

Policy and

Procedure:

Fees and Charges

Objective:

AIF's Fees and Charges Policy and Procedure provides applicants with accurate, timely and relevant information in relation to all fees and charges related to their course of interest, including, but not limited to:

- Tuition, student services and all training amenity fees and additional expenses
- Subsidies provided through funded training places to eligible candidates.

Effective Date:

30 June 2021

Definitions:

Additional expenses, which are also referred to as incidental expenses, refers to equipment or items that become the physical property of the individual and that are not consumed during the course.

Applicant means a prospective AIF student or interested party.

ASQA stands for the Australian Skills Quality Authority, which is the national VET Regulator.

Prepaid fees means fees collected before the relevant services have been provided. These include payments made at any time before, during or after the learner enrolls.

RTO means Registered Training Organisation, commonly known as a Training Provider or Provider and has the meaning given as defined in the NVR Act 2011.

Student means an enrolled person who has agreed to use the services provided by AIF and has accepted a contracted traineeship training place.

Tuition means any training and assessment and support service delivered by AIF.

VET means vocational education and training.

VET Student Loan (VSL) Common Definitions:

Approved courses are courses delivered only by an approved course provider that has been approved to offer that particular approved course.

CAN means the Commonwealth Assistance Notice which is issued after the Census date and includes information about the Student's enrolment, any HELP debt incurred or Student contribution amounts paid to date and any loan fee incurred.

Census Day is the day the student incurs financial liability for the unit of study.

Students may cancel their enrolment by the census day without incurring tuition fees (or a HELP or VET Student Loans debt) for the course or the part of the course.

CHESN is the Student ID issued as part of the Student's Commonwealth Assessment Notice (CAN).

Covered fees are the amount of the course tuition fees to be covered by a VET Student Loan and is set out on the Student's VET Student Loans Statement of Covered Fees.

Course loan cap means the total amount of loan an eligible student may access for a particular course.

Fee periods are the tuition fees for the course which are proportionately distributed across at least three sequential fee periods. Each fee period contains at least one Census Day. Therefore, there are at least three census days/three units over the course.

Gap fees are the difference between the covered fees and the total tuition fee for a course.

Genuine student is one that has been determined by the RTO as having demonstrated they are reasonably engaged in the course and have completed the student progression requirements.

HELP loan limit is the maximum amount a person can borrow over their lifetime for VET Student Loans, VET FEE HELP, FEE-HELP, and HECS-HELP. (Note, only HECS-HELP incurred after 1 January 2020 counts towards the HELP loan limit). The HELP loan limit is indexed annually on 1 January.

HELP balance is a person's HELP limit minus any VET Student Loans, VET FEE HELP, FEE HELP and HECS-HELP loans they have used.

Provider fee limit is the maximum dollar amount for VET Student Loans that can be paid to an approved course provider for a particular period of time and/or for a particular approved course(s).

Tuition fees are the total fees for the course (including the covered fees plus any gap fee).

Unit of study may comprise a group of units of competency or one unit of study may equal one unit of competency. Rules apply to providers in respect of units of study, such as determining census days, publishing fees, issuing notices, reporting fees and completions, and withdrawal and penalty provisions.

VSL tuition protection levy is a risk-based annual levy, payable by leviable providers, to fund tuition protection arrangements for the VSL program.

Responsibilities and Accountabilities:

This version of the policy and procedure and any amendments to related documents, have been authorised by AIF's Chief Executive Officer (CEO). The Head of Finance is responsible for ensuring this policy and procedure is implemented at all times across AIF and ensuring that all staff are fully trained in its operation.

AIF's Compliance Manager is also responsible for ensuring this policy and procedure and related documents are maintained and up to date through an annual revision, as well as through any ongoing quality activities including audits and feedback.

In accordance with the AIF Code of Conduct, any breach of this policy is dealt with seriously and may result in disciplinary action including termination of employment, depending on the severity of the breach.

Where Team Members consider that significant departures from the principles of this Policy have occurred, they are obligated to report it immediately to their Line Manager or iExec Team Member. Failure to do so constitutes a breach of this policy & AIF Code of Conduct.

