

Fee, Charges and Refund Policy

1.0 Purpose

This policy outlines the regulatory requirements that Bendigo Kangan Institute (BKI) will meet in relation to the application of course fees and charges, and the provision of course refunds for BKI students.

2.0 Scope

This policy is applicable to all BKI Students, both Domestic and International, offered by Bendigo Kangan Institute ("the Institute"); Bendigo TAFE and Kangan Institute. This policy also applies to management, staff, contractors and service providers.

3.0 References

- Competition and Consumer Act 2010
- Education and Training Reform Act 2006 (Vic)
- Education Services for Overseas Students Act 2000 (Cth)
- Education Services for Overseas Students (TPS Levies) Act 2012 (Cth)
- National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 (Cth)
- Higher Education Support Act 2003 (Cth)
- VET TAFE Funding Contracts for Training Services Delivery, and associated guidelines, HESG.
- VET Student Loans Act 2016
- VET Student Loans Rules 2016

4.0 Policy Statement

BKI is committed to providing students access to quality education services that are competitive and at a reasonable cost, while ensuring the institute's sustainability in the medium to long term.

BKI sets and collects fees and charges for its services and facilities, including facilitating access to subsidies and financial support for eligible students, in accordance with relevant regulatory, contractual and business requirements.

BKI course fees may be affected by a variety of factors; including if:

- The student is eligible for government funding
- The course being undertaken
- The course scheduled hours
- Any concession entitlements that a student may have access to
- If a course is listed on a Free TAFE list
- if a VET student loan is available to the student
- If a scholarship may be available for the course
- If the student is paying a full fee
- If there are specific materials or consumable items that are purchased to support the delivery of a course.

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Version No: 4.1

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4.1 Fees and Enrolment

Enrolment is complete only once a student has paid all required fees, irrespective of whether they are paid via a third party (i.e employer or parents), a VET Student Loan application has been made or payment plan has been entered into. Some fees are payable by all students irrespective of whether they are a government subsidised or full fee-paying student.

These include the Student Services Fee (SSF)- a compulsory fee that contributes to the cost of providing student services such as counselling, learning support, study support and other services provided by BKI's student wellbeing department.

Student services fees are determined according to student contact hours. Reduced SSF is available for Concession card holders as well as Apprentices and students who are undertaking their course 100% online.

Materials and Consumables fees (see definitions section) may be required to be paid also depending on the course of study. Information regarding these fees is printed on the course information websites as well as being provided to students during course information and enrolment sessions.

Tuition Fees are calculated using an hourly rate multiplied by the course hours in any one year. Tuition fees differ in relation to the course the student is undertaking as well as whether the student is eligible for Government Subsidised training or holds a concession.

Each State Funding contract includes requirements for the calculation and charging of student tuition fees. In NSW no further fees and charges may be made other than the tuition fee that is set by the Smart and Skilled Funded Course List and calculated based on the individual's circumstances.

As per the Skills First Funding Contract and Standards for RTO's, BKI informs students of all relevant fees that must be paid to BKI prior to enrolment. All relevant payment terms and conditions are explained in plain English to the students prior to them entering into any fee agreement. The student's rights as a consumer pursuant to Australian Consumer Law (ACL) are upheld by BKI's processes in regards to fees. Students are also informed of their rights to obtain a refund in the event that BKI is unable to provide the course of study in which the student has enrolled.

4.2 Assistance with fee payments

BKI is able to offer assistance to students via a variety of mechanisms to assist with the payment of fees.

Types of fee assistance can include mechanisms such as scholarships, fee concessions or exemptions in particular circumstances. Payment plans are also available via a service provider to enable students to pay their course fees over time.

Further assistance with course costs may be available from Government agencies such as the Department of Human Services. Information regarding income support schemes for students can be found on the Departments website.

