

POLICY NO: 14

PURPOSE

Yarrawonga Mulwala Community & Learning Centre (YMCLC) RTO 21765 is committed to levying and refunding student fees and charges in an equitable, fair, and transparent manner. This policy outlines how we charge and collect fees and charges to students and outlines any funding that is available to eligible students.

This policy supports the following Standards.

Standards for RTOs 2015 5.3, 7.3, schedule 6
Revised Standards for RTOs 2.1, 4.1, 4.3

We reserve the right to amend this policy at any time and publish the updated version on our website.

PROCEDURE

YMCLC will levy fees to students at the time of enrolment. The fees charged will vary depending on the course, eligibility for funding and individual circumstances at the time of enrolment.

The types of fees and charges levied by YMCLC include, but are not limited to:

1. Tuition fee (non-concession rate OR concession rate/Indigenous rate).
2. Materials fee.
3. Amenities fee.
4. Charges for additional services.
5. Recognition of prior learning (RPL) fee (if applicable).
6. Administration fee.

1. Tuition Fee

YMCLC charges a tuition fee payable by a student for the provision of training and assessment services, based on a student's individual circumstances.

A course fees and charges for all of our qualifications are available on our website. Please note your total course fees may vary from what is published depending on your individual circumstances at the time of enrolment (e.g. if you have credit transfers/concession/RPL, etc).

Skills First Programs

The Skills First Program is an entitlement to government subsidised training in a vocational training course in Victoria. YMCLC is contracted with the Department of Education, Skills and Employment to deliver training under the Skills First Program. YMCLC must assess an applicant's eligibility for Skills First funding and collect supporting evidence of their eligibility prior to their commencement in any training. For students that are eligible, the Victorian Government will contribute to the cost of the vocational training course.

Accessing a Skills First entitlement may impact a student's access to further government subsidised training.

Further information about the Skills First Program is available on the Victorian Government website at <https://www.vic.gov.au/skills-first>

YMCLC calculates tuition fees for Skills First programs as prescribed by the Skills First Program Guidelines for the relevant contract year. These tuition fees fall into four different categories:

1. Skills First government subsidised student – non-concession.
2. Skills First government subsidised student – with concession (eligible concession card holder/Indigenous/Asylum Seeker).
3. Fee for Service student.
4. New incentive introduced as per Contract (e.g. Aboriginal access fee waiver).

Skills First subsidised student (non-concession)

The tuition fee is a contribution by a student towards their training which is considerably reduced because the government has subsidised a portion of the tuition fee for the student to study the qualification.

Skills First subsidised student (with concession)

Where an eligible Skills First student has a valid and current Health Care Card/Pension Concession Card or Veterans Gold Card at the time of their enrolment, a concession tuition fee equal to 20% of the non-concession tuition fee applies to our Certificate III and Certificate IV qualifications only. Students undertaking Diploma courses are NOT eligible for concession.

Note: If you are unable to provide us with evidence of your valid and current concession card at the time of your enrolment, we will provide you with a 13 week grace period to provide this. YMCLC will also support the applicant through our Services Australia Agency to gain such evidence where necessary.

Skills First Aboriginal access waiver fee

An eligible Skills First student who self-identifies on their enrolment form as being of Aboriginal and/or Torres Strait Islander descent will not be charged tuition fees under the Skills First Aboriginal access fee waiver. Materials, amenities and administration fees will still apply.

Fee for service student

A fee for service tuition fee is charged to students who are ineligible for government funding. The fee for service tuition fee charged will vary depending on the course and individual circumstances at the time of enrolment. There is no concession rate for the fee for service tuition fee.

ACFE Programs

YMCLC calculates tuition fees for pre-accredited courses as prescribed by the Adult, Community and Further Education (ACFE) Board "Guidelines about Fees". These tuition fees also fall into three (3) categories:

- ACFE subsidised student – non concession.
- ACFE subsidised student – with concession.
- Fee for service student.

This document is uncontrolled if printed

ACFE subsidised student (non-concession)

The tuition fee is a contribution by a student towards their training which is considerably reduced because the ACFE Board has subsidised a portion of the tuition fee for the student to study the qualification.

ACFE subsidised student (with concession)

Where an eligible student has a valid and current Health Care Card/Pension Concession Card or Veterans Gold Card at the time of their enrolment, a concession tuition fee equal to 20% of the non-concession tuition fee applies to our pre-accredited courses. Tuition fees for concession holders undertaking pre-accredited courses must not exceed \$50 in any calendar year.