Policy:

AIF is committed to ensuring that no student is disadvantaged. This Fees and Charges policy and procedure ensures the following principles are adhered to by all staff responsible for the pre-enrolment, application and enrolment of student:

transparency – all fees and charges are transparent and students have access to the necessary information to make informed decisions regarding their training
accessibility – equitable access to publicly funded training or fee supported training (where eligible)

procedural fairness – fair and just procedures for the administration of all fees and charges, including protection for students whereby AIF ceases to provide a course of study in which a student is enrolled.

AIF adheres to all regulatory and statutory requirements about fees and charges, or any subsequent relevant directions in regard to the imposition and collection of tuition fees and other fees for fee-for-service training, together with financial and accountability requirements with regards to student fees.

Fees and Charges Information

AIF is committed to providing students, both prospective and actual, with clear and accurate information regarding fees and charges in relation to their enrolment. AIF is equally committed to ensuring consumer protection laws are adhered in the application of this Policy and Procedure, including student rights to a refund, depending on the circumstances (in line with its related Variation to Enrolment policy and procedure). All applicants are advised of all fees and charges through the Course Flyer and in turn an individualised Enrolment Agreement or 'New Deal' (agreement with each Student as part of their application and enrolment) and through a VSL Statement of Covered Fees for all VET Student Loan supported students (refer below to VSL section).

Procedure:**Fee Determination**

Each of AIF's training programs has its own Schedule of Fees and Charges. Courses are determined based on program duration, delivery method, training and assessment requirements and commercial viability. Where AIF is an approved provider of subsidised training places, the fees reflect those required of Students who meet program eligibility requirements (refer below to funded program sections).

Course tuition fees are determined by the Head of Finance and approved by the National Executive Team (NExT) and reviewed annually. These fees and charges are published as the 'full rack' rate in AIF's marketing collateral.

All inbounding Students receive an individualised New Deal, which as a minimum, outlines:

- the total amount of all fees including course fees, administration fees, material fees and any other charges for enrolling in a training program, customised to their circumstances timing and amount of fees to be paid, which may have been adjusted through government subsidised funding and/or AIF discounted fees, for example, through Scholarships
- any non-refundable deposit/administration fee the nature of the guarantee given by AIF to honour its commitment to deliver services and complete the training and/or assessment once the Student has commenced study.

All inbounding Students also receive an AIF Terms and Conditions Sheet, which outlines their fee liabilities as well as their rights to refunds in specific scenarios - these align to AIF's Variation to Enrolment and Refunds policies and procedures.

Materials Fee

All students studying a qualification receive a Premium Pack of material, including WorkBooks; AIF polos and stationery. Any items covered under this Schedule become the property of the student.

Should a Student wish to purchase any additional items, additional fees are charged, as specified in the Schedule of Incidental Fees. This Schedule is always supplied to the Student as part of AIF's pre-enrolment process by the Careers Team.

Fee Concessions

AIF tests for eligibility for a concession rate through its Online Enrolment Form. Where relevant, AIF offers concessions to applicants who are eligible for a concession rate under a state subsidised place (refer below to funded program sections). This is usually for Students who:

- Hold a health care card, or
- Hold a pensioner concession card, or
- Hold a Veteran Affairs card.

No concession or exemption will apply to non-government subsidised training services, including fee-for-service.

Restricted Access Arrangements

AIF offers restricted access arrangements for organisations that hold a Career Partner Agreement with AIF.

For employees of organisations whom AIF holds a Restricted Access Arrangement, a \$500 discount applies on enrolment into a course.

For members of nominated Industry bodies with whom AIF holds a Restricted Access Arrangement, a \$500 discount applies on enrolment into a course.

Variation to Fees and Charges

The course rack rate fees and charges may vary based on eligibility for Government subsidised training (refer to Application and Enrolment policy and procedure), potential scholarships as well as seasonal campaign offers and promotions (refer to Marketing policy and procedure).

Amounts are subject to change at any time for forthcoming courses and will never change once a price is set for an individual Student, as confirmed in the New Deal.

