**RTO Fee and Refund Policy**

1. Policy Statement

Aruma RTOis aware of its contractual responsibilities under the Standards for Registered Training Organisations (SRTOs 2015) with regard to the need to inform students of the fee and refund administration requirements prior to enrolment in the training program.

This policy is informed by the State Government Funded Bodies Guidelines and the Standards for RTO’s 2015.

1. Policy Principles

The following principles underpin this policy.

1. Details of Aruma RTO Refund Policy are to be publicly available.
2. Payment of all refunds is made within 30 days of application for refund.
3. With regard to all withdrawals, Aruma RTO will firstly encourage a student to enrol on another course date, prior to processing refund applications.
4. Written notification of withdrawal from a training program must be provided by a student to apply for a refund for a course. This may be via letter, email or the completion of the refund form.
5. There is no refund applicable where a student has commenced their course/unit.
6. There is no refund to participants who do not obtain their qualification after assessment.
7. There is no refund for recognition of prior learning assessments after enrolment, where Recognition resources and services have been supplied to the student.
8. Aruma RTO does not accept liability for loss or damage suffered in the event of withdrawal from a course by a student.
9. Aruma RTO provides a full refund to all students, should there be a need for Aruma RTO to cancel a course. In the first instance Aruma RTO will (where possible) provide an opportunity for the student to attend another scheduled course.
10. If Aruma RTO cancels a course, students do not have to apply for a refund, Aruma RTO will process the refunds automatically.
11. Refunds for cancellation of enrolments are granted on a sliding scale (See below 3.1 & 3.2).
12. Commitment

Aruma RTO is committed to ensuring fair and reasonable refund practices.

Aruma RTO will:

1. Implement and maintain a process for fair and reasonable refund of fees paid; and
2. Provide refunds for fees and charges paid by students, where training and assessment activities have not been delivered.
* Fees to be paid by student will be confirmed on commencement of the Notification of Enrolment Process. Prior to this the Student can access the [Aruma website](https://smartandskilled.nsw.gov.au/are-you-eligible), Student Handbook and Current Course Outlines, to check their eligibility and estimate their Student Fee.
* The relevant student fee as set by the relevant government funded body will be charged.
* All students will be charged a minimum student co contribution fee this is collected prior to commencement of training or in instalments by arrangement.
* Students will be informed regarding conditions for refunds prior to enrolment as part of the Aruma Student Handbook and this policy, also contained on our website.
* Students will be notified of any schedule of payments on completion of the notification of enrolment process.
* Any fee schedule will ensure all fees are paid in full prior to commencement of training and assessment.
* Student fees may differ depending on if the applicant has completed other qualifications since leaving school. Those who have will pay a higher student fee.
* Aruma RTO retains all fees collected
* Where applicable (i.e. under certain Awards) the employer will pay the fee for certain Apprenticeships and Traineeships
* No extra fees will be charged to students under a sub-contacting arrangement.
* Students will be entitled two attempts to complete a unit of competency without additional cost.
* Fees will be adjusted to reflect any RPL or CT and, if completed after enrolment, any refunds or adjustments to outstanding fees will be reported in the next training activity data file submitted to the Department.
* Concession and exemption fees will be as set on enrolment and cannot be adjusted or claimed after a Commitment ID has been received or an invoice issued.
* Students who commenced training before Jan 2015 and previously paid a transition fee will not be charged additional fees.
* Information regarding any costs for expenses additional to the Aruma mandated Student Fee will be made available to students prior to enrolment by publishing on our website and in in course information. This includes
* Essential equipment or textbooks – equipment or text books purchased to complete training and retained by the student on completion
* Optional charge: students may be charged for an item that is not essential for the completion of training.
* Optional charge for an alternative form of access to an item or service that is an essential component of the training, but is otherwise made readily available at no additional fee by Aruma RTO
* Aboriginal and Torres Strait Islander student who meet the disability requirements and students of refugee or asylum seeker status are exempt from fees for all enrolments in all training courses under Aruma.
* Students will be notified as soon as practical after any change occurs that may affect the course services being provided. This includes changes of significant impact including:
* Any change to or new third party arrangements put in place
* A change in ownership of the RTO entity.
* In all cases where a third party arrangement is in place, the third party will not collect any student fees or make any additional charges
1. Fee Protection

Aruma RTO is aware of its obligation as Registered Training Organisation to protect student fees paid in advance. To this effect it has the following fee protection policy in place:

1. All fees are payable in advance. As such, Aruma RTO will affect financial practices to ensure the protection of fees paid in advance.
	1. Aruma RTO cannot accept prepaid fees from individual students in excess of a total of $1500 (being the threshold total prepaid fees amount).
	2. Aruma RTO will hold the students prepaid fees in trust until the students ‘commences’ their learning or assessment – at a unit/module level.
	3. Regarding payment plans - Monies in trust for an individual student will not exceed $1500 at any given time.
	4. In accordance with Schedule 6 – Standards for RTOs; Aruma RTO adopts the following to protect fees paid in advance.
2. Recovery of Fees

If fees are not paid in full by the end of course delivery as per the payment schedule supplied at enrolment no Certificate will be issued until all fees are paid.

