

References: Standards for Registered Training Organisations (RTOs) 2015 Clause 5.3 and 7.3

PURPOSE

This policy outlines Lead Institute's policy on course fees, additional charges, payment plans and refund arrangements. This information together with the current Fee Schedule is published on the Lead Institute website to assist prospective students in making an informed decision about their study.

DEFINITIONS

Payment Plan: an individualised documented plan for the payment of fees spread out over a set amount of time.

POLICY

This policy should be read in conjunction with the terms and conditions outlined in the student's individual Fees Statement, letter of offer, or equivalent.

All relevant pre-enrolment and course entry requirements are provided to prospective students on the website, in brochures, and other relevant documentation where every effort is made to ensure the information is factual, accurate, regularly updated and easily accessible.

This includes Lead Institute's current course fees, other charges and policy on refunds and cancellations including Lead Institute guarantee to students in the event we are not be able to deliver the training outlined in the agreement with the student.

All course fees and charges are published in marketing materials and on the website in accordance with regulatory requirements.

1. COURSE FEES

Lead Institute charges Fee for Service for the delivery of accredited training and assessment. This means that fees and charges are set by Lead Institute.

We endeavour to offer appropriate fee prices and valued courses to our students, while ensuring the cost of providing quality training and maintaining regulatory compliance is covered.

Lead Institute's current Fee Schedule is published on the website www.leadinstitute.edu.au and is reviewed at least annually to ensure that our courses are appropriately priced and that the payment structures meet industry guidelines and student needs.

Course fees include:

- Delivery of the training and assessment required to achieve the enrolled qualification.
- Student support from Trainers and Student Success Team throughout enrolment with Lead Institute
- Learning materials.
- The first attempt at training in any unit of competency within the enrolled course or training, and separate costs may be charged for additional attempts of a unit of competency.
- Issuance of one set of certification documents including the testamur (certificate) and a record of results and/or a Statement of Attainment (in the case of withdrawal or partial completion). An additional administration fee as set annually by Lead Institute, is required to be paid for the re-issuing of copies of the Certificate of Statement of Attainment.

All Lead Institute students are required to pay the specified course fee at enrolment or by the due date/s of their individual instalment payment schedule, to be enrolled and have ongoing access to training and materials.

2. PAYMENT OPTIONS

Lead Institute provides students with the following options to pay their course fees:

1. Payment in full - if the total course fees are under \$1,500.
2. Over four (4) instalments (each instalment being less than \$1500)
3. Payment per school term- for courses delivered in secondary schools.
4. Fortnightly payment plan spread across the duration of the course and up to at least one (1) month prior to enrolment end date.
5. Monthly payment plan spread across the duration of the course and up to at least one (1) month prior to enrolment end date.

First Aid courses and Professional Development Short Course are paid in full at time of enrolment.

Options 2, 3, 4 and 5 are available only for enrolment into full course, AQF qualifications.

3. PAYMENT METHOD

Fee payments other than Direct Debit are accepted via:

- Credit card
- Bank Deposit
- EFTPOS

Please Note: Cash or personal cheques are not accepted

4. NON-REFUNDABLE COURSE STARTER FEE

- The non-refundable course starter fee must be paid prior to commencement of study. This payment is made via your chosen payment method as outlined in your individual written agreement.
- The non-refundable course starter fee includes an enrolment fee and the first instalment of chosen payment plan or full payment (for first aid and short courses).
- The Enrolment Fee covers the administrative service provided during the enrolment process and is therefore non-refundable once the enrolment process has begun.
- Refer to the Fee Schedule published on the Lead Institute website for current enrolment fee www.leadinstitute.edu.au
- A Confirmation of Enrolment is provided upon receipt of the Course Starter Fee and all required documentation

5. STUDENT PREPAID FEE PROTECTION

In response to Clause 7.3 of the Standards for RTOs 2015 Lead Institute implements the following Prepaid Fee Protection practices:

1. Lead Institute does not request that course fees be paid in full prior to course commencement*.
2. Lead Institute does not collect more than \$1,500 in fees (fees in advance) at any time, from any student.
3. Lead Institute ensures payment plans and instalment payments do not include payment amounts greater than \$1500 at any time. As such, no further fee protection arrangements are required and have not been implemented.

* This does not include First Aid or Professional Development Short Courses. The full fee for these courses is payable at time of enrolment

6. TRAINING PLANS

Fee payment schedules are developed based on the students' Training Plan.

Training Plans are based on course and delivery structure.