Government schemes such as VET Student Loans (VSL) are also available to assist eligible students with fee payments for certain courses. Student loan amounts are capped and there may be

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a difference in the course fee and the capped loan amount. BKI will accept payment plans to cover the balance of tuition fees. VSL loans may apply only to certain level courses such as Diploma level and

above. VSL may have different requirements in terms of repayment than FEE HELP/HECS – students are advised to inform themselves of the most current requirements of VSL on the *Study Assist* government website.

It is important that students be aware of census dates when requesting a VSL as refunds may only be available prior to census dates.

4.0 Recognition of Prior Learning

Skills recognition or recognition of prior learning (RPL) is also available to assist students in order to have the skills and knowledge they already have, assessed for credit against a qualification.

Fees for RPL vary according to course. The fees for RPL are the same as the course tuition fees. Skills recognition only applies to whole units of competency or modules.

4.1 Refunds.

- Bendigo Kangan Institute will refund course fees paid in given circumstances as defined in the Student Fees, Charges and Refund Guidelines, which is publicly available via the Bendigo Kangan Institute web sites and subject to change from time to time.
- Every student is provided with a clear statement of the fees payable, and the conditions under which a refund will be available, prior to enrolment.
- A request for a full or partial refund must be made in writing and clearly set out the reason for the request and be accompanied by relevant supporting documentation.

VET Student Loans Enable Course Refunds

- In the event of a student withdrawing from a VET unit of study **prior** to the census date for that unit of study:
 - 100% of tuition fees paid for that unit will be refunded to the student; and
 - the student will not incur a VET Student Loan debt.
- In the event of a student withdrawing from a VET unit of study **after** the census date for that unit of study:
 - no refund is applicable; and/or
 - the student will incur a VET Student Loan debt.
- In the event that BKI ceases or fails to deliver the course in which the student is enrolled
 - , 100% of tuition fees paid for that Unit of study will be refunded to the student; and
 - The student will not incur a VET Student Loan debt for that unit of study.
- Refunds will be made within 28 days of the census date of the VET unit of study to which the withdrawal applies.

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 - no refund is applicable; and/or
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 - , 100% of tuition fees paid for that Unit of study will be refunded to the student; and
 - The student will not incur a VET Student Loan debt for that unit of study.
- Refunds will be made within 28 days of the census date of the VET unit of study to which the withdrawal applies.

Special Circumstances

- A student who withdraws after the census date for a VET unit of study may apply for special consideration in line with the Student Review Procedures for Re-crediting a VET Student Loan Balance.

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4.4 International Students

BKI sets out in its letter of agreement, the terms and conditions of enrolment with international students. The circumstances in which a student may be entitled to a refund from BKI are clearly set out. If BKI cannot provide a particular course in which an international student has enrolled a refund may be applicable and BKI will assist the student to locate and transfer to a suitable course of study.

Other instances where a student may be entitled to a refund of course fees includes but are not limited to both BKI and/or student defaults. The definitions of what constitutes a “default “are set out in the letter of agreement and is in line with the requirements of the ESOS Act 2000. Further information regarding international student defaults is listed in the BKI International Student Tuition Protection Procedure.

4.5 Complaints

In the event that a Student is dissatisfied with any aspect of fees, charges or refunds, they are able to lodge a complaint under the Institute’s *Feedback (Complaints and Compliments) Policy and Procedure*, which is available on the Kangan Institute and Bendigo TAFE websites.

4.6 Publication

This refund policy will be made available to students and prospective students by publication on the Institute’s websites.

