

Policy name:	EN1 Fees and Refunds Policy	Version:	7.2
Policy owner:	Chief Financial Officer		
Approved by:	Chief Executive Officer		
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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 Standards for RTOs 2015 (SRTOs) and other relevant Federal and State funding contracts including VET Student Loans, Victorian VET Funding Contract Skills First Program, Queensland Skills Assure Supplier Agreement and New South Wales Smart and Skilled Contract.

SCOPE

This policy applies to all employee of Selmar Institute of Education (121531) in relation to fees and charges defined and distributed. This policy includes all regulatory requirements that fall under the RTOs obligations as a registered training organisation.

DEFINITIONS

The Act - Refers to the *VET Student Loans Act 2016*

Adjusted price - where an eligible enrolled learner (NSW) receives an RPL or CT on the Training Plan the prescribed price set by the Department is adjusted in accordance with the standard formula as outlined in the Smart and Skilled Prices and Fees guidelines

Cancellation - Withdrawal of enrolment in a course

Census date - The day the learner incurs financial liability for the unit of study (VSL)

Covered fees - The amount of the course tuition fees to be covered by a VET learner 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 enrolment during a course

The Department – refers to the Department of Education and Training Australia, Department of Education and Training Victoria, the Department of Education NSW, the Department of Employment, Small Business and Training (Queensland)

eCAF – electronic Commonwealth Assistance Form

Gap fee - The difference between the covered fees and the total tuition fee for a course

Impracticable – means not practicable, that which cannot be put into practice with the available means.

RTO – means the Selmar Institute of Education (Selmar) (121531)

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

Unit of study - A unit of study may comprise a group of units of competency or one unit of study may equal one unit of competency. Many rules apply to providers in respect of units of study such as determining census days, publishing fees, issuing notices, reporting fees and completions, and withdrawal and penalty provisions

VSL – VET Student Loans

Withdrawal - Withdrawal of enrolment in course

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 whether this is Federal funding via VET Student Loan or Traineeship or State funding such as the Victorian Skills First Program, NSW Smart and Skilled Program or Queensland Certificate 3 Guarantee or Higher Level Skills funding, please see further details of these specific programs below.
- The RTO verifies ID, Concession Cards and evidence of eligibility for government funded learners by sighting original or certified copy and retains a copy on the day of enrolment and prior to commencement of the course.
- Where the learner provides only a copy of their ID and evidence of eligibility that has not been sighted, the RTO representative verifies their ID using an online document verification system, Green ID and/or Centrelink Confirmation eServices (CCeS). 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 present evidence of eligibility prior to commencement then 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 Learner Handbook.
- Potential learners are entitled to a 10 business day 'cooling off' period in the instance that the course was marketed to the potential learner via a door to door sale or telemarketing arrangement.

VET Student Loans (VSL)

- Selmar Institute of Education (121531) is an approved provider to offer VET Student Loans (VSL).
- The current courses offered and the VSL tuition fee is published on the website <https://selmar.edu.au/course-fees-funding/>

- Selmar Institute of Education sets a Census Date for each unit of study and this is published on the website. Each course has a minimum of three (3) census dates. 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. Selmar Institute of Education uses the census date calculator to assist with this, <https://www.education.gov.au/census-dates> and to ensure that census dates do not fall on a non-business day.
- Selmar Institute of Education only varies a published census date where the change occurs prior to the census date, 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, Selmar Institute of Education will seek approval from the Secretary of the Department to vary a fee that may disadvantage learners prior to making any such 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, Selmar Institute of Education 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 fee 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.
- Selmar Institute of Education will provide an Annual Forecast to the Department in a format specified by the Department and when requested.

Incurring a VET Student Loan Debt

- Where learners have been assessed as eligible for a VSL for the 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 student management system, aXcelerate, 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. Please refer to the *EN2 Application and Enrolment Policy* to see full details of the eligibility criteria.
- 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
 - Learner USI
 - Name of the course
- Selmar Institute of Education 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 VET Student Loan 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
 - Learner USI
 - Name of the course
 - Name of the part 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 VET Student Loan
 - Amount of the VETSL 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 Selmar's 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 VET Student Loan 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 Selmar's information handling procedure
 - Advice that the learner may be required to communicate the learner's agreement for the Secretary to continue to use a VET Student Loan to pay tuition fees for the course
 - Advice that a VET Student Loan will not be used to pay the covered fees for a part of the course if the learner advises Selmar 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 VET Student Loan debt will remain a personal debt until it is repaid to the Commonwealth
- Selmar Institute of Education will keep the learner informed of their VSL debt via a **Commonwealth Assistance Notice** (CAN) letter issued within 28 days after the 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 VET Student Loan
- Amount of the VETSL 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 Selmar's information handling procedure
- Each learner is advised of the loan fee and the repayment expectations prior to enrolment that has a VSL.
- 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 VET Student Loan Assistance who remain enrolled after the published census date will incur a VET Student Loan debt for the unit of study in which they are enrolled.
- A learner who is eligible for a VET Student Loan and has requested a VET Student Loan Assistance may withdraw from a unit of study on or before the census date and will not incur a VET Student Loan 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 VET Student Loan debt for that unit of study.
- Refer to '*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.
- Prior to 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 grants 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.
- 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 dependent 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
 - Any other concession as approved by the Minister
 - Is an 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 tuition fee that is 20% of the total tuition fee to learners who enrol in any level qualification who self-identify as being Aboriginal or of Torres Strait Islander decent in the *Student Application Form*.
- The RTO provides a concession tuition fee that is 20% of the total tuition fee to learners who are eligible to enrol in a qualification at any level under JobTrainer initiative.

