

# POLICY AND PROCEDURE

STD 5 STD 7	Fees, Payments, Refunds	Clause 5.3, Clause 7.3	
Approved:	Glenn Smith	Version 4	Annual Review Date: 10/08/2023

## 1. Scope

This policy and procedure applies to fee for service learners, State Government funded learners and apprentices and trainees and employees of LOOK NOW TRAINING Pty Ltd.

## 2. Policy

- 1.1. LOOK NOW TRAINING's Fees, Payment and Refund Policy is included in all learner and employer handbooks, as well as on our LOOK NOW TRAINING website.
- 1.2. LOOK NOW TRAINING will accept flexible payment arrangements, such as instalments, direct debit and credit card payments to accommodate the diverse financial situations of learners, employers and clients.
- 1.3. LOOK NOW TRAINING aim to safeguard learners' fees (particularly those paid in advance). LOOK NOW TRAINING will not accept more than \$1500.00 from an individual learner prior to the commencement of training for all courses other than Diploma level. After study commencement, the remaining course costs may be charged in advance, however, shall not exceed \$1500.00 at any one time.
- 1.4. Other fees may also be relevant. Where additional fees apply, a detailed outline of additional costs will be provided to the learner in the course outline or other material provided to the learner prior to enrolment.
- 1.5. A non-refundable administrative handling fee of \$450.00 will apply to all courses except for the Certificate 3 Guarantee Program, and funded Traineeships and Apprenticeships.
- 1.6. Course withdrawals, cancellations, and subsequent request for refund for any LOOK NOW TRAINING course, must be in writing (withdrawal/cancellation form, email or letter) to LOOK NOW TRAINING.

- 1.7. All learners have the right to appeal a refund decision made by LOOK NOW TRAINING by accessing the complaints and appeals policy and procedure. Learners wishing to submit an appeal of the refund decision should refer to the complaints and appeals policy and procedure.
- 1.8. This policy and the availability of complaints and appeals processes does not remove the learner's right to act under Australia's consumer protection laws.
- 1.9. LOOK NOW TRAINING dispute resolution processes do not remove the learner's right to pursue other legal remedies where they feel necessary.
- 1.10 Where a learner withdraws, completes, or cancels from a course and does not return a loan resource, the learner may be charged a fee to cover the replacement cost of the resource.

### **FEE FOR SERVICE LEARNERS**

#### **Fees**

- 1.11 Where a fee for service course is over \$200.00, a quote will be provided to the learner prior to enrolment. The quote provided will be valid for 30 days.
- 1.12 Fees for short courses must be paid in full on or before the commencement of course start.

#### **Payments**

- 1.13 Payment for fee-for-service learners is accepted in full or via instalments through direct debit, credit card.
- 1.14 Payments are to be made LOOK NOW TRAINING
- 1.15 All outstanding fees must be paid in full before the learner will be issued with a Qualification or Statement of Attainment

#### **Refunds**

- 1.16 The academic withdrawal date set for all fee-for-service courses is ten (10) days after the course start date. If a learner formally withdraws from study in writing prior to this date, they will be eligible for a full refund of fees less the administrative handling fee of \$450.00  
An academic withdrawal after the 10-day period will be non-refundable.
- 1.17 Where a fee for service learner is unable to commence a pre-paid short course:
  - A minimum of 48 hours' notice is required to be provided
  - Where notice has not been provided, the full fee cost will be incurred
  - Where notice is provided as stipulated above, the course fees paid less an administrative handling fee will be refunded

Special consideration will be given where special or unexpected circumstances prevent learners from commencing a course. This will be at the discretion of the Manager and may result in the waiver of the administrative handling fee. Evidence supporting special/unforeseen circumstances will be required.

1.18 Where LOOK NOW TRAINING is unable to fulfil their obligations to the learner and provide the agreed services, a full refund will be provided.