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5.0 Definitions

Word/Term	Definition
Part Payment Plan (PPP)	A Part Payment Plan is a credit arrangement where the total cost of an enrolment, plus any applicable fees and charges, is paid for in regular instalments over the length of the course.
Tuition fees	A fee set by the institute which is calculated based on a defined rate. The rate will vary according to the level of government subsidy, if any, and the category or qualification level of the course. The rate may be a flat amount or a time- based variable.
VET Student Loan	An income contingent loan provided by the Australian government, available to students undertaking Diploma, Advanced Diploma courses for full or partial payment of their tuition fees.
Census date	<p>A census date that is no earlier than 20% of the way through a VET unit of study will be set by the Institute for each VET unit of study. The Institute will ensure that all students are informed of the census date for each VET unit of study in the manner and by the date prescribed in the VET Administration Guidelines.</p> <p>The census date is the last day for an eligible student to:</p> <ul style="list-style-type: none"> • submit a Request for Commonwealth assistance form to access a HECS loan (including VET Student Loan) to pay for study, or • withdraw enrolment without incurring the fees for that unit.
Material fees	Material fees relate to goods or materials that become a student's property and are retained by them regardless of whether they complete the course. These materials are made available through Kangan Institute and/or Bendigo TAFE, although students can choose to purchase them themselves. If a student chooses to purchase materials through the Institute or the TAFE, they are provided to the student up front and/or during the course.

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Word/Term	Definition
Consumable fees	<p>A consumable fee relates to items consumed during study, predominantly practical learning, which may be perishable but are only provided or supplied at the point in the training when they are used.</p> <p>Items covered by the consumables fee are purchased by the Institute and/or the TAFE at the start of each intake period to support preparation and course delivery. These items are purchased in bulk for multiple courses and are shared resources.</p> <p>The consumable fee is determined by the Institute / TAFE identifying the courses that will share the items, aggregating the overall cost, applying it to relevant courses and distributing the cost over an average student fee. The value of the fee is dependent on:</p> <ul style="list-style-type: none"> • the cost the Institute / TAFE can purchase items at a given point in time • the quality of the items, which determines the cost the Institute / TAFE can buy them • the availability of supply • any expiry or limitation associated with the items • whether the Institute / TAFE can obtain the items at a discount depending on volume of the items purchased • student enrolment numbers • the number of courses that use the same type of items.

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6.0 Roles and Responsibilities

Role	Responsibilities
Manager Academic Governance and Quality.	Compliance with regulatory and legislative requirements for fees, charges and refunds management.
Registrar	Development and implementation of appropriate fees, charges and refunds management procedure and supporting guidelines
Student Administration	Ensure students are informed and aware of refund requirements and the terms and conditions relating to BKI or Student defaults in relation to fees and refunds.

7.0 Supporting Procedures

Document name
Student Review Procedures for Re-crediting a FEE-HELP Balance
Feedback Procedure (Compliments and Complaints)

8.0 Version Control and Change History

Ver.	Issue Date	Document Custodian	Description of Change	Approval Authority
1.0	04 Dec 2014	Executive Director Learner Experience	The content of this policy originated from Bendigo TAFE POL 500 Fees, Charges and Refunds Policy	Board
2.0	02 Mar 2015	Executive Director Learner Experience	Editorial change: removal of logos from template	n/a
2.1	24 Apr 2016	Executive Director Learner Experience	Incorporated VET FEE-HELP refunds into policy, updated responsibilities	CEO
2.2	01 Mar 2018	Executive Director Academic Governance & Quality and Registrar and Administration	Change references to VET FEE-HELP to VET Student Loans	n/a
3.0	14 Dec 2020	Chief Academic Officer	Re written to incorporate changes to VET Student Loans, international students and assistance with fee payments	Board of Studies

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Ver.	Issue Date	Document Custodian	Description of Change	Approval Authority
4.0	14 Nov 2021	Registrar	Minor change; incorporates specific definitions of 'materials fee' and 'consumable fee'	Head of Legal, Governance, Risk and Compliance
4.1	25 Mar 2022	Registrar	Minor change' amended reference to Feedback Policy and Procedure	Head of Legal, Governance, Risk and Compliance

9.0 Document Custodian and Approval Authority

Document Custodian	Approval Authority	Approval Date	Issue Date	Scheduled Review Date
Registrar	Head of Legal, Governance, Risk and Compliance	25 Jan 2022	25 Mar 2022	2 Jan 2023

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