

FEES & CHARGES

2020 GUIDE

HOW FEES ARE CALCULATED | FEE CONCESSIONS | EXEMPTIONS | REFUNDS
FREE TAFE | FEES FOR SKILLS RECOGNITION | FINANCIAL ASSISTANCE OPTIONS



As one of Victoria's largest and most trusted training providers, Kangan Institute has the courses, teachers and facilities to help you reach your study goals.

This guide contains information about:

- Cost of enrolment
- Eligibility for government-subsidised training
- Fees for Free TAFE courses
- Fees for government-subsidised students
- Fees for government-subsidised students with concessions
- Fees for full fee paying students
- Non-tuition fees for government-subsidised and full fee paying students
- Other possible charges
- How to pay your fees
- Help with paying your fees (including VET Student Loans)
- Scholarships
- Further financial assistance options
- Skills Recognition
- Fee refunds

COST OF ENROLMENT

How much you pay is determined by whether you are eligible for a government-subsidised place, the course you enrol in, the scheduled hours you commit to undertake and any concession entitlements you might attract.

You are required to pay a tuition contribution, Student Services Fees and may have material fees and consumables for your course. Your enrolment is not valid or complete until all required fees have been paid, invoiced to a third party (if someone else is paying for you), completed a VET Student Loans application (where relevant) or you commence a part payment plan.

TUITION FEES

Tuition fees are calculated using an hourly rate multiplied by the course hours in any one year. The actual hourly rate varies for each course and is also dependent on whether you are eligible for a government subsidy or concession. Tuition fees are published on the Kangan Institute website: kangan.edu.au against the relevant course.

If you are an Indigenous student the relevant concession tuition fee applies - 20% of the standard fee for a student eligible for government-subsidised training under the Skills First Program.

For Commonwealth concession card holders enrolling in a course (certificates I - IV), the relevant concession tuition fee applies - 20% of the standard fee for a student eligible for government-subsidised training under the Skills First Program. Please note that concession rates do not apply to diploma or advanced diploma courses.

Concession card tuition fee rates are available for the following cards:

- Commonwealth Health Care Card (holder and named dependants)
- Pensioner Concession Card (holder and named dependants)
- Veterans' Gold Card (holder)

Concession cards must be current and valid at the time of enrolment and presented prior to commencement of training. We are required to retain a copy of your concession card at the time of enrolment.

The student tuition fees as published are subject to change given individual circumstances at enrolment.

FREE TAFE

From 1 January 2019, Free TAFE for Priority Courses covers the cost of tuition fees for priority courses for students who are eligible for government-subsidised training. This includes 30 priority non apprenticeship courses and 20 Victorian apprenticeship pathway courses (sometimes called pre apprenticeships) for a list and more information <https://www.vic.gov.au/freetafe/free-tafe.html>

ELIGIBILITY FOR GOVERNMENT-SUBSIDISED TRAINING

Generally, you are eligible for a government-subsidised training place if you are:

- an Australian citizen; or a holder of a permanent visa; or a New Zealand citizen and are any of the following:
- under 20 years of age
- seeking to enrol in a Foundation Skills List course (and do not hold a Diploma or above qualification or are receiving core skills training in other sectors)
- seeking to enrol in VCE or VCAL
- seeking to enrol in an apprenticeship
- 20 years and older and 'upskilling' by seeking to enrol in a course at a higher level than your existing qualification.

If you are enrolled at a school, you will not be able to receive a government-subsidised training place for a course through the Skills First Program, unless you are undertaking the course as part of a School-Based Apprenticeship or Traineeship. The Government supports schools in other ways to offer vocational training to their students, so you should discuss all your options with your school.

How many courses am I eligible for?

You are eligible to commence two courses in one calendar year and commence a maximum of two government-subsidised courses at the same qualification level in your lifetime. This restriction applies whether or not you complete the courses. For example, this means if you have already commenced two government-subsidised courses at the certificate III level, you may only commence government-subsidised courses at the certificate IV level (or above). You can also only study two courses at any one time.

NON-TUITION FEES FOR GOVERNMENT-SUBSIDISED AND FULL FEE PAYING STUDENTS

Student Services Fee (SSF)

You are required to pay a compulsory fee that contributes to the cost of providing student support services, which include counselling, welfare services, learning support, study support and activities and services provided by the Institute's engagement and student wellbeing team.

