

<b>Policy Title</b>	Fees and Charges Policy
<b>Policy Code</b>	SMPO-7
<b>Version</b>	V5
<b>Effective Date</b>	17.07.2018

## Scope

This policy is applicable to students enrolled in a course or unit of competency at YMCA Education and Training.

## Purpose

The purpose of this policy is to:

- Provide a broad framework and set principles regarding payment of fees and any conditions that relate to this.

This includes, but is not limited to the following fees:

- Administrative fees
- Enrolment fees
- Fee-for-service students (up-front payment of fees and/or payment plan)
- Funded students (student contribution fees, concession/non-concession students)
- Special circumstances (financial hardship)

## Course Fees Statement

All students enrolled in a unit of competency or qualification are expected to pay the tuition fees in full by the end of the course period for which they are enrolled. As per Standard 7 (Clauses 7.3) of the Standards for RTO's 2015, YMCA Education and Training will not collect more than \$1500 in one payment. Students who do not settle their account are at risk of being put to a debt collector with the chance of it impacting their credit rating. If this is the case, the student may incur additional costs.

Payment of fees can be undertaken using one of the following methods:

### Fee-for-service:

1. Full upfront payment of course fees upon enrolment
2. Upfront enrolment fee and then weekly, fortnightly or monthly payments of course fees via a payment plan (see Payment Plan section below).

### Certificate 3 guarantee and Higher Level Skills:

1. Full upfront payment of student enrolment fee upon enrolment

### User Choice – apprenticeships & traineeships:

2. Full upfront payment of student contribution fee upon enrolment
3. Weekly, fortnightly or monthly payments for student contribution fees via a payment plan (see Payment Plan section below)

## Course Fees – Enrolment Fee

A **non-refundable enrolment fee** is applicable to all fee-for-service students enrolled in a qualification. A **re-enrolment fee** applies for students looking to re-enrol soon after cancellation. Please see **Student Fee Schedule** for costs.

## Course Fees – Upfront Payment

All students enrolled in a unit of competency or qualification must pay the full course fees amount upon enrolment. If the student is unable to pay the course fees upon enrolment, they have the ability to pay via a payment plan (see Payment Plan section below).

The following payment methods are accepted either via phone or in person:

1. Debit or Credit card (No Amex or Diners Club)
2. EFTPOS
3. Bank deposit

Students will be liable for any bank fees and charges associated with dishonoured credit cards or bank transfers.

**Note:** Further restrictions may also apply as outlined below (see Restrictions section).

## Course Fees – Payment Plan

All students looking to undertake a payment plan option will do so through an agreement with [Debit Success](#). Prior to agreeing to any payment plan, students are required to understand the following:

- Read and agree to Debit Success terms and conditions and contract details
- Read and agree to Debit Success fees associated with a payment plan i.e. sign-up, dishonour and transaction fees
- Read and confirm payment amounts and details
- The Debits Success contract must be completed and signed by the student

For students who undertake this option, the below applies:

- A **non-refundable enrolment fee** is to be payable upon enrolment
- Full repayments must be completed by the end of the course of study period for which the student is enrolled.
- Payments can be made weekly, fortnightly or monthly
- YMCA have the right to cancel or suspend any payment plans

### Outstanding payment plans:

Any outstanding payment plans remain intact and the remaining fees must be paid if a cancellation application is lodged beyond the half way point from the student's course start date – or if a student ceases to engage without notification after commencement (or expected commencement if they never commenced).

If the student fails to adhere to the payment plan arrangement or have any outstanding fees associated with the payment plan, referral to a debt collection agency can occur. Additional charges apply at the students cost. This may also affect the student's credit rating.

The student can cancel their payment plan due to extenuating circumstances such as medical illness or financial hardship. Satisfactory evidence must be provided to YMCA Education and Training that clearly outlines medical illness or financial hardship has impacted the ability to complete the course or pay for tuition fees. i.e. medical certificate(s). Any situation that will impact the students ability to continue their course or pay for their tuition fees must be communicated to YMCA Education and Training as soon as possible. A delay in communication and inability to provide satisfactory evidence can impact the decision to receive a refund.

**Note:** Further restrictions may also apply as outlined below (see Restrictions section).

### Course Fees – Cancellation Fees

Students must advise YMCA Education and Training in writing that they are wanting to cancel their enrolment by completing the student **Cancellation and Refund Form**.

A **cancellation fee** is applicable to all fee-for-service students and is payable upon lodgement of their cancellation application. Please see **Student Fee Schedule** for costs.

### Miscellaneous Fees and Charges

There are other charges that may be applicable to student fees including the following:

1. Re-issue of certificates – Qualification, Academic Transcript or Statement of Attainment
2. Course extension fees
3. Course re-enrolment fees
4. Recognition of Prior Learning (RPL) and Credit Transfer (CT)
5. Re-issue of course material and text books
6. Fees associated with payment plans

**Note:** Please refer to the relevant **Student Fee Schedule** for fee amounts.

## Restrictions

If the account (course fees) cannot be settled during the time of enrolment (for upfront payments), or by the end of the course period (for payment plans), the following restrictions may apply:

1. Withdrawal from the course
2. Results of assessment and grades may be withheld;
3. Re-enrolment may be denied;
4. Course progression will be halted;
5. Record of results, qualifications, academic transcripts and statements of attainment will be withheld;
6. Referral to a debt collection agency may occur.

Exceptions to the above may include financial hardship and other extenuating circumstances. Any requests for allowances to be made prior to the end of the course period should be referred to the **Special Circumstances Policy**.

