

AGA RTO FEES, CHARGES AND REFUND POLICY & PROCEDURE

PURPOSE

The purpose of this policy is to ensure that AGA RTO adheres to the requirements for setting its fees, charges and refunds for all training delivery and services in line with the Revised Standards for RTOs 2025 Standard 2.1 and Part 2 Compliance Requirements, Division 3 – Accountability- Prepaid fee protection measures) as well as other relevant Federal and State funding contracts.

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

SCOPE

This policy applies to all students, and relevant stakeholders of AGA RTO e.g. employers, schools and parents, in relation to fees and charges defined and distributed. This policy includes all regulatory, contractual and legislative requirements that fall under the RTOs obligations as a registered training organisation.

DEFINITIONS

Cancellation / Withdrawal means cessation of enrolment in a course or 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 (VDSS only).

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

Distance Education means education of students who may not always be physically present at the campus and are engaged in an online self-paced learning course offered at a fee for service rate.

Extension means the additional study time allowed for a Distance Education student by prepayment of additional fees to grant further access to complete the enrolled training.

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.

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.

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

Payment plan means a scheduled arrangement between the student and AGA RTO that outlines the payment schedule, frequency, and amount of tuition fees to be paid over a specified period.



Prepaid fees mean 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. **RTO** means Registered Training Organisation - AGA (RTO ID 3829)

Statement of Fees means a document provided to each Eligible Individual that sets out fee and other information required by relevant State Funding Contracts and SRT0 Standards 2025 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 related units of competency or one unit of study may equal one unit of competency.

VET means vocational education and training.

VET Quality Framework (VQF) is a set of standards and conditions used by the Australian Skills Quality Authority (ASQA), the national VET regulator, to assess whether registered training organisations (RTOs) under its jurisdiction meet the requirements for registration.

Xero means the accounting software used by AGA RTO's Finance team for recording keeping purposes.

POLICY

FEES AND CHARGES

ALL STUDENTS

- 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 the following methods:
 - Verbally by an SMS Administration Team Member
 - Via Printed Collateral used for Marketing
 - Via a Signed Contract or Third-Party Agreement
 - Via our website
- All students are required to complete a pre-training review to establish suitability and appropriateness of the program they wish to enrol into.
- Students are notified during the enrolment process, that they can access this policy via the website and via the student handbook.
- All information regarding fees and charges will be clearly communicated to the student prior to enrolment.

FEE FOR SERVICE – FLEXIBLE, ONLINE DELIVERY PROGRAMS

- All students enrolled in AGA RTO's Flexible; Online Delivery education programs will be charged Full Fee Rates – Government Funding is not available for this delivery method.
- Course fees are calculated at the enrolment stage.
- All approved Credit Transfers will reduce applicable fees and be calculated based on the nominal hours assigned to each Unit of Competency as outlined within the student training plan.
- There is no additional fee for the processing of Credit Transfers.
- All students who require a First Aid Unit of Competency as part of their qualification will be offered this training at various locations across the state. If the student is unable to attend an AGA RTO delivery site, the student will be required to source and complete this training at an alternate RTO and the cost of this will be deducted from their next invoice.
- All students are required to select and set up one of the offered payment plan options at the time of enrolment.
- Students who participate in a payment plan through our preferred supplier are responsible for adhering to the agreed-upon payment schedule. Any late payments will incur applicable fees, which will be the student's liability.

- Students will not be able to commence training until their initial enrolment instalment has been paid.
- AGA RTO will not charge students more than \$1500 in advance at any given time.
- It is the student's responsibility to ensure timely payment of all fees.
- If a fee instalment payment is outstanding by more than 30 days – Student access to the Learning Management system will be suspended until the outstanding payment is made.
- If a student cancels their enrolment prior to the mid-point of their course, fees will not be incurred for the second half of the program.
- All course fees and payment plans until the midpoint of the program will be applicable to all students.
- No future invoices will be charged from the midpoint onwards to students who notify AGA RTO of their intent to withdraw prior to this date.
- At the time of course cancellation, a fee notification will be sent to the student, requiring payment of the outstanding balance within 7 days of notification.
- Any outstanding balance will be referred to finance for collection.

