

Fees, withdrawal and Refund Policy – Domestic (Queensland Government funded)

SCOPE AND PURPOSE

This policy and procedure applies to domestic students who wish to enrol or are currently enrolled in a CHARLTON BROWN® course under a Queensland Government funding program, including any third-party arrangements.

CHARLTON BROWN® is a pre-approved registered training organisation (RTO) for the delivery of training and assessment services of Queensland Government's *VET Investment Plan* programs such as:

- User Choice (apprenticeships and trainees)
- Certificate 3 Guarantee
- Higher Level Skills

This policy and procedure will inform students and employers regarding the terms and conditions on the payment and administration of CHARLTON BROWN® fees, including procedures for withdrawal, refund, deferral and cancellation.

OTHER REFUND POLICIES AND PROCEDURES

- For domestic students availing of a VET Student Loan, the Withdrawal/Cancellation Procedure – VET Student Loans and the Re-crediting a Fee-HELP Balance procedure – VET Student Loan will apply.
- For international students, please refer to Student Refund Policy – International.

All College policies referred to in this document can be accessed via the CHARLTON BROWN® website at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>

LEGISLATIVE CONTEXT

CHARLTON BROWN® will implement this policy and procedure in compliance with the *Standards for RTOs 2015 Clauses 5.3 and 7.3* and the *Pre-Qualified Supplier Policy 2016-17, User Choice Policy 2016-2017, Certificate 3 Guarantee Policy 2016-2017* from the *Department of Education and Training*.

USER CHOICE

Fees and charges

Student contribution fees are the non-government contribution to the cost of training and assessment services provided by CHARLTON BROWN®.

- This fee is paid directly to CHARLTON BROWN® either by the student, or by the employer or another third party on behalf of the student.
- Student contribution fees under the User Choice program in 2016 are set at **\$1.60** per nominal hour for each unit of competency/module to be calculated at the

commencement of the unit of competency/module. Contribution fees per course may vary depending on units of competencies that have been chosen for study.

- Student contribution fees may be adjusted annually based on advice received from the Department of Education.
- Aside from the student contribution fees, only the following fees will be charged to the student:

➤ **Printing of learning and assessment materials**

Learning and assessment materials that are provided to the student as part of the course or unit are considered as part of student contribution fees. However, separate charges are applicable for extra printing of materials required by the student.

➤ **Re-Issue of Certificates and/or Statement of Attainment**

CHARLTON BROWN® may re-issue a Certificate and/or Statement of Attainment at a charge of \$50.00 for every certification.

- Students contribution fees will apply to apprentice or trainees who convert from school-based to either full-time or part-time training delivery and are not undertaking a high priority qualification. Only units of competencies not commenced at the time of transition will be subject to student contribution fees.

Information on Fees

- All students receive information on fees at the time of enrolment which outlines the total course fees, co-contribution fees, payment terms and schedule of fees. Students are informed during induction, referral to fee schedules, refund policy located at College website.
- The student acceptance agreement provided on the enrolment form is seen to be an acceptance of all fees and charges associated with the student's enrolment.

Fee-free Year 12 graduates

To support Queensland Government's fee-free initiative for Year 12 graduates in high-priority qualifications under User Choice, CHARLTON BROWN® will gather the following evidence prior to granting fee-free training:

- evidence of completing Year 12 in Queensland and hold a Senior Statement issued by the Queensland Curriculum and Assessment Authority or equivalent certification
- check that enrolment of the Year 12 graduate is in a high-priority listed in the Queensland Training Subsidy List
- commencement of training is within 12 months of completing Year 12

Partial exemption

CHARLTON BROWN® will charge 40% of the student contribution fee where the student falls into the following exemption categories:

- The student was or will be under 17 at the end of February in the year in which the training is provided, and the student is not at school and has not completed Year 12. A copy of apprentice/trainee's birth certificate or current passport will be required
- The student holds a health care card or pensioner 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 CHARLTON BROWN® 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. A copy of correspondence from Centrelink or Federal Department of Human Services outlining entitlement to Health Care Card or Pensioner Concession Card and has the student's name listed will be required as evidence.
- The student is an Aboriginal and/or Torres Strait Islander person. Acceptable evidence is as stated on the Training Contract and AVETMISS VET Enrolment Form.