The fee also supports the Institute's IT network capability and permits access to enhanced features such as the Flexible Learning Centre, the Library and Learning Centre, Student Results online and MyLearning.

For Diploma and Advanced Diploma students this fee is considered an incidental fee in addition to the Tuition Fee.

What will I pay annually?

Student Services Fee (Standard): Students enrolling in more than 125 hours of training will pay \$0.40 per student contact hour with a \$200 maximum charge in a calendar year.

Student Services Fee - Discounted: \$60.

This rate applies to the following students:

- Concession card holders
- Apprentices
- Trainees
- Work based students (100% off-campus delivery)
- Full online delivery (100% off-campus)

Material Fees

You may be required to pay materials fees during the course of your study. Materials fees relate to goods or materials that become your property and are retained by you in the event of withdrawal from the course.

These materials may be made available through the Institute or other commercial suppliers. You have the right to purchase these goods from whichever source you choose. Refund and exchange policies applicable to these goods are determined by the relevant supplier.

In the case of VET Student Loans eligible courses (diplomas and advanced diplomas), printed course material is not an allowable material fee unless it is made available to you to download free of charge and you choose to pay for a printed copy.

Consumables Fee

Items consumed during the course of study which may be expendable but are only provided/supplied at the point in the training where they are used or needed.

OTHER POSSIBLE CHARGES (EXAMPLES)

- Copy of receipt/confirmation of enrolment \$5
- Replacement of student ID cards \$15
- Replacement statement of attainment \$40
- Statement of results (issued after 2000) \$10
- Archive search (documents issued prior to 2000) \$50

For a full list refer to the Kangan Institute website kangan.edu.au

HOW TO PAY YOUR FEES

If your fees are to be paid by your employer, job network or any other organisation, an invoice will be raised in lieu of payment. A letter, purchase order or email confirmation from the employer/job network/organisation is required prior to an invoice being raised. You will need to provide this information for your enrolment to be processed.

You can pay your fees through a direct debit payment plan (conditions apply), cash, cheque (made payable to Bendigo Kangan Institute), credit card or EFTPOS at any Customer Service Centre. If paying through the post, send your payment (please do not send cash) to Private Bag 299 Somerton Victoria 3062.

HELP WITH PAYING YOUR FEES

VET Student Loans

VET Student Loans allow you to study now and pay later. It's an interest-free Australian Government loan scheme that helps eligible students pay their tuition fees for approved diploma and advanced diploma level VET courses at approved providers. Kangan Institute is an approved provider.

You will be responsible for any gap amount in the tuition fees which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Tax Office (ATO). The VET Student Loans are repaid gradually through the tax system once your income is above the minimum repayment threshold set by the Australian Taxation Office (ATO), which is \$45,881 for the 2019-2020 income year.

You would still have to pay any SSF, IT, materials and other non-tuition fees that are applicable at time of enrolment. A government-imposed fee of 20% applies to VET Student Loans applications by full fee paying students (non-eligible for government subsidised training).

This means that non-eligible students will owe a debt for 120% of the loan amount.

To be eligible for VET Student Loans you must be:

- an Australian citizen or a Permanent Humanitarian Visa holder who will be resident in Australia for the duration of the unit;
- a full fee paying student or a subsidised student;
- studying an approved diploma, advanced diploma, graduate certificate or graduate diploma.
- Students must have been assessed as academically suited to undertake the eligible course and their FEE-HELP balance must be greater than zero.

VET Student Loans will not be available to students who do not meet eligibility requirements.

Additional information can be found at studyassist.gov.au. You may also obtain a copy from our student welfare officer.

Note: The VET Student Loans program commenced on 1 January 2017, replacing the VET FEE-HELP scheme.

Payment plans

If you are not eligible for VET Student Loans, you may qualify to apply for a Kangan Institute payment plan through Debit Success. Many people find the payment plan a great way to break the cost of their education up, making it more manageable over the length of the course. If you use a payment plan, you will need to pay a \$250 deposit and can then spread the remaining tuition, student services, materials and consumables fees over time. You can opt to make either weekly or fortnightly instalment payments. There will be a 5.5% administration fee added to the payment plan amount.

