

Name: Fees and Charges Policy and Procedures
Endorsed by: Continuous Improvement Committee
Date approved: 13 June 2019
Review Date: 13 December 2020

PURPOSE

Benchmark College is entitled to charge fees for services provided to students undertaking a course of study and for other services the College may provide. These charges are generally for items such as tuition fees, enrolment fees, course materials, textbooks, student services and other related training and assessment services.

The following policy outlines Benchmark College's Fees and Charges Policy and Procedures identifying processes and systems for financial transparency and maintenance of student's rights and responsibilities. The policy outlines the roles and responsibilities of both staff and students and the expectations of each and should be read in conjunction with the Benchmark College Refund Policy and Procedures.

SCOPE

Benchmark College's Fee and Charges Policy and Procedures applies to staff (general staff, trainers/assessors and contractors) students, employers and job active agencies.

RELEVANT STANDARDS AND GUIDELINES

The Fees and Charges Policy addresses:

- Standards for Registered Training Organisations (RTOs) 2015 – Clauses 3.3, 5.3, 7.3 and Schedule 6.
- Smart and Skilled Contract Terms and Conditions (current)
- Smart and Skilled Fee Administration Policy (current)
- Smart and Skilled Prices, fees and subsidies (current)
- Smart and Skilled Fee Administration Policy (current)
- VET FEE-HELP http://studyassist.gov.au/sites/studyassist/vet_fee-help/pages/vet%20fee-help
- Australian Government, Department of Education and Training - VET FEE-HELP reforms 2016 <https://www.education.gov.au/vet-student-loans>
- VET Student Loans Bill 2016
- VET Student Loans Rules 2016

RELATED DOCUMENTS

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| ▪ Pre-Enrolment Information | ▪ Refund Request Form |
| ▪ Course Application Form | ▪ Withdrawal / Deferment Form |
| ▪ Student Handbook | ▪ Payment Arrangement Agreement |
| ▪ Refund Policy and Procedures | ▪ Benchmark College NSW Fee Schedule (current) |
| ▪ Complaints and Appeals Policy and Procedures | ▪ Replacement Textbook Schedule |
| ▪ Payment Arrangement Agreement form | |

DEFINITIONS / ACRONYMS

Accountable Officer	Chief Executive Officer (CEO)
CAN	CAN - Commonwealth Assistance Notice. A notice from your approved VET provider detailing information about the Commonwealth assistance you have used for the study period.
Census date	This date is set by approved VET providers and it is the deadline for various requirements, like making an upfront payment, applying for VET Student Loan, paying your tuition fees or formally withdrawing your enrolment to not incur a debt.
Commercial program	A program where students are charged and required to pay a course fee on enrolment.
Concession fees	Concession fees are reduced fees for eligible students. Evidence of eligibility is requested on application.
Credit Transfer	Credit transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications ¹ . Credit transfer is a process that provides credit for a unit of competency previously achieved ²
Deferment	Students defer their studies by either delaying commencement or taking time out before completing their course. In this instance, these are students who have commenced their training with Benchmark College and wish to resume and complete the same course with Benchmark College.
Fee-Free Scholarships	The NSW Government's Smart and Skilled Fee-Free Scholarships apply from 1 July 2015. Eligibility criteria applies.
Government subsidised program	A program where the Department of Education subsidises the students course fees. Students are required to pay an enrolment fee. Fees are predetermined by Training Services NSW (TSNSW) (eligibility criteria apply)
Recognition of Prior Learning (RPL)	Recognition of Prior Learning (RPL) means an assessment process that assesses the competency/s of an individual that may have been acquired through formal, non-formal and informal learning to determine the extent to which that individual meets the requirements specified in the training package or VET accredited courses ³ .
Student	A person enrolled or engaged in the application process.
VET FEE-HELP	VET FEE-HELP loans scheme has ceased, and the VET Student Loans program has commenced. If you are a current continuing student accessing VET FEE-HELP, you have the option to continue accessing VET FEE-HELP until advised by the Australian Government, Department of Education.
VET Student Loans	VET Student Loans has been implemented. This is a new student loans program that replaces the VET FEE-HELP scheme, to give eligible students access to quality higher level VET qualifications, particularly those students who could not otherwise afford to pay upfront. There are specific criteria students must meet to be eligible for a loan through VET Student Loans.

