

POL-ENR-10 Domestic Student Fees, Charges and Refund Policy

GOVERNANCE

SRTO 5.2 Prior to enrolment or the commencement of training and assessment, whichever comes first, the RTO provides in print or through referral to an electronic copy, current and accurate information that enables the student to make informed decision about undertaking training within the RTO.

SRTO 5.3 Where the RTO collects fees from the individual student, either directly or through a third party, the RTO provides or directs the student to information prior to enrolment or the commencement of training and assessment, whichever comes first.

PURPOSE

To provide a clearly documented process relating to fees and charges for students studying at Ironwood Institute. This policy has been developed to ensure each student or prospective student is properly informed and protected through the provision of comprehensive and relevant fee information.

SCOPE

This policy applies to all students who are commencing, have commenced or are continuing study with Ironwood Institute. Students choosing to study at Ironwood Institute are required to pay all fees and charges agreed to in the Letter of Enrolment.

The criteria of fees, charges and funding models relating to this policy include:

- Funded or subsidized students (WorkReady/JobTrainer/FAA)
- Funded or subsidized students (Traineeships and/or Apprenticeships)
- Fee-for-Service (FFS) students (fees paid by students in full)

DEFINITIONS

CSPA – Core Skills Profile for Adults

FAA – Funded Activities Agreement

UAN – Upfront Assessment of Need

FFS – Fee for Service

POLICY STATEMENT

1 Policy principles

- a) Ironwood Institute will maintain a Schedule of Fees.
- b) The Schedule of Fees is published and available online via Ironwood Institute's website and are publicly available.
- c) Ironwood Institute levies a variety of fees and charges for courses in relation to market demand.
- d) Fees and charges are reviewed at least annually.
- e) Students are notified in their Letter of Enrolment of all fees and charges.

- f) Payments including fee deposits (Administration Fee) are not accepted from students until:
 - i. If the student is subsidized – they have successfully completed the UAN, the CSPA and their eligibility has been confirmed.
 - ii. If the student is an FFS and not under the UAN criteria – receipt of their signed and completed Letter of Enrolment is required.
- g) Tuition fees do not include work placement fees (if required under the training package criteria) or material fees (if required). These will be listed in the Letter of Enrolment.
- h) Any changes to fees and charges are updated on all electronic and print material including Letter of Enrolment and marketing materials.
- i) Where fees are paid by the student, Ironwood Institute will not issue any qualification until all fees and charges are paid in full.
- j) Rescheduling of any course or unit of competency at the request of the student may incur variations in fees and charges such as an increase to be paid or an amount to be refunded.
- k) Enrolling in a new course will incur all fees related to that enrolment.
- l) Tuition fees will not be transferred to another provider.
- m) Ironwood Institute Administration Fee (on enrolment) is non-refundable.
- n) In the event a student withdraws from an enrolled course, all fees due are payable.
- o) Details of the Ironwood Institute Refund Policy are publicly available.
- p) Payment of all refunds is made within one week (seven days) of an application for refund.
- q) Upon the lodgement of a withdrawal, Ironwood Institute will encourage the student to enrol on another course date, prior to processing refund applications.
- r) Written notification of withdrawal from a training program must be provided by a student to apply for a refund for a course. This may be via letter, email, or the completion of the refund form.
- s) There is no refund applicable where a student has commenced their course/unit.
- t) There is no refund to students who do not obtain their qualification after assessment.
- u) There is no refund for recognition of prior learning assessments after enrolment, where recognition resources and services have been supplied to the student.
- v) Ironwood Institute does not accept liability for loss or damage suffered in the event of withdrawal from a course by a student.
- w) Ironwood Institute provides a full refund to all students, should there be a need for Ironwood Institute to cancel a course. In the first instance Ironwood Institute will (where possible) provide an opportunity for the student to attend another scheduled course.
- x) If Ironwood Institute cancels a course, Ironwood Institute will process the refunds automatically and students need not apply for a refund.

2 Fees and Charges

Fees are payable as agreed with Ironwood Institute and documented in the Letter of Enrolment. If the balance of fees is to be paid based on an instalment program, that will be scheduled and agreed upon in the Letter of Enrolment. Ironwood Institute may restrict or withhold services or materials from students if fees are overdue. *Students are required to pay the following fees:*

- Administration Fee (non- refundable)
- Learning Resources Fee
- PPE Costs (if applicable)
- Tuition Fee
- Any other fees outlined in the Schedule of Fees for students.