Fee exemptions and other options

If you are experiencing severe financial hardship you are encouraged to explore options for support with the student engagement and well being team. We can provide assistance to help you with budgeting, money management, financial counselling and referrals to external support agencies. To access any of these services or to make an appointment, please call Student Support Services on **9279 2511**.

SCHOLARSHIPS

Kangan Institute offers a number of scholarships each year which contribute towards course fees and material fees across a range of study areas. You can find out more about scholarships at kangan.edu.au/scholarships

SKILLS RECOGNITION

Skills Recognition, or Recognition of Prior Learning (RPL), means that skills, experience and knowledge you already have can be assessed for credit against a qualification. You can only apply for Skills Recognition in whole units of competency or modules - not parts of units or modules.

Skills Recognition fees for full fee paying students

Skills Recognition applicants who are not eligible for government-subsidised training will pay the published fees for units undertaken as part of the Skills Recognition process.

FEE REFUNDS

The following fee refund procedures apply to government-subsidised and full fee paying students (excluding students on a study visa):

- If Kangan Institute cancels your course, you are entitled to a 100% refund.

Short courses:

- If you provide formal notification of withdrawal five business days or more prior to the scheduled start date of your short course, you are entitled to a refund of your enrolment fees (less an administrative fee of \$40).
- You are not entitled to any refund if you withdraw less than five business days prior to the scheduled start date of your short course.

Non-VET Student Loans courses (Certificates I, II, III and IV):

- If you provide formal notification of withdrawal prior to the commencement of your course or within 28 days (inclusive) of your non-VET Student Loans course commencing, you are entitled to a refund of your tuition fees (less an administrative fee of \$80). You will not be refunded for units where a final result (either pass or fail) has been recorded.
- You are not entitled to any refund if you withdraw later than 28 days after the commencement of your non-VET Student Loans course.
- Refunds for non-tuition fees will be assessed on a case by case basis.

VET Student Loans courses (approved diplomas and above):

- If you withdraw from a VET Student Loans unit of study on or before the published census date for that unit, you will receive a 100% refund of the tuition fees.
- You are not entitled to any refund of tuition fees if you withdraw after the census date for that unit of study.
- Refunds for non-tuition fees will be assessed on a case by case basis (less an administrative fee of \$80).

Withdrawal and refund application forms are available at the Customer Service Centre or by calling **13 TAFE (13 8233)**.

Most refunds will be processed within four weeks of application.

WHERE CAN I OBTAIN FURTHER INFORMATION ON FEES AND CHARGES?

Visit the Customer Service Centre or call **13 TAFE (13 8233)**.

VET STUDENT LOANS

The following information is important regarding your obligations when entering into a VET Student Loan.

What is the census day?

The census day for a course, or a part of a course, is the **last** day you can:

- complete the eCAF to apply for a VET Student Loan for your course, or
- withdraw your enrolment without incurring a debt for the course or part of the course.

Your course will be divided into Fee Periods which are spread evenly through the course. There will be at least three Fee Periods for every course.

Once you have set up your eCAF by the first census date, you will receive your VET Student Loan Fee Notice for the period. This is a notification that you have drawn down that part of the cost of the course. Having separate Fee Periods means that you are incurring the debt as you progress through the course, not for the whole course at the beginning. For each subsequent Fee Period, you will receive a VET Student Loan Fee Notice from us before the census date noting that you are about to draw down the next portion of your loan. In order to avoid being responsible for the fees for that Fee Period, you must withdraw in writing before the relevant census date.

Following each census date, we will provide you with a Commonwealth Assistance Notice (CAN) for each study period. Your CAN will include information on

- the **tuition fees** for your course,
- the course for which you have received VET Student Loans,
- any upfront payments you have made, and
- any VET Student Loan you have used for that study period.

Census dates for the Fee Periods for each course that is available for a VET Student Loan are detailed in the [2020 VET Student Loan Schedule](#)

Engagement

You will be required to demonstrate you are progressing throughout your course. You will be required to log in online twice during the year and acknowledge that you accept the loan you will receive for the course. This can be done by completing a survey which will be emailed to you by federal Department of Education. If you do not complete the survey, you may be ineligible to continue accessing VET Student Loans to pay for the remainder of your course.

Support

If you have any questions, concerns, or require more information regarding any element of VET Student Loans you can contact the Department of Education and Training HELP Student Enquiry line on **1800 020 108** or email VETStudentLoans@education.gov.au