## Request for Refund of Fees

Students who believe that they may be eligible for a refund of fees are required to read the **Cancellation and Refund Policy** and complete the **Cancellation and Refund Form**.

## Special Circumstances

Students who have difficulty in paying any relevant fees are encouraged to contact Administration on (07) 3852 2443 to discuss their concerns further.

Where applicable, exceptions may be granted under financial hardship and other extenuating circumstances. All exceptions are at the discretion of YMCA Management. Any requests for allowances should be referred to the **Special Circumstances Policy**.

## Setting and Publishing Fees

Fees for YMCA Education and Training are set and approved by the YMCA Management Team through the annual financial budgeting process. After the approval of fees for the following calendar year, they will be published on YMCA's website immediately by 1<sup>st</sup> July each year.

All fees will be confirmed prior to enrolment and the commencement of any qualification or training. Fees for courses are provided in relevant marketing materials and on the relevant websites.

## Subsidised Training (funded)

Fees and associated charges regarding funded courses delivered by YMCA Education and Training fall under the [Annual VET Investment Plan](#) set by the Queensland Government and [Department of Education and Training](#).

The [Queensland Training Subsidies List](#) identifies the qualifications and skill sets that attract a government subsidy under the [Annual VET Investment Plan](#).

YMCA Education and Training is a pre-qualified supplier (PQS) to deliver qualifications under the following funded contract and programs:

### 1. QLD VET Investment:

- Certificate 3 Guarantee
- Higher Level Skills

Individuals undertaking training under the QLD VET Investment must contribute to their training costs through a **student co-contribution fee (enrolment fee)**. The fee amount is determined by YMCA Education and Training, and is relevant to the qualification level and the amount of government contribution for a qualification (subsidy level). **Concession** and **non-concession** fee amounts apply.

The co-contribution fee may be paid on behalf of the student by an employer or another third party, but cannot be paid or waived by the PQS or any organisation related to the PQS, unless approved by DET. Please find more information via the following links:

- [Certificate 3 Guarantee](#)
- [Higher Level Skills](#)

**Note:** Please refer to the relevant **Student Fee Schedule** or website for student co-contribution fee amounts.

### 2. User Choice:

- Apprenticeships and Traineeships

The User Choice program provides a public funding contribution towards the cost of training and assessment services for eligible Queensland apprentices and trainees. However, not all apprenticeships and traineeships attract government funding. The funding priority will determine the level of public funds contributed to training regardless of whether the qualification is an apprenticeship or traineeship.

#### Student Contribution fees:

Individuals undertaking training under the User Choice Program must contribute to their training costs through a **student co-contribution fee**. Please note that student contribution fees are charged at a rate of **\$1.60 per nominal hour**, and therefore vary depending on the qualification and electives chosen. The following exemptions may apply if students meet certain criteria: Partial Exemption or Full Exemption.

Find more information via the following link:

- [User Choice Program](#)

**Please note:** Student contribution fees DO NOT apply to School-based apprenticeships or traineeships (SAT's). SATs are not required to pay a co-contribution fee while they are still at school, but may (visit the Fee-free training for Year 12 graduates section of this website) be required to pay fees once their training contract has been converted to full-time or part-time post school. Please find more information [HERE](#).

[QTIS](#) also provides comprehensive information on all apprenticeships and traineeships that are approved in Queensland, including the priority level and government contribution.

**Note:** Please refer to the relevant **Student Fee Schedule** or website for student co-contribution fee amounts.

#### Employer Co-Contribution fees:

In order for YMCA Education and Training to maintain a viable apprenticeship and traineeship program, employers are required to contribute towards the cost of training where the department's funding contribution does not meet the cost of training.

Please note that trainees/apprentices identifying as Aboriginal or Torres Strait islander are exempt from the employer contribution fee if approved for funding by DET.

The employer co-contribution fee will enable YMCA to offer the following training and delivery resources over the duration of the traineeship/apprenticeship:

- Required workplace visits
- Unlimited access to online resources
- Ongoing email and phone support from our experienced trainers
- Face to Face, phone or skype tutorials catered to the individual trainee
- Online webinars covering specific content and topics

**Note:** As per User Choice Policy, the PQS (YMCA) may refuse providing services if the employer or student does not pay charges associated with the provision of training and assessment services.

## **Fee Changes**

Fees are subject to change throughout the life of the course. Fee changes will be published with appropriate notice and will be made available on the website and relevant student documents.

## Related policies and documents

This policy should be read in conjunction with the following policies:

- Student Fee Schedule
- Cancellation and Refund Policy
- Complaints and Appeals policy
- Special Circumstances Policy
- Student Handbook

## Enquiries

If you have any enquiries about this policy please contact YMCA Education and Training on (07)3852 2443 or [training.brisbane@ymcabrisbane.org](mailto:training.brisbane@ymcabrisbane.org)

## Further Information:

Policy Category	Academic
Policy Owner	Education and Training Manager
Effective Date	01/07/17
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Approved by	Group Manager

Version Control			
Version	Date	Author	Details
V2	11/12/17	Todd Jeanes	Update to fee amounts and information, URL's
V3	13/06/18	Todd Jeanes	Added employer co-contribution information
V4	17/7/18	Todd Jeanes	Added PQS refusal to provide services due to non-payment of contribution fees
V5	04/10/18	Todd Jeanes	Added re-enrolment information. Outstanding payment plans adjusted.