Domestic students enrolling into a nationally recognised qualification have the following two Training Plan options:

Option #1: Structured course delivery over 12 months
Fixed Training Plan with predetermined scheduled assessment due dates

Option #2: Flexible open enrolment for up to 24 Months
Flexi Training Plan

7. PAYMENT PLANS & FEE AGREEMENTS

Lead Institute offers flexible payment plans to minimise the impact of fees and charges.

Fortnightly or monthly payment plans are via direct debit from student nominated bank account and are subject to a written Fee Agreement and a signed Direct Debit Authorisation.

Fee Agreements are developed individually based on choice of course and enrolment duration.

Fee Agreements outline the scheduled payment amount and due dates as well as the terms and conditions to assist students to understand their financial obligations to Lead Institute and budget accordingly.

Invoices to be paid within 14 days are issued for instalment payments and per term payments.

Full payment is due prior to completion of study as reflected in individual Fee Agreement

Payment Agreement and payment schedule will be adjusted according to align with any variations made to Individual Training Plan including but not limited to Fast Tracking completion of study.

Late payment of fees will incur a Late Fee

Payment default may result in suspension of study or cancellation of enrolment

Lead Institute reserves the right to withhold release of Qualifications or Statements of Attainment until course fees have been paid in full.

Study and payment options are only available for nationally recognised qualifications

First aid courses and professional development short courses are payable in full at time of enrolment

8. ADDITIONAL FEES & CHARGES

Incidental fees and administration charges not included in the course fee are listed on Lead Institute's Fees Schedule.

ADDITIONAL FEES AND CHARGES	
Enrolment Fee - \$100 (Non-refundable)	Replacement Assessment Booklet - \$5
Administration Fee - \$50	Resubmission of Assessment - \$50 *
Reissuance of Award Certification - \$30	Late Payment Fee - \$15

Replacement Student ID Card - \$15
<p>Recognition of Prior Learning (RPL) Application Fee - \$100</p> <p>The RPL Application Fee, like the Enrolment Fee, is also non-refundable due to the administrative services provided during this process.</p> <p>Lead Institute is committed to cost efficiency for Recognition of Prior Learning (RPL) applications and will at all times seek to complete RPL applications at a lower than normal course delivery costs.</p>
<p>Incidental Expenses</p> <p>There may be some instances of a personal cost to a Student over and above the general course fees. These costs might include essential equipment (such as tools), textbooks, field trip transport and accommodation costs or other optional charges such as alternative resources / access arrangements. In all cases, items purchased remain your property during and on completion of the course services.</p>

9. PAYMENT SCHEDULE CHANGES / DEFERRALS / CANCELATIONS

Students may experience extenuating or compassionate circumstances that prevent them from meeting their payment obligations or impact their ability to study. This may include but is not limited to serious accident or illness, family or personal matters, changes in work circumstances or other reasons that are out of the ordinary.

- Students experiencing difficulty meeting scheduled fee payments, may apply to have their payment schedule adjusted or paused for a short period of time.

Students must submit an **Application for Payment Schedule Variation** form, together with any supporting documentation, where applicable (e.g. medical certificate, letter from employer, bank statements, payslips) to hello@leadinstitute.edu.au. A response will be provided within 7 business days.

- Students who for reasons beyond their control need to withdraw from study or postpone their study may apply to have their enrolment extended or deferred or apply for a refund of unused course fees already paid.

Students must submit an **Application for Refund** form, together with any supporting documentation to hello@leadinstitute.edu.au. A response will be provided within 14 business days.

10. REFUNDS

Should a student withdraw from a course for any reason, a full or partial refund may be applicable. Information below outlines the circumstances under which a refund may be granted.

REFUND DUE TO DEFAULT BY LEAD INSTITUTE	
Lead Institute is unable to commence the course for which payment has been made. Lead Institute may at its discretion cancel, vary or postpone the commencement date of a course.	Full refund of all fees paid minus the non-refundable enrolment fee or placement in an appropriate alternate course, as negotiated with the student. However, the student agrees that there shall be no entitlements to damages.
Lead Institute or a third-party representative is unable to complete the course services due to unforeseen circumstances or closure.	Pro rata refund of unit fees paid for units of competency not completed minus the non-refundable enrolment fee or placement in an appropriate alternate course, as negotiated with student. No refund is payable if alternative course placement is agreed upon.
REFUND DUE TO STUDENT CANCELLATION	
Student withdrawal prior to course commencement or within 7 days of course commencement.	Full refund of all course fees paid (minus the non-refundable enrolment fee) or placement in an appropriate alternate course, as negotiated with the student. No refund is paid for difference in course cost.
Student withdrawal within 7 days of start of study for the current Unit of Competency or Cluster of Units throughout the course delivery	Full refund of course fees associated with that unit of competency – minus the non-refundable enrolment fee). No refund is provided for training and assessment of units already completed prior to start of the new unit.
Student withdrawal after unit commencement and beyond the 7 days from start of study for a unit of competency / Cluster of units	Proportionate refund of 50% of fees associated with that unit of competency/ Cluster of Units No refund is provided for training and assessment of units already completed prior to start of the new unit.

