

PURPOSE

This policy describes how Australian Child Care Career Options (ACCCO) administers fees and refunds for the delivery of training and services for domestic students.

SCOPE

This policy applies to all domestic students and the parties involved in the payments of domestic students' fees where the student is studying an accredited qualification or short course. This policy does not apply to non-accredited professional development courses.

DEFINITIONS

Fee for Service Course	A course which attracts no state or federal government subsidy.
Letter of Offer	A document describing a position in a course that is being offered to a student and the fees, terms and conditions applicable to that offer.
Pre-paid maximum amount	The maximum amount of money that can be collected from a student before the exchanging of the purchased goods or services has occurred.
Pre-paid fees	The fees collected before the relevant services have been provided. These include payments made at any time before, during or after the learner enrolls.
Recognition of Prior Learning (RPL)	An assessment process that assesses the individual student's formal, non-formal and informal learning to determine the extent to which that individual has achieved the competency standards.
Course Fees	The total course fees applicable to a specific course offered by ACCCO.
Government Subsidised Course	A course whose tuition fees are paid for by the government in part or in full.
Administration Fees	A fee that is separate to course fees, which applies to specific administration activities.
Unit Commencement	A unit has been deemed to be commenced on the date that a student first participates in the learning material for the unit. This could be discussing unit content with a trainer or completing learning activities. Having received paperwork/materials for a unit does not constitute unit commencement.
Student Co-Contribution Fees	Where a student is enrolled in a Government Subsidised Course. The tuition fees that are not covered by the government and are required to be paid by the student are student co-contribution fees.
Nominal hours	Nominal hours are the hours of training notionally required to achieve the outcomes of units of competency. Nominal hours represent the supervised structured learning and assessment activity required to sufficiently address the content of each unit.

POLICY STATEMENT

ACCCO employs a detailed fee administration policy to ensure prospective and current students are accurately and adequately informed about student fees prior to and during their enrolment at ACCCO.

POLICY

KEEPING STUDENTS INFORMED

Information on student fees shall be provided to students prior to enrolment via discussions with an enrolment team member, email, posted on the ACCCO website and in the letter of offer (or sign up checklist for trainees/apprentices) given to students.

When a student signs and dates their letter of offer this is taken as acknowledgement and acceptance of the fees associated with their course.

Students will be issued an invoice detailing the fees associated with their course enrolment.

ACCCO reserves the right to review prices for the courses and services it offers from time to time without notice. Students who have enrolled in a course will not have their fees for that course increase throughout the duration of that course by ACCCO, except where a student's eligibility for funding changes.

Government departments may adjust student fees throughout the duration of a course; however the department will notify the student of any changes.

ACCCO's fee schedule lists the enrolment fees associated with each course.

STUDENT FEES

COMMENCEMENT OF COURSE

A student's letter of offer will describe the payment amount required prior to the student's enrolment being accepted.

The amount required to be paid prior to being enrolled will be:

- The enrolment fee (if applicable), and
 - Fees associated with the first two units of competency for subsidised courses, or
 - Fees associated with one unit of competency for fee for service courses.

For students accessing a VET Student Loan to pay for their course fees, only enrolment fees (where applicable) are required to be paid on commencement.

For trainees/apprentices the signup checklist will describe the information about payments required prior to confirmation of enrolment.

COMMENCEMENT OF UNITS

Students are liable for the fees associated with a unit of competency from the date that the unit has been commenced.

SUBSIDISED COURSE FEES

Students may be eligible for a state or federal government subsidy to cover all or part of their course fees. Students are required to maintain their eligibility for the entire duration of their course. ACCCO reserves the right to charge students full course fees for training services provided where a subsidy is not payable to ACCCO due to a student not maintaining their eligibility requirements.

FEE EXEMPTIONS AND WAIVERS

Students that are enrolled in or that are enrolling into a course funded by a state department, where the funding contract allows for fee waivers, can apply to ACCCO for their fees to be waived. Students must be able to demonstrate severe financial hardship to be eligible for a fee waiver.

Demonstration of severe financial hardship includes the following three criteria:

1. The student's income must not exceed the Department for Human Services income thresholds for the low income health care card.
2. The student does not have the disposable income to pay their course fees via instalments without compromising their ability to meet their basic living needs or those of their dependents.
3. There is no basis for concluding that the student's financial circumstances are likely to change within a reasonable time period (12 months).

Fee waivers only apply for the calendar year in which they are applied for and approved. Students must apply each calendar year to have the fees applicable to that year waived.

