

## Purpose

Through this policy, Stride Learning ensures that all Clients and Students are publicly aware of the fees and charges associated with enrolment in a course and/or service with one of Stride Learning's RTOs, prior to enrolment. This policy provides the guidelines for the eligibility and assessment of refunds including for early withdrawals.

Stride Learning ensures the protection of all fees and aims to provide clear and accessible information to Students and Clients about fees and charges prior to and throughout their enrolment and/or other involvement with one of Stride Learning RTOs:

- J2S Training Solutions Pty Ltd (TOID: 90940)
- Aurora Training & Professional Services Pty Ltd (TOID: 90966)
- Work Savvy Training (TOID: 91778)

## Policy

### 1. Information about fees and charges

- Student fees are set by Stride Learning's Operations Manager and reviewed on an annual basis. The indicative Student fees are presented in Stride Learning's Student Fees matrix and made available to prospective Students through Stride Learning's website.
- Students and persons seeking to enrol in a course (regardless of accredited or non-accredited) with one of Stride Learning's RTOs are advised of all fees and charges associated with a course for non-concessional and concessional Students.
- Organisations and other clients seeking to enter into a service delivery agreement with Stride Learning will be notified of the fees and charges associated with the agreement in information and proposals provided to them prior to entry into the agreement.
- Persons seeking to enrol with one of Stride Learning's RTOs must read and understand this Fees, Charges and Refunds Policy before signing their Student acceptance agreement on the enrolment form.
- Students accessing any government funding entitlement that may reduce their ability to access such funding in the future (such as arrangements that limit funding to one qualification for a person), are provided this information prior to enrolment.

### 2. Statement of Fees

- All Students receive a statement of fees at the time of enrolment which outlines the total course fees, co-contribution fees, payment terms and schedule of fees. The statement of fees is designed to provide clear and concise information to the Student about applicable fees and charges and provide options for payment.
- The information provided to each Student and/or Client includes:
  - a. The total amount of all fees including course fees, co-contribution fees, administration fees, resource fees and any other charges.
  - b. Payment terms, including the timing and amount of fees to be paid and administration fees.



- c. Any additional services such as criminal history checks which may be a pre-requisite for Stride Learning placement and employment in certain occupations
- d. Stride Learning's Fees, Charges and Refunds Policy, through the website and Student Handbook.
- The Student acceptance agreement provided on the enrolment form is seen to be an acceptance of all fees and charges associated with the Student's enrolment.
- The actual fee per hour or per unit charged to each eligible participant for government subsidised training will be reported via the Tuition Fee field in VETtrak. The amount differs from state to state, based on contractual requirements (refer to Section 11).

## 3. Fees in arrears

- Stride Learning will protect the fees paid by Students and not hold more than \$1,500 in advance for any training yet to be delivered or at any time during the course of their study.
- Stride Learning only accepts Student tuition payments in arrears for training and assessment delivered
- Co-contribution fees may be paid in advance where this suits the Student.

## 4. Student Fees covered

- Unless otherwise specified, course fees include the cost of all compulsory training and assessment resources. Any optional textbooks and resources that may be recommended but not required for completion of the course, are not included in course fees and will be an additional cost should the Student wish to purchase such resources.
- Stride Learning does not charge an additional fee for reissuing of a qualification testamur or academic statement or re-assessment.

## 5. Terms and Methods of Payment

- Fees are to be paid within (14) days of receipt of an invoice, unless the payee has elected to pay according to a direct debit payment schedule which has been approved by Stride Learning.
- Stride Learning accepts the following methods of payment – cheque, money order, credit card, direct debit and direct bank transfer.
- In circumstances where a Client is responsible for paying an individual Student fee, an authority to invoice from the Client must be presented at the time of enrolment.
- For group enrolments when more than one Student is enrolling into the program a Service Agreement will be in place and fees and charges will be charged directly to the Client.

## 6. Direct Debit Payments

- Where the Student has indicated on their payment agreement that fees are to be paid by direct debit, this option is only valid where the form is accompanied by a Direct Debit Request Form. The form must be appropriately and accurately completed and in line with the approved direct debit payment schedules. Where a Direct Debit Request Form has not been provided, the payee will be issued with an invoice which is to be paid within fourteen (14) days. It is the payee's responsibility to ensure that Stride Learning receives an accurate and completed Direct Debit Request Form in order to take up the direct debit payment option.