### **STATE GOVERNMENT FUNDED PROGRAMS**

#### **User Choice – QLD**

##### **Fees**

- 1.19 Prior to a learner's enrolment into an apprenticeship/traineeship with LOOK NOW TRAINING, the learner will be provided with:
- details of the total student contribution amount payable.
  - full costs, method of collection, refunds, and exemptions.
  - access to this written policy via the LOOK NOW TRAINING website and/or Learner Handbook
- 1.20 Where unit/s of competency are changed within an apprentice's/trainee's training plan, relevant adjustments will be made to the student contribution fee i.e., refund or further charge.
- 1.21 Where the student contribution fees amount per nominal hour is adjusted by the Queensland State Government, the student contribution fees for any units not yet commenced will be readjusted.
- 1.22 LOOK NOW TRAINING will not charge more than the student contribution fee amounts contained in the relevant User Choice Policy, except as required periodically by the department.
- 1.23 LOOK NOW TRAINING may only charge less than the student contribution fee if the student is eligible for an exemption as detailed in the User Choice Policy.
- 1.24 LOOK NOW TRAINING may only charge less than the student contribution fee if the student is eligible for an exemption.
- 1.25 The student contribution fee can be paid on behalf of the student by their employer or another third party but cannot be waived.

### **Payments**

- 1.26 LOOK NOW TRAINING will retain evidence of fees collected as well as evidence of all participants who have been deemed as totally or partially exempt from the payment of Student Contribution Fees.
- 1.27 Payment is accepted through EFT, direct debit, or credit card.
- 1.28 Student contribution fees are payable as per terms provided on invoice.
- 1.29 Payment plans are available to students only (not employers or third parties).
- 1.30 Payment plans must be kept up to date at all times.
- 1.31 Payments are to be made at the relevant Finance Office

### **Refunds**

- 1.32 Where an apprentice/trainee does not commence a unit of competency/module, the apprentice/trainee will be reimbursed for all student contribution fees collected in relation to that unit of competency/module.
- 1.33 Where an apprentice/trainee withdraws from a unit of competency/module after participating in learning activity then a proportionate payment of the learner contribution fee will be reimbursed.

### **Certificate 3 Guarantee program – QLD Fees**

- 1.34 Learners undertaking certificate III level training and non-concessional learners undertaking lower-level training will be required to contribute to the costs of their training through a co-contribution fee. Fee exemptions and concessions apply to eligible learners.
- 1.35 Co - contribution fees are charged per unit and per qualification. The co-contribution fee for each qualification delivered by LOOK NOW TRAINING is detailed on the enrolment form and brochure for each qualification. The amount of the co-contribution fee is determined by LOOK NOW TRAINING and will be published in all promotional and course material and made available to the learner prior to enrolment.
- 1.36 The co-contribution fee can change depending on the delivery method and location, and these fees will be published and provided to learners to ensure that they can make an informed decision prior to enrolling.

- 1.37 The fee may be paid by the learner or on behalf of the learner by an employer or a third party and must be finalised prior to the commencement of study.

#### **Payments**

- 1.38 Eligible learners for the Certificate 3 Guarantee Program will be invoiced relevant co-contribution fees payable prior to commencement of study.
- 1.39 Payment is accepted in full through direct debit or credit card. All students will be issued a receipt showing payment of fees.
- 1.40 Payments are to be made at the relevant Finance Office
- 1.41 All outstanding fees must be paid in full before the learner will be issued with a Qualification or Statement of Attainment.

#### **Refunds**

- 1.42 A refund for the co-contributions is available if a student applies in writing prior to the commencement of the course.
- 1.43 There is no refund of the student administration fees once the training has commenced, unless the learner has applied in writing for a refund and the application has been assessed and approved by the Manager.
- 1.44 LOOK NOW TRAINING will provide a full refund of fees paid in advance for the program or course cancelled before it starts.

#### **Payments**

- 1.46 Payment is accepted through EFT, direct debit or credit card.
- 1.47 Learners are able to pay their fees through instalments
- 1.48 If an employer or third party chooses to pay this must be made in one instalment.
- 1.49 Payments are to be made at the relevant Finance Office

#### **Refunds**

- 1.50 A refund for the fee is available if a student applies in writing prior to the commencement of the course.
- 1.51 There is no refund of the student administration fees once the training has commenced, unless the learner has applied in writing for a refund and the application has been assessed and approved by the Manager.

### 3. Definitions

All definitions are detailed in the Glossary contained at the back of the Policy and Procedure Manual.

Learner: where the term learner is referenced in this policy, it is deemed to be interchangeable with the term 'student'

Special / Unexpected Circumstances – Special circumstances cover a range of unexpected, extenuating, and compassionate circumstances which are those outside of the control of the learner and/or for which there was no opportunity to prepare in advance.