Applicants are provided with their fees and charges, which specifies any variations within their New Deal. Where relevant, rebates are outlined with the condition of payment in full prior to the original course's end date.

If any tuition balance is still outstanding upon completion of the course(s), or, a Student wishes to defer or withdraw from their course(s), this rebate incentive is forfeited.

Recognition of Prior Learning (RPL) Fees

RPL applicants are advised that this service will incur a \$200 per unit assessment fee as part of the application – specifically on the RPL/CT Application Form. Payment is due at the time of acceptance of the RPL application and must be received in full prior to AIF issuing any certification documentation to the Student (refer to RPL/Credit Transfer policy and procedure). The RPL fees are specified in the Schedule of Incidental Fees, which is issued to all inbounding Students..

Credit Transfer Fees

There is no cost associated with credit transfer services.

Student Services Fees

AIF has a range of in-house student support strategies and resources in place (refer to Student Support and Progression policy and procedure). There is no cost associated with accessing these support services. However, should a Student be referred to an external expert agency for assistance, a fee may be incurred – this is

specified on AIF's Student Support List and is always pointed out to the Student as part of the referral.

Credit Rating Determination of each AIF Inbounding Student

All inbounding Students enrolling into a full qualification receive a copy of an Equifax Credit Note. In turn, the Student is required to sign the Credit Note, for the purposes of approving AIF to share data with Equifax, specifically, should the Student default on their agreed payments and AIF cannot recover the monies through a formal debt collection agency, AIF may advise Equifax to formally list the default on the individual's credit file at the discretion of the Head of Finance.

Payment Terms & Consequences for Failure to pay Course/Enrolment Fees

AIF offers payment arrangements for its Students, with no more than \$1,500 collected as an up-front payment at any time, with the balance negotiated with the individual Student.

AIF has developed several online calculators for all staff to use to ensure it does not exceed taking any more than \$1,500 fees in advance from an inbounding Student. These online calculators provide opportunity for variable factors such as, but not limited to:

- Course start date
- Course end date
- Total investment
- Percentage of course delivered.

The calculators ensure that staff may determine what fees can be collected at any given point in time, depending on the individual Student's circumstance and situation. These calculators also form part of being able to accurately inform an inbounding Student of their payment schedule prior to enrolling.

To assist Students in the payment of their fees, financial arrangements are offered by way of a payment plan contract. When entering into an Ezy pay payment plan, the Student pays in instalments over a period of time, typically 12 months. However, should a Student not pay their fees in the period agreed:

- *Where fees are not paid within 7 business days:* AIF has the right to withhold training and use of its facilities
- *Where fees are not paid for more than 14 days:* AIF has the right to charge the full course fee, minus any payment already made) and/or ask that a guarantor is provided prior to the conduct of any final assessments
- *Until no outstanding fees remain:* AIF has the right to charge interest on any outstanding fees, calculated on a daily basis on the amount outstanding, excluding any interest charges, If a Student defaults on payment, they will also be liable for costs and disbursements incurred in pursuing the debt.

Fees and Charges Terms and Conditions

All terms and conditions of fee payment are made available to applicants and in-bounding students as part of the application and enrolment process, through issuing of an AIF's Terms and Conditions Sheet.

Where the Student is under 18 years of age, AIF will also provide this information to the parent/guardian and ensure that they agree to AIF's arrangement.

AIF's Support Specialist, within the Administration team, raises and issues invoices, combined with the receipt of the initial deposit and issuance of a receipt as well as monitor the timeliness of all Student fee payments.

Replacement of Text and Training Workbooks

Students who require replacement of issued text or training workbooks will be liable for additional charges to cover the cost of the replacement, as specified in the Schedule of Incidental Fees. Where a Student has purchased a text or training work booklets and subsequently cancels his or her enrolment, AIF will not refund monies for the text unless a written request for a refund is received and approved in accordance with AIF's Refund policy and procedure.

Re-Assessments

At the discretion of the General Manager, AIF charges fees for re-assessments should a Student be deemed not yet competent as follows:

F2F Students – a re-assessment completed more than 14 days but no greater than 6 months following the last session of the F2F enrolled course incurs a fee of \$100 per re-assessment.

