PP03 STUDENT FEES AND CHARGES POLICY AND PROCEDURE

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PURPOSE
The purpose of this policy and procedure is to set out SCEI’s processes for the collection and management of student fees and charges.

SCOPE
This policy and procedure applies to all staff of Southern Cross Education Institute who collect and manage student fees and charges and all students of the Southern Cross Education Institute.

DEFINITIONS
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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</thead>
<tbody>
<tr>
<td>Administration Fee</td>
<td>A non-refundable fee payable when an application is submitted to SCEI for enrolment into a course of study.</td>
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<tr>
<td>Applicant</td>
<td>A person who is making a formal application.</td>
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<tr>
<td>Census Date</td>
<td>The date after which an eligible student incurs a debt for the units of study in which they are enrolled.</td>
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<tr>
<td>Concession Fee</td>
<td>20% of the Tuition Fee for eligible subsidised student’s in any Certificate I to Certificate IV courses.</td>
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<tr>
<td>Course Fee</td>
<td>The total cost of the course which in most cases includes but is not limited to the tuition fee, administration fee and materials fee.</td>
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<tr>
<td>Credential</td>
<td>Set of official documents that confirms that a qualification has been completed and awarded to an individual. This consists of a Certificate, Statement of Attainment and Record of Results.</td>
</tr>
<tr>
<td>Full Fee Paying Student</td>
<td>A student enrolled in a course of study for which SCEI does not receive any Government funding in relation to the student’s enrolment in that course of study.</td>
</tr>
<tr>
<td>SCEI</td>
<td>Southern Cross Education Institute</td>
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<tr>
<td>Student</td>
<td>A person who holds a student visa as defined by the ESOS Act and local students.</td>
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<tr>
<td>Subsidised Student</td>
<td>A student enrolled in a course of study for which SCEI receives Government funding.</td>
</tr>
<tr>
<td>Tuition Fee</td>
<td>The fee that is required to deliver the course.</td>
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</table>

POLICY
1. SCEI will ensure that all current and prospective students, agents and staff are provided with current information on all fees and charges.
2. SCEI will ensure that all prospective students will be made aware of this policy and the refund policy prior to enrolment into a course of study with SCEI.
3. SCEI promotes its fees and charges on the website (www.scei.edu.au), marketing material and application and enrolment forms.
4. All fees and charges are subject to change and SCEI reserves the right to amend the fees and charges at any time to ensure compliance with Government regulations and to ensure fees cover the cost of providing training and support services to meet student needs prior to enrolment.
5. Current students will be notified of any changes to fees within ten (10) working days on the website and/or via email notification.
6. Current and prospective students are encouraged to visit the website regularly for current fees and charges.
7. SCEI guarantees that course fees agreed at the time of enrolment will not change during the student’s enrolment in the course of study for which those fees apply.
8. Further fees and fee increases may apply where a student transfers to another course of study from that of the original agreed enrolment.
9. Tuition fees cannot be transferred to another education provider or another student.
10. SCEI will not release credentials until all outstanding fees are paid in full.
PROCEDURE

1. Registration fee
   1.1. A non-refundable registration fee of $250 is applicable for all students. This fee is payable upon submitting an application to study form.

2. Payment Course Fees – International Students
   2.1. The student shall pay Southern Cross Education Institute the course fees for the selected course according to the terms and conditions stated in LET03 Offer of Admission.
   2.2. Students must pay course fees and OSHC (if applicable) to secure their enrolment with Southern Cross Education Institute.
   2.3. Fees can be paid by cash, all major credit cards and bank drafts payable to “Southern Cross Education Institute” and via bank transfer.
   2.4. Fees can be paid:
       2.4.1. in full (where that course is less than 24 weeks in duration); or
       2.4.2. an initial deposit equal to one study period fees with balance of fees paid on an agreed payment plan – see section 4. Payment Plans
   2.5. SCEI will accept more than 50% of the total tuition fee prior to course commencement if the student chooses to pay a greater amount upfront. The balance may be paid in one agreed payment or via an agreed payment plan.
   2.6. Southern Cross Education Institute may restrict or withhold services or materials from the student if fees are overdue.

Payment of Course Fees – Local Students
   2.7. The student shall pay Southern Cross Education Institute the course fees for the selected course according to the terms and conditions stated in FOR68 Student Enrolment Agreement (Local) or FOR254 Statement of Fees Quote.
   2.8. The student must pay course fees if not eligible for government funding. All subsidised students must pay the administration and materials fee as they apply to the course of study for which they are enrolled and funded.
   2.9. Fees can be paid by cash, all major credit cards and bank drafts payable to “Southern Cross Education Institute” and via bank transfer.
   2.10. Fees can be paid in full or an initial deposit equal to one study period fees with balance of fees paid on an agreed payment plan – see section 4. Payment Plans.
   2.11. Southern Cross Education Institute may restrict or withhold services or materials from the student if fees are overdue.

3. Payment Plans
   3.1. Students may at the discretion of the Business Development Manager or Officer, arrange for payment of course fees by way of a payment plan.
   3.2. All payment plans must be documented by completion of FOR17 Application for Deferred Payment of Fees.
   3.3. The instalment dates are fixed and payments must be made before or on the due instalment date.
   3.4. Fees not paid by the due instalment date will attract a $100.00 penalty late fee, which will be added to the instalment fee amount.
   3.5. Where the payment method is via debit from a credit card an additional 2.5% surcharge will apply. For payment debits from an American Express Card an additional 3% surcharge will apply.
   3.6. If the student’s overdue account is referred to a debt collection agency, the student will be liable to pay any fees and charges associated with the referral.

