

# Fees, Charges, Refunds and Financial Hardship Policies, Procedures and Processes

## Policy Statement

Aspire Performance Training (Aspire) will advise individual learners or the nominated payer being the responsible person or employer or business entity prior to enrolment of:

- the fees applicable to the training and/or assessment to be undertaken;
- the organisation's cancellation and refund policy;
- the nature of the organisation's guarantee should it not be able to deliver the training outlined in the agreement with the learner.

This Policy should be read in conjunction with procedures and processes, Aspire's website, course outlines and flyers, links to specific Government websites (where accessing training which is in part or full funded by Government), and any proposal forms.

Aspire seeks to achieve a position which is transparent, accessible and reflects procedural fairness.

## Scope

These arrangements covers fees, charges, refunds and financial hardship for all training and courses offered by Aspire to individual learners and employers/business entities. The arrangements include and articulate the treatment relating to fee for service activity and Government funded programs.

## Purpose

To ensure that individual learners and business entities are provided with an appropriate level of information around the respective responsibilities and options for fees, charges, refunds and financial hardship arrangements when entering into an agreement with Aspire.

## Fees, Charges and Refunds

These can be classified into two broad and distinct categories:

- **Fee for service** - fees are determined and charged by Aspire at their full discretion. Aspire endeavours to offer reasonable, market appropriate pricing and value to our clients maintaining a quality training service ensuring that the required delivery and compliance standards are met and exceeded.
- **WA Government funded training** – primarily training that is subsidised or funded by the WA State government through traineeship contracts via the Department of Training and Workforce Development (DTWD). It is a contractual requirement that Aspire comply with the DTWD's VET Fees and Charges Policy and associated Business Rules. The DTWD Fees and Charges Policy documents can be found at [www.dtwd.wa.gov.au/jswa](http://www.dtwd.wa.gov.au/jswa) and should be read in association with the relevant sections of this document. It should be noted that the DTWD's VET Fees and Charges Policy and associated Business Rules are updated annually but can be subject to change through the calendar year without notice.

## Fee for Service Arrangements

### General

Fee for Service training products, course fees and any other associated fees are determined and charged on a commercial basis at a rate determined by Aspire.

The following general process arrangements apply:

- **Group based delivery** – Aspire will provide the client with a proposal in writing setting out the scope of the service, inclusions, timeline, training arrangements and costs
- **Individual learners** – course and training details are set out through course flyers where the course value is greater than \$1500. Aspire will provide an 'Authorisation to Invoice' form confirming the qualification, cost and responsible party for invoicing. As a requirement of Aspires registration as an Registered Training Organisation (refer to Standard 7.3 of the Standards for RTO's 2015), Aspire is required to implement a process or strategy that will ensure that fees collected in advance from individual learners are suitably protected. Aspire has chosen to meet this requirement by accepting no more than \$1,500 upfront from each individual learner, which is the stipulated threshold pre-paid fee amount. This requirement does not apply when the fees of a learner are paid by a third party, for example, the learner's employer. Where the total fee exceeds \$1,500 individual learners will be asked to agree a payment plan see *APT F&C 003 'Payment Plan Authorisation'*
- **Online** – course/training details are set out through on line flyers. Clients enrol online through the service portal making such payments as are required at the time of enrolment/booking. Arrangements will be made for individual learners to follow the arrangements detailed above where the total individual learner fee exceeds \$1,500

Aspire reserves the right to charge for any additional services or resources not covered by the course, resource fees or written agreement.

Listed below are examples of some of these additional services which may be charged where not specifically covered by the initial agreement:

- Replacement of certificates, statements of attainment, notices of assessment, records of participation or wallet sized cards
- Licence application and administration eg DMIRS for CPD Elective training
- Application for work experience placement post training
- Late cancellation of scheduled training or training appointments
- Non-attendance at scheduled training or training appointments
- Determination of accessibility for Fee for Service RPL
- Re-assessment.

Aspire will always endeavour to advise the client in writing the nature of any additional fees before they are incurred.

## Payment of Fees and Charges

Payment is expected at the time of booking or enrolment or in accordance with an developed and agreed proposal.

Payment of fees can be made by credit card, EFTPOS, online via PayPal cheque or money order made out to Aspire at the time of enrolment, booking or on receipt of an invoice.

Credit card payments can be made over the phone, by calling (08) 6460 0965 and quoting your invoice number, or on line when enrolling in relevant courses or training.

### **Fee for Service Refunds**

Aspire is committed to fair and transparent refund processes.

To be eligible for consideration for full or partial refund notification of withdrawal/cancellation must be formalised in writing and a refund requested using the Form *APT F&C 004 'Request for Refund'*. A request for a refund must be lodged within two (2) weeks of the properly notified withdrawal/cancellation date.

