



Payments and Credit Policy

Payment Plans

Student payment plans may be available if:

- Where the student is over 18 years of age
- Where the student tuition fee is not being met by another party (employer)
- Where the total tuition fee is more than \$500 and less than \$10,000

Payment plans are available by application whereby the financial position of the student will be assessed individually. Evidence must be supplied to support the application. Terms and conditions apply.

Payments not met

Where payments are not met:

- The student will be suspended from course until payment arrangement obligations are met
- If the student fails to settle their debt in the agreed time, TU will engage the services of a Debt Collection Agency to recover debt.

Process for monitoring

- Payment plan details will be entered into Student Management System
- Student accounts will be reviewed on the 15th day of each month
- Monthly statements sent to students on the 15th of each month

Refunds

TU has adopted a policy for student refunds that is deemed to be fair and equitable to both the student and the RTO. This refund policy is advised in writing prior to student enrolment. The refund policy has been designed to enable students to seek a refund where they legitimately believe this is applicable. The refund policy is as follows:

- Should TU cancel a qualification/ course, students are entitled to a full refund or transfer of monies to a future qualification/ course.
- Documentary evidence detailing the reasons for a refund must be provided to TU.
- For funded training, refunds will be made in accordance with relevant State and Territory legislation.

To apply for a refund, email info@trainingunlimited.com.au attention the Operations Manager.

The current fee schedule is available on our website at: <http://www.trainingunlimited.com.au/wp->



content/uploads/2019/01/TU-Statement-of-Fees-2019_V1.pdf

TU may require a deposit, which will not exceed \$1500 per individual student, prior to course commencement.

If the full course fees are below \$1500, the full fees may be required prior to course commencement.

Withdrawal

If students need to withdraw from training, they may be entitled to refund of any fees paid in advance for study not yet commenced. TU will consider individual applications for fee waivers or refunds, in line with relevant State/ Territory or Commonwealth funding guidelines where applicable, based on hardship and liaise with students directly to reach a solution.

Cancellation

If TU cancels any part of training; students will not be liable for costs associated with that training. Students will be provided with a Statement of Attainment for all completed units of competency and offered the opportunity to re-enrol with us or another RTO with full recognition of that statement.

Additional Fees

There may be some additional costs to the student not included in tuition fees. These might include specialist equipment retained by the student after the training or optional charges for additional resources beyond or in a different format from what are provided as part of the course. Any additional costs will be explained prior to being charged.

There may be additional fees incurred for additional LLN services. All services will be discussed with students before they are required to make any commitment.

Fee's for RPL will be assessed on an individual basis. Credit Transfer will incur no fees.

Methods of Collection

Methods of collection for students are:

- Credit card
- Automated recurring deposit

For further information, please email info@trainingunlimited.com.au.

Outstanding Fees

TU will attempt to recover outstanding fees by contacting the student directly via contact details provided at enrolment (or updated throughout the training period). Where applicable, TU will discuss payment plan options and personal circumstances. If payment is not received in full at completion of training, any



testamurs (Certificates, Diplomas or Advanced Diplomas) or Statements of Attainment will be withheld until payment is received.

If payment is still outstanding six (6) months from the planned completion date or the date upon which the student was deemed competent in all units (which ever comes later), TU will engage the services of a debt-collecting agency to recover outstanding fees.

Tuition Fee Waivers/Exemptions in the ACT

In exceptional circumstances students may apply for fee waiver or exemption prior to the commencement of training, they will need to advise the TU representative during the enrolment session that they wish to apply for a fee waiver or exemption.

Should students wish to apply for a waiver/ exemption after the enrolment session, email info@trainingunlimited.com.au attention the Operations Manager.

Requests will be forwarded to an appointed panel (CEO, National Compliance Manager and Operations Manager) for consideration. This will be assessed on a case-by-case basis and the student will be advised of the outcome via email.

If TU determine that a fee waiver or exemption is warranted, the TU representative must sight and retain copies of all documentation demonstrating an individual's eligibility for the Skilled Capital or User Choice Tuition fee waiver/exemption.