Full exemption

- A. No student contribution fees will be charged to school based trainees/apprentices (SATs).
- B. No fees will be charged for units granted as Credit Transfer (Outcome Identifier Code 60) or transitional gap training for transferring participants to superseding units of competency (Outcome Identifier Code 65).
- C. A full exemption of student contribution fees for the entire qualification may be approved by CHARLTON BROWN® where evidence provided indicates payment of the fees would cause the apprentice/trainee extreme financial hardship.
- D. Applications for financial hardships and supporting documentation must be submitted to CHARLTON BROWN® and will be assessed on an individual basis. Samples of supporting documentation that may be gathered may include but are not limited to:
 - Budget outlining income versus expense
 - Proof of sources of income and financial support
 - Proof of expenses
 - Documentation from Centrelink declaring low income status

Should a student's application for financial hardship be disapproved, the student may lodge an appeal by using the CHARLTON BROWN® *Complaints and Appeals Policy* which is available at www.charltonbrown.com.au

Payment/collection of fees

Student contribution fees will be charged and collected at the unit of competency level. Contribution fees for all User Choice funded qualifications are charged based

on the number of nominal hours for each unit of competency at the rate of \$1.60 per nominal hour.

- Upon enrolment, the student will be provided with detailed information on the amount of contribution fees they can expect to pay based on the selection of electives in their chosen qualification.
- Contribution fees under the User Choice Program are invoiced upon completion of each unit of competency and must be paid within seven (7) days.
- Co-contribution fees may be paid in advance where this suits the student or the party who is paying on behalf of the student.
- Where the student has difficulty in paying their contribution fees, they must contact CHARLTON BROWN® to discuss suitable payment plan options.

Payment methods

Fees are to be paid within seven (7) days of receipt of an invoice, unless the payee has elected to pay through a direct debit payment schedule which has been approved by CHARLTON BROWN®.

Acceptable payment methods for fees and charges are:

- Electronic Fund Transfers (EFT)
- Payment Plan (Direct Debit)
- Credit Card (Visa, MasterCard)
- Cash, cheque, money order

Paying by Electronic Funds Transfer

The account details for payment of an invoice through EFT are as follows:

Account Name: CHARLTON BROWN

BSB: 114-879

Account Number: 477 044 828

Reference: Surname and Student ID

ST. GEORGE BANK

Paying by Credit card

Credit card payments will be accepted over the phone or in person using Visa or MasterCard.

Paying by Direct Debit (payment plans)

- Students may avail of a payment plan in paying for their fees. The payment plan is set to deduct payments in instalment amounts as agreed upon enrolment. Deductions can occur from either the bank or credit card of the students as per agreed payment frequency.

- A Direct Debit Request Form must be completed by the student.
- CHARLTON BROWN® recommends students to use Debit Success, an external provider of direct debit services. CHARLTON BROWN® may facilitate the electronic student application to access Debit Success services. All fees charged by Debit Success for their services will be charged to the student. Information on direct debit payment plan options is provided to the student during the induction process.

Failure to make payment

Irrespective of the student's progress throughout the program or course, if a student fails to pay any instalment by the due date and fails to contact the College, CHARLTON BROWN® reserves the right to suspend training and assessment services until payment is made to bring fees up to date.

Students who are having difficulty in paying their fees are invited to call our office to make alternative arrangements for payment.

Process of recovering fees

A combination of email reminders and collection calls are used. The process of fee recovery is as follows:

- Reminder letter for payment is issued just after due date
- 1st warning for payment issued two weeks after due date
- 2nd warning for payment issued three weeks after due date
- 3rd and last warning for payment one month after due date

CHARLTON BROWN® reserves the right to take further action on accounts which are overdue and when student has not made any reasonable attempt to settle their owing balance. These actions may take the form of referring the student's account to an external debt collection agency or a suspension or cancellation of the enrolment after all avenues of payment recovery has been exhausted.

Refunds and Withdrawals, Deferrals

CHARLTON BROWN® refund policy under the Queensland User Choice funding program requires:

- the provision for **full refunds** to students for contribution fees charged and collected in relation to training delivery that has **not commenced** at the time of the cancellation of enrolment
- the provision of proportionate refunds where the student has withdrawn from a Unit of Competency/Module; and
- the provision of refunds to employers for additional charges paid beyond the student and government contributions.

