



# Fees & Refund Policy

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## Preamble

Kiama Community College Inc. is committed to the application of a fair and reasonable fees and refund policy. Through the application of this policy, the College makes prospective students and clients aware of College's fees, charges and refund arrangements before accepting enrolment.

## Scope

This policy applies to fees, charges and refund that relate to the College's provision of education and training. The policy applies to students undertaking training with government subsidies, student and clients paying full fees and students paying concession fees.

## Notification of Fees and Charges

### Fee-for-Service Courses

Student fees are kept as low as possible to cover course costs such as co-ordination, tuition, venue hire, insurance and other costs. The College advises fees and any additional charges and resource costs in course promotional materials for its fee-for-service programs. Promotional materials may include Course Guides and information packages, the College's website, quotes and pre-course invoices.

### Smart & Skilled Subsidised Courses

Under the NSW Government's *Smart and Skilled Program*, a student contributes towards the cost of training through the payment of a student fee. Fees and charges for courses can be located on the College website and via the Smart & Skilled website and will ensure that students are aware of these costs prior to enrolment. We encourage all prospective students to contact the College to calculate fees.

### Other Subsidised Programs

For all other government subsidised training programs, the College will advise each student of any subsidy the government provides, additional fees incidental expenses and other charges that apply to the study program before the student enrolls. Where an employer is supporting an employee's enrolment, the College will also provide this information to the employer.

## Fees and Charges

### Course Fees

The college determines course fees for its fee-for-service training provision. For government subsidised programs, the program contract may stipulate the fees that a student is to pay.

### Smart and Skilled Fees

Students enrolling with Smart and Skilled subsidies must pay the relevant fee as set out in the NSW Skills List. The College will calculate the relevant fee using the Smart and Skilled Provider Calculator, the student's eligibility criteria and any applicable Recognition of Prior Learning and Credit Transfer arrangements.

Fees will be calculated based on student's personal circumstances which will determine the student's eligibility for a subsidised course, concession fees or sometimes even exemption of fees. Personal circumstances that are taken into consideration when levying fees include but are not limited to:

- Any Prior qualifications\*
- If the student is undertaking an Apprenticeship/Traineeship
- Eligibility for concession fees
- Eligibility for fee exemption
- Credit Transfers
- Recognition of Prior Learning
- Continuing Student from previous calendar year
- Deferral

\* Student fees may be slightly higher for a second qualification.

## **Smart and Skilled Adult and Community Education (ACE) Community Service Obligation (CSO) Program Fees**

Students enrolling with Smart and Skilled ACE CSO subsidies must pay fees set under Smart and Skilled conditions. The College will calculate the relevant fee using Smart and Skilled ACE CSO Operating Guidelines, the student's eligibility criteria and any applicable Recognition of Prior Learning and Credit Transfer arrangements.

## **Fees for Other Subsidised Programs**

Students enrolling with any other subsidy must pay any fees that the relevant funding body sets out in its guidelines.

## **Other Incidental Expenses**

There may be some incidental expenses of a personal cost to a student over and above the student fee. These costs may include but are not limited to:

- Essential equipment that can be obtained by Kiama Community College or another provider eg Make-up kit
- Field trips and food/transport associated with attending the necessary field trip
- Textbooks the student requires to undertake their qualification and is retained by the student at the completion of their qualification

Student will be advised in advance of the course commencement any additional costs that a student will or may incur.

## Concessions & Exemptions

### Fee-for-Service Concessions

The College offers a 10% concession for all courses (excluding subsidised courses) for students who hold a Health Care Card.

### Smart and Skilled Fee Concessions

Students who are eligible for a concession fee include Commonwealth welfare recipients or a dependent child, spouse or partner of a Commonwealth welfare recipient. Students seeking a concession must provide the following proof of eligibility:

- A letter from the Department of Human Services (Centrelink) confirming receipt of the benefit clearly showing the Centrelink Reference Number (CRN); or
- A current concession card that shows the CRN; or
- A current Centrelink income statement which clearly shows the benefit or allowance category and the CRN; or
- Any other evidence that clearly shows the CRN and the benefit or allowance category; or
- For people applying for Austudy or Newstart allowance, an approval letter from Centrelink that shows the CRN and indicates the 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.