- Direct debit request forms must indicate payment terms according to one of the approved direct debit payment schedules provided on the payment agreement.
- Where a default occurs in direct debit payments due to insufficient funds or otherwise, Stride Learning will contact the payee to make alternative arrangements for payment. Stride Learning reserves the right to refuse a payee the option to pay by direct debit where there have been 2 or more defaults on payment during a direct debit term.

## 7. Credit Card Payments

- Credit card payments can be made over the phone.
- Optional workshop and class fees must be paid for at the time of booking in order to make a reservation. Where a booking needs to be cancelled, 72 hours' notice of cancellation must be provided in order to receive a refund.

## 8. Issuance of Qualifications

- Upon completion of a course and once all fees have been paid, the relevant printed AQF certification documentation will be issued and sent to the registered address of the Student within 30 days, according to the Completion Procedure. When a Student withdraws from a course and once all final fees have been paid, a statement of attainment, for completed units of competency, will be sent to the Student's registered address. The requirements differ from state to state, based on contractual requirements (refer to Section 11).
- Stride Learning reserves the right to withhold the issuing of qualifications and academic statements until all fees have been paid.

## 9. Late Payment

- Where a Student is more than forty (40) days overdue with payments, Stride Learning reserves the right to suspend training services until payment is made to bring fees up to date.
- Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.
- For long-term outstanding amounts, Stride Learning utilises the services of a debt recovery agency to ensure the collection of all fees.

## 10. Refunds

- All course fees, except for state-funded Students, include an enrolment fee. This amount is specified on all course information about fees and charges and on the statement of fees signed by each Student prior to entry into a course. The enrolment fee is non-refundable except in the instance where Stride Learning is required to cancel a course due to insufficient numbers, maximum numbers being reached, a unit or course being re-scheduled to a time unsuitable to the Student or for other unforeseen circumstances.
- Students who withdraw from a course and wish to seek a refund or have the amount they owe on their fees reduced, must apply to Stride Learning in writing within fourteen (14) days of the official withdrawal date, outlining the details and reason for their request, using Stride Learning's Training Request to Withdraw Form. Students who have not completed a withdrawal form are not eligible for consideration of a refund or reduction in fees.



- Eligibility for a refund will be assessed based on the services provided to the Student, the costs incurred by Stride Learning in order to provide those services to the Student and any requirements outlined by State regulations.
- In order to maintain consistent and fair decisions on refunds and fee reductions, Stride Learning maintains an internal schedule of the cost of each type of service provided and will base decisions on the total fees to be charged to a Student based on this schedule. This schedule will be provided to Students on request.
- The outcome of the refund assessment will be provided by written notice to the Student's registered address, within 14 days of receipt of a written application outlining the decision and reasons for the decision along with any applicable refund or adjustment notice.
- A refund will be paid directly to the Student or the person who made payment.

## 11. Student Withdrawals

- Stride Learning maintains a fair and reasonable refund policy to ensure that refunds are made available to clients entitled to receive them. Applications for student withdrawals and cancellation must be made in writing to Stride Learning's RTO, using the Student *Withdrawal Request Form*.
- Withdrawals and cancellations will result in an administration fee of \$200 (or full course fee if enrolment fee is less than \$200).
- Books/ materials must be returned (in original condition) or the student will incur full costs and no refund applicable.
- Course fees are not transferrable to any other individual.
- All course fees will be refunded if Stride Learning cancels or postpones course commencement by more than four weeks, unless alternative arrangements can be made which are acceptable to the student. Such arrangements may include transfer of enrolment to an alternative course.
- In the event of Stride Learning RTO closure, students will be issued with a Statement of Attainment for all completed units, and will receive a full refund of any incomplete units.
- Stride Learning records all student withdrawals on its student management system (VETtrak) to ensure AVETMISS reporting is accurate. In addition, Stride Learning reports these students to the funding agency as withdrawn on the relevant government funded reporting system (eg ACT's AVETARS system).

## 12. Commonwealth and State Funded Programs

- Stride Learning is aware of the specific Commonwealth and State fee requirements of the Funded Programs it delivers. These requirements, as listed below, are additional to any already addressed in this Policy.