F2F Students - where a re-assessment/s is requested within the period that is between 6 months and 12 months after the last session of the F2F enrolled course, the Student may be required to re-sit the entire program (a decision as to whether they re-sit individual sessions, courses or the entire program is at the discretion of the Coach) and the following fees and charges apply:

- \$300 administration fee per application, plus
- The difference between the original program payment and the current full rack rate.

F2F Students - where a re-assessment session/s is requested more than 12 months after the last session of the enrolled F2F course, the Students must re-enrol and pay full fees.

eCampus Students - during the designated term or approved extension of an eLearning Course, if a Student is deemed 'Not Satisfactory' for an assessment during a F2F intensive/workshop, no charge will apply if they sit the next available F2F intensive/workshop. Outside of these timeframes, the fees are \$250 for

attendance at a two-day F2F intensive/workshop or \$150 for attendance at an assessment day.

Deferment

There is an administrative fee of \$300 for a deferment which is payable at the time of the deferral application. This payment does not form part of the Student's payment plan.

The Student's fee arrangement will pause during the period of approved deferral, however will re-commence in accordance with the agreed fee payment arrangement, as specified in the AIF-issued Deferral approval notice. It is the responsibility of the Student to ensure that they are ready to return on the agreed date of re-commencement of their studies, as AIF has the right to reinstate its fee payment plan unless the Student notifies AIF to request a further deferral, in accordance with AIF's extenuating circumstances policy (refer to Variation of Enrolment policy and procedure).

Should a Student not re-commence their training within 6 months of the end date of the program in which they were originally enrolled, the program will be cancelled and the Student will be subject to paying a full program fee should they wish to re-enrol.

Transferring Students

There is an administrative fee of \$300 for a deferment which is payable at the time of the transfer application. This payment does not form part of the Student's payment plan. In addition, there is a further \$1,000 fee for any VSL approved Student seeking to transfer (refer to Incidental Fees (VSL)).

Suspended Students

Should AIF suspend a Student, based on its Academic Misconduct policy and procedure, the Student is required to continue to pay the agreed course fees during the period of investigation.

Re-issuance of Certification Documentation

Where a Student has lost or misplaced an issued certificate or Statement of Attainment, AIF will apply a fee of \$25.00 to reprint/reissue the certification documentation should the Student require a hard copy.

Information relating to the reissuance of certificates can be found in the Student Handbook.

Issue of Payment Invoices

AIF will raise invoices at the agreed milestones in the student's Enrolment Agreement. Invoices are compliant with ATO requirements and contain the:

- Invoice number
- Invoice date
- The payment amount

- Brief description of service provided
- Name of person/organisation responsible for payment.

Student Financial Products

Ezypay

The majority of student fees are paid via a direct debit, through a third party provider called EzyPay. The EzyPay system is connected to aXcelerate, AIF's student management system via an API, and automatically receipts payment against the Students Finance ledger.

This commercial product is used to collect recurring Student payments as set up against the Enrolment Agreement and through an automated payment plan arrangement with multiple payment options including bank direct debit, debit card and credit card.

Study Loans

This commercial product offers Students with a financial loan to support their payment of AIF fees. In turn, once a Student is approved for a Study Loan, AIF draws down on the fees directly from Study Loans as the Student progresses through the course.

Depending on the Study Loan product to which the Student is subscribing, students may incur a modest establishment fee, or monthly account administrative fees and/or charged interest on their loans. These terms are provided to the Student as part of the Study Loan application.

And depending on the Student Loan product, AIF incurs a merchant's fee and/or is charged the student's interest rate.

Deposits through Direct Payment/Credit Cards

AIF also allows for and has procedures in place to accept fee deposits (which may be up to \$1,500) through direct payment into AIF's banking account and/or through credit card payment. After this deposit is received, the Student must pay the balance of their fees through an Ezypay arrangement.

Receipts

Receipts are issued if credit card or cash payment is received or upon request.

Hardship

If an applicant or enrolled student is experiencing financial hardship, AIF will endeavour to make alternative arrangements including putting an extended payment plan in place.

