

Introduction

This policy outlines the procedures for issuing and collecting fees for training products and services provided by ABC Training and Consulting. It also details the circumstances under which course fee refunds may be applicable.

ABC Training and Consulting has approved state and/or federal government funding agreements for eligible students. This policy is written in alignment with the contractual obligations and guidelines established by each State Training Authority and the Federal Government.

For training fees not specified by Government Funding Bodies, ABC Training and Consulting's Senior Management will determine and implement fees at their discretion, where applicable.

Scope

This policy applies to all training products and services provided by ABC Training and Consulting. It serves to inform prospective students and employers about the associated financial details, including fees and refund procedures.

Statement

ABC Training and Consulting will adhere to and maintain Financial Standards stipulated in the National Vocational Education and Training Regulator Act 2011, Standards for Registered Training Organisations (RTOs) 2015. Including but not limited to (1) Standard 3.3. AQF certification documentation is issued to a learner within 30 calendar days of the learner being assessed as meeting the requirements of the training product if the training program in which the learner is enrolled is complete and, providing all agreed fees the learner owes to the RTO has been paid. (2) Standard 5. Each learner is properly informed and protected. (3) Standard 7.3 Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.

Fees and Refunds Policy

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Fee For Service (FFS)

1. Fee Paying Students

Fee For Service arrangement requires a student and/or Employer to pay for training as determined by ABC Training and Consulting's fees outlined in the Training Agreement at the time of engaging with ABC Training and Consulting as their Registered Training Organisation.

ABC Senior Management determines and implements the fees as stipulated on the ABC website for the Fee for Service arrangement. These fees can be amended depending on the student's circumstances in relation to concession or delivery and will be at the ABCs discretion.

1.1. Fees

ABC Training and Consulting's qualification fees are calculated at a dollar amount per unit of competency. An additional enrolment fee of \$300.00 may apply and be invoiced at the commencement of a unit of competency.

Students will not be charged for Units of Competency verified as a Credit Transfer. However, units of competency undertaken as Recognised Prior Learning will incur the standard unit fee.

GST does not apply to Vocational Education and Training course fees for the qualifications on ABC Training and Consulting's Scope and will not be listed on the invoice. For other revenue, in addition to VET courses, GST may be applied at the discretion of ABC Training and Consulting and identified on the invoice.

All Tax invoices are issued to Fee for Service students and detail the type of course fee, payment terms, and payment methods.

1.2. Additional Fees

ABC Training and Consulting may charge additional fees of \$50 where a replacement qualification certificate or statement of attainment is issued and Administration fees for overdue invoices. Further training fees may apply where a student requires:

- Additional Site/work visits for training and assessment that falls outside of the nominal contract terms which may include, fees associated with accommodation, time and travel costs.
- Travel associated costs in cases of Fee For Service arrangement and special projects
- Placement and associated costs for special projects whether subsidised or not, will incur a \$650.00 fee

ABC Training and Consulting may apply further administration fees of \$50.00 on overdue invoices where:

- The payer has made no effort to communicate with ABC Training and Consulting staff; and,
- The Invoice is 21 days passed the due date.

Where the overdue invoice reaches 35 days, 49 days overdue, and where Debt Collectors are instated, the administration fee may continue to incur \$50.00 each time.

1.3. Refunds and Cooling Off Periods

A standard cooling off period of 14 calendar days from date of enrolment will apply for all fee for service enrolments. Students will receive a refund, less the Enrolment Fee, where the request to cancel the course has been received in writing by ABC Training and Consulting within the 14 calendar day cooling off period. Where students have only paid the enrolment fee, no refund will be made.

A cooling off period of 5 calendar days applies for new units commenced. Students will receive a full refund of the unit fee paid where a request for cancellation has been received in writing within the 5 calendar day cooling off period for released units.

A student may request a refund for units of competency they have paid for, but not commenced. In these instances, the student will be refunded the full amount for pre-paid and non-commenced units. Where a student has paid for and commenced a unit and requested to cancel enrolment outside of the cooling off period, no refund will be paid.

