

EN1 Fees and Refunds

Version: 1

Policy Owner: Group CFO & Company Secretary

Approved by: Head of Quality & Curriculum

Original Approval Date: June 2025

Current Approval Date: June 2025

Next Review Date: June 2026

1.0 Purpose

This policy outlines the guidelines in the RTO sets its fees and determines refunds for its accredited courses and services in line with the OSRTOs and all other relevant Federal and state funding contracts.

2.0 Scope

This policy applies to all employees of the RTO in relation to fees and charges defined and distributed. This policy includes all regulatory, contractual and legislative requirements that fall under the RTOs obligations.

3.0 Definitions

Term	Definition
The Act	Refers to the <i>VET Student Loans Act 2016</i>
Adjusted price	Where an eligible enrolled learner in NSW Smart and Skilled funded courses receives an RPL or CT as evidenced on the Notification of Enrolment, the prescribed price set by the Department is adjusted in accordance with the standard formula as outlined in the Smart and Skilled Fee Administration Policy
Cancellation	Withdrawal of enrolment in a course, contextualised for whether provider or learner initiated the withdrawal
Census date	The day the learner incurs financial liability for the unit of study
Covered fees	The amount of the course tuition fees to be covered by a VET student loan
CHESNN	Commonwealth Higher Education Student Support Number
Cooling off period	A period of time after a sale contract is agreed during which the buyer can cancel the contract without incurring a penalty
Deferral	Temporary postponement of commencement or continuation of a course
The Department	Refers to the Department of Jobs, Skills, Industry and Regions VIC or the Department of Education NSW
eCAF	Electronic Commonwealth Assistance Form, used as part of the VSL application process
VSL	Stands for VET Student Loans
Gap fee	The difference between the covered fees and the total tuition fee for a course
OSRTOs	Stands for Outcome Standards for Registered Training Organisations (OSRTOs) 2025
Impracticable	Means not practicable, that which cannot be put into practice with the available means
RTO	Stands for Registered Training Organisation and in this case means the Selmar Institute of Education (#121531)
Tuition fee	The total fees for the course (including the covered fees plus any gap fee)
SMS	Student management system, in this case aXcelerate

Unit of study	A part of the VSL process, a unit of study may comprise of a group of units of competency or an individual unit of competency. Various stringent rules apply to providers in regards to units of study such as determining census days, publishing fees, issuing notices, reporting fees and completions, and withdrawal and penalty provisions
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4.0 Policy

4.1 Fees and Charges

- Prior to enrolment all potential learners are provided with the full details regarding tuition fees and any other charges associated with the course they wish to enrol in. Fees are provided verbally by the Growth and Partnership team and published on our website [Fees and funding | Selmar Institute of Education](#)
- Prior to enrolment, all potential learners are advised of any implications their enrolment and commencement into the course may have on their eligibility for future government funding.
- For concession card verification, the RTO uses Centrelink Confirmation eServices.
- Learners who cannot present evidence of concession at enrolment will be given the opportunity to provide proof prior to commencement of the course. If the learner is unable to do so, they will be charged the full tuition fee payable for the course.
- This Policy is provided to all learners prior to enrolment and is made available to all potential learners on our website and in the Learner Handbook.

4.2 Enrolment Variation Fee

- The RTO charges a Funding Transfer Administration Fee for the following enrolment variation scenarios:
 - Transfers from a non-traineeship enrolment to a traineeship enrolment
 - Transfers from a traineeship enrolment to a non-traineeship enrolment
 - Transfers of a traineeship enrolment to a new employer
- This fee is applicable to cover administrative costs associated with processing these enrolment changes.
- Transfer applications will be rejected if the applicable Funding Transfer Administration Fee is not paid by the learner in full within 7 days from the date the invoice is issued.