Note: If you are unable to provide us with evidence of your valid and current concession card at the time of your enrolment, we will provide you with a 1-week grace period to provide this. YMCLC will also support the applicant through our Services Australia Agency to gain such evidence where necessary.

Fee for Service student

A Fee for Service Tuition Fee is charged to students who are ineligible for ACFE funding. The Fee for Service Tuition Fee charged will vary depending on the course and individual circumstances at the time of enrolment. There is no concession rate for the Fee for Service Tuition Fee. Learn Local staff members are not eligible for the ACFE subsidy and are considered Fee for Service students.

NOTE: From 1 January 2025, all indigenous students will be exempt from paying tuition fees for ACFE-funded pre-accredited programs.

2. Administration Fee

YMCLC will charge students an administration fee of \$50 to contribute to the administrative process of enrolment in a Certificate course. The administration fee is non-refundable, should you not attend training or not continue with enrolment.

The administration fee covers the issuance of an original certificate and record of results upon completion of the qualification. If a student requires a reprint of their certificate, statement of attainment, and/or record of results after completion, this will be subject to a charge of \$10.

3. Materials Fee

YMCLC charges students a materials fee in all courses to cover the cost of tools, resources, textbooks, and consumables. The materials fee is included in the overall cost of the course and is not a separate fee.

If a student misplaces their materials and requires a replacement, the student must repay the full cost for the replacement of the materials. This applies to all courses YMCLC offers.

The course information sheet for each qualification details any materials fees payable.

4. Amenities Fee

YMCLC charges students an amenities fee in all courses to cover the cost of facilities, use of equipment, internet, kitchen facilities, etc. The amenities fee is included in the overall cost of the course and is not a separate fee.

5. Charges For Additional Services

YMCLC will levy the following charges for the provision of additional services:

Service	Charge (GST Inclusive)
Photocopying	\$0.25 per page
Reprint of Certificate/Statement of Attainment/Record of Results	\$10
Replacement of materials, tools or textbooks	At cost price
Credit Transfer	Where the issuing organisation charges an administration fee for verification of a student's Certificate/Statement of Attainment/Record of Results, the student will be liable to pay this cost.
Recognition of Prior Learning (RPL)	\$75 per unit of competency

6. RPL

YMCLC charges students a fee of \$75 per unit of competency, RPL fees are non-refundable and required at the time of enrolment.

7. Statement of Fees

YMCLC will issue all certificate students an initial statement of fees upon enrolment, which will show the following information:

- The code and title of the qualification you have enrolled in.
- Total cost of your course fees comprising administration fees, tuition fees, materials fees, and amenities fees.
- The approximate value of the government contribution.

Monthly statements will be issued to all students who have an outstanding balance on the first business day of each month by the Finance Officer.

8. Payment of Course Fees

YMCLC requires all students to pay the applicable tuition fee, by either:

- Paying the entire tuition fee upfront if less than \$1,500.
- Entering into a payment agreement.

Students who do not pay their tuition fee, or who fail to adhere to their payment agreement may be excluded from the course.

A certificate, statement of attainment or record of results will not be issued to a student until all fees are paid in full.

YMCLC accept cash, electronic fund transfer, and debit or credit card at our Learning Centre.

If a student opts to pay their fees by making a direct deposit into YMCLC's bank account, they must ensure they include their full name as a reference. Failure to include their name as a reference may

This document is uncontrolled if printed

result in a delay in recognising the payment and/or the inability to reconcile a payment against a student's debt.

Payment to YMCLC by direct deposit can be made to the following account:

Account Name: Yarrawonga Neighbourhood House Inc
BSB: 803 188
Account: 100 020 894

9. Payment Agreements

If a student does not pay their fees in full upfront, they must enter into a payment agreement with YMCLC upon enrolment. Fee for Service students are NOT charged more than \$1,500 upfront.

To enter into a payment agreement with YMCLC, the student must complete and sign the payment agreement form upon enrolment, which will detail the following information:

- Student's name.
- Address.
- Mobile number.
- Email address.
- Total cost of the course.
- Weekly/fortnightly instalments to be made.
- When instalments will commence.
- If a deposit has been paid and balance owing.

The payment agreement must ensure that the course fees will be fully paid for by the completion of the course training delivery.

A student may be suspended from the course (at the discretion of the Executive Officer) if the regular payments agreed to are not made.