1. Record Keeping

All records of enrolments and all related financial transactions including Funding Claims are maintained in the Accounting Software and Student Management System.

**Refund Information – Qualifications/Accredited Courses**

| **Fee Type** | **Description**  | **Fee $** |
| --- | --- | --- |
| Enrolment cancellation fee | RTO administrative processes for processing of enrolment, reporting and other administrative actions related to cancellation | $150.00 per qualification  |
| Course Fee - Commenced | For all courses commenced/attended/ completed from within the qualification /Accredited course | Full course fee payable by the student according to each state funding requirementsNil Refund |
| Course Fee – Not Commenced | For all courses NOT commenced/attended/ completed from within the qualification /Accredited course | Full course fee paid by the student is Refunded |
| Unit Fee – Commenced  | For all individual units commenced/attended/ completed from within the qualification /Accredited course  | Full Unit fee payable by the student according to each state funding requirementsNil Refund  |
| Unit Fee – Not Commenced  | For all individual units NOT commenced/attended/ completed from within the qualification /Accredited course | Full Unit fee paid by the student is Refunded  |

1. Aruma RTO Responsibilities

The Director, General Manager and RTO Manager are responsible for ensuring compliance with this policy.

Finance Department / Accounts Payable of Aruma RTO will process refund requests within 30 days from the day of receipt.

1. Access & Equity

The Aruma RTO Access & Equity Policy applies. (See Access & Equity Policy)

1. Records Management

All documentation from Refund processes are maintained in accordance with Records Management Policy. (See Records Management Policy)

1. Monitoring and Improvement

All Refund practices are monitored by the Director, General Manager and RTO Manager and areas for improvement identified and acted upon. (See Continuous Improvement Policy)

