

Name of the Policy:	PP02 Student Fees & Charges Policy and Procedure
Distribution:	All Staff and Students
Entity relating to	<p>Stirling Institute of Australia Pty Ltd trading as</p> <ul style="list-style-type: none"> • Academy of Hypnotic Science • Stirling Institute of Counselling • Stirling Institute • Stirling Institute of Hypnotherapy • Stirling Institute of Business • Stirling Institute of Children's Services
Reference to HESG	<ul style="list-style-type: none"> • Skills First 2018-19 Contract Section 3 • Skills First 2018-19 Contract Schedule 1, Part A, 1.4 • Skills First 2018-19 Contract Schedule 1, Part A, 6.1 • Skills First 2019 Guidelines about Fees
Related Documents:	<ul style="list-style-type: none"> • Enrolment Form • Statement of Fees • Student Handbook • Schedule of Fees
Statutory References	<ul style="list-style-type: none"> • National Vocational Education and Training Regulator Act 2011 • Standards for Registered Training Organisations (RTOs) 2015
Legislative Context	<ul style="list-style-type: none"> • Privacy Act 1988. • Australian Privacy Principles. • Anti-Discrimination Act 1991. • Child Protection Act 1999. • Vocational Education, Training and Employment Act 2000, Chapter 4: Vocational placement. • Work Health and Safety Act 2011. • Higher Education Support Act 2003.

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1. Policy

In accordance with the standards, clauses and contractual requirements relating to fees Stirling Institute of Australia (TOID: 21132) (Stirling Institute) will ensure that all clients and prospective students are aware of the applicable fees, charges and refunds policy prior to enrolling into a course or qualification.

2. Purpose

The purpose of the fees, charges and refund policy is to ensure the practices employed by Stirling Institute are clear and that all staff and prospective clients and students are provided with a broad framework and set of principles regarding the payment of fees and any circumstances relating to this. This includes, but is not exclusive to:

- Government funded students
- Self-funded Students (up-front payment of fees and/or payment plan)
- Third party funded students (employer)

3. Scope

This policy document applies to all fees, charges and refunds levied by Stirling Institute.

4. Definitions

Credit transfer is defined in the Australian Qualification Framework as follows:

“Credit transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications.”

Tuition fee is the total fee that a student is required to pay.

Fee for Service student means a student enrolled in a course of study for which Stirling Institute does not receive any funding from a State, Territory or the Commonwealth in relation to the student’s enrolment in that course of study.

Prepaid fee is the fee collected in advance before the relevant services have been provided.

Recognition of Prior Learning (RPL)

Recognition of Prior Learning (RPL) is defined in the Australian Qualification Framework as follows:

“Recognition of prior learning is an assessment process that involves assessment of an individual’s relevant prior learning (including formal, informal and non-formal learning) to determine the credit outcomes of an individual application for credit.”

Referring Agency (a referring agency is defined in the 2019 Guidelines about fees as an organisation that is based in the State of Victoria that currently receives funding or is contracted by the Victorian Government or the Commonwealth Government to provide services to children, youth or families)

Student is an active, on-campus student with a current course enrolment with Stirling Institute.

Subsidised student (funded fee student) is a student enrolled in a VET course for whom Stirling Institute receives funding from a state or territory (the “subsidising state or territory”) in relation to the VET student’s enrolment in that VET course of study.

Statement of fees a document provided to prospective students prior to enrolment with a quote for the total cost to them, for their proposed course of study/enrolment, taking into account their current circumstances (including any eligibility for concession).

Concession fee means a 20% tuition fee for Skills First eligible VET students in any certificate IV or below courses

Goods and services tax (GST) is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.

5. Requirements, Process & Procedures:

General Guidelines

- All fees and charges are displayed on the website and in any course, information provided to prospective students via a ‘Statement of Fees’.
- Stirling Institute reserves the right to amend the fees and charges at any time to ensure compliance with applicable State and Federal laws.
- Existing students will be notified of any fee changes within 10 business days on the website or email / face to face or through notices and all relevant documents will be updated accordingly.

- All persons responsible for payment for fees must sign the statement of fees declaration agreeing to pay fees in accordance with the agreed terms and conditions.

Collection and Management of Fees and Charges

- It is a requirement of Stirling Institute where tuition fees are applicable, these must be paid by the payment timing as agreed upon the statement of fees. Payment can be made by cash, direct debit, credit card and payment plan
- Stirling institute will apply a ten-day cooling off period from the date of the agreement wherein a withdrawal can occur without incurring and cost or debt.
- Stirling Institute will not collect more than \$1500 in prepaid fees from any student, prospective students will be advised of this on our Website and on the Statement of fees.

