES SMART AND SKILLED PROGRAM

- Under Smart and Skilled funding, a learner contributes towards the cost of training through the payment of a learner tuition fee.
- The learner tuition fee the RTO charges is set by the NSW Government.
- It is determined when the RTO enters the learner data into the Smart and Skilled Provider Calculator and generates a Notification of Enrolment.
- The Notification of Enrolment informs both the RTO and the student of any applicable tuition fees.
- Fees are calculated by taking the following into consideration:
 - If it is the learner's first qualification post-school
 - If the learner is eligible for a concession
 - If the learner has a disability or receives a welfare payment
 - If the learner is long term unemployed
 - If the learner resides in a regional or remote location
 - If the learner self-identified as Aboriginal or Torres Strait Islander.
- Where learners are eligible for RPL and/or CT, the RTO will include this information when using the Provider Calculator to determine the applicable learner fee.
- Where RPL and/or CT is granted after a learner commences a qualification, the RTO must report the outcome for the relevant unit(s) of competency in their next Smart and Skilled training activity data file submitted to the Department. The Department will adjust the subsidy payment and advise the Provider of the new learner fee. The Provider must take all necessary steps to advise affected learners of the adjusted fee and to adjust the fee levied, including adjustments to subsequent fee payment schedules.
- The RTO provides an exemption to learners with a disability who provide evidence of the following:
 - Letter from Centrelink confirming receipt of Disability Support Pension; or
 - A current Disability Pensioner Concession Card; or

- Current Centrelink income statement for the Disability Pensioner Concession
- A letter or statement of support demonstrating a clear additional need as a result of the learner's disability) from:
 - a medical practitioner; or
 - an appropriate government agency; or
 - relevant specialist allied health professional.
- If the learner is a dependant of a person with a disability, they will need to provide any documentary evidence that clearly shows Centrelink recognises the student as a dependant.
- If a learner is eligible for a fee exemption, the fee will be \$0.
- The RTO provides a concession to learners enrolling in a Certificate IV level or below qualification and who provide evidence of the following:
 - Current and valid concession card; or
 - Letter from the Department of Human Services confirming receipt of benefit
 - Current Centrelink Income Statement
 - Documentary evidence from the Department of Veterans' Affairs stating their pension/benefits status
 - For people applying for Austudy or Youth Allowance, an approval letter from Centrelink that shows the CRN and indicates that commencement date of their benefit is within two weeks of their enrolment or two weeks within the date of the first class attendance or participation in training.
- If a learner is eligible for a fee concession, the fee will be reduced in line with the Prices, Fees and Subsidies published by the NSW Department of Education.

FEE FOR SERVICE

- Learners who are not eligible for government funding and cannot apply for VSL but wish to study with the RTO, can enrol as fee for service learners.
- A tuition fee is charged for each unit of competency. Total fee for the course is calculated by using the number of units that must be completed to achieve a qualification.
- Payable fee for a course consists of fee for every completed unit of competency.
- The RTO will not charge learners more than \$1500 in advance at any given time. If required, learners are able to access an interest free payment plan to pay for their FFS program. If a learner makes an advance payment of more than \$1500 in error, the RTO will return any additional money to the learner.
- Payment plans are offered via Catalyst Plus Loan application as part of enrolment process.
- The learner completes payment plan applications online which is sent to the Finance department to set up a payment plan.
- Prior to setting up a payment plan, the credit controller will confirm payment plan details by sending an authorisation form to the learner.
- Upon course cancellation, the payment plan is cancelled effective from date of course cancellation, and a refund is processed (if payment received exceeds payable fees). Refer to the summary table further below for more information on refunds.
- If a fee-for-services learner becomes eligible for government funding during their course, and applies for a variation of funding source, the due fees must be paid prior to transfer.

- If payment received is less than payable fees, a fee notification is sent to learner to pay the balance within 7 days of notification. The existing payment plan will continue until the outstanding balance is paid.

REFUNDS

Below are details on how refunds are conducted for different funding types.

For VET Student Loans

- Refer to EN5 *Re-crediting a VET Student Loan Balance procedure* for information on re-crediting a VSL due to special circumstances.
- Refer to *Tuition Protection Service* document found here <https://www.dese.gov.au/tps/vsl-students> for information on options for VSL fee protection.