In the first instance, the applicant or enrolled student must request an alternative arrangement by speaking to their Career Guru. The Career Guru will in turn present the student's circumstances to the Training Team Leader, who has the discretion to approve any amendments to AIF's standard fee payment terms and conditions, with

an amended Enrolment Agreement prepared and issued through AIF's Finance team within 10 working days of the agreement.

Should the arrangement not be satisfactory, the individual is advised to consider lodging an appeal of the decision through AIF's Complaints and Appeals policy and procedure.

Refunds

AIF has a separate policy and procedure, which describes the circumstances in which a refund may be available to students (refer to AIF's Refund policy and procedure for more information).

NSW Smart and Skilled Program - Additional Requirements:

Smart and Skilled Program Fee Administration Policy

AIF adheres to all requirements of the Smart and Skilled Fee Administration Policy and ensures its documentation and practices align to this Policy. It also ensures that Students are made aware of this Departmental Policy and have access via a link in the Student Handbook.

All subsidised Students contribute towards the cost of training through the payment of a Student fee. Student fees are:

- Set for the whole qualification (and not annual or semester fees)
- Lower for a student doing their first post-school qualification.

There are different categories of student fees, based on the program, the qualification and the characteristics of the student. AIF accesses the schedule of fees for each qualification on the NSW Skills List:

www.training.nsw.gov.au/smartandskilled/prices_fees.html .

Determining Smart and Skilled Student Fees

The student fee is for the whole qualification and AIF's Career Gurus determined the fee at enrolment, through use of the NSW department's Provider Calculator.

The fee is set and applies for the duration of training for a particular enrolment (i.e. Commencement ID) even where the Student is undertaking training over more than one contract period, that is, the Student is not affected by any subsequent changes to Smart and Skilled fees.

AIF always publishes information and informs each student of fee payment arrangements before the student enrolls.

AIF's Career Gurus use Appendix 1: Student Fee Arrangement within the Smart and Skilled Fee Administration Policy to determine the fee, based on an individual's circumstances and is based on:

- A Standard Student fee applies to a Student who is not doing an apprenticeship or traineeship or who does not qualify for a concession fee or one of the fee-free categories, where
- The Student is required to declare any post-school qualifications to assess eligibility for a First or Subsequent Qualification Standard Student fee. AIF's

Career Gurus use both Smart and Skilled data and USI data as evidence of a previous post- school qualification to assess the appropriate Standard Student fee.

The following qualifications are not deemed to be post-school qualifications, and as a result, a student who holds only these post-school qualifications will pay the First Qualification Fee:

- Qualifications achieved while at school as part of a student's secondary education
- Qualifications achieved prior to turning 17
- Certificate I qualifications
- Certificate IV in Tertiary Preparation
- Smart and Skilled Entitlement Foundation Skills qualifications
- Any other foundation skills qualification that is aimed at developing foundation skills as identified in the "National Foundation Skills Strategy" (up to and including Certificate III).

Concession Fees

A concession fee is a discounted fee for a disadvantaged student. A concession fee is a flat fee based on the qualification level.

To determine whether a Student is eligible for a concession fee, Career Gurus use Appendix 3: Specified Commonwealth Government benefits and allowances for concession fees, within the Smart and Skilled Fee Administration Policy.

Fee Exempt Students

A Student who falls into one of the following categories is provided with a fee-free training place:

- 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
- A Student studying a qualification under the Entitlement Foundation Skills (EFS) Program.

A student undertaking a full qualification up to and including Certificate IV may be eligible for a Smart and Skilled Fee-free Scholarship if they are:

- Aged between 15 and 30 (inclusive) at the start date for training and eligible for a concession fee (i.e. a Commonwealth Government benefit recipient), or
- Meet the Out-of-Home Care definition at the time of enrolment and are:
 - aged 15-17 years and currently in out-of-home care; or
 - aged 18-30 years and previously in out-of-home care; or
 - aged 15 and over, and be able to disclose (self-declare) at enrolment that they meet the domestic and family violence definition.