- For withdrawal/cancellations received with less than one (1) days or no notice or where clients fail to attend training the course fee will be forfeited in full.
- Withdrawals/cancellations received within one (1) and twenty one (21) working days of training start date will be charged 50% of the course fee.
- Withdrawals/cancellations received twenty one (21) or more working days before training start date will be refunded in full.

Aspire will arrange a full refund without the need for an application where:

- a course, qualification or unit is cancelled or re-scheduled by Aspire to a time unsuitable to the learner;
- a learner is not given a place by Aspire due to maximum number of places being reached

Where fees have been paid/will be paid by an employer and the learner leaves that place of employment, no credit will be available to either to the learner or the employer. Fees paid for a particular individual's training is non-transferable unless authorised by Aspire.

### **Compassionate/Compelling Refund**

Compassionate and Compelling refunds will only be considered if learners withdraw for reasons of personal circumstances beyond their control, for example, serious injury or disability. In all cases relevant documentary evidence will be required.

Requests for refunds Form *APT F&C 04 'Request for Refund'* must be lodged within two weeks of the withdrawal/cancellation date. Aspire will refund course fees at the accountable officers absolute discretion.

### **Other Fees and Charges**

Incidental fees and charges are listed on Aspires Form *APT F&C 001 'Indicative Fees Schedule 2018'*.

## **WA Government Funded Fees, Charges and Refunds (including Traineeships)**

### **General**

For WA Government Funded training, course fees and any additional fees must be charged in accordance with the DTWD VET Fees and Charges Policy 2018 and associated Business Rules *DTWD* [www.dtwd.wa.gov.au/jswa](http://www.dtwd.wa.gov.au/jswa). These policies and procedures should be read in conjunction with DTWD VET Fees and Charges Policy 2018.

The DTWD VET Fees and Charges Policy 2018 only applies to the units of competency that are commenced in that same calendar year. For example Unit of Competency's commenced in 2018 are charged as per the fees set out in the 2018 DTWD VET fees and charges policy. Unit of Competency's commenced in 2019 cannot be charged under the 2018 policy but must follow the 2019 DTWD VET Fees and Charges Policy.

As a requirement of Aspires registration as an RTO (refer to Standard 7.3 of the Standards for RTO's 2015), Aspire is required to implement a process or strategy that will ensure that fees collected in advance from individual learners are suitably protected. Aspire has chosen to meet this requirement by accepting no more than \$1,500 upfront from each individual learner, which is the stipulated threshold pre-paid fee amount. This requirement does not apply when the fees of a learner are paid by a third party, for example, the learner's employer.

### Payment options:

- Pay the full amount of fees and charges (if less than \$1,500)
- Present a signed authority from an employer to invoice that employer for the students fees and charges – employer to complete *Form APT F&C 002B 'Authorisation to Invoice Government Funded Training'*
- Pay the fee by instalment – complete *Form APT F&C 003 'Payment Authorisation Plan'*

Aspire reserves the right to charge for any additional services or goods not covered by the course or resource fees.

### Detailed are examples of some of these services:

- Replacement of certificates, statements of attainment, notices of assessment,
- records of participation or wallet sized cards
- Licence application and administration
- Application for work experience placement post training
- Late cancellation of scheduled training or training appointments
- Non-attendance of scheduled training or training appointments
- Determination of accessibility for Fee for Service RPL
- Re-assessment

### **Payment of Fees and Charges**

Payment of fees can be made by credit card, EFTPOS, online via PayPal cheque or money order made out to Aspire at the point of enrolment or on receipt of an invoice.

Credit card payments can be made over the phone by calling (08) 6460 0965 quoting your invoice number, by completing your credit card details.

### **Concessions on Course Fees**

The following learners are entitled to the concession rate on course fees:

- a) Persons and dependants of persons holding:
  - i. A Pensioner Concession Card.
  - ii. A Repatriation Health Benefits Card issued by the Department of Veterans' Affairs.
  - iii. A Health Care Card.
- b) Persons and dependants of persons in receipt of AUSTUDY or ABSTUDY.
- c) Persons and dependants of persons in receipt of the Youth Allowance.
- d) Persons and dependants of persons who are inmates of a custodial institution.
- e) Secondary school-aged persons not enrolled at school.

If the concession is valid for the full enrolment period, then all eligible units commenced within that period attract the concession rate. If the concession is valid for part of the enrolment period, then only eligible units commenced on or after the start date and prior to the expiry of the concession attract the concession rate.

*(Source: DTWD VET Fees and Charges 2018)*

### **Advice of Cancellation and Withdrawal**

To be eligible for consideration for full or partial refund notification of withdrawal/cancellation must be formalised in writing the receipt of which will be formally acknowledged and be confirmed as the official withdrawal/cancellation date. A request for a refund must be lodged within two (2) weeks of the formally notified withdrawal/cancellation date using the Form *APT F&C 004 'Request for Refund'*.