For all other Funding and Fee for Service

- A request for refund of tuition fees can only be made if learner is withdrawing their enrolment or if the RTO is cancelling the learner’s enrolment.
- If a learner transfers to a different study mode, they are not entitled to a refund.
- All requests for a refund must be in writing.
- Learners are entitled to a **full refund** of tuition fees if **the RTO cancels a course prior to commencement**. The RTO will make every effort to reschedule the course and/or offer an alternative place to the learner. The learner is not obliged to accept alternative offers and may request a full refund of fees paid instead.
- Learners are entitled to a **full refund** of material fees if **the RTO cancels a course prior to commencement**. The materials must be returned in a resalable condition to receive a refund of the materials fee.
- If the course tuition fees are paid in advance by the learner, a refund will be processed if the amount exceeds fee payable.

SUMMARY TABLE FOR REFUNDS

Fee for Service		Skills First Program	Smart & Skilled Program
Selmar cancels a course <u>prior</u> to commencement			
100% refund		100% refund	
Learner <u>withdraws prior</u> to the course commencement			
100% refund		100% refund	
Learner <u>withdraws within 4 weeks after</u> the course has commenced			
50% refund provided for each unit commenced but withdrawn 100% refund for units not commenced No refund for units completed		50% refund provided	
Learner <u>withdraws after 4 weeks after</u> the course has commenced			
50% refund provided for each unit commenced but withdrawn		No refund	

100% refund for units not commenced No refund for units completed	
Learner withdraws and applies for another funding source	
50% refund provided for each unit commenced but withdrawn	No refund

RTO RESPONSIBILITIES

The Chief Financial Officer (CFO) is responsible for ensuring fees are charged correctly and processed accordingly.

RECORDS MANAGEMENT

All documentation from fees and charges processes are maintained in accordance with the *Records Management Policy*.

MONITORING AND CONTINUOUS IMPROVEMENT

All fees and refunds practices are monitored by the CFO of Selmar Institute of Education and areas for improvement identified and acted upon. (See *Continuous Improvement Policy*).

SECTION 3 - LEGISLATIVE CONTEXT

Name	Section
Standards for RTOs 2015	Standard 5.2 e) and f), 5.3 a) and b)
VET Student Loans	Provider Manual
Victorian Skills First Program	Schedule 1 Guidelines about fees
NSW Smart and Skilled Program	Contract Terms and Conditions Smart and Skilled Fee Administration Policy Smart and Skilled Prices, Fees and Subsidies

SECTION 4 - RELATED DOCUMENTS

Name	Document Type
EN1.1 Fees and Refunds Procedure	Procedure
EN2 Application and Enrolment Policy	Policy
EN3 Withdrawal and Cancellation Policy	Policy
Continuous Improvement Policy	Policy
Record Management Policy	Policy
Acknowledgement Letter	Letter
Commencement of Enrolment (COE)	Letter
Statement of Covered Fees	Letter
Commonwealth Assistance Notice (CAN)	Letter
Application for re-crediting of VET Student Loan debt	Form

SECTION 5 - VERSION CONTROL

Version #	Approval Date	Approved by	Details
1.0	June 2018	Tash Hartig	Document creation, combination of a range of policies into one document
2.0	August 2018	Tash Hartig	Added Qld Fee Free Training for Year 12 Graduates and Concession rate.
3.0	November 2018	Marcus Sellen	Addition of Refund Policy, rename of document
4.0	April 2019	Marcus Sellen	Changed CFO position to Group Financial Manager
5.0	August 2019	Marcus Sellen	Updated address
6.0	March 2020	Julie van Belkom	Updated and modified clauses
7.0	November 2020	Julie van Belkom	Update the fee collection in advance clause
7.1	March 2021	Julie van Belkom	Updated to reflect current practice
7.2	May 2022	Aruna Joshi	Added JobTrainer under concession Updated to reflect current admin and finance practices Added Fee for Services section Updated summary table for refunds
7.2	May 2023	Jo Asquith	Removed all QLD related information Updated DEWR link to census dates Removed reference to 'cooling off' period re: telemarketing / door to door sales Review VSL info for accuracy Removed Job Trainer references
8.0	January 2024	Aruna Joshi	Updated policy approver, updated information for FFS learner moving to a different funding source. Updated refund table.