A Student is required to declare that the information they provide with regards to eligibility is true, accurate, complete and not misleading through the On-line Enrolment Form. A Student is required to provide evidence to support their eligibility for the Smart and Skilled fee type and AIF's Support team maintains acceptable

evidence against Appendix 2 - Acceptable evidence for fee exemptions and concessions within the Smart and Skilled Fee Administration Policy.

Fees Impacted by Credit Transfer and RPL Services

Where Credit Transfer (CT) is granted, student fees are calculated as follows:

- The fixed cost of the qualification will be reduced by the proportion of UoCs given CT.
- The variable cost will be reduced by the total cost of each UoC granted CT.

Where RPL is granted, student fees are calculated as follows:

- The fixed cost of the qualification will be reduced by 50% of the proportion of UoCs granted RPL.
- The variable cost will be reduced by 50% of the total cost of each UoC granted RPL.

Incidental Fees

Wherever a Smart and Skilled subsidised course requires additional resources, AIF will publish on its website what is needed and the costs and through the Career Guru up-front discussions, the Student is made aware of these additional charges, through their inclusion in the customised Chat Deck. These can include:

- Essential equipment and other items that the Student has the choice of acquiring from AIF, or from a supplier other than AIF, and that become the physical property of the student, are retained by the student on completion of training, and are not consumed during the training.

Where additional charges are set, receipts are always issued by AIF's Support team where the Student purchased the supplies through AIF. Copies of any receipt issued and recorded on the Student file, in aXcelerate.

Payment of Fees

AIF never pays the Student fee on behalf of a Student unless it employs the Student.

Scholarships

AIF does not offer Student scholarships to any Smart and Skilled enrolling Student. Applicants are informed through AIF's marketing material of this condition.

Fee Collection

AIF always collects all fees prior to the Student's completion of the subsidised training and withholds issuing the certification documentation until this time.

Determining VSL Loan Cap

AIF adheres to the prescribed loan cap for its approved VSL course, irrespective of the mode of delivery of the course (face-to-face, online, or mixed mode), and which is indexed annually by the department.

AIF does not charge other tuition fees in addition to this maximum loan cap.

VET Support Loan Program - Additional Requirements:

Determining VSL Approved Course Fees

Students are able to access VET Student Loans to pay the amount of any tuition fees for AIF's approved course up to the designated loan cap band, provided the amount does not exceed their HELP loan limit. AIF specifies Course Fees as:

- The tuition fee for a course, including the maximum amount covered by a VSL (known as the VSL covered fee).

AIF also does not charge any fees for the following course specific activities and items as these are also considered as part of the tuition, or VSL covered fees:

- Application or enrolment
- The individual's suitability assessment
- Course learning and assessment material
- Access to AIF resources, including computers and online resources.

AIF does not charge any gap fees as all activities, equipment and consumers are included in the VSL covered fee.

Where a student receives Recognition of Prior Learning (RPL) and/or Credit Transfer for a particular approved course, AIF's Head of Finance sets a lower tuition fee commensurate to the remaining portion of the course the Student must complete. Where the Head of Finance is satisfied that the fee that it charges for the assessment of RPL for the student is within the definition of tuition fees, the Student can access a loan for a tuition fee that covers the charge for the assessment of RPL, as for other tuition fees (refer to AIF's RPL and Credit Transfer policy and procedure). Where an 'RPL assessment fee' is charged (rather than providing additional tuition and requiring the Student to enrol in the standard teaching unit, as only RPL assessment is required with no additional tuition), this RPL assessment fee constitutes a tuition fee for which the student can access a Loan (refer to AIF's RPL and Credit Transfer policy and procedure).

AIF sets its loan cap against the departmental Courses and Loan Caps Determination, which is indexed on 1 January annually. Where this cap may reduce through indexation, the enrolled Student's cap is not impacted for the course as it is set based on the date of the Student's enrolment.

If a student enrolls in a part of a course or unit of study and has sufficient loan cap available, where the tuition fee exceeds the HELP limit, the student will only receive a VET Student Loan equal to the remaining HELP balance. AIF collects the remaining tuition fee for the part of a course or unit of study through its own tuition payment arrangements.

