

Policy Purpose

The purpose of this policy and its associated procedure is to outline the approach that VFA Learning will undertake when calculating fees and charges applicable to a course of study and how they will inform students prior to enrolment of all associated course costs.

Policy Scope

This policy applies to all students enrolled in full or part qualifications. This policy does not cover International students; please see ***Fees and Charges Policy – International Students***. All staff are to adhere to this policy and associated procedure. The Director of Compliance will provide guidance and advice to all staff on the policy.

Policy Statements

The following Policy statements are an overarching view of the process VFA Learning will undertake to ensure that they meet their obligations under State and Federal Legislation, Funding Body contracts and VET Regulatory Body requirements for charging fees. A clear and concise procedure to guide staff on maintaining compliance in their daily RTO tasks supports the policy statements.

1. VFA Commitment

VFA commits to ensuring the following:

- Set fee and fee concessions approved by the Board and within the guidelines issued by the Department of Education and Training
- Apply and be compliant with Section 55 of the ***VET Student Loans Act*** when applying fees and charges for an approved VET Student Loan Course
- Apply and be compliant with Clause 6 of Schedule 1 of ***Guidelines about Fees*** for the Skills First Program related courses
- Will have a 6 week grace period for students to present a valid concession card dated and valid for the commencement of course
- Publish all indicative fees associated with government subsidised training and VET Student Loans on its website
- Provide students at application stage of the enrolment process a statement of fees pertaining to their individual circumstances including any exemptions, concessions or waivers
- Not accept any fees until a student has been provided with and accepted a written course offer
- Not accept more than \$1500 up front for any tuition fees for training and assessment services yet to be delivered
- Maintain a 5 working days cooling off period from the date of enrolment into any of their courses
- Not allow transfer of course fees to another person in order to protect the integrity of the application and enrolment process
- Will not retrospectively change or adjust the tuition fee for an enrolled individual

2. Cost of enrolment

How much a student pays is determined by whether students are eligible for a government-subsidised place or not, the course they enrol in, the scheduled hours they commit to undertake and any concession or fee waiver entitlements they might attract.

All eligible students are required to pay a tuition fee and where applicable a materials fee. Student enrolments are not valid until all of these fees have been paid or an arrangement to pay is in place.

VFA offers a variety of funding options depending on a student's eligibility, location, qualification and individual circumstances at the time of enrolment. As per ***the Student Entry Policy and Procedure***, VFA Learning will determine a student's eligibility to access the available funding options at the time of application and in accordance with the requirements of the applicable funding arrangements

3. Fees paid in advance

Prior to commencement or on commencement of a course, VFA Learning cannot accept payment of more than \$1,000 from a student. Following course commencement VFA Learning can collect further fees in advance if at any time the total amount paid for services yet to be delivered does not exceed \$1,500. Students will be advised of this requirement at the time of enrolment.

4. Tuition Fees

Tuition Fees for each qualification can be found in ***Indicative Tuition Fees and Charges***. The student tuition fees as published are subject to change given individual circumstances at enrolment.

Concession Tuition Fees

Concessions on tuition fees for Government-subsidised training places are available for the following eligible students for Certificate I – IV courses:

- Commonwealth Health Care Card holders, and their dependent children and dependant spouses.
- Pensioner Concession Card holders, and their dependent children and dependant spouses.
- Veteran's Gold Card holders (but not their dependants)

For above Card Holders, concessions do not apply to Diploma and above level qualifications

Concessions for applicants that meet the Government-subsidised funding criteria mean course fees payable are equal to 20 per cent of VFA Learning's published standard Skills First Tuition fee.

Indigenous Completions Initiative

The concession rate of 20 per cent applies to all courses, irrespective of the course level, for individuals who self-identify as being of Aboriginal or Torres Strait Islander descent.

Please note:

- ***Enrolment for eligible students is under the Skills First Program and may affect access to further Government-subsidised training.***

5. VET Student Loans - Tuition Fees

A VET Student Loan is ***not*** Government funding, it is a ***personal debt*** under a student loan scheme. Approved students for a VET student loan, the Australian Government will pay a student's tuition fees on their behalf. The loan cap of the qualification a student enrolls in determines the limit they can borrow – please see ***Indicative Tuition Fees and Charges*** available on our website. Compulsory repayments through the Australian Taxation Office are required when student's income exceeds a specified amount.

If a qualification costs more than the "VSL Course Loan Cap" , it does not prevent a student from enrolling into that qualification, it requires the student to pay the difference – referred to as the "GAP Payment" to VFA Learning in accordance with our payment arrangements – please refer to item eight (8) below.

6. Fee periods

Each year by August, VFA Learning undertakes review of its fees and charges and updates their website, **Course Flyer** and **Indicative Tuition Fees and Charges** accordingly.

