

Fees, Charges & Refunds Policy & Procedure

Purpose

The purpose of this policy and procedure is to ensure that Real Estate Training Solutions (RETS) provides current and prospective students with accurate and transparent information about fees, charges and refunds.

This policy and procedure also meets the requirements of:

- The Standards for Registered Training Organisations (RTOs) 2015: Clause 5.3, 7.3
- Smart & Skilled Fee Administration Policy
- ACT Standards Compliance Guide for Australian Apprenticeships: Standard 2.2

Policy

Provision of information

- RETS provides students with information about refund processes and all fees and charges applicable to their chosen course prior to enrolment. Student fees are based on market research and government guidelines in the case of students eligible for subsidised funding.
- Before enrolling in their chosen course of study, RETS provides prospective students with written information about:
 - Course fees that must be paid to RETS, if applicable
 - Non Course fees that must be paid to RETS, if applicable
 - Fee payment plans available to students
 - Refund information, including:
 - refund amounts and related cut off points
 - the students right to get a refund for services not provided by RETS
- RETS requires prospective students to prepay fees in advance for services to be delivered. RETS will only accept a maximum initial payment (prepaid fee) of no more than \$1,500 before the course commencement. If required to pay further additional fees after commencement for services yet to be delivered by RETS, these additional fees will not exceed \$1,500 on each occasion that an additional fee payment is required.
- The fees that students pay for a course of study are usually made up of the following:
 - *Application or Enrolment Fee*: This is a fee paid to secure a place in a course.

RETS does not charge an application/ enrolment fee.

- *Course fee*: This is the fee paid for the training or teaching received, learning resources, assessments and all other costs associated with the training and assessment.
- *Non-course fees*: These are additional fees on top of your course fees. Non-course fees could include:
 - equipment or textbooks required for your course
 - uniform or other clothing required in the workplace while taking part in a traineeship
 - reissuance of AQF documentation
- If there are additional non-course fees associated with a course of study, RETS must inform the student about them before they have completed the enrolment process.
- RETS will issue prospective students with an invoice which lists the course fee before they are formally enrolled in their chosen course of study. Prospective students are required to pay the invoice before they are formally enrolled and issued with learning materials to allow commencement of their studies.
- RETS may offer a student a payment plan where they can pay their course fees by installments rather than a single payment before course commencement.
- Information about fees, charges and the refunds processes are provided to students prior to enrolment in the Student Handbook (and/ or the Trainee Handbook) and the Fees, Charges & Refunds Policy & Procedure found on the RETS website.
- RETS notifies students eligible for Smart & Skilled subsidised training via the Student Handbook and prior to enrollment and payment of any fees about the 'cut-off point', i.e., the date by which the student can withdraw and be refunded any fees paid at enrolment. This date is determined by RETS as five (5) days from date of induction.

Fees & Charges

Fee for Service students

Course fees:

- Course fees are published on the RETS website and are also detailed on the Fee-For-Service tax invoice issued to the student.
- Following completion of pre-enrolment procedures the student will be issued a Fee-For-Service Tax Invoice outlining:
 - any initial payments/ instalments paid and the date on which this was paid
 - further instalment amounts and payment due dates
- A Payment plan may be requested by the student and are approved by RETS on a case-by-case basis.
- Non-course fees, if applicable, are detailed on the Fee-For-Service Tax Invoice and are payable before commencement of study.
- RETS charges the following non-course fees:
 - Reissuance of AQF documentation: \$55.00

- Extension requests: \$110 - per month up to six months
- *(Only applicable to Fee-For-Service students or students completing a NSW subsidised Targeted Priorities Full Qualifications course)*

Smart & Skilled NSW (subsidised training)

Course Fees:

- *Under the NSW Government fee-free traineeship initiative, NSW new entrant trainees that commence their training on or after 1 January 2020 may be eligible for fee free training. For eligible trainees there will be no requirement to pay the fee.*
- A student contributes towards the cost of training through the payment of a **Student Fee**, where applicable.
- The total funds received by RETS consists of:
 - The Student Fee
 - the Subsidy from the government.
- Student fees are:
 - set for the whole qualification (they are not annual or semester fees)
 - lower for a student doing their first post-school qualification
 - set for the student and the qualification
 - are the same regardless of the student's choice of RTO.
- There are different categories of student fees, based on the program, the qualification and the characteristics of the student.
- A schedule of fees for each qualification is available on the NSW Skills List.
- RETS only charges the student the relevant fee set by Government for the subsidised training the student is undertaking.
- The Student Fee to be charged is confirmed when RETS enters student data into the Smart and Skilled Provider Calculator and on completion of the Notification of Enrolment Process.
- RETS will not charge the student any additional fees (except for allowable additional costs outlined in Section 5 of the Smart & Skilled Fee Administration Policy, if applicable).
- At the time of notification of the Student Fee due, the student will be provided with a payment plan option.
- Any payment plan schedule ensures that all fees are paid in full prior to completion of training and assessment.
- Where the student is a Smart & Skilled subsidies trainee, RETS will accept payment of any Student Fee due by the trainee's employer.
- Students are informed of opportunities for RPL and/or Credit Transfer at the time of initial contact and before enrolment. The Student Fee will be adjusted for RPL/ Credit Transfer:
 - Before enrolment, using the Provider calculator
 - after enrolment by notifying the Department who calculates the adjusted Student Fee (Student is notified about amended fee)
 - Fees will be adjusted to reflect any RPL or CT and, if completed after enrolment, any refunds.

Transferring to another S&S Provider:

Students own accord:

- If a student withdraws from a qualification of their own accord with RETS and transfers to another Smart and Skilled Provider to complete their qualification, Credit Transfer rules apply when calculating any refund.

- The accepting provider must obtain a statement of attainment from the student, issued by RETS
- The accepting provider determines what CT should be granted
- The accepting provider must use the Smart and Skilled Provider Calculator to determine the Student Fee.

Provider default:

- If a student transfers to another provider due to RETS closure, termination of Smart & Skilled contract or RETS changes its course delivery mode,
 - the student will be supported to complete their training with another provider.
 - the fees charged in total by RETS and the accepting provider will not exceed the student fee quoted by RETS.
 - Where the combined fee exceeds the original fee quoted by RETS, the accepting provider must contact the Department to confirm fee to be charged, before enrolling the student and charging any fees. In such instances, any fee gap will be paid to the accepting provider by the Department.
- In the cause of RETS default, RETS will supply the following to the accepting provider:
 - a statement of attainment issued to the student for completed UoCs
 - an up-to-date training plan that lists all UoCs achieved, commenced but not completed, and/or not started
 - a statement of fees and a receipt of payment issued
- The accepting provider uses the details above to determine the Student Fee to be charged.

Student Fee Concessions

- Concession and Exemption to the Student Fee are determined through Smart & Skilled Fee Administration Policy.
- Evidence for student concessions is retained by RETS as per the Notification of Enrolment Policy and Procedure.
- Concession fee, when applicable must be confirmed on enrolment and may not be adjusted or claimed after a Commitment ID has been issued.

Student Fee Exemptions

- The following student categories qualify for fee-free training:
 - Aboriginal and Torres Strait Islanders.
 - a student with a disability.
 - dependant child, spouse or partner of a recipient of a Disability Support Pension.
 - Refugee or Asylum seeker (and eligible Partners) – for training up to and including Certificate IV.
 - recipient of a Fee-Free Scholarship – for training up to and including Certificate IV.
 - studying a qualification under the Entitlement Foundation Skills (EFS) Program.
- Evidence for a student exemption is retained by RETS as per the Notification of Enrolment Policy and Procedure.

Non-course fees

- *RETS currently does not charge additional fees for any student regardless of the funding stream.*
- RETS must not charge the student any additional fees for subsidised training, with the following exemptions:

- Incidental expenses: essential equipment required to complete training or assessment and RETS provides the students with a choice to purchase such equipment directly from RETS and becomes the student's property
- Non-essential published learning resources that the student may purchase from RETS and become the student's property
- Other optional items that are not essential for completion of training and assessment
- field trips and food, transport and accommodation costs associated with the provision of field trips that form part of the training
- an optional charge for an alternative form of access to an item or service that is an essential component of the training, but is otherwise made readily available at no additional fee by RETS
- RETS will publish on its website any additional costs that will be or may be incurred and ensure that the student is aware of these costs prior to enrolment.
- RETS will issue receipts for any monies collected from students for additional charges.
- RETS will keep copies of any receipts issued.