Procedure

- If the student wishes to withdraw or defer from a program or course or unit of competency, they must notify CHARLTON BROWN® in writing by filling out the *Student Withdrawal Form* or the *Student Deferral Form*.
- Completed Student Withdrawal Form, Student Deferral Form must be approved by the appropriate CHARLTON BROWN® Manager. If the student fails to notify CHARLTON BROWN® of their withdrawal in writing, they will be deemed as still enrolled and they will be liable to pay the applicable course fees.
- A student does not need to complete a Request for Refund Form for a cancellation or withdrawal from the program or units of competency.
- Upon receipt of a Withdrawal Form or Deferral Form, CHARLTON BROWN® will automatically process a full refund of contributions for units of competencies that have been collected where the student has not undertaken the training.
- CHARLTON BROWN® will proportionately refund where the student has withdrawn from unit(s) of competency commenced but not completed. Refer to table below for more details.
- If part or the entire student tuition fee was paid for by the employer, the appropriate amount will be refunded directly to the employer. The employer will also be reimbursed for any additional charges paid beyond the student contribution fees and government contributions.

Refund of fees

The following guidelines apply to student contribution fees paid by students and or employers. Refunds will be provided only for student contributions fees which have been charged and collected by CHARLTON BROWN®.

Enrolment type	Withdrawal	Refund of student contribution fees
<p>User Choice</p>	<p>Prior to course commencement</p>	<p>Full refund of student contribution fees already collected from student</p>
	<p>After course commencement</p>	<p>Refunds will be made proportionately, for any units of competency commenced but not completed. Based on start and end dates (nominal duration) for the units of competency, proportionate refunds will apply as follows:</p> <p>80% refund – Unit orientation and training and assessment materials have been provided to student</p> <p>50% refund – withdrawal is received halfway through the nominal duration for the unit</p> <p>20% refund – withdrawal is received when eighty percent of nominal duration for the unit of competency has lapsed</p> <p>For the above proportionate refunds, CHARLTON BROWN® will retain evidence of student participation, communications with student, training visits, etc.</p>

Course unavailability, Cancellation or Cessation

If CHARLTON BROWN® is unable to provide or cancels a scheduled course or unit of competency, or cancels an offer of enrolment, no student contribution fee liability will accrue to the student.

CHARLTON BROWN® will attempt to make suitable arrangements for the student to complete the course or unit(s) of competency at another institution or offer the student a comparable unit of competency.

If arrangements cannot be made to the satisfaction of the student, the student will receive a full refund of any student contribution fees already collected by CHARLTON BROWN®.

Issuance of qualifications

Upon completion of a course and once all fees have been paid, the relevant printed AQF certification documentation will be issued and sent to the registered address of the student within 30 days.

- When a student withdraws from a course and once all final fees have been paid, a statement of attainment, for completed units of competency, will be sent to the student's registered address.
- CHARLTON BROWN® reserves the right to withhold the issuing of qualifications and academic statements until all outstanding fees have been paid.
- CHARLTON BROWN® will not withhold the results, statement of attainment or qualification from a student when a payment has been claimed through the User Choice funding program.

CERTIFICATE 3 GUARANTEE, HIGHER LEVEL SKILLS

Fees and charges

For students accessing the Queensland Government's **Certificate 3 Guarantee** funding program, a **co-contribution fee** is a contribution to the cost of training and assessment services which is made by students undertaking a certificate III level qualification and non-concessional students undertaking certificate I or II level vocational qualifications.

For students accessing the Queensland Government's **Higher Level Skills** funding program, a **co-contribution fee** is a contribution to the cost of training and assessment services which is made by students undertaking a certificate IV level qualification and above or priority skill set.

Co-contribution fees are paid directly to CHARLTON BROWN® either by the student, or by the employer or another third party on behalf of the student. This fee cannot be waived by CHARLTON BROWN®.

- Co-contribution fees are set by CHARLTON BROWN®. Co-contribution fees for concessional and non-concessional students are published in the College website at www.charltonbrown.com.au
- Aside from the co-contribution fees, only the following fees will be charged to the student:
 - **Printing of learning and assessment materials**

Learning and assessment materials that are provided to the student as part of the course or unit are considered as part of student contribution fees. However, separate charges are applicable for extra printing of materials required by the student.