10. Recovery of Outstanding Student Fees

YMCLC has a robust process for the recovery of outstanding fees from a student. The failure of a student to pay a fee owing a breach of discipline and can lead to penalties being imposed on the student.

Penalties include:

- Delay in the release of results of testamur(s) as relevant to the student until all fees are recovered.
- Formal debt collection actions being undertaken.
- Being unable to re-enrol in further courses with YMCLC until such time as the outstanding debt is paid.
- Suspension from training and assessment until fees are brought up to date.
- YMCLC reserves the right to refer the collection of any outstanding accounts to a debt collection agency without notice. The student will be liable for any recovery costs incurred. Interest on overdue amounts shall accrue daily from the date when payment becomes due at the rate of 2% per calendar month.

This document is uncontrolled if printed

11. Fee Protection

YMCLC does not collect more than \$1,500 in prepaid fees from students at any time for any course service. As such, no further fee protection arrangements are required. The requirements that apply to prepaid fees include all fees that a student is required to pay, including administration fees, tuition fees, material fees and any other fee component that is a mandatory payment for the course.

YMCLC is only required to protect prepaid fees from individual students and prospective students. These requirements do not apply to other clients – for example, where an employer engages YMCLC to provide training and/or assessment to its personnel.

12. Hardship

In cases of hardship, fees may be reduced or waived in accordance with the Financial Hardship policy.

13. Tuition Assurance

YMCLC is committed to ensuring that the fees paid by students are protected under the requirements of the Standards for Registered Training Organisations 2015 and the Higher Education Support Act 2003 (Cth).

14. Student's Rights as a Consumer

As a student purchasing training and assessment services from us, you have consumer rights under the Australian Consumer Law. This may include a statutory cooling-off period for any payment you have made to us.

You can find out more information on your consumer rights on the Federal Government's Australian Consumer Law website at <https://consumer.gov.au/>

15. Complaints And Appeals

A student may raise a complaint or appeal about eligibility for fundings or fees charged to them by following our Complaints and Appeals Policy which is available on our website.

16. Refunds

YMCLC will issue refunds in accordance with our Cancellations and Refunds Policy which is available on our website.

All written applications for a refund will be considered and notified of the outcome of the application for a refund and reasons for the decision with 30 calendar days. Any refund or re-credit to be made by us will be processed within 14 calendar days of notification of the outcome of an application.

All refunds will be paid by electronic funds transfer to a student's nominated bank account.

17. Fee Records

All course fees, relevant invoices and receipts for each student's course enrolment are recorded and maintained in the YMCLC MYOB system. This system acts as the official accounts receivables system for YMCLC and is maintained as the official and auditable records for all fees, charges and refunds.

RELATED DOCUMENTS

Financial Hardship Application
Payment Agreement Form
Skills First contract (for the relevant funding year)
Statement of Fees

RELATED LEGISLATION

Australian Consumer Law (ACL) is set out in Schedule 2 of the Competition and Consumer Act 2010

RELATED POLICIES

Cancellation and Refunds Policy
Enrolment Policy
Financial Hardship Policy
Recognition of Prior Learning (RPL) Policy

RELATED STANDARDS AND LEGISLATION

Standards for Registered Training Organisations (RTOs) 2015 and 2024
Student Identifiers Act 2014
VET Funding Contract, associated policies and guidelines

APPROVAL AND REVIEW DETAILS

Approval and Review	Details
Approval Authority	Executive Officer
Advisory Board to Approval Authority	Board of Management
Administrator	Training Manager
Next Review Date	February 2026

Approval and Amendment History	Details
Original Approval Authority and Date	20/02/2006 Board of Management
Amendment Authority and Date	10/03/2009 Version 1 12/07/2010 Version 2 08/10/2013 Version 3 15/12/2014 Version 4 28/04/2015 Version 5 14/07/2015 Version 6 02/06/2017 Version 7 09/06/2020 Version 8 01/11/2021 Version 9 updated based on feedback from external auditor. 15/12/2023 Version 10 moved to new format, removal of JobTrainer information, addition of Skills First Aboriginal Access fee waiver, addition of one week grace period to provide concession evidence for tuition fee, addition of

This document is uncontrolled if printed

Approval and Review	Details
	<p>Centrepay as a payment option, addition of fee protection information, and addition of fee record information.</p> <p>08/10/2024 Version 10.1 minor wording changes to align with pre-accredited guidelines about fees document. Reviewed and approved by Board of Management.</p> <p>18/02/2025 Version 11 revision to revised RTO standards.</p>
Notes	

This document is uncontrolled if printed