- Unexpected or exceptional circumstances may include:

Medical circumstances: an unexpected illness, a recurrence of a chronic illness or an accident. Disability or illness for which a variation has already been made will not be accepted unless the disability has been compounded by an unexpected change, or an additional condition relating to the disability.

Supporting evidence: supporting documentation must take the form of an original certificate or letter on letterhead from a registered treating medical practitioner, registered health practitioner or approved specialist, depending on the nature of the condition.

- Compassionate circumstances: Hardship or trauma such as death or serious illness, of a close family member, severe disruption to domestic arrangements, being a victim of a crime or an accident.

Supporting evidence: supporting documentation may take the form of a letter from a registered Counsellor who has prior knowledge of the learner and their circumstances; an original medical certificate or letter on letterhead from a registered treating medical practitioner, registered health practitioner or approved specialist, depending on the nature of the condition; a letter from a person qualified to assess and support the application ( e.g. clergy providing grief counselling); or a certificate from a funeral director or death certificate.

Supporting documentation will not be accepted from a relative, partner or personal friend of the learner, or friend of the learner's family.

- Special circumstances:

Religious observance or obligations

Formal legal commitments

Military service

Service with a recognized emergency management service

Unforeseen and significant employment related circumstances such as an overseas or interstate move at short notice

Supporting evidence: supporting documentation for this category may include a certified call from the Australian Defence Force service; a description of the emergency attended for State Emergency Service personnel; an original letter confirming changed employment circumstances; an original letter confirming commitments for athletes, performing artists or other; a copy of an accident report or a court summons.

Supporting documentation will not be accepted from a relative, partner or personal friend of the learner, or friend of the learner’s family.

## 4. Procedure

Step	Procedural Overview	Responsibility
1	<p><b>Fee for service – Fees, Payment and Refund</b></p> <ul style="list-style-type: none"> <li>a. For courses over \$200.00, General Manager must issue quote to prospective learner prior to enrolment</li> <li>b. General Manager must receive an accepted quote from the relevant stakeholder</li> <li>c. Create new invoice in Accounting Software</li> <li>d. List learner name or organization under ‘To’ and insert remaining invoicing information ensuring correct date, invoice number, description, Quantity, Unit amount, Account, tax Rate</li> <li>e. Once invoice is confirmed accurate by checking details, approve the invoice</li> <li>f. If full payment is being made by learner in accordance with policy before course commencement, collect payment, then open the approved invoice. Insert the amount paid, the date and paid to account (Select add payment once complete).</li> </ul>	Manager or Finance

	<ul style="list-style-type: none"> <li>g. Select Print PDF to provide copy of the paid in full or part paid invoice to the learner.</li> <li>h. If only a portion of the course is paid before course commencement in accordance with policy, mark off payment received on the invoice once money collected and send via email a copy of the updated invoice within two working days to the learner to show the remaining portion.</li> <li>i. Fee for service learners cannot be issued any certificate or statement of attainment if they have NOT paid their invoice in full.</li> </ul>	
2	<p><b>Refund</b></p> <ul style="list-style-type: none"> <li>a. General Manager to provide the learner with Refund Application Form.</li> <li>b. Assist learner complete the Refund Form</li> <li>c. General Manager or Program Manager sign off on the Refund Form</li> <li>d. General Manager to send completed Refund form with supporting evidence (if any)</li> <li>e. General Manager to validate Refund Form and create refund bill in your Accounting Software</li> <li>f. Finance to pay refund through system and bank</li> <li>g. General Manager to send Remittance advice</li> <li>h. General Manager to send learner the remittance advice Save remittance advice in the learner file for record keeping</li> <li>i. General Manager to email <a href="mailto:accounts@jpearson.com.au">accounts@jpearson.com.au</a> where are refund is a result of a withdrawal or cancellation from a learner's course</li> </ul>	RTO Manager, Finance
3	<p><b>User Choice Program (QLD)</b></p> <ul style="list-style-type: none"> <li>• The student contribution fees under the User Choice program in 2015 are set by the Department at \$1.60 per nominal hour (in 2015) for each unit of competency/module. This fee is to be calculated at the commencement of the unit of competency/module.</li> <li>• These contribution fees may be adjusted annually by the Department and therefore the fees for units not yet complete will be readjusted if the fee per nominal hour changes.</li> <li>• A partial exemption of 40% of the student contribution fee applies where an eligible learner: <ul style="list-style-type: none"> <li>○ Was or is under the age of 17 at the end of February in the year in which the training is provided, and the participant is not at school and has not completed year 12</li> </ul> </li> </ul>	RTO Manager, Finance