All documentation demonstrating an individual's eligibility for the fee waiver/exemption will be retained for audit or review purposes, and in accordance TU's Document Retention policy. (Please refer 4.8 Documents Retention, Page 110)

TU Data Specialists will report to the Directorate all tuition fee waivers/exemptions granted in accordance with the Australian Apprentice Compliance Guide.

The Data Specialist will note that they have provided an individual with a statement of fees and determined any individualisation of the fees to be charged.

Where a student is undertaking training through, as an Australian Apprenticeship a Fee exemption will apply if:

- the employer is the RTO for its own apprentice/ trainee, or
- the apprentice/ trainee leaves one employer and recommences within 12 months with another employer, in the same qualification and with the same RTO, or



- the apprentice/ trainee is required to go to a different RTO because of a change of RTO process, or
- the student is an ASBA and the school is the RTO.

ACT Concession

Those with government issued concession cards will be eligible for fee reductions. A copy of the concession card must be sighted by a TU delegate and attached to the students file.

Applying Fee Concessions in the ACT

Students may apply for fee concession prior to the commencement of training. They will need to advise the TU representative during the enrolment session that they wish to apply for a fee concession.

If a student would like to apply for a concession fee after the enrolment session, email info@trainingunlimited.com.au.

A student is eligible for a fee concession if, at the commencement of training they:

- Hold a current Health Care Card or Pension Card, or
- Can prove genuine hardship
- Where the student is under 18 years of age this rule will apply if the parent/ guardian holds one of the above cards.

The TU representative will sight and retains copies of all documentation demonstrating an individual's eligibility for a fee concession for audit or review purposes.

Applying for Fee Waivers After Concession

If a student would like to apply for a fee waiver after their concession, email info@trainingunlimited.com.au.

The request will be forwarded to an appointed panel (CEO, National Compliance Manager and Operations Manager) for consideration. This will be assessed on a case-by-case basis and the student will be advised of the outcome via email.

Concession Fees – Australian Apprenticeships in the ACT

Where a concession fee is applied for and eligibility has been established by a student undertaking training through the Australian Apprenticeship scheme, TU will submit an Application for Fee Concession Reimbursement form to receive a concession payment reimbursement.



Where the application is approved, we acknowledge that we will be reimbursed the full tuition fee up to a maximum of \$500, and that any tuition fee more than \$500 will not be reimbursed. TU may choose to waive the remaining tuition fee for apprentices/ trainees that are eligible for a fee concession.

WA Traineeship Training Fees Policy 2018

As required by the State Government's *VET Fees and Charges Policy*, traineeship training fees are invoiced after signing of the Training Contract. Invoices are issued to either the student or employer as applicable. On receipt of the amount, a receipt is issued to the student and/ or the employer.

TU acknowledges that the State Government's *VET Fees and Charges Policy* is released in January of each year and is subject to change.

TU provides a ten (10) day cooling off period that will apply if a student wishes to withdraw from a course once confirmation and payment has been processed. If a student wishes to withdraw within the cooling off period they must notify TU in writing and return all TU course materials in their original state within five (5) working days from the course withdrawal notification. On receipt of all course materials TU will refund any payment received, in full. Should the student formally withdraw from the traineeship within three (3) months of commencement, the employer may be entitled to a pro-rata refund based on training not yet commenced.

The following students are entitled to the concession rate on course fees:

- Persons and dependents of persons holding:
 - A Pensioner Concession Card.
 - A Repatriation Health Benefits Card issued by the Department of Veterans' Affairs.
 - A Health Care Card.
- Persons and dependents of persons in receipt of AUSTUDY or ABSTUDY.
- Persons and dependents of persons in receipt of the Youth Allowance.
- Persons and dependents of persons who are inmates of a custodial institution.
- Secondary school-aged persons not enrolled at school.

If the concession is valid for the full enrolment period, then all eligible units commenced within that period attract the concession rate. If the concession is valid for part of the enrolment period, then only eligible units commenced on or after the start date and prior to the expiry of the concession attract the concession rate.

School Based Trainees are exempt from all training fees.



Where a student or a block of students transfers to another RTO, the new RTO will have course and resource fees transferred in full from TU, if the program of study has not commenced.