### Smart and Skilled Fee Exemptions

Students who qualify for a fee exemption for Smart and Skilled subsidised courses, up to a Certificate IV level, are:

- Australian Aboriginal and Torres Strait Islander People
- People with a disability (that is people who meet the disability fee exemption criteria, including the dependent child, spouse or partner or a recipient of a Disability Support Pension)
- Students aged 15-30 who are on a Commonwealth benefit with priority for people in Social Housing (one fee-free course per year)
- Refugees and asylum seekers
- Recipients of Fee-Free Scholarships

Australian Aboriginal and Torres Strait Islander students must meet the Smart and Skilled personal and program eligibility criteria. A student with a disability must declare their previous enrolments in a Smart and Skilled qualification in a calendar year. Fee exemption criteria must be met and fees will be discussed with students at the time of enrolment.

### Smart and Skilled Fee-Free Scholarships

Students who qualify for a fee-free scholarship for Smart and Skilled subsidised courses are available if they:

- Meet the Smart & Skilled eligibility criteria and are receiving a prescribed government benefit; and
- Are aged 15-17 and living in out-of-home care; or
- Are aged 18-30 and previously in out-of-home care; or
- Are aged 15 and over and have experienced domestic and family violence.

## Adult and Community Education (ACE) Community Service Obligation (CSO) Program Concessions and Exemptions

Fees under the ACE CSO Program are aligned with Smart and Skilled.

**Part Qualifications** - All Part Qualifications under Smart and Skilled, including the ACE CSO Program, are Fee free.

**Full Qualifications** - The applicable fees (including concession fees) for Full Qualifications are available on the Smart and Skilled website at [Smart and Skilled Fees 2017](#)

*Disadvantaged Students or Regional or Remote Students*

(a) **(Fee Exempt)** who are:

- (i) an Australian Aboriginal or Torres Strait Islander; or
- (ii) someone with a disability or is the dependent child, spouse or partner of someone with a disability; or
- (iii) Recipients of Fee-Free Scholarships

are eligible for a **Fee Exemption** (that is, they do not need to pay any Fees);

(b) **(Concession)** who are:

- (i) not eligible for a Fee Exemption under (a) above; and
- (ii) Recipients of Applicable Benefits (or is the dependent child, spouse or partner of a recipient of Applicable Benefits),

will pay the relevant **Concession** Fee as set out in [Smart and Skilled Fees 2017](#); and

(c) **(full Fee)** who are:

- (i) not eligible for a Fee Exemption under (a) above; and
- (ii) not eligible for a Concession Fee under (b) above,

will pay the relevant Fee for the Full Qualification as set out in Smart and Skilled Fees 2017 having regard to whether this is the student's first post school qualification or is a second or further post school qualification.

## Credit Transfer (CT) Fees

This section applies only to fee-for-service enrolments.

There is no fee to submit a Credit Transfer (CT) application. See Student Handbook for full details. Students seeking CT should complete a Credit Transfer Application Form available from reception. Unit codes must match for the College to award CT.

The College will apply a fee reduction for fee-for-service students with successful CT applications. This will reduce the fee for applicable Units of Competency by one hundred percent (100%) of the normal cost for each unit. The College will apply the fee reduction to a student's second invoice payment for the course. The College will refund the difference between the fee reduction and any fee overpayment by the student, where this occurs.

## Recognition of Prior Learning (RPL) Fees

This section applies only to fee-for-service enrolments.

A pre-assessment interview for an RPL application will incur no cost.