| **Refunds Practice** |
| --- |
| **STEP 1 – Lodgement of Refund by Student**  |
|  | **No.** | **Who** | **Actions**  |
|  | 1.1 | Student  | 1. Student completes “Refund Request Form”, notifying their request for a refund of fees paid.
 |
|  | 1.2 | Admin | 1. Review the refund application and ensure that the Student is eligible for a refund.
2. If a refund is due, calculate the amount of refund due.
3. Check student records to identify how the money was originally paid (i.e. cash, cheque, company or credit card).
	1. If the money was originally paid via cash or cheque, note refund to be issued by cheque.
	2. If the money was originally paid via Credit card, note the refund to be processed via refunding the credit card.
	3. If the money was originally paid by a company, note the refund will apply as a credit to the company account or provide a cheque for the refund.
4. Complete “Refund Request Form”.
5. Provide completed “Refund Request Form” to Director for Approval.
6. Go to Step 3.
 |
| **STEP 2 – Refund of Fees – Due to Course Cancellation**  |
|  | **No.** | **Who** | **Actions**  |
|  | 2.1 | Admin | 1. Should a course be cancelled for any reason, identify all students who have paid course fees for that course.
2. Determine the full amount of refund due to each student.
3. Check to identify how the money was originally paid (i.e. cash, cheque, company or credit card).
4. If the money was originally paid via cash or cheque, note refund to be issued by cheque.
5. If the money was originally paid via Credit card, note the refund to be processed via refunding the credit card.
6. If the money was originally paid by a company, note the refund will apply as a credit to the company account or provide a cheque for the refund.
7. Complete a “Refund Request Form” for each student eligible for a refund.
8. Provide completed “Refund Request Form” to RTO Manager for Approval.
 |
| **STEP 3 – Management approval for Refund**  |
|  | **No.** | **Who** | **Actions**  |
|  | 3.1 | RTO Manager | 1. Review refund and note approval/modification/decline on “Refund Request Form”.
2. Return Completed “Refund Request Form” to Admin for processing.
 |
| **STEP 4 – Finalise Refund Request**  |
|  | **No.** | **Who** | **Actions**  |
|  | 4.1 | RTO Manager  | 1. If a refund is approved:
2. Process refund in SMS
3. Enter note in SMS for the student
4. Update the “Refund Request Form”.
5. Take a copy of completed “Refund Request Form” for student file.
6. Send original “Refund Request Form” to finance for processing.
7. File all documentation on student file.
8. If a refund is declined:
9. Complete and send written notification to student advising the refund has been declined and the reasons.
10. Enter note in SMS for the student.
11. Update the “Refund Request Form”.
12. File original completed “Refund Request Form” and all documentation on the student file.
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| **STEP 5 – Processing the Refund**  |
|  | **No.** | **Who** | **Actions**  |
|  | 5.1 | Finance  | 1. Upon receipt of completed “Refund Request Form” process and make refund to the student. Noting the method of refund.
2. Update finance system
3. File documentation accordingly, in Refunds File.
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| --- | --- |
| **Refund Request Form** | **Refund No.**  |
| **Section 1 – Student Details**  |
| **Name:**  |  | **Date:** |  |
| **Mobile:** [ ]  |
| **Email:**  | [ ]  |
| **Course:**  |  | **Course Date:**  |  |
| **Section 2 – Refund Details**  |
| **I request a refund for the following:** |
| **Invoice Number:** | **Amount** |
| **Reason: (Please attach any supporting documentation)** |
|  |
| **Acknowledgement**  |
| I understand that my request for a refund will be processed in accordance with the Aruma RTO Refund Policy.  |
| **Signature** |  | **Date:** |  |
| **Section 3 – Authorisation**  |
| **Please tick the type of Refund:**  |
| [ ]  Withdrawal [ ]  Transfer  | [ ]  Cancellation [ ]  Other (please specify)  |
| **This Refund amount is:** |
| [ ] [ ]  APPROVED | [ ] [ ]  DENIED | [ ] [ ]  ADJUSTED TO **$** |
| **Comments/ Reason for decision / Calculations of Refund**  |
|  |
| **Refund Method:** |
| [ ] [ ]  EFT / Credit Card | [ ] [ ]  Cheque | [ ] [ ]  Credit to Account |
| **Signed:** |  | **Position:** |  |
| **Print Name:** |  | **Date Processed:** |  |
| **Admin Use Only** |
| **Logged in Refund Register:** | [ ] [ ]  Yes  | [ ] [ ]  No | **Date:** |  |
| **Logged By:** |  | **Signature:** |  |
| **Formal Letter/Email Sent:** | [ ] [ ]  Yes  | [ ] [ ]  No | **Date:** |  |
| **Sent By:** |  | **Signature:** |  |

RTO Relevant Resources

**Standards for RTO’s 2015**

Standard 4.1, 3.5, 5.1, 5.3, 7.3, 3.1, 3.4 , See RTO Document Mapping RTO Standards 2015

Link: <https://hwns365.sharepoint.com/sites/QMPortal/Documents/Forms>

**Aruma Org Policy**

Management Policy

Financial Management Policy

Delegations of authority policy

Link: <https://hwns365.sharepoint.com/sites/QMPortal/Documents/Forms>

**Legislation**

Data Management Requirements

RTO Standards for RTOs 2015

National Vocational Education and Training Regulator Act 2011 (NVR Act) – Commonwealth

Vocational Education and Training Accreditation Act 1990 (New South Wales)

Education and the Education and Training Reform Act 2006 (Victoria)

Vocational Education and Training Act 1996 (Western Australia)

Vocational Education, Training and Employment Act 2000 (Queensland)

Training and Skills Development Act 2008 (South Australia)

Training and Workforce Development Act 2013 (Tasmania)

Link: <https://www.legislation.gov.au/>

Smart & Skilled Link: <https://smartandskilled.nsw.gov.au/>

**QMS RTO Manual, policy, procedures and forms**

RTO Audit Approach / Audit Policy

RTO Training and Assessment Strategy Policy

RTO Legislation Policy

RTO Enrolment Policy and Practice Manual

RTO Record Management Policy and Practice Manual

Link: <https://hwns365.sharepoint.com/sites/QMPortal/Documents/Forms>

**External resources to enhance practice**

RTO Standards 2015 for RTOs , ASQA: Link -<https://www.asqa.gov.au>

AQF Guidelines 2013 Link: <https://www.aqf.edu.au>

National Vocational Education and Training Regulator Act 2011

Link: <https://www.legislation.gov.au/Details/C2011A00012>

Smart & Skilled Link: <https://smartandskilled.nsw.gov.au/>

Version Control

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| --- | --- | --- |
| Version | Description | Date |
|  | Details of changes made |  |
| 1.0 | QMS/Learning & Development/RTO Accredited Training/Policies and practiceNew policy and new file path | Sep 2019 |
| 1.1 | Updated to include full refund policy and practice information | Jan 2020 |
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