Payment Plans

- Students may, at the discretion of management, organise to pay their course fees in instalments.
- All payment plans must be agreed upon prior to the commencement of the course.
- The instalment dates are fixed, and all payments must be made on or before the due date.
- Instalment dates will take into consideration the delivery schedule of the program, see refunds section for further details
- All payment plan decisions are at the discretion of the Data and Finance Manager and or CEO of Stirling Institute.

Concession Fees

Application for concession is available to all enrolments in Victorian government subsidised training. The concession fee will be 20% of the published standard tuition fee as published on Stirling Institute's www.sia.edu.au, being the fee that Stirling Institute would have charged a non-concession government subsidised student in the same course at the same time.

Prior to the commencement of training Stirling Institute must sight and retain copies of all documentation demonstrating an individual's eligibility for fee concession. Where a concession card is presented to the RTO via a Digital Wallet through a Centrelink Express Plus mobile application, Stirling Institute must sight and authenticate the card by viewing the card directly through the Centrelink Express Plus mobile application on the cardholder's mobile device. These cards may not be sighted via a screen shot of the card that is e-mailed or otherwise produced.

1. General Concessions in Victorian government subsidised training courses:

- For enrolments in a Victorian government subsidised training courses at the Certificate IV level and below, Stirling Institute will charge the concession fee to an individual who, prior to the commencement of training, holds a current and valid:
 - Health Care Card issued by the Commonwealth;
 - Pensioner Concession Card; or
 - Veteran's Gold Card; or
 - an alternative card or concession eligibility criterion approved by the Minister for the purposes of the Skills First Guidelines about Fees

2. Dependent Spouse or child

- The concessions provided for above also apply to a dependent spouse or dependent child of a card holder.

3. Job Seekers

- For students referred to Stirling Institute by a jobactive provider that are entitled to a concession Stirling institute may seek contribution from the Department for revenue forgone, in the same manner as for any other student that is charged a concession fee.

4. Indigenous Completions Initiative

- Under the Indigenous Completions Initiative, for enrolments in a Victorian government subsidised training course at any level Stirling Institute will charge the concession fee to individuals who self-identify as being of Aboriginal or Torres Strait Islander descent (and are reported as such through the "Indigenous Student Identifier" field of the Student Statistical Report).
- All concession evidence documents must be produced at the time of enrolment.

- Students, who cannot produce the concession evidence documents on enrolment day, may pay the concession fee and produce documents not later than five (5) working days after the commencement of training. Failing to produce the documents by this time will result in students being invoiced for non-concessional fee and will be required to pay the difference.

Fees

Stirling Institute has set fees and charges in place. These fees are detailed on the Fees & Charges Schedule and uploaded to website www.sia.edu.au

The following fee information is provided to each client and or prospective student prior to enrolment

- Course code and title
- Course location
- Duration
- Delivery method
- Third party details if any
- The total amount of fees any other additional charges i.e. reprint of award
- The hourly tuition fee taking into account any concession or waiver exemptions
- Payment options, including the timing and amount of fees to be paid
- Statement of fees disclaimer
- Cooling off periods that apply.

Adjustment to tuition fees where a Credit Transfer (CT) or Recognition to Prior Learning (RPL) application is approved. Described in the student handbook and Fees & Charges Schedule

Fee waivers and exemptions

Fee exemptions may apply on the grounds of financial hardship or as outlined in the Skills First Guidelines about Fees. Applications need to be supported by evidence and made in writing to the Data and Finance Manager and or CEO. Where payment of fees is determined to result in undue hardship the Data and Finance Manager and or CEO may elect to:

- Waive fees
- Negotiate a payment plan with the student
- Defer requirement for payment of fees to a negotiated date
- Award a Scholarship.

If the student meets the aforementioned criteria, they should contact the Data and Finance Manager and or CEO for further information on how to apply.

Recognition of Prior Learning (RPL) Fees

If a student declares and can satisfactorily demonstrate before the commencement of an enrolled unit, that they have had relevant formal & informal training, work experience and life experience, RPL may be appropriately applied.

RPL fee is charged at 50% of the standard tuition fee rate for fee for service students. If a student applies for RPL and the application is unsuccessful, there will be no refund.

Credit Transfer (CT)

If a student declares and can satisfactorily demonstrate before the commencement of an enrolled unit, that they have had relevant formal training then credit transfer (CT) can be applied to their current course. The student will be eligible for zero tuition fees for the units deemed as CT.

There is no charge for Units of Competency that are granted Credit Transfer.

Accounts & records

All accounts and records are maintained and managed by the Stirling Institute Data and Finance Department and as per relevant regulatory requirements.

Stirling Institute keeps records, including evidence, to support any claim for a contribution towards revenue foregone as a result of granting concessions or waivers/exemptions.