### Australian Capital Territory

- Students will be informed of eligibility requirements on the Website (ACT Funding Agreement Information) and their eligibility will be assessed prior to enrolment using the Student Eligibility Checklist. Evidence of eligibility will be collected and retained on the Student file.
- Students will not be charged more than the compulsory fee.
- In cases of genuine financial hardship, a fee concession, waiver or exemption can be applied. The enrolment fee will be reimbursed by the directorate; the Application for Fee Waiver will be lodged with the Directorate.
- All records and evidence relating to fee transactions and decisions on fee concessions, waivers, exemptions or refunds granted, will be retained by Stride Learning. Eligibility for fee exemptions will be



checked at the time Students complete the ACT User Choice Eligibility Checklist by relevant Stride Learning officer, usually the Enrolment Officer.

- The relevant RTO will only waive or permit a fee concession or exemption for a Student where supporting evidence of eligibility is obtained from the Student prior to enrolment.
- Students will be offered the option to pay Student fees across multiple instalments. However, if a Client chooses to pay this fee on behalf of the Student, Stride Learning will ensure it is paid in one instalment.

## Additional Support Funding

- a) The subsidiary Stride Learning RTO may be entitled to receive additional support funding if an ACT trainee identifies with any of the categories in the list below:
  - Aboriginal or Torres Strait Islander
  - Having a disability that impacts on the person's ability to undertake training and work may result in the person requiring additional training and/or work-related support services and/or modifications. This may include: intellectual, mental health, physical disability.
  - People with identified language, literacy and/or numeracy (LLN) needs
  - People from culturally and linguistically diverse backgrounds
  - Young people (15-19 years of age) at risk, particularly those who have been unemployed
  - People over 40 years of age, particularly those returning to a formal learning environment.
- b) If a Student has a disability, the Project Manager will explore the Disability Australian Apprentice Wage Scheme (DAAWS) before applying for additional support funding.
- c) If a Student is assessed as eligible for this support, an Application for Additional Support Funding is completed by the Project Manager, to make an application to the Directorate.
- d) If additional support funding is received, an Additional Support Report will be completed by the Project Manager on completion of training, or as requested by the Directorate. The funding is received directly to the subsidiary Stride Learning RTO and is used to offset additional costs specifically associated in the training and assessing of this Student.

## **Smart and Skilled NSW**

- a) For Smart & Skilled Students, a Statement of Fees is provided on completion of the Notification of Enrolment Process, completed by the Data & Administration Specialist. The fees are calculated using the Provider Calculator.
- b) Any VET FEE-HELP loan amounts received directly from the Commonwealth Government, on behalf of a Student, is applied to the Student's fee balance.
- c) The Project Manager will determine, in consultation with the Student's Client, if an industry Award applies, requiring the Client to pay the Apprentice/Trainee's fees on their behalf. In this case, Stride Learning will invoice the Client directly for the applicable fees.
- d) No extra fees are charged to Students under a sub-contacting arrangement.
- e) Fees are adjusted to reflect any RPL or Credit Transfers (CT). If RPL or CT is applied after a Student has paid their fees, the RTO will issue the appropriate refund.
- f) If a Student completes a qualification at a lower level than the fees paid for a qualification at a higher level, the RTO will refund the difference in fees, if any, as published in the Students Fees matrix available on the website.
- g) If for any reason Stride Learning is unable to complete the training, it will refund fees paid in full.
- h) AQF certification documentation for completed units of competency will be issued within 21 days of the notification of discontinuance or completion.