2. Trainees and Apprentices

ABC Training and Consulting offers Traineeship and Apprenticeship study pathways for students who are permanent (full-time and part-time) employees in a suitable workplace. These pathways may attract State or Federal subsidies for the Employer which helps to offset the course of training. However, in most circumstances, a Student Contribution Fee will be charged as part of their training.

These Student Contribution Fees are often covered by the employer leaving the student with no out of pocket expenses. Some employers may require students to pay their own student contribution fees – this should be noted at the time of the employer completing the invoicing authority form.

Where training subsidies are applicable, Trainees and Apprentices (or employers) are provided with an outline of the Student Contribution Fees in which they are required to pay as part of their Traineeship prior to the commencement of their enrolment. The fees will be outlined in the ABC Training Agreement.

Student Contribution Fees for subsidised trainees and apprentices are invoiced and collected in accordance with the relevant State or Commonwealth Government contractual guidelines.

2.1. Fees

Fees and training subsidies for Traineeships and Apprenticeships vary between states/territories and are outlined under the specific states/territories. Students applying for a traineeship or apprenticeship will be provided detailed fee information and/or individual fee schedules prior to or at enrolment (depending on the relevant funding requirements and process).

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued where appropriate and detail the type of course fee, payment terms, and payment methods.

2.2. Refunds and Cooling Off Periods

In most cases Traineeships and Apprenticeships have a defined probationary period in which a student may choose to cancel their enrolment without penalty. This is detailed within the training contract and the student's training plan.

Refunds of Student Contribution Fees for Trainees and Apprentices will occur as follows:

- If a course is cancelled by ABC Training and Consulting, prior to the commencement date of the course, any Student Contribution Fees paid will be fully refunded.
- If the trainee/apprentice cancels their enrolment prior to the commencement date of the course and the Student Contribution Fees have been paid in advance, full refunds of fees will be made.
- Proportionate refunds of fees paid may be offered where a student withdraws from a unit of competency once training has commenced.

Please note: where Student Contribution Fees for Trainees and Apprentices were paid by the Employer, any applicable refunds will be provided directly to the employer.

Queensland (QLD)

3. User Choice (UC), Higher Level Skills (HLS) and Cert 3 Guarantee (C3G)

ABC Training and Consulting is a Skills Assured Supplier (SAS) as part of the QLD Subsidised Training through the Department of Trade, Employment and Training (DTET). Queensland residents may be eligible to access the subsidised training for User Choice, Cert 3 Guarantee or Higher-Level Skills.

Once eligibility is determined, eligible students accessing the subsidised training will have co-contribution fees calculated at a standard rate.

As stipulated in the *Skills Assure Supplier Policy 2021-2025, Appendix 1: Co-Contribution fee*, ABC Training and Consulting must collect the co-contribution fee on a unit of competency basis from the student, employer or a relevant third party. ABC Training and Consulting cannot pay or waive the fees (whether directly or indirectly) unless outlined in the relevant program policies or guidelines.

Further information on each funding program and eligibility can be located on ABC Training and Consulting website <https://abctraining.edu.au/> or DTET website <https://desbt.qld.gov.au/training/training-careers/incentives>.

3.1. Special Terms

Cert 3 Guarantee (C3G): Students can only access one (1) approved C3G funded program and cannot be enrolled in or hold a Certificate III or higher level qualification. An exemption to this is for qualifications completed at school or foundational skills training.

Once a student accesses C3G funding, they are no longer eligible to claim subsidised training under C3G scheme in any other program or with another training provider. Students can, however, undertake a higher level qualification under the Higher Level Skills subsidised training.

Higher Level Skills (HLS): Students can only access one (1) approved HLS funded program and cannot be enrolled in or hold a Certificate IV or higher level qualification. An exemption to this is for qualifications completed at school or foundational skills training.

Once a student accesses a HLS funded course, they are no longer eligible to claim subsidised training under HLS scheme in any other program or with another training provider.

Students who have completed the pre-requisite Certificate IV in the laboratory may be deemed eligible for HLS funding in the Diploma providing they have not previously accessed HLS funding for any other qualification.

