

# AGA RTO - Fees, Charges and Refund Policy

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## Purpose

The purpose of this policy is to ensure that AGA adheres to the requirements for setting its fees, charges and refunds for all training delivery and services in line with the Standards for RTOs 2015 (SRTOs) and other relevant Federal and State funding contracts.

This policy ensures the obligations and rights of both AGA and the student are clearly set out, including the course money payable and services that AGA's is obliged to provide to students. It outlines AGA's approach to managing fees and charges and demonstrates how fees are protected by AGA.

## Scope

This policy applies to all students, partners and stakeholders of AGA 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

**Adjusted price** - where an eligible enrolled student (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** means cessation of enrolment in a course or permanent termination of the student's enrolment or contract.

**Census date** means the day the student or stakeholder incurs financial liability for the unit of study or course.

**CPI** means Consumer Price Index as calculated by the Australian Bureau of Statistics.

**Fee Concession Contribution** means the contribution to be paid by the Department to the Training Provider in respect of a fee concession granted by the Training Provider to an Eligible Individual, as detailed in VET Funding Contract.

**Fee Waiver/Exemption Contribution** means the contribution to be paid by the Department to the Training Provider in respect of a fee waiver or exemption granted by the Training Provider to an Eligible Individual, as detailed in VET Funding Contract.

**Gap fee** means the difference between the covered fees and the total tuition fee for a course.

**Prepaid fees** means fees that are collected before the relevant services have been provided. These include payments made at any time before, during or after student enrolment. Any payment received

before a service is delivered is unearned revenue and is a liability that must be paid back either through service delivery or as a refund. If an RTO collects more than \$1500 in prepaid fees from a student, any prepaid fees over \$1500 must be covered by an unconditional financial guarantee from a bank operating in Australia or membership of a Tuition Assurance Scheme approved by the VET Regulator.

**RTO** means Registered Training Organisation - AGA (RTO ID 3829)

**Statement of Fees** means a document for each Eligible Individual that sets out fee and other information required by the National RTO Standards and the Guidelines about Fees.

**SMS** means the student management system.

**Tuition fees** means the compulsory fees for the delivery of the enrolled course and any specialist materials that are mandatory and relate to the provision of the course.

**Non-tuition fees** Non-tuition fees cover other items not directly related to tuition and may be compulsory or discretionary.

**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.

**VET** means vocational education and training.

**VET Quality Framework** has the same meaning as in the National Act.

## Policy

### Fees and Charges

- Prior to commencing the enrolment process, all potential students are provided with the full details regarding tuition fees and any other charges associated with the course they wish to enrol in depending on the course this may be done via any or all of the following methods:
  - Verbally by a SMS Administration Team Member
  - Via Printed Collateral used for Marketing
  - Via a Signed Contract or Third Party Agreement
  - Via our website <https://www.aga.com.au/training-courses/fees-and-charges/>
- Prior to enrolment, all potential students are advised of any implications their enrolment (and commencement) into the course may have on their eligibility for future government state funding via Victorian Skills First Program or NSW Smart and Skilled Program.
- The RTO verifies identification via Green ID (online verification system) and retains a copy on the SMS as part of the enrolment process prior to commencement of the course.
- The RTO verifies Concession Cards and evidence of eligibility for government funded students by sighting original or certified copy and notes this in the SMS.
- Students who do not present evidence of concession at enrolment will be given the opportunity to provide proof at any time during the delivery of their course. All future invoices will be done

at the reduced concession rate. Any prior issued invoices will remain at the invoiced rate.

- The relevant details from this policy are provided to all students prior to enrolment and is made available to all potential students on our website and in the Student Handbook.