## **Future Skills WA**



- a) Fees and Charges for Stride Learning Students undertaking VET are collected in accordance with the current VET Fees and Charges Policy; any law and other legal requirements relevant to Services or the Future Skills Service Agreement; and/or where appropriate, as specified in the contractual arrangements.
- b) The fees collected from Students are based on charges set by the VET Fees and Charges Policy, applicable at the time of commencement of the Unit.
- c) If Stride Learning has collected or received fees, charges or other monies which, by virtue of this Agreement or any law or government policy, it is not entitled to collect or keep, then it shall promptly remit such fees, charges or other monies (as the case may be) to the Corporation or any payer, upon request of the Corporation, and in accordance with such request.
- d) Stride Learning will retain Evidence of Fees and Charges for any Funded Student for a period of five (5) years following the End.
- e) Stride Learning will provide copies of invoices and receipts identifying the fees and charges for any Funded Student, upon the request of the Department of Training and Workforce Development.
- f) Stride Learning will provide Students with an itemised enrolment invoice or receipt for any units they have enrolled in and will include, at a minimum, the following:
  - Personal details - the first and last name of the Student
  - Course details – Qualification Code and Qualification Name
  - Concession status (where appropriate)
  - Future Skills WA Category, i.e.:
    - i. Diploma and above qualifications
    - ii. Apprenticeships and Traineeships
    - iii. Priority Industry Qualifications
    - iv. General Industry Training
    - v. Foundation Skills and Equity Courses
  - Enrolment date
  - A list of all enrolled units that specifies the:
    - i. Nominal hours
    - ii. Unit fee
    - iii. Resource fee
    - iv. Fee for RPL (where applicable)
    - v. Additional itemised fees
    - vi. Total invoice amount
- g) Where invoices are provided to a Student's Client, Stride Learning complies with the itemisation requirements and will provide the Student with a copy for their record.
- h) Students who withdraw are entitled to a full refund of fees and charges where:
  - a unit is cancelled or re-scheduled to a time unsuitable to the Student; or
  - a Student is not given a place due to maximum number of places being reached.
- i) Stride Learning will approve a full refund of fees at any time during delivery, if a class is cancelled because of declining Student numbers, no available lecturer, or due to other circumstances caused by the RTO.
- j) Students who withdraw for reasons other than those outlined in the contract clauses 11.26 and 11.27, and who withdraw before 20% of the way between the commencement and completion dates for the unit, are eligible for a full refund of the course fee for the unit, and:
  - a full refund of the resource fee if the course is a Diploma, Advanced Diploma, or Certificate IV course included in the VET FEE-HELP Certificate IV trial in Western Australia; or



- 50% of the resource fee if the course is below Diploma level and not included in the Certificate IV VET FEE-HELP trial in Western Australia.
- k) If Students withdraw for any of the reasons listed below, Stride Learning will determine if a pro-rata refund of fees and charges is applicable, and can be determined at any time during the course of delivery:
  - serious illness resulting in extended absence from classes;
  - injury or disability that prevents the Student from completing the course or unit; or
  - other exceptional reasons at the discretion of the state manager.
- l) Refund eligibility is determined by the state manager and is based on the documentary evidence supplied by the Student. The evidence and details of all refunds are retained, and the Student files updated to show that a refund has been applied.
- m) AQF certification documentation for completed units of competency will be issued within 21 days of the notification of discontinuance or completion.

## **Queensland Certificate 3 Guarantee**

### Fees and Charges

- a) Where a Co-contribution fee must be charged, Stride Learning will charge and collect the fee at the unit of competency level, so that fees for units of competency add up to the total co-contribution fee published on the website.
- b) Evidence of collection of the fee will be retained for each Student for each unit of competency. Credit transfers (Outcome Identifier Code 60) and transitional gap training for transferring participants to superseding units (Outcome Identifier Code 65) of competency are an exception to the rule where no fee will be charged.

### Year 12 Fee-free Training

- a) To support Queensland Government's fee-free initiative for Year 12 graduates in high-priority qualifications under the Certificate 3 Guarantee, Stride Learning will gather the following documentation prior to granting fee-free training:
  - evidence of completing Year 12 in Queensland, for example hold a Queensland Curriculum and Assessment Authority issued Senior Statement or equivalent certification
  - check that enrolment of the Student is in a high-priority listed qualification
  - check that commencement of training is within 12 months of graduating Year 12 (i.e. by the end of the calendar year after completing Year 12).For high-priority qualifications funded for Year 12 graduates, refer to the Queensland Training Subsidies List.

### Concession Fees

- a) At enrolment, the Stride Learning Enrolment officer will confirm concessional status of the Student based on evidence sighted and will retain a copy of the evidence by taking a picture or photocopying/scanning documents.
- b) Concessional status may be granted where:
  - the Student holds a Health Care concession card or Pensioner concession card issued under Commonwealth law, or is the partner or a dependant of a person who holds a health care concession card or pensioner concession card, and is named on the card
  - the Student provides the PQS with an official form under Commonwealth law confirming that the Student, his or her partner, or the person of whom the Student is a dependant, is entitled to concessions under a health care or pensioner concession card



- the Student is an Aboriginal or Torres Strait Islander (it is sufficient for the Student to declare this on the enrolment form. No further evidence will be sought).
  - the Student is a school Student and is enrolled in a VETIS program (may include youth in detention)
  - the Student has a disability
  - the Student is an adult prisoner
- c) The Stride Learning Enrolment Officer will assess the validity and currency of evidence provided. If the evidence is not current or is due to expire before completion of the training course, the Student will be informed they need to provide a current concession card to ensure continued eligibility for concessional status.
- d) A file note will be entered in relation to the due date for follow up/update of current concessional evidence.