3.2. Fees

User Choice (UC)

Student Contribution fees are calculated at \$1.60 per nominal hour for each unit of competency as per the student's Training Plan. An invoice will be issued at commencement of training.

Partial Fee Exemption: Where concession is applied, the fees will be reduced to 40% per nominal hour for each unit of competency as per the student's Training Plan.

Concessional Status applies to:

- Students are under the age of 17 at the end of February of the qualification commencement year, not in school and have not completed year 12.
- Holds a valid Commonwealth issued health care card or pensioner concession card or, is a named person on these cards for a partner or dependent.
- Are Aboriginal or Torres Strait Islander

**To qualify for concession rates, the student must provide valid evidence at enrolment*

Full Fee Exemption: Where full exemption applies, student will not be charged any contribution fee. To qualify for a full exemption, the student must meet one or more of the following criteria

- Units of Competency with the outcome code 70 – Credit Transfer
- School based Apprentice or Trainee
- Undertaking a qualification as part of the Skilling Queenslanders for Work – Work Skills Traineeship program.
- Students eligible for Free Apprenticeships/Traineeships for under 21- and 25-year-olds for qualifications listed as fee free on the User Choice Price List. *Further eligibility is required to access this funding*

Cert 3 Guarantee (C3G)

Student contribution fees for C3G are calculated at \$10.00 per unit of competency as per the student Training Plan. The co-contribution fee must be issued to the student for the full qualification at enrolment and must be paid before completion of a unit.

Partial Fee Exemption: Where concession is applied, the fees will be reduced to \$5.00 per unit of competency as per the student's Training Plan.

**To qualify for concession rates, the student must provide valid evidence at enrolment*

Full Fee Exemption: Students who meet the full exemption criteria will not be charged any co-contribution fees and therefore be entitled to fee free training. Students must meet one or more of the following:

- Specific fee-free training programs announced by the QLD Government
- Foundational Skills
- Undertaking a qualification as part of the Skilling Queenslanders for Work or VET in Schools
- Lower-level vocational qualification for concessional students as determined by ABC Training and Consulting.

Higher Level Skills (HLS)

Student contribution fees for HLS are calculated at \$10.00 per unit of competency as per the student Training Plan. Where partial exemptions and/or concessions apply, the fees will be reduced to \$5.00 per unit of competency as per the student's Training Plan.

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued and detail the type of course fee, payment terms, and payment methods.

3.3. Refunds and Cooling Off Period

User Choice (UC)

ABC Training and Consulting will refund contribution fees to the payee where a student has withdrawn and not commenced training in the unit of competency and where possible, apply proportionate refunds based on commenced and withdrawn units of competency.

Cert 3 Guarantee (C3G) and Higher Level Skills (HLS)

As outlined in the Skills Assure Supplier Policy 2021-2025, Appendix 1, Co-contribution fee, ABC Training and Consulting cannot refund any co-contribution fees for C3G or HLS unless the student's enrolment fits within these criteria:

1. ABC Training and Consulting cancels the course in which the student has enrolled.
2. The student cancels their enrolment prior to the commencement date of their course.

New South Wales (NSW)

4. Entitlement Traineeships, Entitlement Full Qualifications & Targeted Priorities Full Qualifications

ABC Training and Consulting is an approved Smart and Skilled provider by the Department of Education through Training Services NSW to offer subsidised training to eligible students. Student contribution fees are listed on the ABC Training and Consulting website however actual fees will be calculated and provided to the student and/or employer prior to finalising the enrolment.

Student contribution fees are developed using the Smart and Skilled Provider Calculator on STS Online and are subject to change to indicate Recognised Prior Learning and Credit Transfers. Where applicable, ABC Training and Consulting will issue a refund or adjustment to the student and/or employer to reflect the update.

