

Fee and Charges Payment Policy and Procedure

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Department	Accounts		
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Purpose

SCCM will communicate our policy and terms clearly to customers, Student and clients about financial arrangements and terms and conditions as required by legislation, the VET Quality Framework and the Standards for RTO's 2015. This includes the Requirements for Fee Protection.

Where SCCM has a specific government funded training contract or offers government funded places in a course to eligible candidates, the obligations under legislation, the Standards for RTO's 2015 and the contract and guidelines will be clearly communicated through information and terms to customers and clients.

Where SCCM is offering places in a course through VET Student Loans funding, the VET Student Loans specific policies, requirements by all parties and practical arrangements will be communicated clearly to customers and clients.

Clear communication will be through print or through an electronic copy with telephone support if required.

Tuition Fees Information

SCCM will provide **fee information** in print and electronic copy and at various locations to ensure all candidates will know the fees prior to commencement of a course.

Fees information will be on the website and /or through the enquiry portal off the website

The fees information will be on the formal letter of offer that forms the agreement with the customer.

The total amount of fees may include:

- Enrolment/ Application fee
- Course fee
- Administration fees and any other extra charges.

A course and administration fees schedule will be kept up to date in the administration office.

Administration fees

The Administration fees and any other charges are explained in print and electronic copy and at various locations to ensure all candidates will know the fees prior to commencement of a course.

Administration fees are on the website and in the terms and conditions that form part of the agreement on the enrolment form and formal letter of offer.

The Administration fees include:

- Late payment penalties for customers, Student and client who do not pay fees on time (*Late payment of tuition fees will incur \$250 penalty.)
- Re-assessment fees available to Student who are deemed not yet competent on completion of training and assessment after re-submit and re-sit options
- Re-enrolment fees for customers whose time for submission of work has passed and they wish to extend the length of the course
- Fees for credit transfer requests
- Fees for processing cancellations and course variations including transfers
- Fees for issuing a replacement qualification testamur
- Material fees for lost or replacement course materials supplied in hard or soft copy
- Fees for processing refunds

Other Expenses Information

Some courses require participants to invest in their study. Where this is the case, any additional costs to undertake a course will be mentioned on the website and course information.

Other expenses are separate to fees and are expenses the candidate may incur. These may include:

- Textbooks where the participant can purchase texts if they want their own copy
- Laptops or mobile devices where the participant can bring these to class and use them to complete the course
- Materials and supplies needed to complete the course
- Other equipment needed to complete the course
- Clothing requirements such as safety shoes needed to complete particular units of study
- Travel expenses where the participant is required to travel to a placement or location at their own expense as part of the course

Requirement for Fees Protection

Standard 7 (Clause 7.3) states;

"Where the RTO requires, either directly or indirectly or through a third party, a prospective or current Student to prepay fees in excess of a total of \$1,500 (being the threshold prepaid fee amount), the RTO must meet the Requirements for Fee Protection in Schedule 6."

International students:

SCCM is a registered CRICOS providers, SCCM will comply with the obligations and requirements of the Education Services for Overseas Students Act (ESOS Act) 2000 (Cth).

SCCM is required to comply with the requirements of the Tuition Protection Service (TPS).

Under TPS the provider may receive up to 50% of the total tuition fees for the course at any time before a Student commences a course. SCCM allows Student and their Sponsor to choose to pay more than 50% of tuition fees upfront at any time before Student commences a course if they wish to do so (ESOS Act) 2000 (cth).

Collected advance fees will be deposited in Trust account maintained by SCCM and will not be drawn until the student commences their study with SCCM.

SCCM will have tuition fee schedules and payment plan schedules in the accounting system. These will be indicated on the formal letter of offer and written agreement with the student.

Domestic students:

To meet this requirement, SCCM will collect course fees in advance from INDIVIDUALS as follows:

The RTO will accept payment of no more than \$1500 from each individual customer prior to the commencement of the course. This will be the first instalment.

Following course confirmation, we require payment of additional fees as course instalments from the customer but only such that at any given time, the total amounts required to be paid do not exceed \$1500.

These fees that can go up to \$1,500 include the application fee, the tuition fees, materials fees and any other fee that is a mandatory payment for the course.

To meet this requirement, SCCM will collect course fees in advance from BUSINESSES as follows:

The RTO can accept prepaid payment of fees for the total amount or any other agreed payment plan that can be more than \$1500.

Protection of Student Prepaid Fees in Advance

SCCM will comply with the Tuition Protection Service (TPS) policy and procedures as a CRICOS provider.

First payment prior to commencement of the course can be collected but will not be drawn until day 1 – commencement date of the course.

After the Student has commenced, SCCM cannot require the Student to pay any further fees until two weeks before the start of the second study period. The general ledger will show fees paid in advance as a liability in the accounts. Fees will be drawn down as required in compliance with the TPS requirements.

Third Party Fee Collection Must Meet Same Requirements

The requirements for protection of prepaid fees apply no matter how the fees are collected.

This means:

Any fees collected by a third party for the RTO such as an education agent or broker are subject to the same conditions. These requirements apply to fees prepaid by Student s, regardless of when our RTO actually receives the payment.

The written agreement with the third party will include these conditions and the monitoring to ensure the protection measures are in place and implemented as required.

Course Fees Can Be Paid by Instalments

Payment schedule agreement:

By signing the agreement, course participants who choose to pay by instalments agree to honor the RTO payment plan and understand that:

1. all instalments must be paid on or before the due date;
2. There are sufficient funds available in the nominated account to meet the instalment payments;
3. The RTO reserves the right to suspend access to the course in the event that a participant fails to pay any part of the course fees as and when it falls due for payment;
4. In the event that a participant requests or fails to advise of a course cancellation, the refund policy applies;
5. The RTO will not issue a Statement of Attainment/s until course fees are paid in full.

Default on the payment schedule:

1. The enrolment will be suspended and outstanding accounts will become immediately due and payable; or
2. As a cancelled participant the outstanding account will become immediately due and payable;
3. The outstanding debt will be forwarded to a debt collection agency, and
4. The participant may also be required to pay additional fees associated with the debt collection process.

Overseas Student Health Cover:

Students are required to pay the OSHC required fees to the SCCM prior to commencing the study. SCCM partners with BUPA as an OSHC provider for International Students of SCCM. Prepaid OSHC charges will be transferred to BUPA to obtain the policy cover for the student. The OSHC costs are not controlled by SCCM and SCCM do not impose any administration charges on arranging OSHC for students. Students are entitled to receive the refund if the student visa is rejected by the Department of Home Affairs. See Refund Policy

Policy Implementation Manager

- Accounts Manager