

Policy Name:	Fees and Payments Policy
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Approved by:	CEO
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Audience:	CHARLTON BROWN Staff and Students
Contact Officer:	Finance Manager
Related Documents:	Domestic Student Refund Policy and refund procedure
Legislation:	Standards for RTOs 2015

1. Purpose and Objective

This policy and procedure apply in regard to fees and payment for domestic students.

2. Fees

Tuition fees” Tuition Fees is participation in education and training, and include

Fee for service tuition fees (fees are full price); and

Government subsidised tuition fees (fees are less than full price, with the government paying some of the cost of training).

Service Fees: Service Fees are for prescribed administrative services (including documents and records fees, special assessment fees, and administration fees).

Additional Fees: Additional Fees are for additional activities, goods, and services related to your education and training (including consumables and materials, clothing, certificates and licenses, vaccinations, excursions and field trips, and other goods, materials, and services).

3. Information on Fees

All students receive information on fees prior to enrolment which outlines the total course fees, payment terms and schedule of fees. Students are informed through referral to fee schedules and fees and refund policies available at the Group College website prior to enrolment.

Fees, payment and refund policies and procedures are outlined in the CHARLTON BROWN Letter of Offer/Written Agreement which is given to the student prior to enrolment.

The student acceptance of the Letter of Offer/Written Agreement from the CHARLTON BROWN and is understood to be an acceptance of all fees and charges associated with the student’s enrolment. While the fees quoted in the Letter of Offer/Written Agreement are accurate at the time of issuance, fees payable are reviewed periodically and are subject to change without prior notice.

Deposit and tuition fee payments will only be accepted and processed by the CHARLTON BROWN upon receipt of accepted and signed Letter of Offer/Written Agreement.

4. Payment of Fees

Payment of Tuition Fees when a student enrolls, unless you have other arrangements in place (e.g., A Payment Plan)

Payment methods

CHARLTON BROWN:

- EFTPOS
- Credit Card (visa and MasterCard)
- Direct debit

5. Deferred payment and student loans

Payment Plans: If you are an eligible domestic student, the CHARLTON BROWN will provide the option for deferred payment of Tuition Fees through a Payment Plan.

Payment Plans are for eligible students who demonstrate that they are unable to pay their fees in full at the time of enrolment, but also demonstrate their ability to repay the fees via instalments.

The eligibility requirements for Payment Plans are:

1. The Tuition Fees for your program are \$500 or greater.
2. You are a domestic student and 18 years of age or older, or if under 18 years of age have an appropriate guarantor who is over the age of 18 years.
3. You are eligible for a VET Student Loan and applying for a Payment Plan for the fees over the prescribed capped amount for the qualification.
4. You have no outstanding debt with the CHARLTON BROWN; and
5. You have the financial capacity to meet the Payment Plan instalments.

To apply for a Payment Plan you will need to fill out a Payment Plan Application at the point of enrolment and prior to the first start of study date for the relevant qualification or unit/s of competency.

If you are successful in your Payment Plan application, you will be required to sign a Payment Plan Contract (which includes all the terms and conditions for the Payment Plan).

Please note, if you are eligible for a VET Student Loan and are accessing a Payment Plan for the fees over the prescribed capped amount for the qualification:

1. You will repay the fees across the duration of your program; and
2. If you withdraw on or before the Census date, the Payment Plan will be cancelled without penalty to you, and you will be eligible for a student refund if you have commenced payments.

VET Student Loans: For eligible qualifications, the CHARLTON BROWN will offer students the ability to access VETStudent Loans. VET Student Loans will enable you to select an option of:

1. Deferring Tuition Fees up to the capped amount; or
2. Paying a proportion of Tuition Fees up-front and paying the rest of the Tuition Fees up to the capped amount at a later date.

Maximum loan caps apply for qualifications under VET Student Loans. If you are required to repeat a unit, your Tuition Fees for repeated unit/s will only be deferred under the VET Student Loan scheme in cases where the prescribed capped amount for the qualification has not been reached through units undertaken the first time.

1. For VET Student Loans, for all Tuition Fees in excess of the prescribed capped amount for the qualification the CHARLTON BROWN makes available to eligible students the option of: Upfront payment; or
2. Deferred payment with the CHARLTON BROWN via a Payment Plan

6. Non-Payment Fees

It is the responsibility of the student to ensure that fee payments are made promptly in accordance with the Fee Schedule included in the Accepted Letter of Offer/Written Agreement.

- Students must pay the required amount in full on or before 5 pm of the due date.
- Payments made after due date will incur a compulsory late penalty fee, please refer to table below.
- Failure to pay fees may result in any or all the following until the student pays the full amount.
 - Suspension from attending or participating in the course
 - Exclusion from assessment activities
 - Withholding of certification documentation
 - Cancellation of the enrolment
 - Exclusion from future enrolments with the Group
 - Exclusion from assessment activities

If tuition fees are not paid by the due date, the CHARLTON BROWN will issue the student an Overdue Payment Notice within 5 days from payment due date, outlining the following:

- Suspension from the course until full payment is made including exclusion from assessments if required.
- Intent to cancel the enrolment due to non-payment of fees
- The student is informed of their right to appeal the Group decision within 20 days of receipt of letter of intent to cancel. The student Written Agreement and the availability of the Group's Complaints Handling and Appeals Policy does not remove the right of the student to take action under Australia's Consumer Protection Law
- If the student's appeal is unsuccessful or no appeal has been made and all internal complaints and appeals processes have been completed, the CHARLTON BROWN will notify the Department of Education and Training via the Provider Registration of the cancellation of the student's enrolment through data capture.
- The student may choose to access an external appeal process as per the CHARLTON BROWN Complaints Handling and Appeals Policy, but the CHARLTON BROWN does not have to wait for the outcome of an external appeal before notifying the Department of Education and Training of the change to the student's enrolment status.

Appendix 1 – Fee Schedule

#	Fee Description	Price
1	Student Identification card issue (ID)	\$10
2	Re-issue Qualification or Statement of Attainment	\$20
3	Administration Fee for student enrolment	\$250
4	Administration Fee for student change campus	\$250
5	Administration Fee for student cancellation or withdrawal	\$250
6	Enrolment Fee	\$250
7	International Program – Course change	\$250
8	International deferral charge	\$250
9	International late payment	Late payment schedule below
10	Assessment Re-submission	\$200
11	VET Learning Resource Fee – consumable or retainable materials except for the programs listed below: <ul style="list-style-type: none"> • Learning Resources Information Technology • Learning Resources – Commercial Cookery • Learning Resources – Fashion 	\$250 \$500 \$1000 \$1000

Appendix 2 – Late Payment Schedule

Penalty		Action if payment is NOT received	
Payment required by due date	Nil	Overdue payment Notice Issued	
Week 1 after payment due date	\$50	5 working days	Letter of intention to report to the Department of Education based on non-payment of tuition fee is issues. Students has 20 working days to appeal (to make full payment) before Charlton Brown lodges the report.
Week 4 after payment due date	\$250	20 working days	Tuition Fee plus \$250 Late Fee must be received in full, or Charlton Brown will submit the report to the Department of Education.

Approval and Review

This policy was approved and endorsed by Charlton Brown Management in July 2022. This policy will be reviewed after two years or sooner if required.

Version History				
Review Period:		2 years from date of last approval		
Version Number:	Approved by:	Approval Date:	Effective Date:	Sections Modified:
D1				New policy developed April 2022
V1.0	CHARLTON BROWN Management Team	April 2022	April 2022	Updated template
V2.0	Director CATM	July 2022	July 2022	Updated Appendix 1 and 2