In all other circumstances, the new RTO may ask for a pro-rata transfer, based on elapsed time, of course and resource fees from TU. Transfers of fees are to be managed between the two. Proof of enrolment and fees paid will be provided.

In the event of the student or block of students joining TU from another RTO, proof of fees paid will be retained for audit purposes, along with all other applicable details of transfer.

The student tuition fees are indicative only and are subject to change given individual circumstances at enrolment. Additional fees may apply such as student service and resources fees.

Fee Waivers in Western Australia

TU may waive all fees and charges for students that are assessed as being in severe financial hardship for courses below diploma level and concession-eligible Diploma and Advanced Diploma courses except for CHC50113 Diploma of Early Childhood Education and Care. Whether a student is in severe financial hardship is to be determined on a case by case basis by TU. Students wishing to apply for fee waivers should email info@trainingunlimited.com.au. Applications will be assessed by the CEO, Operations and Administration Managers. The student will be advised of the outcome via email. All relevant evidence and a letter should be included to support the application.

Existing worker trainees are not eligible for a fee waiver except for enrolments in concession-eligible Diploma or Advanced Diploma courses. Details of a student's enrolment records where a fee waiver has been granted and documented reasons for the decision will be retained for audit purposes. Meeting the concession eligibility requirements entitles the individual to a fee concession but is not sufficient grounds for the granting of a fee waiver.

Queensland Fee Policy

TU will not charge more than the student contribution fees as stated in the current PQS Agreement, unless we are advised of any changes by the Department.

If a student converts from a school-based apprenticeship or traineeship to a full-time or part-time apprenticeship or traineeship, student contribution fees must be charged for training and assessment for any units of competency not yet commenced. This does not apply when the participant is a Year 12 graduate and is undertaking a high priority qualification as identified by the department.

Where TU collects a student contribution fee, it may be paid on behalf of the student by their employer or a third party unrelated to TU but cannot be paid or waived by the TU (whether directly or indirectly), unless



approved in writing by the department.

Partial Exemption of Tuition Fees in Queensland

TU will charge 40 per cent of the student contribution fee where the student falls into one or more of the following exemption categories:

- The student was or will be under 17 years of age at the end of February in the year in which TU provides training, and the participant is not at school and has not completed year 12.
- The student holds a Health Care Card or Pensioner Concession 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 TU 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 Card or Pensioner Concession Card.
- The student is an Aboriginal or Torres Strait Islander person. Acceptable evidence is as stated on the Training Contract and AVETMISS VET Enrolment Form.

Full Exemption of Tuition Fees in Queensland

TU may apply full exemption from the student contribution fee where the student falls into one or more of the following exemption categories:

- Where payment of the student contribution fee would cause extreme financial hardship, then the PQS may waive these fees:
 - The fee waiver process must be in place at the time of the participant's enrolment.
 - Proven financial hardship – please refer Item 2.7
- Where the Queensland Government advises in writing that fees are optional. On receipt of such advice, TU may choose not to collect the student contribution fee. In this case, we acknowledge that any decision by TU not to collect fees does not create a liability for the department.

TU may apply full exemption from the student contribution fee where the student falls into one or more of the following exemption categories:

- where credit transfer/national recognition has been applied to a unit of competency/module
- the student is a school-based apprentice or trainee
- the student is undertaking a qualification as part of the Skilling Queenslanders for Work – Work Skills Traineeship program.

Fee-Free Year 12 Graduates in Queensland

TU will not charge a student contribution fee to a Year 12 graduate who:

Training Unlimited Payment and Credit Policy 2019.V1
Training Unlimited Pty Ltd RTO ID 20891



- commences an apprenticeship/traineeship within 12 months of completing Year 12 (that is, by the end of the calendar year following completion of Year 12), and
- meets the participant eligibility in 2.2.2, and;
- enrolls in a high priority qualification identified by the department.

We acknowledge that the student contribution fee for fee-free Year 12 graduates will be met by the department except for qualifications outlined by the department.

TU will retain evidence of participants who are deemed to have completed Year 12 in Queensland and hold a Senior Statement issued by the Queensland Curriculum and Assessment Authority, or equivalent certification.