ACT User Choice Subsidised Traineeships

- RETS ensures all fees and charges related to the provision of training services are outlined to prospective trainees and employers prior to enrolment.
- Information is provided to students prior to enrolment in the Student Handbook and the ACT Trainee Information Handbook.
- Fees and charges information includes:
 - compulsory course fees
 - methods of course fee collection
 - additional charges or co-contributions
 - application process for exemptions and concessions
 - refund information
 - eligibility for the completion payment
- RETS collects, records and stores evidence relating to all fee transactions.
- Where a fee concession, waiver, exemption or refund is granted, RETS retains all supporting evidence relating to the decision for each student.
- RETS has processes in place to assess student eligibility for waiving fees and charges to students and how these have been awarded a course fee concession.

Course Fees

- The cost of a course is called the Qualification Price and it is made up of two parts:
 1. The **Subsidy Amount**: the payment that RETS received from Skilled Capital for training supplied to the student
 2. The **Course Fee**: the fee that the student has to pay towards the cost of training
- RETS must charge a Course Fee except where the student is exempt, or eligible for a concession and RETS chooses to waive the remaining Course Fee.
- RETS lists the following fee-related information on the ACT Qualifications Register (AVETARS)
 - the apprenticeship qualification title
 - the delivery mode(s)

- the Course Fee (for each delivery mode)
- The Subsidy Amount is set by Skilled Capital for each qualification that can receive subsidised funding.
- The Course Fee is set by RETS and is equal to or higher than the published mandatory minimum Course Fee for each Australian Apprenticeship qualification (currently \$350 per qualification).
- RETS currently sets the Course Fee at \$350.
- The trainee or their employer must pay this Course Fee before they commence their course.
- RETS may negotiate fees that are different to the published fee, directly with an employer. RETS must agree on the fee with the employer prior to finalisation of trainee enrolment.
- RETS must notify the Directorate of any such agreement with an employer within 10 business days of the agreement date using the RTO Course Fee form.
- Trainees can request the option to pay the Course Fee across multiple instalments using a payment plan.

Course Fee Concessions

- RETS will offer a Course Fee concession to a trainee if they meet one or more of the following eligibility requirements:
 - hold a current Health Care Card or Pension Card
 - can prove genuine hardship
- For the purposes of concession eligibility, a trainee under 18 years meets these eligibility requirements if:
 - The trainee is under 18 years and the trainee's parent/ guardian holds one of the above cards.
- RETS will submit an ACT Skilled Capital Application for Fee Concession Reimbursement Form to the Directorate to receive a concession payment reimbursement.
- Any reimbursement received by RETS will not exceed \$500. RETS will waive the remaining Course fee if excess of this maximum reimbursement amount.

Course Fee Exemptions

- RETS will not charge a trainee a Course Fee in the following circumstances:
 - RETS is the employer of the trainee
 - The trainee leaves an employer and recommences with another employer within 12 months in the same qualification and with RETS as the trainee's training provider
 - The trainee needs to go to another training provider due to changes of RETS processes
 - The trainee is part of an Australian School-based Apprenticeship (ABSA) and the school is RETS.

Additional Fees

- *RETS currently does not charge additional fees for any student regardless of the funding stream.*

For all funding streams:

- RETS does not charge additional fees to students who need to complete reassessments for units of competency.

Recovery of Outstanding Fees

- RETS provides a range of payment options to assist students meet their fee payment obligations. RETS also offers students instalment plans to assist with payment of fees.
- Students who are behind in payment of fees should contact RETS to discuss possible options.
- Students who continue to have outstanding fees may have their access to training and assessment materials blocked.
- RETS will not issue students with AQF certification documentation upon completion if they have outstanding fee payments due.
- RETS may refer student with outstanding fees for action by debt collection agencies.

Refunds

- A request for a refund of Course Fees due to course cancellation must be submitted to RETS using the Request for Fee Refund Form.
- A refund refers to:
 - a full course fee paid in advance of course commencement
 - a first installment payment paid in advance of course commencement
 - a further installment payment paid during your course
- A refund of Course Fees will be provided in the following circumstances:

Refund requested	Refund Amount
Within five (5) days of payment	100% refund less applicable administration fee
On or after course commencement date	No refund
Other circumstances:	
RETS is unable to provide the course	Full refund
RETS terminates the agreed course early	Refund of course fee on a pro rata basis for course component not delivered
Administration Fee amounts:	
Certificate IV courses	\$220.00
Certificate of Registration courses	\$110.00

- All approved refunds will be reimbursed to the student within 28 days of receipt of the Request for Fee Refund Form.
- If a student has been granted a refund, a Statement of Attainment will be issued to the student for all units of competency which have been successfully completed.
- No refund of course fees will be made where a student's enrolment is cancelled due to a breach of the Student Code of Conduct (as described in the Student Handbook).
- The following are not considered as grounds for a refund:
 - changing your mind about the course
 - changes to work commitments
 - changes in circumstances

- In certain circumstances, RETS may approve a deferment or suspension of the course, however refund requests will not be considered. Deferments incur no additional cost for the student but are subject to case-by-case assessment.