FLEXIBLE ONLINE DELIVERY - EXTENSION FEES

- Course extension fees apply to all students who require additional time to the standard program delivery schedule.
- No course extension fees will be applied in the instance where the standard program time has not been met due to circumstances that AGA RTO has incurred.
- The standard course duration is outlined clearly within the enrolment process and documented within associated marketing materials.
- Students will have course milestones and expected completion dates clearly documented and communicated through the Learning Management System.
- Students who wish to apply for an extension must apply using the Course Extension Form within the Learning Management System and will receive approval prior to additional fees being invoiced.
- AGA RTO offers multiple extension plans, which will incur an additional fee.
 - 1 month extension - \$200
 - 3 month extension - \$500
 - 6 month extension
 - 2 x Instalment Extension Fee: \$1,000 (total)
 - \$500 due at Month 12
 - \$500 due at Month 15
 - Description: This option allows for a 6-month extension, with two instalment payments totalling \$1,000.
 - 1 x Instalment Extension Fee: \$750 (one-time payment)
 - Due at Month 12



Description: This option provides a 6-month extension, with one instalment of \$750, due at Month 12.

FLEXIBLE ONLINE DELIVERY – REFUND GUIDELINES

- A request for refund of tuition fees can only be made if student is withdrawing their enrolment or if AGA RTO is cancelling their enrolment and must be submitted in writing.
- Students are entitled to a full refund of tuition and material fees paid should AGA RTO ceases to operate.

COOLING OFF PERIOD

- All students enrolling in Flexible, Online Delivery programs will have a 7 – Day cooling off period to cancel their enrolment and receive a full refund.
- The cooling off period time will commence from the first day of training held with their AGA RTO Trainer and Assessor.

AGA RTO CANCELS A COURSE PRIOR TO COMMENCEMENT

- 100% Refund or Credit on any paid invoices

STUDENT WITHDRAWS COURSE PRIOR TO COMMENCEMENT

- 100% Refund or credit on any paid invoices

STUDENT WITHDRAWS WITHIN FIRST HALF OF STANDARD DELIVERY TIMELINE

- No refund of any invoices or payment plans until the halfway point of the program.
- Any outstanding invoiced fees must be paid, or will be referred to debt collection,
- No future invoices raised.

STUDENT WITHDRAWS WITHIN THE SECOND HALF OF STANDARD DELIVERY TIMELINE

- No refund of any invoices or payment plans until the halfway point of the program.
- Any outstanding invoice and planned payment schedule must be paid or will be referred to debt collection.

VICTORIA - SKILLS FIRST PROGRAM

FEE CALCULATION – APPRENTICE & TRAINEES

- Tuition Fees are calculated based on the nominal hours of each course.
- Non-Tuition fees are a combination of Resources Fees (LMS), Enrolment Processing Fees / Administration Fees, Student Service Fees, Curriculum & Learning Material, and Practical Materials required for Assessments.
- Before being published, all fees are approved by the CEO.
- The Indicative Fees and Charges Schedule are published on AGA RTO's website in accordance with relevant contractual 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 duration of their course.
- Classroom Apprentices then pay the remainder of their fees over an additional 7 instalments divided over the duration of their course.
- Workplace Apprentices then pay the remainder of their fees over an additional 3 instalments divided over the duration of their course.
- Prior to enrolment, all students will be assessed for their eligibility to receive funding under the Victorian Skills First Program.
- 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.
- As part of the pre-enrolment phone call who is responsible for paying the students fees is discussed with both the employer and the student.
 - If the employer is paying they must complete, sign and return Authority to Invoice form prior to enrolment being finalised and training commencing.
 - If the student is paying they must complete, sign and return Direct Debit Service Agreement form prior to enrolment being finalised and training commencing.
- The RTO follows the 'Guidelines about Fees' published under the Skills First 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.
- Prior to commencement of training, the RTO provides a Confirmation of Enrolment letter which includes the following:
 - Course code and 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, centre 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

- In accordance with Skills First requirements, the RTO will apply the Skills First Aboriginal Access fee waiver to all eligible students commencing a Skills First-funded program, who self-identified as Aboriginal and/or Torres Strait Islander.
- 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 or verifying using a Document Verification Service (DVS), Green ID.
- 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. A student will be invoiced according to the reduced concession only after they provide evidence of Fee Concession entitlement. If a student provides evidence of concession after the commencement of training, the concession must have a start date on or before the date their training commenced.
- All future invoices will be done at the reduced concession rate. Any prior issued invoices will remain at the invoiced rate.