4.3 VET Student Loans (VSL)

- The RTO is an approved provider to offer VSL.
- Information regarding VSL current courses offered and the VSL tuition fee is published on the website [Fees and funding | Selmar Institute of Education](#)
- The RTO uses the census date calculator to assist with setting a Census Date for each unit of study. The calculator can be found here [Census Day Calculator - Department of Employment and Workplace Relations, Australian Government](#) and ensures each unit of study has a minimum of three census dates, ensuring all fall on a business day. The census dates for each VSL course are published on the website. Census dates are calculated to be a minimum 20% from the proposed start date and end date of the unit of study. Learners are advised of the census date prior to commencement of the unit of study.
- The RTO only varies a published census date where:

- the change occurs prior to the census date; or
- it does not disadvantage learners in that course; or
- is required to correct an administrative error; or
- to deal with a change in circumstances
- Learners will be advised in writing of any such changes. If an exceptional circumstance arises, the RTO will seek approval from the Secretary of the Department to vary a fee, prior to making any changes.
- The tuition fee is reasonably apportioned across the census dates allocated for the entire course.
- In the instance where the tuition fee exceeds the maximum amount covered by VSL, the RTO will offer a payment plan for the learner to settle the remaining fee amount, this is called a gap fee.
- The gap fee does not include fees for non-tuition services such as application for enrolment in the approved course, assessing whether a student is academically suited, fees and charges for additional equipment or resources which are not consumed in the course.
- The RTO will provide an Annual Forecast to the Department in a format specified by the Department and when requested.

4.4 Incurring a VSL Debt

- Where learners have been assessed as eligible for a VSL for an approved course, they must submit an eCAF (electronic Commonwealth Assistance Form) to the RTO before the first census date. The RTO monitors eCAF submissions by using the SMS which has been integrated with the eCAF system. The RTO will send enrolment details to the eCAF system and receive information on whether a learner has completed the process.
- The RTO provides a *Statement of Covered Fees* prior to course commencement to confirm the acceptance of the enrolment. The Statement of Covered Fees includes the following information:
 - Learner name, address, phone number and email address
 - RTO name and RTO registration code
 - Date of the notice
 - Learner ID number
 - Learner CHESSN, if available
 - Learner USI
 - Name of the course
- The RTO will provide a *VET Student Loan Fee Notice* 14 days prior to each census day, which will contain the relevant information for that fee period. The VSL Fee Notice will contain the following information:
 - Learner name, address, phone number and email address
 - RTO name and RTO registration code
 - Date of the notice
 - Learner ID number
 - Learner CHESSN, if available
 - Learner USI
 - Name of the course
 - Name of the parts of the course included in the fee period

- An identifying code for each part of the course included in the fee period
- The census day for each part of the course included in the fee period
- For each part of the course included in the fee period:
 - Amount of the tuition fee covered by a VSL
 - Amount of the VSL debt the student will accrue
 - Amount of the tuition fees to be paid by the student and when the amount must be paid
- A statement that:
 - Withdrawal of the learner's enrolment in a part of the course before the census day for the part of the course must be in accordance with the RTOs procedure; and
 - If the learner withdraws from a part of the course before the census day for the part of the course, the learner will not incur a VSL debt for the part of the course and will receive a refund for any up-front payment of tuition fee.
- Information about how to withdraw, including where to find a copy of the providers procedure for withdrawal.
- Information on the learner's right to request the correction of information contained in the notice in accordance with the RTOs information handling procedure.
- Advice that the learner may be required to communicate the learner's agreement for the Secretary to continue to use a VSL to pay tuition fees for the course.
- Advice that a VSL will not be used to pay the covered fees for a part of the course if the learner advises the RTO before the census day for the part of the course that the learner does not want the tuition fees to be paid using a loan.
- Advice that any VSL debt will remain a personal debt until it is repaid to the Commonwealth.
- The RTO will keep the learner informed of their VSL debt via a *Commonwealth Assistance Notice (CAN)* letter issued within 28 days after a census day. The CAN will contain the following information:
 - Learner name, address, phone number and email address
 - RTO name and RTO registration code
 - Date of the notice
 - Learner ID number
 - Learner CHESN, if available
 - Learner USI
 - Name of the course
 - Name of the part of the course
 - Identifying code for the part of the course
 - Census day for the part of the course
 - Learners tuition fees for the part of the course
 - Amount of the learners tuition fees that are covered by the VSL
 - Amount of the VSL debt the learner will accrue
 - Amounts of any payments of the tuition fees made by the learner

