SWTS – FEES AND REFUND POLICY

You will pay for your course in one of four ways.

- 1. Full fee payment. You must pay the course management fee, plus a portion of your course fees (negotiated with the Finance Manager) in order to enrol. This will never exceed \$1000. (In accordance with AQTF –Essential Conditions and standards for continual registration Condition 5. The remainder of your course fees will be paid incrementally over the duration of the course, according to the student's ability to pay, as negotiated with the Finance Manager which will never exceed single payment of \$1000 in accordance with AQTF –Essential Conditions and standards for continual registration Condition 5.
- 2. Payment plan. These may be arranged upon application and in exceptional circumstances only. If approved, a deposit is negotiated and required prior to enrolment. This will never exceed \$1000. The remaining fees will be paid through a payment plan that achieves full payment prior to completion. Payment arrangements must be finalized with the Training Finance Manager prior to course commencement.
- **3. Government funding**. This applies to those who are assessed as being eligible for the Skills First Funding. Eligible students are required to pay a small portion of the total course fee, with the Victorian Government then paying the remainder as the course progresses. Eligible students must pay their portion of fees prior to course commencement.
- **4. Government funding concession.** Students who hold a Health Care Card, Pensioner Concession Card, or Veteran's Gold Card are entitled to a fee concession.

5. Concessions

Some students who are enrolled in government funded training may be eligible for further concessions. Where further concessions are available, the RTO will review upon request and implement any requirements applicable under state, territory or national legislation governing such arrangements.

FEES, CHARGES AND REFUNDS POLICY FOR WITHDRAWALS

<u>Information Applicable to non-eligible Students</u>

Fees and charges are costs payable to SOUTH WEST TRAINING SERVICES by students relating to their training, assessment and certification in a course.

- 1. To enrol in a program with South West Training Services, a course management fee is applied. Please refer to the current statement of fees for more details.
- 2. The remaining fees can be paid in instalments according to a payment plan. Payment plans are approved by the RTO Director. The finance manager will create the payment plan according to the qualification and will determine the duration of the plan.
- 3. Payment plan options do not apply for Short Courses.
- 4. No refund will be considered for any Short Courses.
- 5. If a student falls behind in their payment plan and significant collection effort by SOUTH WEST TRAINING SERVICES is required, the student will not allow access any further payment plan arrangements.
- 6. Any refund requests must be made in writing to the student administration team as soon as possible.
- 7. The course management fee is non-refundable.
- 8. The student can request a refund of the material fees within the seven-day cooling off period for their enrolment. The seven-day cooling off period starts from the date of enrolment in the qualification. No refund is accepted after the seven-day cooling off period.
- 9. Students may request for a refund (initial material cost only) as a special consideration, only, if they are unable to continue the training program due to illness, or injury. Medical evidence must be provided by an Approved Medical Practitioner.
- 10. If a student cancels their course (in writing) within 7 days of the commencement of the course, a refund of 50% of the initial material fees paid will be refunded.
- 11. No refund will be considered after the initial training is commenced.
- 12. SOUTH WEST TRAINING SERVICES reserves the right to vary fees prior to commencement of a course. When this occurs, all affected students will be notified and given the option of withdrawing from the program. A refund of course fees paid will be provided.
- 13. In the event that SOUTH WEST TRAINING SERVICES is unable to begin a course for which a student is enrolled, all fees paid will be fully refunded. Should for any reason, SOUTH WEST TRAINING SERVICES be unable to continue to run a course that has commenced all course fees will be refunded, less the course management fee paid.
- 14. At the discretion of the Director, students may defer or transfer course fees between courses. A second deposit, negotiated with the Finance Manager, must be paid in order to continue any payment plan for the course resume.

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- 15. RPL/RCC assessment costs are borne by students and are non-refundable. Quotes will be offered in advance. RPL fees will not exceed the actual cost of assessment.
- 16. SOUTH WEST TRAINING SERVICES does not accept payments of more than \$1000 per student prior to the commencement of any course.

Financial Hardship

Students enrolled with South West Training Services may apply for special consideration with regard to their fees if they are experiencing financial hardship.

Financial hardship is defined by South West Training Services as follows:

Where a student is unable to discharge their financial obligations because of illness, unemployment or other reasonable cause.

South West training being a not-for-profit organisation will provide opportunity to the eligibility FFS students to study at the discounted fees if approved by the management.

Any student who would like to apply for an amendment to their fees or payment schedule due to financial hardship will be required to complete a Financial Hardship form. This form is to be completed prior to enrolment with South West Training Services, or in the event of unforeseen circumstances, during enrolment.

In making application, the student should include the reason(s) behind their hardship. This may include (but is not limited to):

- receipt of pension / government support
- single carer status
- dependants living with you
- unexpected medical or other health issues, especially if likely to be prolonged
- young person who is refused school entry
- young person (under 25) living independently (with no parental support)
- homelessness
- long term unemployed
- recent loss of job, and enrolment at South West Training Services for purposes of retraining
- career change required due to reduced physical capacity
- New to the country

Each case is handled individually and all decisions made are at the sole discretion of the RTO Director.

The RTO Director may also devise payment plans for students experiencing financial hardship. It is expected that students will agree to and adhere to the payment plans provided to them.

For the full procedure, please see below.

Procedure

Student contacts South West Training Services and expresses an interest in a course offered;

- Student requests Financial Hardship Form from RTO Administration;
- Completed form to be returned to RTO Administration;
- Application to be considered within 5 working days;
- Outcome of Application sent to student in writing (may also include verbal confirmation over the phone);
- Student to decide whether to proceed with enrolment or not;
- If decision made to proceed with enrolment, normal enrolment process followed.