If the RPL pre-assessment interview resolves that the student should proceed with a formal RPL application, the student will be provided with a formal quote. The RPL fee will cover the cost of supplying and processing the RPL kit, assessment of evidence supplied and for the assessment decision and issuing of statements of attainments or qualifications.

If a student wishes to proceed to the next stage ie enrol and formally apply for RPL, please refer to AQF costs below:

- Diploma is \$1,500, plus \$300 per unit where additional training and assessment is required;
- Certificate IV is \$1,150, plus \$280 per unit where additional training and assessment is required;
  - Exception to above for Certificate IV Training & Assessment TAE40110 is \$1,150 plus \$200 per unit where additional training and assessment is required
- Certificate III is \$1,100 plus \$250 per unit where additional training and assessment is required

Refer to the College's [RPL Policy](#) for further information.

## Fees for Recognition of Prior Learning (RPL) and Credit Transfer (CT) For Government Subsidised Courses

Where an eligible student achieves Recognition of Prior Learning (RPL) or Credit Transfer (CT) for one or more Units of Competency, the College will adjust the qualification price to determine a new student fee according to the program guidelines (see above).

## Fees for Repeat Attempts to Complete Units of Competency

Your competency will be assessed if you are enrolled in a nationally accredited course. If you are deemed Not Yet Competent, you will have the opportunity to re-submit your work. A maximum of 2 submissions are permitted.

If you are deemed Not Yet Competent after 2 submissions please discuss your options with your co-ordinator. These Options may involve additional cost and may include:

- (a) Re-sit the assessment task a third time at a cost of one hundred dollars (\$100); or
- (b) Re-enrol in the course or Unit of Competency at the normal enrolment fee; or
- (c) Undertake Additional private tuition; or
- (d) Undertake career planning with student support officer; or
- (e) Review your study options and discuss with trainer/co-ordinator/student support officer; or
- (f) Withdraw from the course.

## Charges for Issuing Embedded Qualifications

In some cases, a qualification may include all of the units of competency required to complete a lower level qualification. If a student wishes to be issued with a Certificate for the lower level qualification in addition to the higher one they enrolled in, Kiama Community College Inc will charge an administration fee of \$55 to produce the additional Certificate.

## Fees for Statement of Attendance & Replacement Certificates

The College will issue a Statement of Attainment or Qualification Testamur (including a Record of Results) to students who complete accredited training at no additional cost.

**Replacement Documents:** if a student requests a replacement document following the first issue, a fifty five dollar (\$55) replacement fee applies for each Statement of Attainment or Qualification Testamur (including Record of Results). To obtain a replacement, the student should contact College reception.

**Non-Accredited Training Statement of Participation:** a Statement of Participation is available for students seeking a record for non-accredited course attendance. A student may request a Statement of Participation at the time of enrolment or within twelve (12) months of course completion. The fee is fifteen dollars (\$15) per individual certificate (unless course documentation indicates that the course fee includes a Statement of Participation).

Students must maintain eighty percent (80%) attendance to be eligible for a Statement of Participation. Students who request the Statement after course completion must contact the College reception. Payment for the Statement applies at either the time of enrolment or on application.

## Confirmation & Receipt

Enrolment is confirmed on payment of fees. Receipts are issued immediately where enrolment is made in person. For phone and mail enrolments receipts are issued at the first class or may be posted where a self-addressed, stamped envelope is supplied.

## Discontinuing Students

### Withdrawal Without Penalty

Kiama Community College will advise the student of the “withdrawal with no penalty” cut-off date, so the student is aware of the last day in which they can withdraw from training and be refunded any fees paid at enrolment.

### Withdrawal After The Cut-off Date Without Penalty

Where the student withdraws from training after the cut-off date, Kiama Community College will provide the student with a Statement of Fees that includes all fees applied and any fees refunded, if applicable.