### Victoria Skills First Program

- Prior to enrolment, all students will be assessed for their eligibility to receive funding under the Victorian Skills First Program.
- The RTO follows the 'Guidelines about Fees' published under the Skills First Program.
- Prior to commencement of training, the RTO provides a Confirmation of Enrolment letter which includes the following:
  - Course code
  - Course title
  - Statement of Fees
  - Student Handbook
  - Training details
  - Direct Debit Payment Plan Form
  - Authority to Invoice Form (for Apprentices and Trainees) the RTO grants eligible students with a fee waiver/exemption as per Skills First regulations.
  - The RTO ensures that any individual who is exempt from paying tuition fees supplies written confirmation of their exemption from the referring agency, center or Government Department.
- The RTO provides a concession of 20% of the total tuition fee to students who enrol in a Certificate IV qualification or below and who:
  - Hold a valid and current concession card. A dependent 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 doesn't charge a tuition fee to students who enrol in any level qualification who self-identify as being Aboriginal or of Torres Strait Islander descent in the *Enrolment Form*.

### NSW Smart and Skilled Program

- The RTO charges the student tuition fee as set by the NSW Government. The relevant fee will be determined when the RTO enters the student data into the Smart and Skilled Provider Calculator.
- The RTO enters all student data into the Smart and Skilled Provider Calculator prior to enrolment and informs the student of applicable tuition fees.
- Under Smart and Skilled, a student contributes towards the cost of training through the payment of a student fee.

- Fees are set for the whole qualification.
- Fees are calculated taking the following into consideration:
  - Is it student's first qualification post-school qualification
  - Is the student eligible for a concession
  - Has the student self-identified as Aboriginal or Torres Strait Islander
  - Does the student have a disability, is long term unemployed or resides in regional or remote location
- Where RPL and/or CT are granted at enrolment, AGA will use the Smart and Skilled Provider Calculator to determine the applicable student fee.
- Where RPL and/or CT is granted after enrolment, or after a student 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 student fee. The Provider must take all necessary steps to advise affected students of adjusted fee and to adjust the fee levied, including adjustments to subsequent fee payment schedules.
- The RTO provides an exemption to students 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 student'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 student is eligible for a fee exemption, the fee will be \$0.
- The RTO provides a concession to students 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.

**NSW Smart and Skilled section sets out the contractual requirements and should be read in conjunction with the following documents:**

- Smart and Skilled Contract Terms and Conditions
- Smart and Skilled Operating Guidelines
- The Smart and Skilled Eligibility Policy
- The NSW Skills List
- The Schedule of Prices, Fees and Subsidies
- The Declaring Student Status after Enrolment Policy
- Any other relevant Smart and Skilled policy documents.
- The NSW Skills List indicates the full qualifications funded under Smart and Skilled.

### **Fee for Service**

- Students who are not eligible for government funding enrol as fee for service students.
- Tuition fee is charged based on the nominal hours per unit of competency.
- AGA will not charge students more than \$1500 in advance at any given time. Students are able to enter into a direct debit payment plan for their course fees.
- Prior to setting up a payment plan, finance will confirm payment plan details utilising the Direct Debit Payment Form.
- Upon course cancellation, the 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 than payable fees, a fee notification is sent to student to pay the balance within 7 days of notification. The existing payment plan will continue until the balance fee is paid.

### **Fee Calculation – Apprentices & Trainees**

- Fees are calculated based on the nominal hours of each course.
- Each calendar year the student tuition fees and non-tuition fees are increased by CPI or 5% whichever is the higher amount.
- Before being published and used – fees are signed off by the CEO.
- Fees are listed on our website in accordance with relevant state contract and funding obligations.
- All students prepay \$1500 or their full course fees at the time of enrolment
- Trainees then pay the remainder of their fees over an additional 2 instalments divided over the lifetime of their course.
- Apprentices then pay the remainder of their fees over an additional 7 instalments divided over the lifetime of their course.

### Fee Calculation – Fee For Service

- Fees for VDSS (Vet in Secondary School Programs) are set by Programs Team in conjunction with annual budget process and school funding.
- Fees for Short Course Programs and Specialty Programs are reviewed on an annual basis for market comparability and updated each calendar year, signed off by Project Manager.

### Refunds

- A request for refund of tuition fees can only be made if student is withdrawing their enrolment or if AGA is cancelling their enrolment.
- All requests for a refund must be in writing.
- Students 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 student. The student 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.