Furthermore, ABC Training and Consulting will:

- Notify students of any additional equipment costs prior to enrolment.
- Collect and retain Student Contribution fees

- Will not charge additional fees to approved Smart and Skilled students where sub-contracting arrangement are made by ABC Training and Consulting
- Ensure all Student contribution fees are paid in full prior to completion of training and assessment

Any pre-payment of fees will be compliant with the Pre-payment of Course Fees section in this document which complies with standard 7.3 of the Standards for Registered Training Organisations, ASQA. ABC Training and Consulting does not collect more than \$1,500 in pre-paid student fees (for students paying their own course fee and does not apply to employers paying course fees on behalf of the student).

For further information please refer to the Smart and Skilled Fee Administration Policy, New South Wales State Government. <https://www.nsw.gov.au/education-and-training/resources/smart-and-skilled-fee-administration-policy>

4.1. Special Terms

Where a student does not complete a qualification at a certain level but has completed all requirements of a qualification at a lower level with lower Student Contribution Fees, ABC Training and Consulting will refund the difference of the Student Contribution Fees.

4.2. Fees

Entitlement Traineeships

As part of the NSW fee-free Traineeship Initiative, there is no student contribution fees for eligible Smart and Skilled Trainees who commence subsidised training on or after 1 January 2020 and meet the required eligibility.

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued and detail the type of course fee, payment terms, and payment methods.

Entitlement Full Qualifications & Targeted Priorities Full Qualifications

Student Contribution Fees are calculated on application for subsidised training. The student and/or employer will be supplied a quote prior to their acceptance of Smart and Skilled outlining possible fee information.

Partial Fee Exemption: Where concession is applied, the fees will be reduced to a flat rate of \$240 per eligible student's Smart and Skilled qualification up to and including Certificate IV. There is no concession for Diploma and Advanced Diploma.

Concessional Status applies to:

- A student who is receiving a Commonwealth Government benefit or allowance at the time of enrolment or, is a named person on these cards for a partner or dependent.

**To qualify for concession rates, the student must provide valid evidence at enrolment*

Full Fee Exemption: Students who meet the full exemption criteria will not be charged any co-contribution fees and therefore be entitled to fee free training. Students must meet one or more of the following:

- An Aboriginal or Torres Strait Islander person
- A student with a disability
- A dependent child, spouse or partner of a recipient of a Disability Support Pension
- A refugee or asylum seeker (and eligible partners) – for training up to and including Certificate IV
- A recipient of a Fee-Free Scholarship - for training up to and including Certificate IV who meet additional eligibility criteria.

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued and detail the type of course fee, payment terms, and payment methods.

4.3. Refunds and Cooling Off Periods

Student contribution fees for all Smart and Skilled subsidised training will be processed as outlined below.

Withdrawal without Penalty

The Payee will receive a full refund of the Student Contribution Fees paid if they meet one or more of the following:

- ABC Training and Consulting cancel the student's enrolment
- Student and/or Employer cancels the enrolment prior to commencement of the course.
- Student and/or Employer cancels enrolment within 14 days of the commencement date, as outlined in the Fee For Service 1.3 Refunds and Cooling Off Periods of this document.

Student and/or Employer will receive partial refund where the student's enrolment is awarded Credit Transfers or completed Recognised Prior Learning.

Withdrawal with Penalty

The payee will not receive a refund of the Student Contribution Fee where they fail to meet the timeframes listed in Refunds and Cooling Off Periods of this document. If extenuating circumstances apply, Withdrawal with Penalty is obsolete.

Extenuating Circumstances

Partial refunds: Student Contribution Fees will be partially refunded for units of competency not completed where ABC Training and Consulting:

- Unable to deliver the agreed training or, cease operation or,
- The Smart and Skilled contract is revoked.

ABC Training and Consulting will follow the 6.9 Transferring Students of the Smart and Skilled Fee Administration Policy and Section 10, 10.1 Transferring Students of the Smart and Skilled Operating Guidelines. Students and/or employers will be notified accordingly.

Where a student does not complete a qualification at a certain level but has complete all requirements of a qualification at a lower level with lower Student Contribution Fees, ABC Training and Consulting will refund the difference of the Student Contribution Fee.