## Fee Refunds

The College will refund all or part of a student’s course fees if:

- students cancel more than 7 days prior to course commencement – full refund
- The College cancels a course for any reason
- A student withdraws before the cut-off date for withdrawal without penalty
  - The cut-off date for Accredited courses is 14 days from the course commencement
  - For students accessing VET Student Loans, please refer to the [VET Student Loans Refunds](#) section as special conditions apply
- The Training Service Manager determines that course delivery did not meet the reasonable expectations of the student



- A student re-enrols only to repeat a unit or module with a not-yet-competent result and the student subsequently successfully appeals the original decision
- The College agrees that the student has medical, hardship or other extenuating circumstance preventing their attendance
- A student has overpaid the course fee
- The College has granted Credit Transfer (CT) or Recognition of Prior Learning (RPL) after enrolment and the fee recalculation is lower than the fee the student has already paid.

For any other circumstances, **Courses up to \$1000** there will be no refund.

For **Courses over \$1000**, if the proportion of course fees paid exceeds the proportion of course sessions delivered (at the point of notification of withdrawal) a refund will be paid for this excess amount. However, a \$492 administration fee will apply.

Where possible, and where it is the student's preference, enrolment in an alternative course of equal value to the refund amount can be provided instead of a refund.

## Deferrals

Deferral of course enrolment will be considered in special circumstances. These could include, but are not limited to serious illness or injury or bereavement of close family members. Supporting documents may be requested e.g. medical certificate. Please contact the College to discuss your circumstances.

## Transferring between Providers

A student may withdraw from a qualification and transfer to another Registered Training Organisation to complete their qualification.

### Transferring of Own Accord

If the student transfers to Kiama Community College of their own accord, standard credit transfer rules will apply with calculating the student fee. The student must obtain a Statement of Attainment from the initial provider so Kiama Community College can determine what credit to be granted. Then the student fee can also be calculated correctly.

If a student Transfers out to another provider, Kiama Community College will provide the student with a Statement of Attainment listing the competencies that the student has gained, a statement of fees (for Smart & Skilled courses) and an up-to-date training plan.

### Transferring Due to Provider Closure or Contract Termination

If the student transfers to Kiama Community College Inc. from another Smart & Skilled provider that has lost their contract or that has closed, the student will not be charged an excess fee above the total fee that was quoted to the student by the initial provider. For Smart & Skilled courses, where the combined fee looks like exceeding the original fee quoted, Kiama Community College Inc. will contact the Department of Education to confirm the fee to be charged before enrolling the student and the gap will be paid by the Department.

The transferring student will need to provide to Kiama Community College a statement of attainment, a statement of fees (for Smart & Skilled courses) and an up-to-date training plan issued

by the previous provider. If the provider has closed and the student cannot obtain these, we will contact the Department for assistance.

## **Payment Arrangements**

Payment arrangements align to courses and may vary depending upon factors such as length of course, student cohort or government contract guidelines.

It is a College requirement that where course fees, administrative or other charges apply, students must pay these items by the due date. This requirement applies irrespective of the availability and receipt of government subsidies by an employer, school, or student.

## **Fee Payment Options**

Kiama Community College Inc. offer a range of payment options including periodic payments, cash, cheque/money order (made payable to Kiama Community College), Visa, Mastercard, direct debit. Please contact Reception for full details.

## **Recovery of Outstanding Fees**

Students must pay all fees and charges by the due date. Failure to pay fees and charges may result in any or all of the following until the student pays the full amount:

- Suspension from attending or participating in the course
- Exclusion from assessment activities
- Withholding of certification documentation
- Termination of the enrolment
- Exclusion from any future enrolments at the College.

The College will remind students who fail to pay fees of their obligation to do so and of the possible consequences of non-payment.

The College may refer fees and charges remaining unpaid after ninety (90) days from the due date to a debt collection agency.

## **Smart & Skilled Student Withdrawal**

This section only applies to students who undertake courses subsidised through the Smart and Skilled Program.