4. Concession Fees – Local Students
   4.1. All eligible subsidised local students at AQF Certificate I to Certificate IV level will be charged the concession fee of 20% of the standard tuition contribution fee.
   4.2. At the time of enrolment, the applicant must provide either a certified copy or the original of the following documents:
4.2.1. Health Care Card issued by the Commonwealth; or
4.2.2. Pensioner Concession Card; or
4.2.3. Veteran's Gold Card; or
4.2.4. an alternative card or concession eligibility criterion approved by the Minister for the purposes of these policy.

4.3. The concessions provided in items 4.2.1 and 4.2.2 also apply to a dependent spouse or dependent child of a card holder.

4.4. Under the Indigenous Completions Initiative, for enrolments in a course of study at any level, SCEI will charge the concession fee to an applicant who self-identify as being as of Aboriginal or Torres Strait Islander descent.

4.5. Concession fee may be denied if the required documentation, listed in item 5.2 is not provided within ten (10) days of the request to provide.

5. VET Fee Help
5.1. Eligible students studying a Diploma or Advanced Diploma qualification, may elect to apply for VET Fee Help assistance rather than pay their tuition fees upfront.

5.2. VET Fee Help is a loan from the Commonwealth Government that requires to be repaid through the Australian Taxation system once the individual reaches the minimum income threshold level of repayment. More information is available at www.studyassist.gov.au

5.3. Full fee paying students accessing VET Fee Help may have a 20% loan fee applied to the amount of the VET Fee Help assistance provided and this fee is included in the total VET Fee Help debt.

5.4. A student will be given a full 48 hours following enrolment before applying for VET Fee Help assistance.

5.5. Census dates for each study period are predetermined and the student will not incur VET Fee Help liability until after the census date. The census dates are determined as a minimum of 20% through the study period.

5.6. All census dates are published on the website at www.scei.edu.au

6. Tuition Assurance
6.1. SCEI has ACPET’s Australian Student Tuition Assurance Scheme (ASTAS) to protect students from any VET Fee Help repayment fees in the event SCEI ceases to provide a course of study in which a student is enrolled or has commenced.

7. Course Withdrawal
7.1. In the event a student withdraws from their course of study, all tuition fees due are payable to Southern Cross Education Institute upon demand.

7.2. International students are not allowed by National Code of Practice for Registration Authorities & Providers of Education & Training to Overseas Students 2007 to transfer to other education providers prior to completing the first six (6) months of their principle course of study.

8. Course Materials
8.1. Course fees do not include the cost of buying text books, equipment, tools and uniforms required for specific courses.

8.2. Additional fees for the cost of materials, additional equipment or other resources necessary to successfully complete a course will be charged and identified in the pre-enrolment material. Students are welcome to obtain the materials from alternate suppliers.

9. Additional Fees and Charges
9.1. General additional charges are as per the table below.

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Registration Fee - Non-refundable</td>
<td>$250.00</td>
</tr>
<tr>
<td>Payment Plan Late Fee Penalty</td>
<td>$100.00</td>
</tr>
<tr>
<td>Credit card payments e.g. Visa and MasterCard</td>
<td>2.5% surcharge</td>
</tr>
<tr>
<td>Credit card payments from American Express</td>
<td>3% surcharge</td>
</tr>
<tr>
<td>Re-issuance of Student ID</td>
<td>$10.00</td>
</tr>
</tbody>
</table>
Re-Issuance of LET24 Course Completion Letter $20.00
Re-Issuance of Certificate, Statement of Attainment and/or Record of Results $50.00
Recognition of Prior Learning (RPL) per unit $200.00
Extension of Confirmation of Enrolment (eCOE) for 4 weeks only (approved only in exceptional and extenuating circumstances – see) $250.00
Course re-commencement fee (student has been absent from their course of study for 10 weeks or more and returns to continue their studies in the same course) $200.00
Textbooks, equipment, uniforms, tools (these items are in addition to course fees) Cost will vary per course

RELATED DOCUMENTS
FOR17 Application for Deferred Payment of Fees
FOR68 Student Enrolment Agreement (Local)
FOR254 Statement of Fees Quote
LET03 Letter of Offer
PP05 Refund Policy and Procedure
PP11 Complaints and Appeals Policy and Procedure

LEGISLATIVE CONTEXT
- Education Services for Overseas Students Act (2000), Division 2 – Tuition Fees
- Standards for Registered Training Organisations (RTOs) 2015; Clauses 4.1(k), 5.3 and 7.3
- 2014-2016 VET Funding Contract: Victorian Training Guarantee Program, Clauses 3.2, 3.4 and 9.10
- 2014-16 VET Funding Contract – Schedule 1 Victorian Training Guarantee Program Specifications (Version 3.0); Schedule 5

RESPONSIBILITIES
CEO is responsible for:
- ensuring compliance with this policy and procedure

Accounts Officers are responsible for:
- reading, understanding and complying with this policy and procedure
- collecting and processing fees and charges

Administration is responsible for:
- reading, understanding and complying with this policy and procedure
- informing students of applicable fees and charges

Students are responsible for:
- Reading, understanding and complying this policy and procedure prior to enrolling into the course of study
- ensuring all fees and charges are made as agreed and by the due dates

Author Compliance Manager
Approved by CEO
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