In determining and setting fee periods for a course, VFA will ensure the following:

- the fees to be covered by VET student loans, and any other tuition fees, are to be reasonably apportioned over:
 - the fee periods for the course;
 - the parts of the course included in the fee periods;
- None of the tuition fees for the course are to be payable outside a fee period for the course.
- chooses 3 or more fee periods for an approved course;
- may choose different fee periods for different students
- sequential and together equal the duration of the course;
- of equal, or approximately equal, length based on the estimated duration of the course; each contain at least one census day for the course

7. Recognition of Prior Learning

Fee for RPL is \$100 for application and indicative tuition fee per scheduled hour as per the Indicative Statement of Fees for government-funded students and \$100 per unit Fee for Service

8. Fee Payment Options

All fees are payable at the time of enrolment. Payment methods include cash, EFTPOS, cheque or credit card, direct debit or applying for a VET Student Loan.

VET Student Loans

VET Student Loans is available for students enrolling in a VET Student Loans/FEE-HELP approved course (at the Diploma level or higher. This is an income contingent, interest free, loan scheme via the Australian Government to defer paying any tuition fees until your income exceeds a specified amount. You would still have to pay the applicable, materials and other non-tuition fees at the time of enrolment. To be eligible for VET Student Loans/FEE-HELP you must be:

- An Australian Citizen, or
- A Permanent Humanitarian Visa holder who will be resident in Australia for the duration of the unit, or
- A New Zealand citizen under specific circumstances.

Note: Conditions apply. Additional information on VET Student Loans & FEE-HELP can be found in the VET Student Loans & FEE HELP Information books at <http://studyassist.gov.au/sites/StudyAssist/>

Payment Plans – Debit Success

Direct debit is available on all courses, excluding international students. There is no minimum amount to access direct debit.

Direct debit agreements can be up to the duration of enrolment with the option of weekly, fortnightly or monthly payments administered through DebitSuccess. DebitSuccess has an administration fee of \$10 (paid with the first payment)

- The direct debit agreement must end within 12 months of the payment plan commencement, or before the course end date, whichever occurs first. Extensions may be approved by the Campus Manager in the event of Financial Hardship
- Students must complete and sign the DebitSuccess contract.
- If the student is under 18 when applying for the payment plan, a guarantor form must be completed, and the DebitSuccess contract counter signed by a parent or guardian.
- If the bank account or credit card payment details are not those of the student applying for the payment plan, the 'owner' of the account must complete and sign a Direct Debit Authority form.
- **DebitSuccess administration fees are not refundable for any withdrawal.**
- **Students entering a DebitSuccess agreement remain liable for their payments when they withdraw after 28 days from commencing their course for the year.**
- If a student defaults on the DebitSuccess agreement, VFA Learning has the right to suspend the enrolment and restrict access to classes, assessments and other activities until the default is rectified.
- VFA Learning will withhold any certification or result statements until the course has been paid in full.

Payment Plans – Study Loans

VFA Learning has collaborated with Study Loans to offer eligible students a viable option to fund their studies and allow them to participate in further education. Study Loans is an independent company from VFA Learning. Students can find out more information from www.studyloans.com.au

9. Student's rights as a consumer

As a student purchasing training and assessment services from VFA Learning, students have consumer rights under the Australian Consumer Law. This may include a statutory cooling off period (which VFA Learning exceeds) for any payment students have made to VFA Learning.

Students can find out more information on their consumer rights at <http://consumerlaw.gov.au>

10. Late Payment of Fees

Where a student is 14 days overdue with payments, VFA Learning reserves the right to suspend training services until payment brings fees up to date.

Students who are experiencing difficulty in paying their fees should contact their Campus Manager to discuss their situation and alternative arrangements for payment during their period of difficulty.

For long-term outstanding amounts, VFA Learning reserves the right to utilise the services of a debt recovery agency to ensure the collection of all fees. In cases where outstanding payments cannot be resolved, VFA Learning reserves the right to withdraw the student from their qualification

11. Miscellaneous Fees

VFA Learning may charge the following fees and charges to Students as applicable:

Item	Cost
Replacement or extra VFA Learning branded t-shirt	\$30
Replacement or extra VFA Nursing scrubs	\$35
Replacement nursing consumables	At cost per pack
Re-issue of Statement of Attainments	\$30
Re-issue of Certificates	\$50
Out of course Statement of Attainment	\$30
Extension – suspension of enrolment – 4 weeks	\$100
Extension – suspension of enrolment – 8 weeks	\$250
Assessment resubmission fees - post the 3 attempts covered by course fee	\$50 per resubmission
Re-enrolment fee	\$50
Re issue Placement Logbook	\$50 per logbook
Replacement of Course Text book	At cost per textbook
Defer course commencement	\$100

Related Policies and Procedures

- Equal and Fair Treatment Policy and Procedure
- Withdrawals and Refunds Policy and Procedure
- Complaints and Appeals Policy and Procedure
- Student Entry Policy

Responsible Officer

The responsible officer for the implementation of this Policy is the Managing Director

Publishing details

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