If a Student, undertaking a Smart and Skilled subsidised course, withdraws from a course AND they are on a payment plan, the student may not be required to repay the remainder of their student fee. The decision regarding the repayment of outstanding course fees will be at the discretion of the College.

## **Fees Paid in Advance**

The College will, at no time, request or accept from a prospective or current learner prepaid fees in excess of a total of \$1,500.

Prepaid fees include all fees that a learner is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.

## Completion Guarantee

The College is committed to making every reasonable effort to ensure that when students enrol with the College they can complete their study program. The College will only commence a course when there are sufficient students enrolled for the course to be viable. Should the College decide to cancel a course due to limited enrolments, the College will return all prepaid fees for that course to students.

Once a course commences, the College guarantees to complete the course within the period advertised. Where circumstances arise beyond the College's control, that force the College to discontinue the course, the College guarantees that it will:

- Refund any fees a student has paid for modules or units not delivered
- Issue Statements of Attainment for all the work successfully completed and
- Assist the student, to the best of the Colleges' ability, to transfer to an equivalent course with another Registered Training Organisation.

Circumstances beyond the College's control may include a trainer becoming ill or resigning unexpectedly, the College's inability to source a replacement tutor or when continuing student numbers fall below viability levels.

## Vet Student Loans

VET Student Loans is an Australian Government loan scheme that assists eligible students to pay their tuition fees for higher-level vocational education and training courses (at the diploma-level and above).

VET Student Loans can be used to pay all or part of an eligible student's tuition fees when studying with an approved VET provider.

With the VET Student Loans program, the Government pays your course fees so you can start studying now and you pay back the loan later when you are working and earning over a certain amount.

To determine if you are eligible for VET Student Loans, and for further assistance in applying, obtain information at [www.education.gov.au/vet-student-loans](http://www.education.gov.au/vet-student-loans) or [www.studyassist.gov.au](http://www.studyassist.gov.au) or please contact Kiama Community College. You will be provided with the [VET Student Loans Information booklet](#) and complete the *Request for a VET Student Loan eCAF* by the census day.

## What are the VET Student Loan Fees and Charges?

Full fee paying students will incur a 20 per cent loan fee on their VET Student Loan. Students whose enrolment is subsidised by a state or territory government do not incur a loan fee. The loan fee is included in your HELP debt and will not decrease your VET Student loan limit. No interest is charged to your HELP debt, however, your debt is indexed annually by the Australian Taxation Office (ATO) to maintain its real value. If you do not have a Tax File Number (TFN) you can request one from the Australian Taxation Office.

## VET Student Loan Refunds

In the event of a student withdrawing from a VET unit of study on or before the census date for that unit of study:

- 100% of tuition fees paid for that unit will be refunded to the student; and
- the student will not incur a VET Student Loan HELP debt.

In the event of a student withdrawing from a VET unit of study after census date for that unit of study:

- no refund is applicable; and/or
- the student will incur a VET Student Loan HELP debt.

Students who withdraw from a Unit after the published census date, or fail to complete a Unit, may apply to have their VET Student Loan balance re-credited with respect to the Unit if they believe special circumstances apply in accordance with the following procedures. Refer to the *Student Review Procedures for Re-Crediting a FEE-HELP Balance Policy* for further details.

## Students' Rights to Appeal Decisions

If a student is not satisfied with a College decision about fees or refunds, the student may appeal that decision using the College's Student [Grievance Policy](#). This policy and the availability of complaints and appeals processes do not remove a student's right to take action under Australian consumer protection law.

## Compliance

The College's Fees and Refunds Policy and related procedures shall contribute to compliance with the following legislation and regulations:

- Competition and Consumer Act 2010
- Standards for Registered Training Organisations 2015

## Further Information

Information regarding student enrolment, roles and responsibilities and student support can be found in the Student Handbook at <http://kcc.nsw.edu.au/>

Students are encouraged to contact the friendly team at the Kiama Community College to discuss any questions in relation to fee administration.

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