- holds a Health Care Card or Pensioner Concession Card issued under Commonwealth law, or is the partner or a dependant of a person who holds a Health Care Card or Pensioner Concession Card, and is named on the card
  - Provides LOOK NOW TRAINING with an official form under Commonwealth law confirming that the participant, his or her partner or the person of whom the participant is a dependant, is entitled to concessions under a Health Care Card or Pensioner Concession Card
  - is an Aboriginal or Torres Strait Islander person. Acceptable evidence is as stated on the Training Contract, SRT0 Notification and AVETMISS VET Enrolment Form.
- A learner may be eligible for a full exemption from the student contribution fee where the participant falls into one or more of the following exemption categories:
    - Payment of the student contribution fee would cause extreme financial hardship. A learner will need to make application to the Chief Financial Officer through the Manager to request fee waiver due to financial hardship.
    - There is advice from the state government that fees are optional.
  - A participant will be given full exemption from the student contribution fee where the participant falls into one or more of the following exemption categories:
    - where credit transfer/national recognition has been applied to a unit of competency/module
    - where the participant is a school-based apprentice or trainee is undertaking a qualification as part of a Skilling Queenslanders for Work — Work Skills Traineeship
    - is a year 12 graduate and commences a high priority qualification identified by the department.
  - A participant converting from a school-based apprentice or trainee to a full-time or part time apprentice or trainee, will be charged student contribution fees for any units of competency not yet commenced. This does not apply when the participant is a Year 12 graduate and is undertaking a high priority qualification as identified by the department.

**Procedure**

**Fees and payment**

- a. At enrolment or induction work through the UC -1 User Choice enrolment form, completing all sections.
- b. Collect all evidence as requested on the form including evidence for concession i.e. make copies of Identification to prove citizenship status, age, and if applicable a Health Care Card.
- c. Select units of competency from the training package customised to the training and assessment requirements of the workplace and the trainee.

	<p>d. Calculate the student contribution fees using the relevant <a href="#">UC16 student contribution fee working sheet</a> in share file Documents/Programs/ User Choice</p> <p>e. Apply any concession</p> <p>f. Inform learner and employer of the fees calculated</p> <p>g. Student and employer to complete and sign the relevant sections of the form</p> <p>h. Send the UC16 Working Sheet with the enrolment form and evidence to support concession, copy of Health Care Card or Pension Card, to finance for processing, <a href="mailto:accounts@jpearson.com.au">accounts@jpearson.com.au</a></p> <p>i. Copy of invoice will be stored on learners file Finance to follow invoicing procedure from point C above.</p> <p>j. User Choice learners must be provided with their certificate or statement of attainment regardless of whether they have paid their invoice in full or not. Refund</p> <ul style="list-style-type: none"> <li>• A refund can be triggered by several events, the cancellation of a traineeship or apprenticeship or the change in the training plan. If a learner cancels during their training a proportional amount of the fees already paid may need to be refunded. If there is a change in the training plan a refund will be processed when a student completes.</li> </ul> <p>Where a student does not commence a Unit of Competency, the student will be reimbursed for all student co-contribution/tuition fees collected in relation to that Unit of Competency.</p> <ul style="list-style-type: none"> <li>• Where a student withdraws from a Unit of Competency after participating in learning activity then a proportionate payment of the co-contribution fee will be reimbursed.</li> <li>• Refund Formula for student contribution fees: <ul style="list-style-type: none"> <li>○ Attended training and achieve competency – 0% refund of student contribution fee</li> <li>○ Attended training did not submit or complete an assessment – 50% refund of student contribution fee paid</li> <li>○ Has not attended training or commenced unit – 100% refund of student contribution fee paid.</li> </ul> </li> <li>• Calculate any refund using the relevant User Choice Student Fees Costing Sheet UC-16 and send Finance (<a href="mailto:accounts@jpearson.com.au">accounts@jpearson.com.au</a>). Place a copy on learners file.</li> </ul>	RTO Manager, Finance
--	---	----------------------