As part of the application process, all Students receive a written statement as to whether or not the enrolment is accepted on the basis that all of the tuition fees for the course will be covered by a VET Student Loan, through the issuing of an individualised VET Student Loan Statement of Covered Fees.

Fee Periods

AIF sets at least three fee periods for each approved course and can determine different fee periods for different Students, dependant on their circumstances, eg. modality of study.

Fee periods always:

- Are sequential and together equal the duration of the course
- Are of equal (or approximately equal) length based on the estimated duration of the course
- Contain at least one census day for the course in each fee period.

VSL Fees

A loan fee of 20% applies to VET Student Loans for all courses other than State or Territory subsidised courses. The amount of the VETSL debt is the amount of the VET Student Loans provided for a part of a course or unit plus the VET Student Loan 20% fee.

The VET Student Loan fee is not included in a person's HELP balance but is included in a person's VETSL debt.

Scholarships

AIF elects not to offer Student scholarships to any VSL approved course. Applicants are informed through AIF's marketing material of this condition.

Upfront-Fee Payment

Some Students who have requested a loan for their course may decide to pay upfront for a particular unit of study or part of a course, for example, to avoid the departmental annual and automatically increased indexation, as they do not wish to have access to a greater loan amount. To reduce the loan amount accessed, AIF advises students through the Student Handbook how to make upfront payments in advance of the Census Days in order to reduce the amount of the loan cap that they want to access for the course. This is actioned through the Student submitting of a VSL Upfront Payment of Fees Form in the first instance to vetsupportloans@fitness.edu.au

In turn, AIF's Support team is responsible for notifying the Secretary by reporting the Student as 'paid upfront' for the unit or part of a course in line with the usual reporting requirements, with a zero loan amount being reported.

Voluntary Debt Repayments

AIF informs Students that they may also make voluntary repayments to the Australian Taxation Office (ATO) at any time to reduce the balance of their debt through the Student Handbook, as well as that any voluntary repayment is in addition to compulsory repayments/overseas levy, all of which are not refundable.

Confirmation of a Student's HELP Balance

A HELP loan limit as well as maximum course caps apply to the amount of loan a student may access for a course. As part of AIF's VSL application and enrolment process, specifically through the Student's completion of the VSL Online Enrolment Form, AIF checks the amount of the loan accessed to date and that the amount of the loan to which the Student is applying through AIF is not greater than the Student's remaining HELP balance, specifically that the Student has a HELP balance that is more than \$0 (ie, has not used all their HELP loan limit).

AIF always provides a commencing student with their HELP balance at the same time as issuing the Student's Commonwealth Higher Education Student Support Number (CHESSN).

AIF views a Student's accumulated debt against their HELP loan limit and VET Student Loans approved courses in the eCAF system through entering a Student's CHESSN. AIF Support staff refer to the departmental issued *HEIMSHHELP – 'A Guide to viewing Student Entitlement Info'* for the procedure that is required to be followed in the eCAF system.

Student Fee Notices

Notices are issued to all VSL Students as follows:

- VET Student Loans Statement of Covered Fees issued prior to the first Census day
- VET Student Loans Fee Notice issued at least 14 days before Census day of each Unit of Study
- Commonwealth Assistance Notice (CAN) issued within 28 days after Census Day of each Unit of Study.

Notices are provided to students via two methods:

- Email to the student's preferred email address as per their Enrolment Form, sent from the aXcelerate and documented with time and date stamp on their Student Profile or
- Hand delivered by AIF's Coaches in class.

AIF's Support team maintains a record of all Notices issued through the VSL Tracking Sheet.

Public Information about AIF's VSL Fees

Before enrolling a Student in an approved course, AIF provides the student information about the tuition fees for the course and any fees other than tuition fees payable for the course through the individualised Chat Deck. AIF's Career Gurus ensure that the Student is aware of all fees as well as the terms and conditions of accepting a VSL supported place as part of their Guru Chat.

AIF also publishes its VSL tuition fees for each part of the course (i.e. unit/subject) on its website in a readily accessible way no later than the day before a Student enrolls in a course (refer to AIF's Marketing policy and procedure).