Australian Capital Territory (ACT)

5. User Choice (UC)

ABC Training and Consulting is an approved provider by the ACT Government, through Skills Canberra to offer subsidised training through the User Choice funding program. This program is available to eligible ACT students who are registered as an Australian Apprentice and have a training contract in place, completed through an approved Apprentice Connect Australian Provider (ACAP). Contribution fees for training are determined based on individual circumstances and will be calculated and provided to the student and/or their employer prior to commencement of training.

5.1. Special Terms

From 2022, a new Australian Apprentices directly employed by the ACT or Australian Government will no longer be eligible for User Choice funding.

User Choice subsidies will no longer be provided for existing workers undertaking training unless it relates to occupations identified on the ACT Skills Needs List, or sectors sustained by low-cost funding models (such as community services). Students classed as an Existing Worker and not subsidised, will be enrolled as Fee For Service.

5.2. Fees

The minimum Student Contribution fee for User Choice courses is \$350 and advertised on the ACT Public Register. Students, Employers or a related third party can pay the Student Contribution fee and, where a student is paying their Contribution Fee, the fee may be paid in one instalment or multiple.

Full Fee Exemption: Students who meet the full exemption criteria will not be charged any co-contribution fees and therefore be entitled to fee free training.

Full Fee Exemption applies to a subsidised Australian Apprentice who:

- Holds a valid Commonwealth issued health care card or pensioner concession card or, is a named person on these cards for a partner or dependent; or,
- Can prove genuine financial hardship.

**To qualify for full exemption, the student must provide valid evidence at enrolment*

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued and detail the type of course fee, payment terms, and payment methods.

5.3. Refunds and Cooling Off Periods

The Student Contribution Fees will be refunded to the appropriate payee where one of the following is met:

- ABC Training and Consulting cancels the course in which the student has enrolled.
- The student cancels their enrolment prior to the commencement date of their course.

Northern Territory (NT)

6. User Choice

ABC Training and Consulting is an approved provider by the Department of Industry, Tourism and Trade, through Business and Workforce to offer subsidised training under the User Choice funding program. This program is available to eligible NT students who are registered as Trainees or Apprentices and have a training contract approved by an Apprenticeship Support Network (ASN).

6.1. Special Terms

Apprentices and trainees are excluded from accessing VET funding through RTOs if they are employed by a NT or Australian government agency or employed through a group

training arrangement and hosted to a NT or Australian government agency or business division.

Students classified as an Existing worker may not be eligible to access subsidised training and therefore enrolled as Fee For Service.

6.2. Fees

Student Contribution fees are not applicable in NT for eligible trainees. Where a student is in-eligible for subsidised training, a Fee for Service arrangement will occur.

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued and detail the type of course fee, payment terms, and payment methods.

6.3. Refunds and Cooling Off Periods

Refunds are not applicable for Student Contribution. Where Fee for Service arrangement is in place, 1.3 Refunds and Cooling Off Periods will take place.

Tasmania (TAS)

7. User Choice

ABC Training and Consulting is an approved provider by the Department of State Growth, Skills Tasmania to offer subsidised training under the User Choice funding program. This program is available to eligible TAS students who are registered as Trainees or Apprentices and have a training contract approved by an Apprentice Connect Australian Provider (ACAP).

7.1. Fees

The minimum Student Contribution fee for User Choice courses is \$350. Students, Employers or a related third party can pay the Student Contribution fee in full or on an agreed payment plan.

Additional Fees may apply as stated in 1.2 Additional Fees.

Partial Fee Exemption: Where concession is applied, the fees will be reduced by 50%.

Concessional Status applies to:

- Holds a valid Commonwealth issued health care card or pensioner concession card or, is a named person on these cards for a partner or dependent.
- Are Aboriginal or Torres Strait Islander

**To qualify for concession rates, the student must provide valid evidence at enrolment*

7.2. Refunds and Cooling Off Periods

The Student Contribution Fees will be refunded to the appropriate payee where one of the following is met:

- ABC Training and Consulting cancels the course in which the student has enrolled.
- The student cancels their enrolment prior to the commencement date of their course.

