

## SC 2: Fees and Refunds Policy & Procedure

### Domestic and International Students

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### Purpose

The purpose of this policy and procedure is to outline Australian Colleges of Further Education's approach to managing fees and refunds and to demonstrate how fees paid in advance are protected by Australian Colleges of Further Education.

This complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards, as well as National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2007 Standards 2, 3 and 13.

### Definitions

**ASQA** means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body

**Application Fee** means the costs associated with processing the application

**Administration Fee** means the costs associated to record keeping and other administrative work

**Course Fee** means the total costs of training and assessment required for students to achieve the qualification or course enrolled in

**Course Tuition Fee** means the daily tuition aspect of each specific course

**DET** means Department of Education and Training

**ESOS Act** means Education Services for Overseas Students Act 2000

'Fee Schedule means the course fee aspect of each specific course

**Letter of Offer** is the letter sent by Australian Colleges of Further Education to the prospective student in response to a student's application for enrolment

**Materials Fee** refers to the associated materials and resources (including copies, texts, equipment etc) of each course

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**National Code 2007** means National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2007

**Over Seas Health Cover** means the medical health cover that international students must have while they are studying in Australia.

**PRISMS** means Provider Registration and International Students Management System

**Provider default** means where the provider fails to start providing the course to the student at the location on the agreed starting day or after the course starts but before it is completed, it ceases to be provided to the student at the location; and the student has not withdrawn from the course before the default day.

**Standards** means the Standards for Registered Training Organisations (RTOs) 2015 from the VET Quality Framework

**Student Default** means where the student :

- (a) fails to attend the course starts at the location on the agreed starting day (and has not previously withdrawn
- (b) the student withdraws from the course at the location (either before or after the agreed starting day); or
- (c) the registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following events:
  - (i) the student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course;
  - (ii) the student breached a condition of his or her student visa;
  - (iii) misbehaviour by the student.

## Policy

### 1. Protection of fees paid in advance

Australian Colleges of Further Education protects the fees that are paid in advance by both domestic and international students.

For domestic students, fee protection is ensured through the following measures:

- Australian Colleges of Further Education holds an unconditional financial guarantee. The guarantee is for an amount that ensures it at least covers all the fees paid in advance above \$1500.

For international student fee protection is ensured as follows:

- All course fees will be held in a separate bank account that can only be drawn down when the student commences. The course fees are held separately from the day-to-day operating expense accounts, so that if a refund is payable before the student commences, the refund can be made in full and in a timely way without impact on the financial operations of the business or recourse to the tuition protection system.

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- Australian Colleges of Further Education does not require international students to pay more than 50% of course fees prior to course commencement. However, Australian Colleges of Further Education accepts more than 50% of tuition fees before the course starts if the student, or person responsible for paying the fees, chooses to pay more.
- Australian Colleges of Further Education will require students to pay the full cost of the course prior to course commencement where a course is delivered in 24 weeks or less within one study period.
- Australian Colleges of Further Education. pays into the Tuition Protection Scheme (TPS) provided by the Australian Government.

### 2. Fees and refund information

Prospective and current students are advised of the fees associated with a course on the relevant Letter of Offer and on the Fee Schedule. In compliance with Clause 5.3 of the Standards, this is provided prior to enrolment or commencement of training, whichever is first.

For international students, fee information is always provided prior to enrolment as per the requirements of the National Code 2007 Standard 2. Fee information provided to domestic and international students includes:

- All relevant fee information, including fees that must be paid and payment terms
- Details of the potential for fees to change during the student's course as relevant
- Refund information and conditions relating to these
- The learners rights as a consumer

Refund information is outlined in the Student Acceptance Agreement and in the Student Handbook.

Fees will only be collected once a signed copy of the signed Student Acceptance Agreement is received by Australian Colleges of Further Education.

### 3. Inclusions in course fees

Unless otherwise specified, course fees include all the training and assessment required for students to achieve the qualification or course in which they are enrolling. Course fees will clearly itemise tuition, as well as materials fee.

Students will need to provide their own stationery including pens, notebooks and highlighters.

An application fee applies for international students domestic students who wish to apply for enrolment with Australian Colleges of Further Education. This is additional to the course fee and is non-refundable.

Course fees include the issuance of a testamur and record of results and/or statement of attainment. For additional copies or re-issuing of any of these documents an additional fee is applicable. This fee is currently \$20 per request.

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Course fees for international students do not include Overseas Student Health Cover or optional extras such as airport pick ups. These fees are at an additional cost.

#### 4. Late payments

Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.