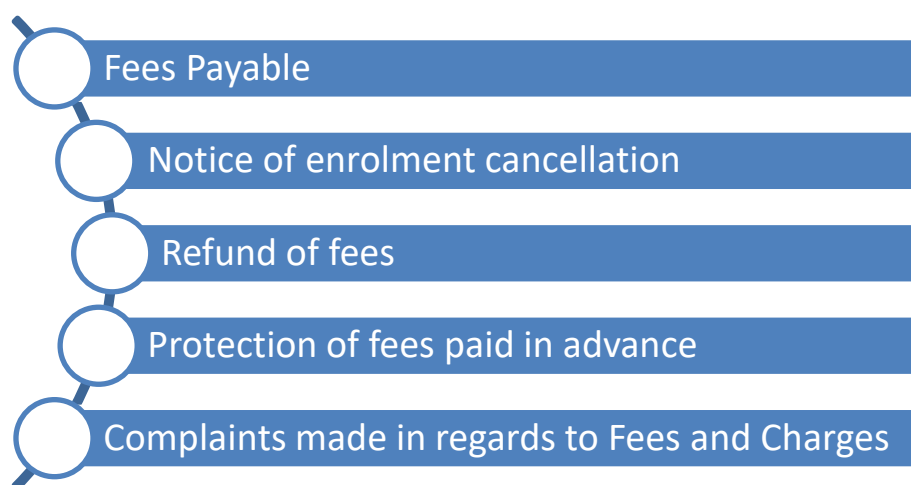
¹ <http://www.agf.edu.au/wp-content/uploads/2013/06/Credit-Transfer-Explanation.pdf>

² http://www.boardofstudies.nsw.edu.au/voc_ed/rpl.html

³ Commonwealth of Australia - Standards for Registered Training Organisations (RTOs) 2015

POLICY

Benchmark College applies a systematic approach to fee collection and the refund of fees. This approach includes:



1. Fees payable

Fees vary for different training programs. The determination of course fees are dependent on program duration, modality, requirements, commercial viability and state contract requirements.

The CEO is responsible for approving the Benchmark College Schedule of Fees and Charges. The Benchmark College NSW Fee Schedule (current) and Replacement Textbook Schedule documents includes all Fees and charges applicable to all courses. The total amount of all fees including course fees, administration fees, material fees and any other charges for enrolling in a training program.

For Government subsidised programs conducted in NSW, fees are listed in the NSW Department of Education, Smart and Skilled Prices and fees (current version)⁴.

2. Replacement of text/training workbooks and access codes

Students who require replacement of issued text or training workbooks will be liable for additional charges to cover the cost of the replacement. Please refer to Textbook Costs schedule for replacement textbook charges. The loss of your Connect Access code (early childhood courses only) will incur a fee of \$30 for every new code required.

3. Reissuance of Certificates/Student cards and Scanning

3.1 Reissuance of Certificates, Statements of Attainment and Record of Results

Where a student has lost or misplaced an issued certificate/ statement of attainment/ record of results, Benchmark College will charge the Graduate a fee of \$40.00 to reprint/reissue the document. Information relating to the reissuance of certificates/ statements can be found in the Student Handbook and in the Schedule of Fees and Charges.

⁴ NSW Department of Education Smart and Skilled: Prices and fees current version

3.2 Replacement Student Card

Where a student has lost or misplaced a Student Card issued by Benchmark College: The fee to issue a replacement card is \$40.00.

3.3 Scanning Student Assessment Tasks

Where a student has requested a copy of their assessment task after submission, the fee is \$10.00 for each unit of competency requested. The assessment/s will be scanned and emailed to you (soft copy only).