To apply for a fee waiver, students must complete a Fee Waiver Application form and submit to student-finance@accco.com.au.

Applications are processed within 10 business days of receipt of the application and associated evidence.

CONCESSIONAL FEES

Concessional fees are available for some state or federally subsidised training. Concessional fees are listed on ACCCO's fee schedule.

Eligibility criteria for concessional fees are different for each funding contract. Eligibility may need to be maintained throughout the duration of the course. See the funding contract for details of eligibility requirements.

RESPONSIBILITY OF FEES

Course fees are to be paid directly to ACCCO by the student. A student may nominate a third party to pay their course fees on their behalf. For example, a workplace or a parent.

Students nominating a third party to pay their course fees in part or in full will need to provide a signed third-party payment agreement (with purchase order if applicable), or other form of consent from the third party, prior to course commencement, otherwise fees will be invoiced to the student.

Where a third party decides it is no longer paying course fees for a student, the fees shall be invoiced directly to the student, including any outstanding fees.

PRE-PAID FEES

ACCCO will not accept more than the pre-commencement maximum amount (\$1500) which can be collected prior to the commencement of a qualification.

ACCCO will not collect more than the post-commencement maximum amount (\$1500) which can be collected following commencement of enrolment.

These maximum amount figures are prescribed in the Standards for RTOs 2015 clause 7.3.

CREDIT

Students will not be charged course fees for units of competence that are awarded a credit transfer outcome. If a credit transfer outcome is awarded after a student has commenced their course a credit will be applied to their invoice for the cost of the units of competency awarded a credit transfer.

Where there is an application for credit transfer received for a unit that has already been commenced, the unit will still attract the tuition fees associated with it. If the unit is being funded under a government subsidy the tuition fees for the units will change to the fee for service rate.

RPL

Course fees applicable to units of competence that have been deemed competent via a recognition of prior learning pathway are listed on ACCCO's fee schedule.

GAP TRAINING AND ASSESSMENT

Students may receive partial credit towards a unit of competency. Where the fees for units which are completed via GAP training and assessment are different to the standard unit fees, this will be listed on ACCCO's fees schedule.

GST

All Nationally Recognised Qualifications, Accredited Courses and Units of Competency delivered by ACCCO are GST-Free in accordance with the Australian Taxation Office GST Rulings GSTR 2000/27, GSTR 2001/1 and GSTR 2003/1. GST will apply to other products and services not covered by the above.

RECEIPTS

A tax invoice / receipt will be issued for all payments made by the student, workplace or third-party on behalf of the student.

INVOICING AND STATEMENTS

Invoices will be issued to students who have course fees on enrolment.

A statement will be issued at approximately the start of each new month covering the month that has just finished, which will show financial activity on a student's account during that period.

PAYMENT METHODS

All fees that have not been subsidised by a funding arrangement are required to be paid by the student. Listed below are the accepted payment methods.

PAYMENT IN FULL

Students may pay their course in full so long as their course fees do not exceed the pre-paid maximum. Students may pay by Debit/Credit Card, Direct Debit, Cheque or Direct Deposit.

PAY AS YOU GO (FEE FOR SERVICE STUDENTS ONLY)

Fee for service students may pay for units of competency as they go, where payment is made for the unit or units about to be commenced (up to the pre-paid maximum amount). Payment can be made by Debit/Credit Card, Direct Debit, Cheque or Direct Deposit.

PAYMENT PLAN

Payment plans cannot be used to pay for short courses or courses that have a total cost of \$200 or less.

For all other courses a payment plan can be set up where an amount is direct debited from the students account every week, fortnight or month. Payment plan options vary depending on total course fees owing. The options available to a student are sent to them with their letter of offer.

VET STUDENT LOAN

An eligible learner may apply for fees to be paid under the VET Student Loan Scheme when enrolling into the CHC50113 Diploma of Early Childhood Education and Care program – refer to ACCCO website for more information.

OUTSTANDING FEES

Students who are having difficulty in paying their fees are encouraged to call the ACCCO office to make alternative payment arrangements.

UNPAID/OVERDUE ACCOUNTS

Students (and third parties if applicable) will be notified by email or phone call where payments have not been received by their due date.

Where no reasonable attempt is made by a student to respond to or make payment towards an overdue account, ACCCO reserves the right to either:

- suspend a student's course enrolment, OR
- cancel a student's course enrolment, OR
- pass the student's debt on to a debt collection agency (excluding QLD User Choice students). This may affect the student's credit rating.