- **Re-Issue of Certificates and/or Statement of Attainment**

CHARLTON BROWN® may re-issue a Certificate and/or Statement of Attainment at a charge of \$50.00 for every certification.

Information on Fees

- All students receive information on fees at the time of enrolment which outlines the total course fees, co-contribution fees, payment terms and schedule of fees. Students are informed during induction, referral to fee schedules, refund policy located at College website.
- The student acceptance agreement provided on the enrolment form is seen to be an acceptance of all fees and charges associated with the student's enrolment.

Fee-free Year 12 graduates

To support Queensland Government's fee-free initiative for Year 12 graduates in high-priority qualifications under Certificate 3 Guarantee, CHARLTON BROWN® will gather the following evidence prior to granting fee-free training:

- evidence of completing Year 12 in Queensland and hold a Senior Statement issued by the Queensland Curriculum and Assessment Authority or equivalent certification
- check that enrolment of the Year 12 graduate is in a high-priority listed in the Queensland Training Subsidy List
- commencement of training is within 12 months of completing Year 12

Concessional Co-Contribution Fees

CHARLTON BROWN® will charge concessional the co-contribution fee where the student falls into the following exemption categories:

- The student holds a health care card or pensioner 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 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. A copy of correspondence from Centrelink or Federal Department of Human Services

outlining entitlement to Health Care Card or Pensioner Concession Card and has the student's name listed will be required as evidence.

- The student is an Aboriginal and/or Torres Strait Islander person. Acceptable evidence is as stated on the Training Contract and AVETMISS VET Enrolment Form.
- The student has a disability.
- The student is an adult prisoner.

A student's eligibility for concessional status must be confirmed by CHARLTON BROWN® prior to enrolment

Full exemption

- No fees will be charged for units granted as Credit Transfer (Outcome Identifier Code 60) or transitional gap training for transferring participants to superseding units of competency (Outcome Identifier Code 65).
- Foundation skills and lower level qualifications for concessional students can be provided fee-free.
- Skilling Queenslanders for Work (SQW) participants may be provided fee free.

Payment/collection of fees

Co-contribution fees will be charged and collected at the unit of competency level.

Upon enrolment, the student will be provided with detailed information on the amount of contribution fees they can expect to pay based on the selection of a course and concessional status.

- Co-contribution fees under the Certificate 3 Guarantee and Higher Level Skills programs are invoiced upon completion of each unit of competency and must be paid within seven (7) days.
- Co-contribution fees may be paid in advance where this suits the student or the party who is paying on behalf of the student.
- Where the student has difficulty in paying their contribution fees, they must contact CHARLTON BROWN® to discuss suitable payment plan options.

Payment methods

Fees are to be paid within seven (7) days of receipt of an invoice, unless the payee has elected to pay through a direct debit payment schedule which has been approved by CHARLTON BROWN®.

Acceptable payment methods for fees and charges are

- Electronic Fund Transfers (EFT)
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Account Number: 477 044 828

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Paying by Credit card

Credit card payments will be accepted over the phone or in person using Visa or MasterCard.

Paying by Direct Debit (payment plans)

- Students may avail of a payment plan in paying for their fees. The payment plan is set to deduct payments in instalment amounts as agreed upon enrolment. Deductions can occur from either the bank or credit card of the students as per agreed payment frequency.
- A Direct Debit Request Form must be completed by the student.
- CHARLTON BROWN® recommends students to use Debit Success, an external provider of direct debit services. CHARLTON BROWN® may facilitate the electronic student application to access Debit Success services. All fees charged by Debit Success for their services will be charged to the student. Information on direct debit payment plan options is provided to the student during the induction process.

Failure to make payment

Irrespective of the student's progress throughout the program or course, if a student fails to pay any instalment by the due date and fails to contact the College, CHARLTON BROWN® reserves the right to suspend training and assessment services until payment is made to bring fees up to date.

Students who are having difficulty in paying their fees are invited to call our office to make alternative arrangements for payment.