Applicants must pay the following fees to secure their enrolment at Ironwood Institute:

- Administration Fee (non-refundable).

Payment particulars:

- Students must pay the Administration Fee (non-refundable), otherwise the application will not be processed.
- Students must pay all associated Course Fees as per the Letter of Enrolment and the Fee Schedule, otherwise students will not be allowed to continue with their study.
- Course fees can be paid in Full at the start of the course, or in Advance by term or in accordance with the schedule outlined in the Letter of Enrolment.
- Course Fees will not be transferred to another provider, should a Transfer of Provider request be approved.
- A Refund of any fee will only be processed in accordance with the Refund Policy.

3 Fee increases

- a) It is NOT Ironwood Institute policy to increase tuition fees during the term of a student's enrolment. however, if for some unforeseen reason, the Institute may need to review the course costs associated with the delivery and assessment of each qualification and if there is a course fee increase, students will be notified.
- b) Should tuition fees need review, fee increases may be applied to existing course delivery and new course delivery.
- c) Students will be provided with four weeks' notice of the intention to increase any of these fees through the necessary communication channels.

4 Payment Methods

All Fee payments must be made in Australian Dollars and can be paid by:

- Direct Deposit
- Credit Card
- Bank Cheque or Money Order
- Cash

5 Payment Extension

- a) Should the student experience financial difficulties or encounter unforeseen circumstances where payment of fees cannot be made, then the student may request a meeting with Management to discuss their matter and reach a mutually agreed arrangement. Ironwood Institute offers students the option to pay the Tuition Fee only on a Payment Plan, scheduled over the period of enrolment.
- b) Should a payment plan be agreed to, the due date is the date of the agreed instalment due date. Should a student fail to pay 2 or more instalments then the overdue fee of \$100 will be applied to each late instalment.

6 Late Payment

Should a student not pay the required fees by the due date, a flat rate of \$100 per late payment will be applied for all late payments

7 National Debt Helpline

National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. Their professional financial counsellors offer a free, independent, and confidential service. www.ndh.org.au 1800 007 007.

8 Cancellation

The failure to pay any owed fee or late payment may result in the cancellation of the student's enrolment.

A final notice to cancel an enrolment may be appealed by the student within 20 calendar days to access the Complaints and Appeals process.

9 Tuition Assurance

Domestic full fee-paying students who paid less than \$1,500.00 in up-front payments (FFS) are advised to contact any of the below organisations for advice or guidance:

- The Australian Competition and Consumer Commission www.accc.gov.au on 1300 302 502.
- The South Australian Training Advocate www.trainingadvocate.sa.gov.au or 1800 006 488
- The Commonwealth Ombudsman www.ombudsman.gov.au or 1300 362 072

Domestic students funded under WorkReady/JobTrainer/Funding Activities Agreement/Traineeship and Apprenticeship:

Where a student course fee (co-contribution) is payable, Ironwood Institute is required to collect the fee and record it in the Training Account for the participant located in the Skills and Employment Portal.

Students are advised to contact any of the below organisations for advice or guidance:

- The Australian Competition and Consumer Commission www.accc.gov.au on 1300 302 502.
- The South Australian Training Advocate <https://www.trainingadvocate.sa.gov.au/> or 1800 006 488
- The Commonwealth Ombudsman <https://www.ombudsman.gov.au/> or 1300 362 072

REFUNDS

Reason for Refund	Notification requirements	Refund
Where a student withdraws, transfers, or cancels prior to commencement of course	In writing, at more than thirty (30) calendar days prior to course commencement	100% of the tuition course fee (paid by the student) <i>less</i> the \$250 Administration fee
	In writing, at thirty (30) but more than ten (10) calendar days prior to course commencement.	70% of the tuition course fee <i>less</i> the \$250 Administration fee and any consumables
	In writing, at ten (10) calendar days or less prior to course commencement.	50% of the tuition course fee <i>less</i> the \$250 Administration fee and any consumables
	At, or after course commencement.	No Refund
Course cancelled by Ironwood Institute		100% of the course fee (paid by the student)

RESPONSIBILITIES

CEO/Delegate - Maintaining a Schedule of Fees

Marketing Manager – Publishing the current Schedule of Fees