4. Payment of Fees

Students/employers/Job Active agencies are invoiced the total fee payable, unless prearranged, after application has been completed. Fees can be paid in full prior to the commencement of training where the total amount invoiced does not exceed \$1,500. The minimum amount required to be paid before training can commence is **20% if a student is invoiced or 50% if an employer is** invoiced up to a maximum amount of \$1,500. The balance of the invoice can then be paid off through a payment arrangement throughout the duration of the course. Fees paid are documented in the accounting data base where monthly reconciliation occurs. Fees can be paid by cash, cheque, money order or electronic fund transfer (EFT) into Benchmark College's nominated bank account, VET Student Loans (for approved Diploma courses) and payment plans using the Benchmark College Payment Arrangement Agreement (refer to 9.1 Payment Plans).

5. Benchmark College Schedule of Fees and Charges is explained by staff to students/employers/Job Active agencies on course application and prior to the payment of Fees. The NSW fee schedule is also available at <https://www.benchmark.edu.au/fees> **Protecting fees being paid in advance**

Benchmark College acknowledges that it has a responsibility under Standard 7.3 and Schedule 6 to protect the fees paid by students in advance of their training and assessment services being delivered, where prepayments are required.

To protect fees paid by students in advance of their training and assessment Benchmark College will not accept prepayments greater than \$1,500.

6. Payment of fees – Financially disadvantaged students

6.1 Government funded students - Adjusting of fees may not be applicable due to funding contract requirements.

6.2 Fee for service students - To minimise the financial barriers to vocational education and maximise education related opportunities; Benchmark College, on request, can conduct an individual assessment of a student's financial capacity to pay enrolment fees. The assessment would include the student providing appropriate evidence. The outcome of a student's financial assessment can lead to either the waiving of fees, students being charged a concession fee or the utilisation of customised payment plans. 6.3 Students who do not fall within the above categories will be assessed on an individual basis.

7. Assessment Attempts

Student fees include two assessment attempts. This means if a student is found Not Yet Satisfactory (NYS) for an assessment task, the student can re-submit this assessment a second time without charge. Further assessment attempts will incur a fee of \$100.00 for each assessment re-submission.

8. New South Wales Subsidised Training⁵

NSW Department of Education, Smart and Skilled Fee Administration Policy (current) outlines eligibility, fee exemptions, concessions, fee-free scholarships and fee adjustments for individuals applying for subsidised training. To be eligible for Smart and Skilled funding, a student must:

- Meet citizenship requirements, and
- Be 15 years or over, and
- Live or work in NSW, and
- No longer be at school or its equivalent (unless signing into a School Based program).

8.1 Fee Categories

The six fee categories are:

1. Standard Student – First Qualification
2. Standard Student – Subsequent Qualification
3. Apprenticeship
4. Traineeship
5. Concession
6. Exemption

The Standard Student fee applies to students who are not doing an apprenticeship or traineeship or who do not qualify for a concession or an exemption.

8.2 Traineeship Fees

For a student undertaking a Skills List qualification as a new entrant trainee (under the Smart and Skilled Entitlement Apprenticeships and Traineeships Program) the fee is capped.

8.3 Concession Fees and Scholarships

Concession fees for government subsidised programs are granted in accordance with the relevant funding guidelines. Evidence of eligibility is requested on application. An individual's eligibility to receive a concession is assessed prior to enrolment.

There are no concessions for Diploma qualifications.

8.4 Fee Exemptions/Waivers

The following identifies students who may qualify for a fee exemption;

- Australian Aboriginal and Torres Strait Islander people.
- People with a disability (must meet the Smart and Skilled disability fee exemption criteria).
- Refugees and asylum seekers (must meet the Smart and Skilled refugee and asylum seekers eligibility and exemption criteria).
- Recipients of Fee-Free Scholarships (must meet the Smart and Skilled eligibility requirements)
- Students studying qualifications under the Entitlement Foundation Skills (EFS) program.
- Students enrolled as apprenticeships or traineeships studying a qualification funded under the Entitlement Apprenticeships and Traineeships (EAT) program.