Refunds

- Tuition Fee from the date of agreement, there is a ten (10) clear days statutory “cooling off” period, wherein students may withdraw without incurring any cost or debt. Cancellations post this cooling off period will not be granted unless granted through special circumstances.
- Fees paid in advance or paid through a payment plan, a pro-rata refund will be calculated based on the number of units completed or the duration of the training, depending on the amount of training delivered to the student.
- If a student applies for RPL and the application is unsuccessful, there will be no refund.
- If a place is not offered in the course, the student will receive a full refund.
- The refund will be paid to the same person or body from whom the payment was received on behalf of the student.
- Stirling Institute may, at its discretion, refund the student some or all fees where it determines that there are special circumstances.
- Applications for refunds under special circumstances must be submitted in writing. The decision to approve or disapprove refund request applications is at the discretion of the CEO of Stirling Institute.
- For Government subsidised (funded) students the refund only applies to the portion of fee paid by the student.
- Refunds can take up to 21 business days.

6. Appeal

A student may appeal against a decision made with respect to fees, including refunds, and the appeal must be lodged in writing according to the processes for appeals as detailed in the Complaints and Appeals Policy and Procedure.

Students have the right to appeal any decision made by Stirling Institute’s administration under this policy. Students must lodge their appeal within 14 days of the decision being made. The affected parties will have access to Stirling Institute’s Complaints and Appeals processes if they think that the decisions made by appropriate authorities are not just and fair in their opinion.

7. Responsibility

The Quality & Compliance Manager is to ensure all requirements of this Policy and Procedure are met.

The Data and Finance Manager is responsible for determining the fee structure in consultation with the CEO.

All staff and clients adhere to Stirling Institute’s Policies and Procedures. The Quality & Compliance Manager, with direct access to the CEO, has the responsibility to ensure that Stirling Institute complies with all of the statements and processes included in this document. They must also maintain these standards across all of the areas of operation of Stirling Institute.

Any complaints or breaches in relation to this policy should be reported to the Chief Executive Officer in person or by email to: info@sia.edu.au

8. Review Date

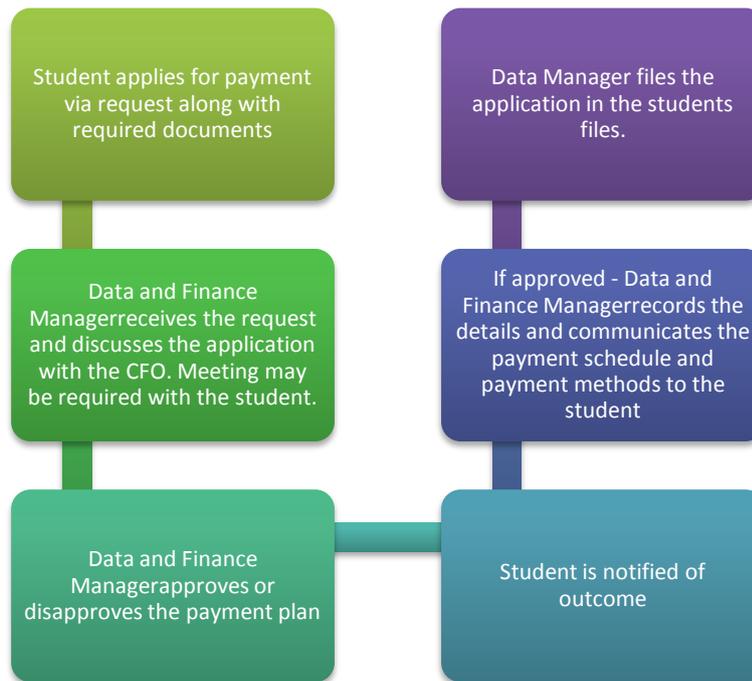
12 months from the date of this version, or as required.

9. Major Version History

Version Number	Date	Reason for Change	Prepared by	Approved By
V5	February 2019	Updated roles and responsibilities, updated definitions to include referring agency and update to statement of fees to include hourly rate	Quality & Compliance Manager	CEO
V4	December 2018	Update to references relating to 2018	Quality & Compliance Manager	CEO
V3.0	September 2018	Major change to policy and procedure	Quality & Compliance Manager	CEO
2018_v2.0	July 2018	Updated formatting and typographical errors	Quality & Compliance Manager	CEO (DY)
2018_v1.0	Jan 2018	Updated formatting, typographical errors, regulatory changes in line with 2018 requirements	Quality & Compliance Manager (JW)	David Youssf CEO
	Aug 2016	Updated formatting, responsibility, scope, definitions, and audit of all sections with minor changes	Quality & Compliance Manager (JS)	CEO (CEO)
	Jan 2016	Updated with VET FEE-HELP reform amendments	Laura Roundtree	Anthony Walsh CEO

10. Flow Charts

Payment Plan Flow Chart



Refunds Process Flow Chart