- Information on the learners right to request the correction of information contained in the notice in accordance with the RTOs information handling procedure
- Each learner is advised of the loan fee and the repayment expectations prior to enrolment.
- The loan fee is 20% of the total tuition fee for the unit of study (or portion of the course). The loan fee is charged directly to the learner as is payable upon completion of the course or when the learner reaches the compulsory repayment threshold.
- Learners who have requested VSL Assistance who remain enrolled after the published census date will incur a VSL debt for the unit of study in which they are enrolled.
- A learner who is eligible for a VSL and has requested a VSL Assistance may withdraw from a unit of study on or before the census date and will not incur a VSL debt for the tuition fees for that unit of study.
- A learner who withdraws from a unit of study after the published census date for that unit will incur a VSL debt for that unit of study.
- Refer to '*EN5 Re-crediting a VET Student Loan balance procedure*' for information on re-crediting a loan due to special circumstances.

4.5 Victoria Skills First Program

- Prior to enrolment, all learners will be assessed for their eligibility to receive funding under the Victorian Skills First Program. Please refer to the *EN2 Application and Enrolment Policy* for full details of the eligibility criteria.
- The RTO follows the *Guidelines about Fees* published under the Skills First Program.
- Prior to commencement of training, the RTO provides Statement of Fees along with an Acknowledgment letter to each Skills First learner.
- The RTO can grant eligible learners with a fee waiver/exemption. Fee waivers/exemptions apply to individuals who fall under the following categories:
 - A prisoner under the *Corrections Act 1986* who are in the Judy Lazarus Transition Centre
 - Young people on a community-based order under the *Children, Youth and Families Act 2005*
 - Self-identify as being Aboriginal or of Torres Strait Islander decent in the *Student Application Form*
- 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. Details of what is acceptable is listed in the Guidelines About Fees.
- The RTO provides a concession of 20% of the total tuition fee to learners who enrol in a Certificate IV qualification or below and who:
 - Hold a valid and current concession card prior to commencement (a dependant spouse or 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
 - Asylum Seekers from the Asylum Seekers Resource Centre or Australian Red Cross Victims of Human Trafficking upon receipt of the validly endorsed referral form

4.6 New South Wales Smart and Skilled Program

- The RTO charges the learner the relevant fees set by the NSW Government for the subsidised training.
- The fee to be charged is confirmed when the RTO enters the learner data into the Smart and Skilled Provider Calculator and generates a Notification of Enrolment.
- Where learners are eligible for RPL and/or CT, the RTO will include this information when using the Provider Calculator to determine the applicable learner fee.
- Where RPL and/or CT is granted after a learner commences a qualification, the RTO will report the relevant outcomes and take all necessary steps to advise affected learners of the adjusted fee and to adjust the fee levied, including adjustments to subsequent fee payment schedule.
- The RTO grants a fee exemption to learners with a disability who provide evidence of the following:
 - Letter from Centrelink confirming receipt of Disability Support Pension; or
 - A current Disability Pensioner Concession Card; or
 - Current Centrelink income statement for the Disability Pensioner Concession
 - A letter or statement of support demonstrating a clear additional need as a result of the learner's disability) from:
 - a medical practitioner; or
 - an appropriate government agency; or
 - relevant specialist allied health professional
- If the learner is a dependant of a person with a disability, they will need to provide any documentary evidence that clearly shows Centrelink recognises the student as a dependant.
- The RTO provides a concession to learners enrolling in a Certificate IV level or below qualification and who provide evidence of the following:
 - Current and valid concession card; or
 - 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
- If a learner is eligible for a fee concession, the fee will be reduced in line with the Prices, Fees and Subsidies published by the NSW Department of Education.