Should a student be in a situation where they are experiencing financial hardship mid enrolment, the same procedure will apply from point 2. The RTO Director will consider the student's remaining fees when deciding how to progress with the application.

Should SOUTH WEST TRAINING SERVICES cancel any course, participants are entitled to a full refund or transfer of funds to a future course.

PAYMENT PLANS (FULL FEE STUDENTS)

Initially students must pay a deposit. The balance must be paid prior to the completion of their training sessions. The Finance Manager will prepare a monthly schedule of payments. Students will then require to complete a payment plan and a direct debit agreement form.

FEE COLLECTIONS (Non-Eligible STUDENTS)

It is the responsibility of students to ensure they are up to date with their fees. If students fall behind in their payment plans, they will be contacted by Finance Manager. If students consistently fall behind and are constantly paying make up fees, the Finance Manager may cancel the Payment plan option and require payment of outstanding fees in full. Failure to pay following the cancellation of a payment plan will result in the student being prevented from attending class. No further learning resources, trainer access, assessment or placement opportunities will be provided until the student is up to date with payment of fees.

In extreme cases, students with outstanding payments will receive a letter formally requesting payment by a specified date. Failure to comply may then result in referral to an external debt collection firm.

SKILL FIRST FUNDING

SOUTH WEST TRAINING SERVICES is contracted by the Victorian Government which provides funding for eligible students. As part of the enrolment process, each applicant will be assessed for funding eligibility. Those students deemed eligible will require to pay a small portion of their total course fee, leaving the government to fund the remainder as the course progresses. Unless exceptional circumstances apply, the student's portion must be paid prior to course commencement. Regardless of government funding, all students must pay the non-refundable course management fee to be able to commence studies with SOUTH WEST TRAINING SERVICES. **The course management fee is non-**

refundable and is payable annually, as the Student Services Maintenance Fee, for students continuing their studies beyond 12 months.

SHORT COURSES

Short Courses must be paid in full prior to attendance as payment plan options do not apply for short courses.

No refund will be considered for any Short Courses. However, students may request for a refund only as a special consideration, only, if they are unable to continue the training program due to illness, or injury. Medical evidence must be provided by an Approved Medical Practitioner.

OTHER FEES

Please refer to our Fees Schedule for a full list of Incidental Fees.

A student who is assessed as Not Yet Competent in a unit on three consecutive occasions in spite of being provided with additional training and support, will be required to pay \$100 per unit should the student wish to continue to attempt the required assessments.

The third assessment will be conducted by two different and independent assessors to ensure objectivity.

Certificate Reprint fee

No fee is charged for the student's initial certificate. Students requiring a second copy of their certificates will be charged \$25 for each additional copy or reprint.

Deadline Extension Fee

If a student wants to extend a deadline and/or has not completed the course requirements by the deadline date, a deadline extension fee of \$50 for 2 months extension will be charged. Deadline to complete Certificate III/ Certificate IV courses is 12 months and for Diploma is 18 months.

Study Mode or Class Change Fee (all students)

A Study mode change request Form must be completed in order to change your study mode. If students are enrolled in correspondence and you want to change your mode to classroom based a fee of \$80 will be charged. If students are enrolled in classroom-based training and want to change to correspondence, a charge of \$80 will be applied.

Placement T-Shirt

It is recommended that the student wear a SWTS T-shirt for their placements. This can be purchased for a cost of \$27 at the time of their practical placement commences.

Qualification Completion Date

If students have not submitted all relevant assessments by the last due date on their schedule, then they will need to re-enrol into the next available course to complete their studies. A full payment fee for enrolment will apply, not a promotional fee.

INFORMATION APPLICABLE TO ALL STUDENTS

Please be advised that Terms and Conditions are also outlined on the Enrolment form, and signed by each student on enrolment. This form will be explained to each student by SOUTH WEST TRAINING SERVICES administration. Also, this fees and refund policy is available on our website and in your student handbook. If you have any questions regarding the policy, you can contact our administration team via phone 9748 9233 or email training@swcc.org.au.

Prior to enrolment, each student is provided with an itemised list of all applicable fees and charges, including payment terms. Government funded students are also provided with a breakdown of their tuition fee per scheduled hour.

Fees will not be requested more than six (6) weeks prior to a course commencement date.

The Secretary of the Department of Education, or the Secretary's delegate, will be the respondent for cases that are brought before the AAT. Upon the Department's receipt of a notification from the AAT, the Department will notify SOUTH WEST TRAINING SERVICES that an appeal has been lodged. Upon receipt of this notification from the Department, the Review Officer will provide the Department with copies of all the documents that are relevant to the appeal within ten (10) business days.

Publication

This policy and the procedure are published on the South West Training Services website to ensure Students have up to date and accurate information publicly available to them.

Further information – applicable to all students

South West Training Services Cancellations or Postponements

Please refer to the Statement of VET Tuition Assurance, available on the South West Training Services website, for further information.

This document outlines the rights of a students should South West Training Services not be in a position to deliver the courses it had initially advertised. Please note that South West Training Services is a member of the Australian Council for Private Education and Training (ACPET) Australian Student Tuition Assurance Scheme. This scheme assists the provider meet its obligations in circumstances such as this and ensures that the rights of students are protected.



What is a Census Date?

This refers to the deadline for various requirements, including submitting a Request for Commonwealth assistance form, making any up-front payments of student contributions or tuition fees and formally withdrawing from any units. A Census Date calculator is available on the South West Training Services website.