## Refunds – Co-contribution Fees

- a) Stride Learning will reconcile co-contribution fees paid bi-annually (May and November); Where overpayments are identified, the Student will be notified of the credit amount.
- b) Students with a Co-contribution fee credit may request a refund or they may elect to use these funds towards another course with a Stride Learning RTO.
- c) Refund requests received outside of the bi-annual reconciliation & refund schedule will be assessed on a case-by-case basis.

## Queensland User Choice

### Fees and Charges

- a) Stride Learning will charge and collect the fees at the rate set by the Queensland Department of Education and Training for Students entering into a traineeship/apprenticeship under User Choice. This rate may be subject to change by the Department and hence, will be monitored by the Stride Learning Project Manager or Quality Officer on a yearly basis.
- b) The fees may be paid by the Student or the Client. Stride Learning may also use its discretion to charge any additional fees to the Client to cover the cost of training and resources.
- c) No fees will be charged to school based trainees/apprentices (SATs).
- d) No fees will be charged for units granted as Credit Transfer (Outcome Identifier Code 60) or transitional gap training for transferring participants to superseding units of competency (Outcome Identifier Code 65).
- e) To support Queensland Government's fee-free initiative for Year 12 graduates in high-priority qualifications under User Choice, Stride Learning will gather the following documentation prior to granting fee-free training:
- evidence of completing Year 12 in Queensland, for example hold a Queensland Curriculum and Assessment Authority issued Senior Statement or equivalent certification
  - check that enrolment of the Student is in a high-priority listed qualification check that commencement of training is within 12 months of graduating Year 12 (i.e. by the end of the calendar year after completing Year 12).

For high-priority qualifications funded for Year 12 graduates, refer to the Queensland Training Subsidies List.

### Concession Fees

- a) Stride Learning will charge 40% of the Student Contribution Fee where the Student falls into the following exemption categories:
- The Student was or will be under 17 at the end of February in the year in which the PQS provides training, and the Participant is not at school and has not completed year 12;





- The Student holds a health care card or pensioner card issued under Commonwealth law, or is the partner or a dependant of a person who holds a health care card or pensioner concession card, and is named on the card;
- The Student issues the PQS with an official form under Commonwealth law confirming that the Student, his or her partner or the person of whom the Participant is a dependant, is entitled to concessions under a health care card or pensioner concession card; or
- The Student is an Aboriginal or Torres Strait Islander person. Acceptable evidence is as stated on the Training Contract and AVETMISS VET Enrolment Form.

## Refund of Fees

- a) Stride Learning's Refund Policy under the Queensland User Choice funding program requires:
- the provision for full refunds to Students for Contribution Fees charged and collected in relation to training delivery that has not commenced at the time of the cancellation of enrolment
  - the provision of proportionate refunds where the Student has withdrawn from a Unit of Competency/Module; and
  - the provision of refunds to Clients/industry for additional charges paid beyond the Participant and government contributions

## Issuance of Qualifications/Statements of Attainment

- a) In the event the apprenticeship/traineeship has ended either by cancellation of the training contract or the parties have agreed on the completion of the training contract, Stride Learning will ensure the Student is issued with the statement of attainment or qualification irrespective of any outstanding co-contribution fees owed to Stride Learning.

## Related documents

- POLICY AND PROCEDURE Grievances, Complaints and Appeals
- SUPPORTING DOCUMENT Student Handbook
- FORM Withdrawal Request Form
- FORM Enrolment Form
- SUPPORTING DOCUMENT Statement of Fees
- SUPPORTING DOCUMENT Complaint lodgement form
- SUPPORTING DOCUMENT Assessment outcome appeal lodgement form

## Responsible Officer

The responsible officer for the implementation and training for this Policy and Procedure is the Head of Quality, Compliance and Training Products.



## Publishing details

<b>Document Name</b>	Student Fees & Charges, Withdrawals and Refunds
<b>Approved by</b>	Head of Quality, Compliance and Training Products
<b>Date of Approval</b>	20 January 2017
<b>Student Experience Framework Stage</b>	Engage Evolve & Reflect
<b>Student Experience Framework Step</b>	Fees & Charges Withdrawal, Deferment & Suspension
<b>Version</b>	2
<b>Summary of content (new) or amendments (revised)</b>	Further detail about Stride Learning's Fees & Charges process. Introduction of a Withdrawal Request Form.
<b>Next Review Date</b>	20 January 2018

