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<b>Approved by</b>	CEO
<b>Policy Owner</b>	The Spectrum Organization Association Inc

## Policy Statement

Spectrum Training requires individual students to pay fees, or the employer on behalf of the students. Students will be provided fee information prior to commencement of training/assessment about:

- All fees payable to the RTO, clearly describing all costs involved with the course.
- How and when fees must be paid.
- How to request a refund.
- The conditions under which a refund would be provided.

If a student is enrolled under any loan or delayed payment arrangement (including a VET Student Loans arrangement), you must clearly state the terms of the arrangement, including:

- Any debt that may be incurred.
- When repayment is required and under what conditions.
- Any associated fees, indexation or interest.

**Funding entitlements** – For students who are eligible to access any government funding entitlements that may reduce their ability to access such funding in the future (such as arrangements that limit funding to one qualification for a person), will be provided with this information prior to enrolment.

Spectrum Training must disclose upfront concessional and non-concessional fees and will clearly publish and label them on its website as the co-contribution fee, along with all pertinent information about the offering. This allows prospective students to be clearly informed of all fee costs. Spectrum Training will also provide prospective students with a copy of, or access to, this policy prior to enrolment.

## Statement of Purpose

Spectrum Training must provide, or direct the learner to information, prior to the commencement of training and assessment specifying all relevant fee information including:

- Fees that must be paid to the RTO.
- Payment terms and conditions including deposits and refunds.

## Scope

This policy applies to all the staff, contractors and students who are enrolled and are involved in training and assessment of any qualification that is on the scope of registration.

## Procedures and Principles

Spectrum Training collects fees for training services through government funding, fee-for-service arrangements, various grants, and other funded programs.

**Fee-for-service students** – Once the application for enrolment has been received and approved, students will be invoiced for a non-refundable initial payment of \$100.00 plus the price of one unit of their relevant qualification, which is required to be paid within seven (7) days from the date of invoice being issued. Students will be issued with payment receipt once the invoice is paid in full and will be sent a confirmation of enrolment.

Spectrum Training will collect no more than \$1,500 in fees in advance for individuals enrolling in any course. The payment of any balance of fees will be negotiated with individual learners, as a monthly payment plan according to the individual student circumstances and Spectrum Training's financial management practice.

**Fees relating to Government Funded Programs** – Spectrum Training is an approved Skills Assure Supplier and can enrol students who are eligible to access subsidised education under Queensland Government VET investment programs. Co-contribution is a key principle of the Queensland Government's VET investment framework, in recognition that the benefits of training are shared between individuals, industry and the broader community.

Students will be advised about their eligibility to access the funding upon receipt of all enrolment forms and documents and an invoice will be issued based on the student's situation (concession or non-concession) for the co-contribution payment. Spectrum Training must collect the co-contribution fee, which may be paid on behalf of the student or by an employer or third party unrelated to the RTO, prior to confirmation of enrolment or within seven (7) days of the invoice being issued. This cannot be paid or waived by the RTO (whether directly or indirectly), unless approved in writing by the Department of Employment, Small Business and Training.

## Refunds

Refunds must be requested in writing to [training@spectrum.org.au](mailto:training@spectrum.org.au) within fourteen (14) days of payment of the fees or the course commencement date, whichever comes first. Once received, the request will be assessed and the student will be informed of the outcome, whether the refund is approved or not, within five (5) business days. If approved, the refund amount will be credited into the students nominated financial institute account within ten (10) business days from the day of the approval.

**Fee-for-service students** – The refund process is available for all fee-for-service candidates. All refunds will be processed for the fees paid in advance for the training and assessment services and are calculated on a pro-rata basis, excluding the non-refundable initial payment paid at the time of enrolment.

**Government Funded Programs** – Students who are accessing the government funded programs are only eligible for refund of the co-contribution fee within fourteen (14) days of their commencement date. No refund will be processed after this period unless there are exceptional circumstances.

### **Non-Payment of Fees**

If the student fails to make payment within seven (7) days from the date of the invoice issued or prior to the confirmation of the enrolment, their enrolment application may not progress further, and they may be required to re-submit the application should they still wish to enrol with Spectrum Training.

No awards, including Statements of Attainment, Certificates or any other official documents will be issued whilst there are fees outstanding. Spectrum Training will also not verify the existence of a student's enrolment or the results of that enrolment where there are fees outstanding.

### **Policy Approval Authority**

CEO (The Spectrum Organization Association Inc)

### **Review and Evaluation**

This policy will be reviewed on an 'as required' basis.

### **Statutory and Regulatory Compliance**

- National Standards for RTOs 2015 and subsequent amendments
- SAS Policy 2021-2023