For more information, go to the Smart and Skilled website; <https://smartandskilled.nsw.gov.au/for-students/scholarships/fee-free-scholarships>

⁵ NSW Department of Education, Smart and Skilled Fee Administration Policy 2020

8.5 Recognition of Prior Learning (RPL) and Credit Transfer

Where an eligible student is granted RPL or Credit Transfer for one or more units of competency, a new student fee is determined by Smart and Skilled.

For students subsidised under Smart and Skilled funding, RPL and Credit Transfers are automatically calculated by Smart and Skilled.

For fee for service students, please refer to the Benchmark College [NSW Fee Schedule](#).

8.6 Fees for Continuing Students

Students under Smart and Skilled funding, who have paid the full fee upfront, will not be charged an additional fee to continue their training even if the fee for the qualification increases from one activity period or year to the next⁶.

8.7 Fees Adjustments

At times when a student's fee needs to be adjusted for various reasons, including, but not limited to, Smart and Skilled notification adjustments and credit transfer or RPL notifications, students will be notified via email with the reason for adjustment and adjusted invoice (if applicable) or a refund form (if applicable) and any other relevant supporting documentation, for example, including a Smart and Skilled notification of enrolment – student copy (where applicable).

8.8 Transferring Students

8.8.1 Students Transfer of Their Own Accord.

A student may decide to withdraw from subsidised training with another RTO and transfer to Benchmark College. In this situation, the student may end up contributing more towards the cost of their training.

8.8.2 The Initial Provider Closes or Contract is Terminated.

- The total fees charges by the two Smart and Skilled Providers do not exceed the student fee quoted by the initial Provider.
- Where the combined fee exceeds the original fee quoted, the subsequent Provider must contact NSW Department of Education to confirm the fee charged, before enrolling the student and charging any fees. The fee gap will be paid by the Department.

8.8.3 Student Transitions from Superseded Qualification

Students who transition from superseded qualifications to new qualifications (where the new qualification price is different):

- Benchmark College will continue to be paid the applicable subsidy for the superseded qualification.
- The student fee will remain the same.

9 Payment Options

In general, the following payment methods are accepted:

- Cheque, money order, direct deposit, credit card (VISA and MasterCard only), EFTPOS
- Payment plans
- VET Student Loans are available to students for approved Diploma courses only.

⁶ Smart & Skilled Fee Administration Policy 2018

9.1 Payment Plans

Payment plans are used to organise regular payments directly with Benchmark College. The payment plans are made in writing using the Benchmark College Payment Arrangement Agreement form. The Payment Arrangement Agreement includes:

- When the payment plan will commence
- The regularity of the payments e.g. weekly, fortnightly, or monthly
- The amount that will be paid each time
- The total number of payments
- How the payment will be made e.g. by credit card or direct deposit
- A declaration that outlines the requirements of the payment arrangement agreement and consequences of failure to pay.

Where a student chooses to use a Payment Plan for Government subsidised programs, they are required to pay a 20% deposit of the course cost on enrolment, and no more than \$1,500 in prepayment.

Where an employer chooses to pay on behalf of the student for Government subsidised programs, they are required to pay a 50% deposit of the course cost on enrolment and the balance paid in 6 months. The employer can choose to pay the full fee upfront and no more than \$1,500 until the student has progressed.

For Fee-for- Service, the student is required to pay 20% of the course costs prior to enrolment or a minimum of \$500.00 deposit whichever is the lesser amount, and no more than \$1,500 in prepayment.

9.2 VET Student Loans

VET Student Loans commenced on 1 January 2017, replacing the VET FEE-HELP loan scheme, which ceased on 31 December 2016. To minimise disruption to existing students, a phased approach has been taken to transition from VET FEE-HELP to the new VET Student Loans program.