### Summary table for refunds

<b>AGA cancels a course prior to commencement</b>
<b>100% Refund or Credit on any outstanding unpaid invoices</b>
<b>STUDENT WITHDRAWS course prior to commencement</b>
<b>100% Refund or Credit on any outstanding unpaid invoices</b>
<b>STUDENT WITHDRAWS course prior to CENSUS DATE</b>
<b>No invoice to be Raised</b>
<b>STUDENT WITHDRAWS WITHIN 4 WEEKS OF COMMENCEMENT</b>
<b>No Refund on any invoiced fees for Fee for Service Students.</b>
<b>50% Refund on any invoiced fees for Victorian Skills First or NSW Smart &amp; Skilled invoices.</b>
<b>STUDENT WITHDRAWS AFTER 4 WEEKS OF COMMENCEMENT</b>
<b>No Refund on any invoiced fees.</b>
<b>No Future Invoices raised.</b>

### Accounts and Records of Tuition Fees

- All invoices are raised within the SMS by the SMS Administration Team.
- All receipts for payment are recorded within the SMS by the Into Work Finance Team.
- All credit adjustments are recorded within the SMS by a team leader within the SMS Administration Team.
- All refunds are processed by the Finance Team with authority from the RTO Team.
- The accounts and records kept by AGA will clearly distinguish income and expenditure for all RTO courses or activities.
- Fees paid in advance are identified through the AGA Financial Accounting System and protected for refund purposes in accordance with AQTF Condition 5 Option

### Debt Collection Process

- The process for recovering outstanding invoices is documented in the following table.

Stage	Days overdue	Process	Responsibility
1	1-7	<ul style="list-style-type: none"> <li>• Email 1<sup>st</sup> reminder direct to customer. This has a friendly non-confrontational tone.</li> <li>• Set deadline for payment to 7 days from date of communication.</li> <li>• Use standard letters.</li> <li>• If no email, mail letter.</li> <li>• Log date email/letter into CRM / Debtor note.</li> </ul>	Finance
2	8-14	<ul style="list-style-type: none"> <li>• Email 2<sup>nd</sup> reminder direct to customer. This has a direct but non-confrontational tone.</li> <li>• Set deadline for payment to 7 days from date of communication.</li> <li>• Use standard letters.</li> <li>• If no email, mail letter</li> <li>• Log date email/letter into CRM / Debtor note.</li> </ul>	Finance
3	15-21	<ul style="list-style-type: none"> <li>• Direct telephone contact, preferably with their Accounts Payable Department, with a view to getting a firm commitment and date when payment will be made.</li> <li>• Log and enter notes into CRM</li> <li>• Set follow up date 7 days.</li> </ul>	Finance
4	21-30	<ul style="list-style-type: none"> <li>• Direct telephone contact, preferably with their Accounts Payable Department, firmer with a view to getting a firm commitment and date when payment will be made. Mention previous commitment.</li> <li>• Offer payment plan</li> <li>• Follow up telephone call 7 days after if account not settled.</li> <li>• Log and enter notes into CRM</li> </ul>	Finance
5	30-60	<ul style="list-style-type: none"> <li>• Escalate to Business for decision on next steps.</li> <li>• Firm, direct telephone contact, preferably with the Manager of Accounts/Finance. Note previous commitments not fulfilled and inform possible next action (withdraw labor)</li> <li>• Log and enter notes onto BC</li> </ul>	Business

## Responsible Persons

Chief Executive Officer  
 Education and Training Manager  
 Project Manager  
 Administration & System Manager  
 Administration Team Lead  
 SMS Administration Team

## Reference Documents

RTO Enrolment and Application Policy  
 RTO Withdrawal and Cancellation Policy  
 Student Handbook  
 RTO Course & Fees information (refer AGA webpage)  
 NSW Recognition Framework  
 NSW Smart and Skilled Fee Administration Policy  
 NSW Smart and Skilled Contract Terms and Conditions 2024-2025  
 NSW Smart and Skilled Operating Guidelines 2024-2025

## Document Control

Document Name:	AGA RTO - Fees, Charges and Refund Policy
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Approved by- Name & Role:	Nicolas West, Chief Executive Officer
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## Revision Record

Date	Version	Revision description
6/03/2024	3.0	Implementation of new AGA RTO - Fees, Charges and Refund Policy
13/06/2024	3.1	Revision to reflect NSW Smart and Skilled Requirements