Process of recovering fees

A combination of email reminders and collection calls are used. The process of fee recovery is as follows:

- Reminder letter for payment is issued just after due date
- 1st warning for payment issued two weeks after due date
- 2nd warning for payment issued three weeks after due date

- 3rd and last warning for payment one month after due date

CHARLTON BROWN® reserves the right to take further action on accounts which are overdue and when student has not made any reasonable attempt to settle their owing balance. These actions may take the form of referring the student's account to an external debt collection agency or a suspension or cancellation of the enrolment after all avenues of payment recovery has been exhausted.

Refunds and Withdrawals, Deferrals

CHARLTON BROWN® refund policy under the Queensland Certificate 3 Guarantee and Higher Level Skills funding programs will

- provide **full refunds** to students for co-contribution fees charged and collected in relation to training delivery that has **not commenced** at the time of the cancellation of enrolment
- provide proportionate refunds where the student has withdrawn from a Unit of Competency where training has commenced

Procedure

- If the student wishes to withdraw or defer from a program or course or unit of competency, they must notify CHARLTON BROWN® in writing by filling out the CHARLTON BROWN® *Student Withdrawal Form* or the *Student Deferral Form*.
- Completed Student Withdrawal Form, Student Deferral Form must be approved by the CHARLTON BROWN®. If the student fails to notify CHARLTON BROWN® of their withdrawal in writing, they will be deemed as still enrolled and they will be liable to pay the applicable course fees.
- A student does not need to complete a Request for Refund Form for a cancellation or withdrawal from the program or units of competency.
- Upon receipt of a Withdrawal Form or Deferral Form, CHARLTON BROWN® will automatically process a full refund of contributions for units of competencies that have been collected where the student has not undertaken the training.
- CHARLTON BROWN® will proportionately refund where the student has withdrawn from unit(s) of competency commenced but not completed. Refer to table below for more details.
- If part or the entire co-contribution fee was paid for by the employer, the appropriate amount will be refunded directly to the employer. The employer will also be reimbursed for any additional charges paid beyond the student contribution fees and government contributions.

Refund of fees

The following guidelines apply to student contribution fees paid by students and or employers. Refunds will be provided only for student contributions fees which have been charged and collected by CHARLTON BROWN®.

Enrolment type	Withdrawal	Refund of student contribution fees
Certificate 3 Guarantee Higher Level Skills	Prior to course commencement	Full refund of student contribution fees already collected from student
	After course commencement	<p>Refunds will be made proportionately, for any units of competency commenced but not completed. Based on start and end dates (nominal duration) for the units of competency, proportionate refunds will apply as follows:</p> <p>80% refund – Unit orientation and training and assessment materials have been provided to student</p> <p>50% refund – withdrawal is received halfway through the nominal duration for the unit</p> <p>20% refund – withdrawal is received when eighty percent of nominal duration for the unit of competency has lapsed</p> <p>For the above proportionate refunds, CHARLTON BROWN® will retain evidence of student participation, communications with student, training visits, etc.</p>

Course unavailability, Cancellation or Cessation

If CHARLTON BROWN® is unable to provide or cancels a scheduled course or unit of competency, or cancels an offer of enrolment, no student contribution fee liability will accrue to the student.

CHARLTON BROWN® will attempt to make suitable arrangements for the student to complete the course or unit(s) of competency at another institution or offer the student a comparable unit of competency.

If arrangements cannot be made to the satisfaction of the student, the student will receive a full refund of any student contribution fees already collected by CHARLTON BROWN®.

Issuance of qualifications

Upon completion of a course and once all fees have been paid, the relevant printed AQF certification documentation will be issued and sent to the registered address of the student within 30 days.

- When a student withdraws from a course and once all final fees have been paid, a statement of attainment, for completed units of competency, will be sent to the student's registered address.
- CHARLTON BROWN® reserves the right to withhold the issuing of qualifications and academic statements until all outstanding fees have been paid.
- CHARLTON BROWN® will not withhold the results, statement of attainment or qualification from a student when a payment has been claimed through the User Choice funding program.

COMPLAINTS AND APPEALS

Should a student wish to appeal against a decision not to award a refund or finds the approved refund insufficient, they may do so by completing a *Complaint and Appeals Form*, attaching any related documentation as evidence and submitting their appeal to CHARLTON BROWN® by following the process set out in the Complaints and Appeals Policy located at www.charltonbrown.com.au

APPROVAL

This procedure was approved and endorsed by CHARLTON BROWN® Management on February 2019.