4	<p><b>Certificate 3 Guarantee (QLD)</b></p> <p><b>Fees</b></p> <ul style="list-style-type: none"> <li>• Co - contribution fees are charged per unit and per qualification. The co-contribution fee for each qualification delivered by LOOK NOW TRAINING is detailed for each qualification on their individual enrolment form, individual qualification brochure and on the website.</li> <li>• LOOK NOW TRAINING will set the co-contribution fee and publish the price on all relevant promotional material including the website.</li> <li>• The co-contribution fee can change depending on the delivery method and location, and these fees will be published and provided to learners to ensure that they are able to make an informed decision prior to enrolling.</li> <li>• The only exceptions to the fee condition are: <ul style="list-style-type: none"> <li>○ Skilling Queenslanders for Work (SQW) participants — this training is provided fee-free to students with any additional costs met through SQW funding</li> <li>○ Queensland Year 12 graduates undertaking high priority qualifications — this training is provided fee-free to students</li> <li>○ VETIS students — this training is provided fee-free to students with any additional costs met by the school</li> <li>○ Foundation skills — this training can be provided fee-free to students, as determined by the PQS</li> <li>○ Lower-level vocational qualifications for concessional students — this training can be provided fee-free to students.</li> </ul> </li> <li>• Fee concessions are available through this program if the learner: <ul style="list-style-type: none"> <li>○ Holds a current Centrelink Health Care Card, Department of Veterans affairs card, or Pensioner Concession Card (or is a dependant of a cardholder)</li> <li>○ Is of Australian Aboriginal and/or Torres Strait Islander descent.</li> </ul> </li> <li>• Evidence of eligibility for concession must be collected at time of enrolment and cannot be backdated after enrolment has been processed.</li> </ul> <p><b>Procedure</b></p> <p><b>Co-contribution fees</b></p> <p><b>See Certificate 3 Guarantee Policy and Procedure</b></p> <ol style="list-style-type: none"> <li>a) Collect co-contribution fees (must be paid in full) at least 7 days prior to course start date. Payment can be made by credit card or direct deposit.</li> <li>b) Adjust co-contribution in line with any credit transfer of units, if applicable.</li> <li>c) Provide student with a receipt.</li> <li>d) Bank co-contribution fees as per banking procedures.</li> </ol>	RTO Manager, Finance
---	---	----------------------

	<p>e) Scan and send copies of enrolment forms, receipt and evidence of eligibility for the program and concession to Finance (<a href="mailto:accounts@jpearson.com.au">accounts@jpearson.com.au</a>) to create invoice.</p> <p>f) If a third party is paying, ask for a purchase order from that party, send all enrolment forms, evidence of eligibility for the program and concession with a copy of the payment authority from the third party (usually a JA or employer) to Finance (<a href="mailto:accounts@jpearson.com.au">accounts@jpearson.com.au</a>) to create invoice.</p> <p>g) Receive a copy of the invoice showing payment has occurred and place in the student file.</p> <p>Follow Finance invoicing procedure from Step 1 point C.</p> <p><b>Refund</b></p> <ul style="list-style-type: none"> <li>Refund is only available only if student withdraws before the start of the course or if LOOK NOW TRAINING cancels the course.</li> </ul> <p>Follow refund process as detailed in Step 2.</p> <ul style="list-style-type: none"> <li>Send copy of refund advice to Administration to place in student file.</li> </ul>	
--	--	--

### 5. References

Standards for Registered Training Organisations (RTOs) 2015  
 Standard 4 Clause 4.1 Standard 5  
 Clause 5.3  
 Standard 7 Clause 7.3

User Choice Contract 2010 – 2015 [Link to training.qld.gov.au website](http://training.qld.gov.au)  
 Certificate 3 Guarantee Contract & Policy documents [Link to training.qld.gov.au website](http://training.qld.gov.au)

### 6. Change Control Record

Date	
Version	
Description	
Author	

## 7. Supporting Documentation

Item	Reference
Forms	
File Notes	
Refund Form (Doc 30)	
Training Plan	
Amendment to training plan	
Related Policy	
Enrolment Policy and Procedure	
Withdrawal Policy and Procedure	
Fees and Payments including Refund	
User Choice Policy and Procedure	
Certificate 3 Guarantee Policy and Procedure	