South Australia (SA)

8. Funded Activities

ABC Training and Consulting are contracted under the Funded Activities Agreement (FAA) through Skills South Australia (SA) to deliver funded training. South Australian residents may be eligible to access the subsidised training through FAA as a Subsidised Traineeship and Apprenticeship, Priority Training, Local Skill Sets or VET for School Students.

As noted in the Funded Activities Agreement, Clause 21, Collection of Participant Course Fee, 20.1, Funding levels are premised on the principle of co-investment, i.e. in addition to the Funding, there will be a financial contribution for the Training in the form of a Participant Course Fee paid to the Recipient by the Participant, the employer of a Participant, or some other person or body. Hence, there is an expectation that the Recipient will charge a Participant Course Fee, unless otherwise specified by the Minister. The Participant Course Fee cannot be paid or waived by the Recipient.

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The Participant Course Fee is calculated on a dollar amount set by Skills SA as the AQF Reduction and multiplied by the units of competencies nominal hours. Furthermore, any incidental fees may be charged as stated in 1.2 Additional Fees.

8.1. Fees

Eligible students Participant Course Fee will be calculated as either \$2.75 for Certificate III & Certificate IV, \$3.25 for Diploma and Advanced Diploma and \$3.25 for Skill sets per nominal hours as per the students Training Plan.

The participant course fee is calculated below for each qualification and stream that ABC Training deliver. This table does not include any additional circumstances where credits, concessions, location loadings or incidental fees occur and may be subject to change.

| Stream | MSL30122 | MSL40122 | MSM30116 | HLT37215 | MSL50122 | MSL60122 | BSB50420 |
|--------|------------|------------|------------|------------|------------|------------|------------|
| 1 | \$1,567.50 | \$2,172.50 | \$1,787.50 | \$1,589.50 | \$2,762.50 | \$1,755.00 | \$2,372.50 |
| 2 | \$1,430.00 | \$2,557.50 | \$1,787.50 | \$1,727.00 | \$3,315.00 | | |
| 3 | \$1,760.00 | \$2,227.50 | | \$1,754.50 | \$2,892.50 | | |
| 4 | \$1,650.00 | \$2,282.50 | | | \$2,860.00 | | |
| 5 | \$1,650.00 | \$2,502.50 | | | \$3,120.00 | | |
| 6 | \$1,375.00 | \$2,585.00 | | | \$3,315.00 | | |
| 7 | \$1,787.50 | \$2,928.75 | | | \$4,923.75 | | |
| 8 | \$1,760.00 | \$2,956.25 | | | \$5,216.25 | | |
| 9 | \$1,526.25 | \$2,722.50 | | | \$4,192.50 | | |
| 10 | \$1,567.50 | \$2,777.50 | | | | | |
| VSS | \$1,375.00 | | | | | | |

Additional Fees may apply as stated in 1.2 Additional Fees.

Tax invoices will be issued and detail the type of course fee, payment terms, and payment methods.

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Partial Fee Exemption: Where concession is applied, the participant course fee will be reduced by \$1.35 and then calculated per unit of competency nominal hour.

Concessional Status applies to:

- Participant holds a current Health Care Card; or
- Pensioner Concession Card; or
- Veteran Affairs Concession Card; or
- Are a Prisoner

**To qualify for concession rates, the student must provide valid evidence at enrolment*

Full Fee Exemption: Where full exemption applies, student will not be charged any participant course fee.

To qualify for a full exemption, the student is:

- Over the age of 16 and who are, or have been, under the Guardianship of the Minister for Education (or interstate equivalent) on any guardianship order, will be eligible for a Participant Course Fee exemption.

8.2. Refunds and Cooling Off Periods

The Participant Course Fees will be refunded to the appropriate payee where one of the following is met:

- ABC Training and Consulting cancels the course in which the student has enrolled.
- The student cancels their enrolment prior to the commencement date of their course.

Where an active student (still enrolled) is deemed as concessional after payment of full participant course fee, ABC Training will refund the full difference to the payee.