Debts will be referred to a debt collection agency where fees are more than 40 days past due. Australian Colleges of Further Education reserves the right to suspend the provision of training and/or other services until fees are brought up to date. Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

International students who do not pay their fees will be reported to DET via PRISMS under student default.

#### 5. Refunds

Students who withdraw from a course and wish to seek a refund or have the amount they owe on their fees reduced, must apply to Australian Colleges of Further Education in writing, outlining the details and reason for their request. Students who have not completed a withdrawal form are not eligible for consideration of a refund or reduction in fees.

In the unlikely situation where Australian Colleges of Further Education is required to cancel a course due to insufficient numbers or for other unforeseen circumstances, students will receive a full refund of the total amount of course fee paid.

#### 6. Refunds – domestic students

For domestic students, eligibility for a refund will be assessed as follows:

- A full refund will apply where Australian Colleges of Further Education cancels the course prior to commencement.
- A refund of unused course fees will apply where Australian Colleges of Further Education cancels the course after commencement. The amount of unused course fees will be calculated based on services already provided up to the day the course stops.
- 70% of the pre-paid course fees be refunded where the student withdraws in writing 28 days or more prior to the course commencing.
- 60% of the full course fees where the student withdraws in writing less than 28 days prior to the course commencing. You can make this period shorter or longer.
- No refund where the student withdraws at course start time or after commencement of the course.
- No refund where the student is excluded for misbehaviour.

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#### 7. Refunds – international students

For international students, eligibility for a refund will be assessed as follows:

##### Circumstances in which refund will be paid – FULL REFUNDS APPLY:

A full refund of any course fees paid will be provided to students in any of the following circumstances:

- Where a course does not start on the starting date outlined in the Letter of Offer
- If a student cannot commence the course because of illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child).
- If an international student is refused a student visa (student default) before commencing their course, Australian Colleges of Further Education will refund the total amount of course fees paid.
- If a student has supplied incorrect or incomplete information and as a result Australian Colleges of Further Education withdraws the offer prior to commencement of the course, the student will be eligible to receive a refund of all course fees paid.
- Where a student has not met the conditions included in the letter of offer and withdraws 0 – 28 days before course commencement, the total amount of course fees paid will be refunded.
- At the discretion of ACFE's CEO or approved representative, when other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.
- If an offer of a place is withdrawn by Australian Colleges of Further Education and this is not due to incorrect or incomplete information being provided by the student.

##### Circumstances in which a partial refunds will be paid – PARTIAL REFUND

- Partial refunds will be paid in the event of provider default (after commencement of the course). The refund will be calculated from the day of the default as per section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014.
- Partial refunds will also be provided in the same manner as for provider default (as above) where Australian Colleges of Further Education fails to enter into a written agreement with a student or the Student Agreement is not compliant with the requirements of the ESOS Act or the National Code 2007.
- If an international student is refused a student visa (student default) but has already commenced their course, tuition fees will be refunded from the day of the student default as per Section 7 of the Education Services for Overseas Students (Calculation of Refund) Specification 2014 .
- Where a student withdraws from a course 0 – 27 days before the course commencement, except for the following reasons, illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child), 40% of the total amount of course fees paid will be refunded.
- Where a student withdraws from a course 28 days or more before the course commencement, except for the following reasons, illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child), 30% of the total amount of course fees paid will be refunded.

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#### Circumstances in which a refund will not be paid – NO REFUND

A student is not entitled to a refund in the following circumstances:

- Where a student is refused a visa and the reason for the refusal was because the student did not start the course at the location on the agreed starting day or the student withdrew from the course at that location or the student did not pay the fees due.
- Where Australian Colleges of Further Education terminates the student's enrolment because of a failure to comply with Australian Colleges of Further Education's policies, misbehaviour or unsatisfactory course progress or attendance.
- No refunds will be made after the commencement date of the course

Refund Table:

a) If written notice is received 28 days or more prior to the course commencement dates.	30% of Tuition Fees paid in advance.
b) If written notice is received in the 27 days or less prior to the course commencement date.	40% of Tuition Fees paid in advance.
c) If written notice is received on or after the course commencement date except visa extension refusal.	No refund of Tuition Fees.
d) If a student breaches a visa conditions, does not pay fees on time, or has their enrolment suspended or cancelled.	No refund of Tuition Fees.
e) Student default except if written notice is given as indicated in items a) or b) above	No refund of Tuition Fees.

#### Student Visa Cancellations

<b>Visa refused prior to semester start date</b>	Total amount of the pre-paid fees received for the course LESS the following amount:  The lesser of: <ul style="list-style-type: none"> <li>• 5% of the total amount of pre-paid fees that ACFE received in respect of the student for the course before the default day; or</li> <li>• The sum of \$500</li> </ul>
<b>Visa cancelled due to student's default</b>	No refund
<b>Visa extension refused</b>	Unused fees refundable see example below



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#### 8. Outcomes of refund decisions

Australian Colleges of Further Education will provide the outcome of the refund assessment in writing to the student's registered address, outlining the decision and reasons for the decision along with any applicable refund or adjustment notice.