Other than the refund conditions outlined above, RETS may consider providing refunds on a case-by-case basis, exclusively in extenuating circumstances. Such considerations include, but are not limited to, serious illness, crisis situations, or other forms of hardship. Refunds will only be approved when sufficient evidence is presented to substantiate the claim.

Provider Default:

- RETS reserves the right to cancel a course and/or enrolment prior to commencement date.
- If RETS cancels a course prior to commencement date, cannot commence a course on agreed date and/or cannot deliver a course in full, these cases will be classified as Provider Default.
- In the unlikely event that RETS is unable to deliver a course in full, the student will be offered a full refund.
- Situations where a provider default may occur include:
 - The course does not start on the agreed commencement date
 - The course stops being provided after it starts and before it is completed
 - The course is not provided fully to the student because RETS has a sanction imposed by a government regulator
- All refunds will include a statement explaining how the refund amount was calculated.

Smart & Skilled students - where payments are made

- New students are considered to have commenced their course on the day that their induction interview is completed by a member of the RETS Administration Team - their course commencement date.
- Students have five (5) days from the course commencement date to withdraw without penalty from the course. If the student requests a withdrawal within this 5-day period and, if any Student Fee has been paid, this fee will be refunded in full.
- Where a student withdraws from training after the cut-off date, RETS will:
 - give the exiting student a statement of fees that includes:
 - all fees applied, and
 - any fees refunded, if applicable.

Partial refund due to Recognition (Smart & Skilled)

- Students are informed of opportunities for RPL and/or Credit Transfer at the time of initial contact and before enrolment.
- The Student Fee will be adjusted for RPL/ Credit Transfer:
 - using the Provider calculator (before enrolment)
 - after enrolment by notifying the Department who calculate the adjusted Student Fee (Student is notified about amended fee)
- RPL or CT processes may not have been completed at the time when the student's enrolment is formalised and Student Fees have been paid.
- RETS requires the student to pay the full Student Fee before commencement if RPL or CT processes have commenced.

- If the RPL or CT process results in the student being awarded recognition, a refund of the paid Student Fee will be issued based on the amount of the adjusted Student Fee calculated by the Department.

Partial refund due to completion of lower-level qualification (Smart & Skilled)

- If a student withdraws from a course but they have completed all the requirements for a lower-level qualification, the student may apply to RETS in writing for a partial refund of the student fee paid.

Procedure

Provision of information

- The primary source of information for prospective students is the RETS Student Handbook.
- Administration issues the prospective student with the following documents when eligibility has been confirmed and the students wishes (in writing or verbally) to proceed with an enrolment:
 - Application Form & Written Agreement
 - Student Handbook
- Students must acknowledge that they have read and understood the contents of the Student Handbook on the relevant section of the Application, Privacy & Consent Form.
- Following completion of pre-enrolment procedures by Administration, the Account issues the student a Tax Invoice providing detailed information about the fees and charges owed by the student.
- The Tax Invoice also has information about:
 - any initial payments/ instalments paid and the date on which this was paid
 - further instalment amounts and payment due dates, if applicable

Refund Process

- The student requests a refund by email or phone.
- Administration requests that the student reviews the Fees, Charges & Refunds Policy & Procedure on the RETS website to clarify that they are eligible for a refund.
- If the student wishes to proceed with their refund request, the Administration Officer emails a Request for Fee Refund Form and requests the student to complete in full and to attach any additional evidence to support their refund request.
- If the form is returned, Administration reviews the form to ensure that it has been completed in full.
- Incomplete Refund Request Forms are returned to the applicant for completion.
- The Administration Officer forwards completed refund applications to the RTO Manager.
- The RTO Manager reviews the request, and makes a preliminary decision based on the information and evidence provided by the applicant and after consulting with relevant parties.
- If approved, the Refund Form is forwarded to the MD for sign off.
- The signed Refund Form is then forwarded to the Accounts Officer for processing.
- Refund payments are made within 28 days of the refund application being received.
- Refunds are made using the bank details provided by the applicant on the Refund Request Form.
- If a refund request is rejected, the applicant is notified in writing via email advising them of the reason(s) for refund ineligibility.