4.7 Fee for Service

- Learners who are not eligible for government funding and cannot apply for VSL but wish to study with the RTO, can enrol as fee for service learners.
- A tuition fee is charged for each unit of competency. Total fee for the course is calculated by using the number of units that must be completed to achieve a qualification.
- The RTO will not charge learners more than \$1500 in advance at any given time. If required, learners can access an interest free payment plan to pay for their fee for service program. If a learner makes an advance payment of more than \$1500 in error, the RTO will return any additional money to the learner.

- Payment plans are offered via Catalyst Plus Loan application as part of enrolment process.
- Upon course cancellation, the payment plan is cancelled effective from date of course cancellation, and a refund are processed if payment received exceeds payable fees.
- A fee-for-service learner can apply to transfer to a government subsidised program if they become eligible for government funding during their course. The due fees must be paid prior to transfer.
- If payment received is less than payable fees, a fee notification is sent to learner to pay the balance within 7 days of notification. The existing payment plan will continue until the outstanding balance is paid.

4.8 Refunds

Below are details on how refunds are conducted for different funding types:

For VET Student Loans

- Refer to *EN5 Re-crediting a VET Student Loan Balance* procedure for information on re-crediting a VSL due to special circumstance
- Refer to *Tuition Protection Service* found here [VSL Students - Department of Education, Australian Government](#) for information on options for VSL fee protection

For all other Funding and Fee for Service

- A request for refund of tuition fees can only be made if learner is withdrawing their enrolment or if the RTO is cancelling the learner's enrolment.
- If a learner transfers to a different study mode, they are not entitled to a refund.
- All requests for a refund must be in writing.
- Learners are entitled to a full refund of tuition fees if the RTO cancels a course prior to commencement. The RTO will make every effort to reschedule the course and/or offer an alternative place to the learner. The learner is not obliged to accept alternative offers and may request a full refund of fees paid instead.
- If the course tuition fees are paid in advance by the learner, a refund will be processed if the amount exceeds fee payable.

4.9 Summary Table for Refunds

Fee for Service	Skills First Program Smart & Skilled Program
RTO cancels a course <u>prior</u> to commencement	
100% refund	100% refund
Learner withdraws <u>prior</u> to the course commencement	
100% refund	100% refund
Learner withdraws <u>within 4 weeks after</u> the course has commenced	
50% refund provided for each unit commenced but withdrawn 100% refund for units not commenced No refund for units completed	50% refund provided
Learner withdraws <u>after 4 weeks after</u> the course has commenced	
50% refund provided for each unit commenced but withdrawn	No refund

100% refund for units not commenced No refund for units completed	
Learner withdraws and applies for another funding source	
50% refund provided for each unit commenced but withdrawn	No refund

4.10 RTO Responsibilities

The Group Chief Financial Officer (GCFO) is responsible for ensuring fees are charged correctly and processed accordingly

4.11 Records Management

All documentation from fees and charges processes are maintained in accordance with the *Records Management Policy*

4.12 Monitoring and Continuous Improvement

All fees and refunds practices are monitored by the GCFO and areas for improvement identified and acted upon (see *Continuous Improvement Policy*)

5.0 Legislative Context

Name	Section
Outcome Standards for RTOs 2025	Quality Area 2
VET Student Loans	Manual for Providers, 4.3 – 4.10
Victorian Skills First Program	Schedule 1 Guidelines about fees
NSW Smart and Skilled Program	Contract Terms and Conditions Smart and Skilled Fee Administration Policy Smart and Skilled Prices, Fees and Subsidies

6.0 Related Documents

Reference	Document Type
EN1.1 Fees and Refunds Procedure	Procedure
EN2 Application and Enrolment Policy	Policy
EN3 Withdrawal and Cancellation Policy	Policy
Continuous Improvement Policy	Policy
Record Management Policy	Policy
Acknowledgement Letter	Letter
Statement of Fees	Letter
Statement of Covered Fees	Letter
Commonwealth Assistance Notice (CAN)	Letter
VSL Fee Notice	Letter
Application for re-crediting of VET Student Loan debt	Form

7.0 Version Control and Revision Information

The RTO reserves the right to vary, replace or terminate this policy from time to time

Version #	Approval Date	Approved By	Details
1	June 2025	HQC	Document creation to align with OSRTOS 2025