FEE FOR SERVICE – APPRENTICES & TRAINEES

- Apprentices and Trainees ineligible for government funding can enrol as fee for service students.
- Tuition fee is charged based on the nominal hours per unit of competency.
- AGA RTO will not charge students more than \$1500 in advance at any given time. Students can enter a direct debit payment plan for their course fees.
- Prior to setting up a payment plan, AGA RTO's finance team will confirm payment plan details using the Direct Debit Payment Form.
- Upon course cancellation, payment plan is cancelled effective from date of course cancellation and no future invoices will be charged.
- At the time of cancellation, a fee notification is sent to the student to pay the outstanding balance within 7 days of notification. The existing payment plan will continue until balance fee is paid.

APPRENTICE AND TRAINEE REFUND GUIDELINES

- A request for refund of tuition fees can only be made if student is withdrawing their enrolment or if AGA RTO is cancelling their enrolment and must be submitted in writing.
- Students are entitled to a full refund of tuition and material fees paid should AGA RTO ceases to operate or is no longer approved to deliver training under relevant state funding contract.

AGA RTO CANCELS A COURSE PRIOR TO COMMENCEMENT

- 100% Refund or Credit on any paid invoices
- AGA 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.

APPRENTICE OR TRAINEE WITHDRAWS COURSE PRIOR TO COMMENCEMENT

- 100% Refund or credit on any paid invoices

APPRENTICE OR TRAINEE WITHDRAWS WITHIN 12 WEEKS OF COMMENCEMENT

- 50% refund on any invoices paid
- No future invoices will be raised

APPRENTICE OR TRAINEE WITHDRAWS AFTER 12 WEEKS OF COMMENCEMENT

- No refund on any invoiced and paid fees.
- Any outstanding invoiced fees must be paid, or will be referred to debt collection,
- No future invoices raised.

VET DELIVERED TO SECONDARY SCHOOLS

- All student fees will be invoiced to the appropriate Secondary School / College after annual census date in line with Department of Education key dates.
- No Fees will be charged for students who withdraw prior to census date.
- Any student who withdraws after census will not be eligible for a refund.
- No additional fees and charges will apply to students outside of agreed fees and charges outlined within VET Purchasing Contracts.

ACCOUNTS AND RECORDS OF TUITION FEES

- All invoices are raised within the SMS.
- All receipts for payment are recorded within the SMS.
- All credit adjustments are recorded within the SMS.
- All refunds are processed by the Finance Team with authority from the RTO Team.
- The accounts and records kept by AGA RTO will clearly distinguish income and expenditure for all RTO courses or activities.

RESPONSIBLE PERSONS

- CEO
- Education and Training Manager
- Operations and Quality Manager
- Systems & Administration Coordinator

- Administration Team Lead
- Student Administrator – RTO Enrolments

REFERENCE DOCUMENTS

- Enrolment Policy
- Withdrawal and Cancellation Policy
- Student Handbook
- RTO Course & Fees information (refer AGA RTO webpage)
- Fees, Charges & Refund Procedure

DOCUMENT CONTROL

Document Name:	AGA RTO - Fees, Charges and Refund Policy
Document Owner:	Education and Training Manager
Approved by- Name & Role:	Mark Burns, Chief Executive Officer
Evidence of Approval:	Email
Date Approved:	20.05.2026
Version No:	6.0
Next Review Due:	June 2026

VERSION RECORD

Date	Version	Version Description
06/03/2024	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
11/03/2025	3.2	Removal of NSW Smart and Skilled Requirements, addition of Distance Education Fee for Service offerings and amendments to responsible officers.
19.05.2025	4.0	Introduction of Online, Flexible Delivery options, inclusion of VDSS information.
30.06.2025	5.0	Updated to Revised Standards for RTOs 2025 requirements.
08.05.2026	6.0	Updated with Skills First Funding Requirements for 2026 and addition of Direct Debit Service Agreement for Trainees and Apprentices