Any fees associated with utilizing a debt collection agency to recover unpaid fees will be passed on to the student.

PAYMENT PLAN DEFAULTS

Students may choose to pay their fees via a payment plan. Where a scheduled payment defaults and is not made, the student will be contacted by ACCCO to take a make-up payment.

If the student is not contactable or does not pay the make-up payment, the student course will be flagged as no new unit commencements. This will result in the student not being able to commence units that they have not yet made payment for. They can continue units that have been paid for.

The finance team will notify the student and the assigned trainer of this course status.

The no new unit commencements flag can be removed by the student paying the necessary make-up payments and ensuring a payment plan is set up.

CERTIFICATES

ACCCO reserves the right to withhold a Qualification or Statement of Results from fee for service students until all outstanding fees have been paid in full.

REFUNDS

Students may be eligible for a full or partial refund of their fees in the following circumstances:

- Where ACCCO cancels the learning program in which the student has enrolled.
- Where for any reason ACCCO is unable to deliver the agreed training.
- Fee for service students who have paid for units they have not yet commenced.
- WA government subsidised students who have paid for units they have not yet commenced.
- Where a credit transfer application is successful, and the unit of competency awarded credit has not yet been commenced by the student.
- Where the student is a QLD User Choice student who has partially completed a unit, they may be eligible for a refund proportionate to the unit completion.
- Where the student is a QLD User Choice student who has completed a unit via GAP training and assessment the student is entitled to a full refund.
- The letter of offer a student accepts stipulates that a student is entitled to a refund under the program they have enrolled in.
- Management discretion.

Enrolment fees are non-refundable.

A student is not entitled to a refund of any fees where the cooling off period has expired.

Fees determined to be refunded will be paid to the payee, which may not always be the student.

COOLING OFF PERIOD

A cooling off period of five (5) business days will apply to units of competency starting from the date that the unit was commenced except for the following situations:

- Students accessing a VET Student Loan (VETSL) have an extended cooling off period called a census period. Students accessing a VETSL are notified of their census dates.
- Accredited short courses, such as first aid have a cooling off period of only two (2) business days, and the cooling off period starts from the date the enrolment application is submitted to ACCCO.
- Western Australian government subsidised courses have a cooling off period of 14 calendar days.
- The cooling off period does not apply to government subsidised courses in states other than Western Australia.

CENSUS DATES (VETSL STUDENTS ONLY)

Students accessing a VET Student Loan have until the census date in each of their study periods to withdraw from a unit without incurring a loan for the unit. Once the census date for a study period has passed a loan for the units within the study period will have accrued.

PARTIAL REFUNDS FOR COMMENCED UNITS

Where students are eligible for partial refunds proportionate to the unit completion, in the event of commencing a unit and subsequently withdrawing from their course, the following process shall be used.

- a) Where students have participated in training and the unit has been commenced 25% of the fees are owed (partial refund of 75% is available)
- b) If (a) above and the duration of unit enrolment (unit commencement date to course withdrawal date) is more than 50% and less than 100% of the unit nominal hours, 50% of the fees for the unit will be owed. 50% of the unit fees will be available for refund.
- c) If (a) above and the duration of unit enrolment (unit commencement date to course withdrawal date) is more than 100% of the unit nominal hours, 75% of the fees for the unit will be owed. 25% of the unit fees will be available for refund.

For full time students converting the duration of unit enrolment to hours is done by multiplying 5hrs by each weekday enrolled in a unit. For part time students multiply 2.5hrs by each weekday.

e.g. a part time student enrolled in unit for 6 full weeks will have completed 75hrs (2.5x6x5).

HOW TO APPLY FOR A REFUND

Students wishing to apply for a refund must download the application from the ACCCO Website using the following link:

[Request for a refund](#)

The application process is detailed on the application form for students to follow.

Refunds are processed without application for QLD User Choice students on withdrawal from their course.

FAILURE TO APPLY FOR A REFUND

ACCCO will notify students if they are eligible for a refund within 30 days of their course closing. Where a student does not apply for a refund, ACCCO will attempt to contact the student a second time within 60 days of their course closing. If no attempt to apply for a refund has been made by the student within 90 days from their course closing the student is no longer eligible for a refund of fees.

FEE ADMINISTRATION POLICY



FEE SCHEDULES

There is a fee schedule for each of the course funding options that ACCCO has available. All fee schedules are made available on ACCCO's website.