### **Refunds of Government Funded Traineeship Course Fees**

A payer of fees may receive a full refund if:

- a course/qualification or unit is cancelled or re-scheduled by Aspire to a time unsuitable to the learner;
- A learner is not given a place by Aspire due to maximum number of places being reached.

For part refunds Aspire will set a census/withdrawal date for each unit at no less than 20% of the agreed study period for that unit in accordance with the original training plan agreed at sign up. The census/withdrawal date is displayed on the Statement of Fees which will accompany the invoice.

Learners who withdraw for reasons other than those outlined above under 'full refund' and who formally notify Aspire in writing of a cancellation/withdrawal before the census/withdrawal date for a unit (as detailed on the Statement of Fees issued with the invoice) will be eligible for a full refund of the course fee for the unit and 50% of the resource fee if the course is below Diploma level.

When fees have been paid/will be paid by an employer and the learner leaves that place of employment, no credit will be available to either the learner or the employer. Fees paid for a particular individual's training is non-transferable unless authorised by Aspire.

### **Compassionate/Compelling Refund**

Compassionate and Compelling refunds will only be considered if learners withdraw for reasons of personal circumstances beyond their control, for example, serious injury or disability. In all cases relevant documentary evidence will be required.

Requests for refunds must be lodged using Form *APT 01 'Request for Refund'* within two weeks of the withdrawal/cancellation date. Aspire will refund course fees at the accountable officers absolute discretion.

### **Other Fees and Charges**

Incidental fees and charges are listed on Aspires Form APT F&C 001 'Indicative Fees Schedule 2018'

### **Deferments and Extensions**

For fee for service activity Aspire will consider favourably requests for extensions to learners seeking additional time to complete training or assignments. The first extension application will be free of charge. All subsequent applications will be charged at a rate of \$100 per agreed extension period. Extension periods will be formalised in writing between the employer/individual and Aspire but will not exceed 4 weeks. Learners must formally contact Aspire at least 1 week prior to a submission or completion due date to apply for an extension.

Aspire reserves the right to refuse an extension at its absolute discretion.

Learners seeking to defer their studies must state an intention to do so prior to the commencement of training or within 2 weeks following the commencement of training. Deferments will only be granted for a period of up to 6 months additional time.

Applications for deferment must be made in writing.

In the event that a learner does not complete their course in the agreed time, and does not seek either an extension or deferment for the course as directed above, then their training will be considered incomplete. No refund will be given and a new enrolment must be pursued.

### **Financial Hardship**

#### **General**

Learners enrolled with Aspire may apply for special consideration with regard to their fees if they are experiencing financial hardship.

Financial hardship is defined by Aspire as follows:

*Where a learner is unable to discharge their financial obligations because of an extended period of illness, unemployment or other reasonable cause.*

Any learner who would like to apply for an amendment to their fees or payment schedule due to financial hardship will be required to complete *Form 'APT F&C 005 Financial Hardship'*. This form is to be completed prior to enrolment with Aspire, or in the event of unforeseen circumstances, during enrolment.

In making application, the learner should include the reason(s) behind their hardship. This may include (but is not limited to):

- receipt of pension / government support
- single carer status
- dependents living with you
- unexpected medical or other health issues, especially if likely to be prolonged
- young person who is refused school entry
- young person (under 25) living independently (with no parental support)
- homelessness
- long term unemployed
- recent loss of job, and enrolment at Aspire for purposes of retraining
- career change required due to reduced physical capacity

Aspires accountable officer may also, at their sole discretion, devise payment plans for learners experiencing financial hardship. It is expected that learners will agree to and adhere to the payment plans provided to them by completing *Form APT F&C 003 'Payment Authorisation Plan'*.

#### **Fee for Service Financial Hardship**

Each case is handled individually and all decisions made are at the sole discretion of the Aspires accountable officer.

#### **Government Funded Traineeship Financial Hardship**

Each case is handled individually and all decisions made are at the sole discretion of the Aspires accountable officer within the constraints of the DTWD VET Fees and Charges Policy 2018.

#### **Financial Hardship Procedure**

- Learner contacts Aspire and expresses an interest in a course offered;
- Learner requests Financial Hardship *Form APT F&C 005 'Financial Hardship'* from Aspires Learning and Development Manager;
- Completed form to be returned to Aspires Learning and Development Manager;
- Application to be considered within 5 working days;
- Outcome of Application sent to learner in writing (may also include verbal confirmation over the phone);
- Learner to decide whether to proceed with enrolment or not;
- If decision made to proceed with enrolment, normal enrolment process followed.

Should a learner be in a situation where they are experiencing financial hardship following

enrolment the same procedure will apply from point 2.

Aspires accountable officer will consider the learner's remaining fees when deciding how to progress with the application.