New South Wales Smart and Skilled Program

- The RTO charges the learner tuition fee as set by the NSW Government. The relevant fee will be determined when the RTO enters the learner data into the Smart and Skilled Provider Calculator.
- The RTO enters all learner data into the Smart and Skilled Provider Calculator prior to enrolment and informs the learner of applicable tuition fees.
- Under Smart and Skilled, a learner contributes towards the cost of training through the payment of a learner fee.
- Fees are set for the whole qualification.
- Fees are calculated taking the following into consideration:
 - Is it learner's first qualification post-school qualification
 - Is the learner eligible for a concession
 - Has the learner self-identified as Aboriginal or Torres Strait Islander
 - Does the learner have a disability, is long term unemployed or resides in regional or remote location

- Where RPL and/or CT are granted at enrolment, Selmar will use the Smart and Skilled Provider Calculator to determine the applicable learner fee.
- Where RPL and/or CT is granted after enrolment, or after a learner commences a qualification, the Provider 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 make adjustments to the subsidy payment and advise the Provider of the new learner fee. The Provider must take all necessary steps to advise affected learners of adjusted fee and to adjust the fee levied, including adjustments to subsequent fee payment schedules.
- The RTO provides an exemption to learners who provide evidence of the following:
 - Centrelink evidence: proof of Disability Support Pension; or
 - Documentary evidence of support demonstrating a clear need as a result of the learner's disability(ies) by way of a letter or statement from:
 - a medical practitioner; or
 - an appropriate government agency; or
 - relevant specialist allied health professional,
- If a learner is eligible for a fee exemption, the fee will be \$0.
- The RTO provides a concession to learners enrolling in Certificate IV or below qualification and who provide evidence of the following:
 - Current and valid concession card
 - 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 and Fees published by the NSW Department of Education.

Queensland Skills Assure Program

- The RTO charges all eligible learners a co contribution fee toward the course.
- Each learner is provided with an Acknowledgment letter prior to commencement which includes course details and co-contribution amount.
- Each learner is provided with a Commencement of Enrolment (COE) letter after commencement with full details of training and relevant policies.
- The co contribution fee is disclosed on the RTO website and the total includes all material, administration and additional charges (concession and non-concession).
- Co-contribution fee must be collected prior to commencement of training and will not be waived or covered by the RTO.
- The co-contribution fee may be paid by a third party and is charged and collected at unit level so that each unit of competency charge adds up to the total co contribution fee.

- The co contribution of graduates. This is referred to as Fee Free Training for Year 12 Graduates. The fee free training may be applied to applicants that have graduated year 12 within the last 12 months. For example, an applicant who has graduated year 12 in December 2021 must enrol and commence training before December 2022.
- The year 12 graduate must provide the RTO with valid evidence of their completion for year 12 prior to receiving fee free training. Please refer to the *EN2 Application and Enrolment Policy* to see valid evidence.
- There is no charge for a Credit Transfer.
- The RTO may charge a different co contribution fee for each course and/or course offering. This means that the RTO may offer sale prices on occasion.
- The RTO provides a concession tuition fee to learners who enrol and who:
 - Hold a valid and current concession card at the time of enrolment. Valid concession cards are:
 - Health care Card issued by the Commonwealth
 - Pensioner Concession Card (for those with a disability)
 - Is an adult prisoner
 - Self-identify as being Aboriginal or of Torres Strait Islander decent in the Student Application Form

Fee for Service

- Learners who are not eligible for government funding and cannot apply for VET Student Loan enrol as fee for service learners.
- 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.
- Selmar will not charge learners more than \$1500 in advance at any given time. Learners are able to access an interest free payment plan to pay for their fee for service program should they require it. If a learner makes a payment of more than \$1500 in advance in error, Selmar will return any additional money to the learner.
- Payment plans are offered via Catalyst Plus Loan application as part of enrolment process.
- Learner completes payment plan application online which is sent to Finance department to set up a payment plan.
- Prior to setting up a payment plan, credit controller will confirm payment plan details by sending an authorisation form to the learner.
- Upon course cancellation, payment plan is cancelled effective from date of course cancellation and a refund is processed if payment received exceeds payable fees (refer to summary table for refunds).
- If payment received is less that 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 balance fee is paid.

Refunds

For VET Student Loans

- Refer to 'Re-crediting a VET Student Loan balance procedure' for information on re-crediting a VET Student Loan due to special circumstances.
- Refer to 'Tuition Protection Service' (<https://www.dese.gov.au/tps/vsl-students>) for information on options for VET Student Loan 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 Selmar is cancelling their enrolment.
- All requests for a refund must be in writing.
- Learners are entitled to a **full refund** of tuition and material fees paid if **the RTO cancels a course prior to commencement**. The RTO will make every effort to reschedule the course and 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. The materials must be returned in a resalable condition to receive a refund of the materials fee.
- If the course tuition fees is 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 Skills Assure Program
Selmar cancels a course prior to commencement	
100% refund	100% refund
Learner withdraws prior to the course commencement	
100% refund	100% refund
Learner withdraws <u>within</u> 4 weeks after 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 for each unit commenced but withdrawn 100% refund for units not commenced No refund for units completed
Learner withdraws <u>after</u> 4 weeks after the course has commenced	
50% refund provided for each unit commenced but withdrawn 100% refund for units not commenced No refund for units completed	No refund

- If a learner transfers to a different study mode, they are not entitled to a refund.

Selmar Institute of Education 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 Records Management Policy. (See *Records Management Policy*).

Monitoring and 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
Queensland Skills Assure Program	Skills Assure Policy Appendix 1: Co contribution Fee

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
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
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