Through the MySkills website, AIF provides current and up to date fee information, including tuition fees and other fees, for its approved VSL courses. This activity also satisfies the requirement to provide the Secretary with a list of the fees charged for the course including the tuition fees for each part of the course. AIF's General

Manager, Marketing, updates MySkills website whenever there is a change to the fees charged for the course.

Incidental Fees (not part of Scheduled Course Fees)

AIF provides transparent information about any incidental fee on its website through publishing its Schedule of Incidental Fees. These fees are predominantly where a Student wishes to purchase additional items or replacement items already issued by AIF to the Student e.g. additional clothing or stationery.

Varying Published Fees

AIF will never vary its published fees unless:

- AIF's Head of Compliance & Training has advised the Secretary of the Department in writing* and has received written approval of the proposed variation as it may disadvantage Students OR
- If the change:
 - Occurs before the published census date
 - Does not disadvantage Students enrolled in, or seeking to enrol in that course or part of the course
 - Is necessary to correct an administrative error or deal with a change in circumstances OR
- AIF entered into an arrangement with an employer or industry body and the existing fee limits or restricts enrolments in some or all of the places in the course.

*The request will always include:

- The name of the affected unit of study and unit of study code
- The course to which the unit forms a part
- What change is being made
- Details of when the provider first became aware of the need to change
- The commencement date for the unit
- The current Census day for the unit
- The current tuition fee
- The intended increase in the tuition fee
- The last day a person may enrol in the unit without incurring the increase
- The number of students who are eligible for VET Student Loans and enrolled in the unit of study.

Tuition Protection Default

A default occurs when a provider either:

- Fails to start a course or part of a course on the day on which it was scheduled to start and the Student has not withdrawn before that day, or
- Ceases to provide a course or part of a course after commencement but before completion, and the Student has not withdrawn before that day.

Should this occur, AIF is aware that it will trigger a default and will put in place the following action:

- If there is a suitable replacement course available, eligible VSL students will be assisted to continue their studies with a replacement provider

- Where there is no suitable replacement course, eligible Students will be provided with a re-credit to their HELP balance. This re-credit will be for tuition fees paid for the original course or parts of the course, which were not completed due to AIF's default.

Students will be notified within 24 hours and in writing of any default. The VSL Tuition Protection Director will also be notified as well as other notification actions will be undertaken, in line with AIF's Financial Management policy and procedure.

Publication:

This policy and procedure is made available to persons seeking to enrol with AIF by publication on AIF's website (www.fitness.edu.au). A summary may also be found in the Student Handbook.

Related documents:

Online Enrolment Form
Online Enrolment Form (VSL)
Self-Enrolment Form
AIF Terms and Conditions
Equifax Credit Note
Student Handbook
Course Flyer
Confirmation of Enrolment Template
Enrolment Agreement/New Deal Template
Variation to Enrolment (Withdrawal) Application Form
Variation to Enrolment (Deferral) Application Form
Complaints and Appeals Form
Recognition of Prior Learning/Credit Transfer Application Form
Statement of Covered Fees (VSL only)
Commonwealth Assistance Notice (CAN) (VSL only)
Student Loan Fee Notice (VSL only)
Schedule of Incidental Fees
Upfront Payment of Fees Form (VSL only)
Tracking Sheet (VSL only)
Support Team How to Guide (VSL only)

Associated Policies and Procedures:

Marketing policy and procedure
Application and Enrolment policy and procedure
Access and Equity policy and procedure
Variation to Enrolment policy and procedure
Commitment to Meeting all Legislative and Regulatory Requirements policy and procedure
Complaints and Appeals policy and procedure
Student Records Management policy and procedure
Refunds policy and procedure
Financial Management policy and procedure
Recognition of Prior Learning/Credit Transfer policy and procedure
Fee Administration Policy (Smart & Skilled only)

Amendments:

Version	Date	Descriptor
V4	30 June 21	Updated to reflect 2021/22 fees and charges

Authorised by:**Title:** Head of Compliance and Training**Date Authorised:** 30 June 2021