Existing students who:

- enrolled in VET courses prior to 1 January 2017,
- have already received VET FEE-HELP assistance for units of those courses, and
- remain enrolled in those courses with their original provider

were given the opportunity to continue their studies under the existing VET FEE-HELP arrangements VET FEE-HELP and VET Student Loans have their own fees and charges, for more information about VET FEE-HELP and VET Student Loans go to www.studyassist.gov.au

Benchmark College⁷:

- does **not** charge students the total course tuition fees up-front - students will incur the debt as they progress through their course (over a minimum of three census dates).
- issues VET Student Loans students with a VET Student Loans Invoice Notice at least 14 days prior to each census date for a VET unit study – to ensure students are fully aware of the debts they may incur after the census date; and
- does **not** accept a VET Student Loans loan application from a student until a two-day “cooling off” period has elapsed after enrolment.

Benchmark College publishes a schedule of VET tuition fees and census dates for all VET units of study that are offered, for both full fee-paying and state government-subsidised students, on the College website www.benchmark.edu.au

⁷ Australian Government, Department of Education and Training, *VET Administrative Information for Providers - Addendum Incorporating the VET FEE-HELP reforms 2015/2016*

9.2.1 VET Student Loans Liability

Students who have accessed VET Student Loans to cover all or part of their tuition fees incur the liability and therefore the debt for the tuition fees after the census date. Where the student has paid their fees upfront, the student is eligible for a refund if they withdraw on or before the census date for the relevant Unit of Study.

9.2.2 /VET Student Loans - Loan Fee⁸

A 20% loan fee applies for most students for VET Student Loan accessed by full fee paying/fee for service students. The loan fee does not count towards a student's FEE-HELP limit.

Students will **not incur** the loan fee if the student fee is subsidised by a state or territory government (e.g. a new entrant trainee).

9.2.3 /VET Student Loans – Incidental Fees

Any incidental fees that do not apply to a VET Student Loan will be listed on the Fee Schedule and Census dates for that qualification, available from www.benchmark.edu.au

9.3 Payment terms

Payment terms are determined prior to course/program commencement.

Students will not be permitted to commence training until a minimum of 20% deposit of enrolment fees has been paid, and no more than \$1,500 in prepayment (unless fee exemption eligibility applies, or the student has chosen to utilise VET Student Loans for an approved Diploma course).

Confirmation of enrolment in the selected program and its subsequent training is only to occur after the deposit has been paid. Once a deposit has been taken the student must pay the remainder of fees prior to course completion through the agreed payment arrangement. Certificates will **not** be issued until full payment/settlement of fees has occurred.

9.4 Consequences for failure to pay course/enrolment fees

Where a student/employer has failed to pay scheduled fees, training will be placed on hold and/or the issuance of the qualification award withheld until payment of fees has occurred.

When training has been placed on hold, all services will cease meaning the trainer will not be able to make any visits, provide resources and support or assess any work. All students have a fixed start and end date for their enrolment and this remains whether training is on hold or not i.e. the enrolment timeframe will not be extended for duration for which training is put on hold.

9.5 Notice of enrolment cancellation

Benchmark College staff that are approached by a student expressing an intention to cancel their enrolment are to ensure the student understands their rights with regards to the refunding of tuition fees and the student's requirement to pay out all outstanding fees. The student is also to be advised of other options such as deferring the enrolment and re-commencing in another scheduled training program. Disclosure of discussion is documented on either the student's application form or within the Student Management System. See section 11 for more information regarding deferment.

A student who wishes to cancel their enrolment must provide Benchmark College notice in writing, for example, by completing the Withdrawal / Deferment form.

⁸ Australian Government, *Thinking about a VET qualification? VET FEE-HELP 2016*

10 Deferment

Benchmark College has a separate policy, covering deferment of enrolment

Students who defer from subsidised training are permitted a deferral of no more than six (6) months from the date of receipt of written notice (using the Withdrawal, Deferment and Suspension Form) and the relevant state suspension of training form where applicable.

11 Refunds

Benchmark College has a separate policy, which describes the circumstances in which a refund may be available to students. Please refer to Benchmark College's [Refund Policy and Procedure](#) for more information.