Students will be advised that they may appeal the refund assessment following ACFE's Complaints and Appeals Policy and Procedure.

#### 1. Student fees

Refer Clause 5.3, 7.3, Schedule 6, National Code 2007 Standard 3 and 13.

Procedure	Responsibility
<p><b>A. Invoices</b></p> <ul style="list-style-type: none"> <li>All students should pay their course fee and application fee upon enrolment, preferably prior to course commencement. Raise an invoice for the amount in line with the payment schedule for the relevant course. Note for international student, fees should not be collected until the Student Agreement has been signed by the student and received by Australian Colleges of Further Education.</li> <li>Students have 14 days to pay an invoice.</li> <li>Keep a copy of the invoice on the student's file.</li> </ul>	Accountant
<p><b>B. Fee instalment invoices</b></p> <ul style="list-style-type: none"> <li>Charge fee instalments in line with the relevant payment schedule for the course.</li> <li>Students have 14 days to pay an invoice.</li> <li>Keep a copy of the invoice on the student's file.</li> </ul>	Accountant
<p><b>C. Receiving payments</b></p> <ul style="list-style-type: none"> <li>Payments may be made by EFTPOS, cash, direct bank transfer, credit card or money order.</li> <li>Record payments against the relevant invoice on XERO.</li> <li>Provide the student with a receipt.</li> </ul>	Accountant
<p><b>D. Managing overdue fees</b></p> <ul style="list-style-type: none"> <li>Send out statements monthly to students to show outstanding fees.</li> <li>Call students where payments are more than 14 days overdue.</li> <li>Any student with an invoice over 40 days past due should be referred to the debt collection agency.</li> <li>For domestic students, refer to the CEO about suspending training until fees are brought up to date. If training is suspended send a letter to the</li> </ul>	Accountant & CEO

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Procedure	Responsibility
<p>student advising of suspension until payment is made. Advise Trainer.</p> <ul style="list-style-type: none"> <li>For international student, notify students that their training will be suspended until fees are paid and that they will be reported to DET via PRISMS should the fees remain unpaid. Use <i>Notice of Intention to Cancel</i> letter.</li> <li>For domestic students, where fees continue to be unpaid, refer to General Manager to consider withdrawal.</li> <li>For international students, where fees continue to be unpaid, send Notice of Intention to Cancel letter and report students to DET via PRISMS.</li> </ul>	

## 2. Refunds

Refer Clause 5.3, National Code 2007 Standard 3 and 13.

Procedure	Responsibility
<p><b>E. Processing refunds – provider default</b></p> <ul style="list-style-type: none"> <li>Automatically issue a refund within 28 days to students who have enrolled and paid their course fees and application fee and the course is cancelled prior to commencement.</li> <li>Automatically issue a refund to students or person responsible for paying the fees within 28 days where the course has commenced but is cancelled.</li> <li>Notify students or person responsible for paying the fees to whom refunds are automatically issued in writing and issue refund. Record on file.</li> <li>All other students who withdraw from their course and seek a refund are to make a request for a refund in writing.</li> <li>Assess refund as per this Policy.</li> <li>Calculate the relevant refunds.</li> <li>General Manager approves refund assessment.</li> <li>Notify the student in writing of the outcome of the refund assessment and make payment of refund where applicable.</li> <li>For student default, process refunds within 28 days.</li> <li>Keep a copy of the refund assessment on the student's file.</li> </ul>	<p>General Manager            Accountant</p>
<p><b>F. Processing refunds – student default (international students) or domestic students circumstances C – E.</b></p> <ul style="list-style-type: none"> <li>All other students who withdraw from their course and seek a refund are</li> </ul>	<p>Accountant            CEO</p>



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Procedure	Responsibility
<p>to make a request for a refund in writing.</p> <ul style="list-style-type: none"> <li>• Assess refund as per this Policy.</li> <li>• Calculate the relevant refunds.</li> <li>• CEO approves refund assessment.</li> <li>• Notify the student in writing of the outcome of the refund assessment and make payment of refund where applicable.</li> <li>• Process refunds within 28 days.</li> <li>• Keep a copy of the refund assessment on the student's file.</li> </ul>	

### Document Control

<b>Document No. &amp; Name:</b>	SC15-I-Fees and Refunds P&P V1.0-11-03-2015 (ID 1976)
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