Student withdrawal after completion of any units of competency including where Recognition of Prior Learning and/or Credit Transfer has been granted.	No refund is provided. Statement of Attainment will be issued for all units of competency achieved.
Student on a payment plan withdraws and payment made to date exceeds associated costs for units already completed.	Pro Rata refund of fees paid for units not yet started in accordance with the above A total sum will be provided on a case-by-case basis with comparison of the course fees paid against the units of competency where services have been delivered and other variables including but not limited to delivery schedule, student commencement of units not completed, whether Flexi or Fixed Training plan. Refund not provided for units of competency where evidence of student engagement is available.
REFUND WHEN PAYING BY TERM	
Student withdrawal within first 4 weeks of first Term of the course	Full refund minus the non-refundable enrolment fee and the administration fee
Withdrawal after the first 4 weeks of first term of course	50% refund provided / invoice not yet paid will be altered to 50% of original cost including the non-refundable enrolment fee and the administration fee.
If within first 4 weeks of any consecutive terms	Full refund of unused fees associated with current term minus a \$50 Administration Fee OR invoice not yet paid will be amended to 50% of original cost plus the \$50 Administration Fee. No refund will be provided for fees paid for previous terms regardless of work completed or not completed.
Withdrawal is after the first 4 weeks of any consecutive terms	50% of fees associated with current term minus a \$50 Administration Fee will be refunded OR invoice not yet paid will be amended to 50% of original cost plus the \$50 Administration Fee. No refund will be provided for fees paid for previous terms regardless of work completed or not completed.
REFUND for FIRST AID COURSES	
First Aid cancellation or non-attendance (HLTAID009, HLTAID011, HLTAID012)	Rescheduling workshop attendance to an alternative date is possible when 24hrs notice is given. No refund will be paid if a booking is cancelled without rescheduling to an alternative date. No refund will be paid if student did not attend on the day of the scheduled workshop. Where student has opted to complete pre-course online assessment but does not complete prior to workshop as required, student may be denied entry into the workshop and will need to reschedule to alternative workshop date. A \$50 Administration Fee may apply Non- attendance at workshop or non-completion of pre-course assessment prior to workshop. No refund will be paid
REFUND for NON-ACCREDITED SHORT COURSES	
Withdrawal prior to commencing any learning or assessment and within two (2) weeks of enrolment	Full refund provided A 15% administration charge will be deducted from the course fee.
Withdrawal after commencement of learning and/or assessment	No refund paid

Withdrawal any time after the first 2 weeks of enrolment without commencing learning or assessment	No refund paid
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Non-completion within three (3) calendar months of enrolment.	No refund paid
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REFUND DUE TO COMPASSIONATE OR EXCEPTIONAL CIRCUMSTANCES

Student is forced to withdraw from study due to circumstances out of their control e.g. serious illness or accident, family member health or care,	Pro-rata refund if approved by CEO (or delegate) Supporting evidence is required Approval and Refund Total decided on a case-by-case basis
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11. NO REFUND PROVIDED

There is no refund provided on prepaid course fees, if:

1. student withdraws from the course outside of the timelines listed above.
2. Lead Institute is required to cancel the student's enrolment due to misconduct or similar breach of the training contract
3. the student does not commence or submit work within the agreed course timeframe, and/or they do not reply to contact from Lead Institute, then they will have their enrolment terminated without fee refund.

Note: Lead Institute will ensure we have followed student support processes to assist the student in completing the course before terminating the course enrolment.

Students can request a course extension if they have a valid reason by submitting an **Application for Enrolment Extension** form. Approval of the course extension request is at the sole discretion of the CEO or delegate. Fees may apply.

12. APPLICATION FOR A REFUND

Application for a refund of course fees in accordance with this Refund Policy must be made in writing, using the Lead Institute Application for Refund form, stating reasons and relevant details. Form is to be submitted via email to hello@leadinstitute.edu.au or in person to Reception.

13. APPROVALS

All refunds and Payment Variation approvals are at the discretion of Lead Institute's CEO (or delegate) and will be considered on a case-by-case basis.

Approvals will only be considered when an Application form has been submitted

14. PAYMENT OF REFUND

All approved refunds will be paid within 14 days to the person named on the Fee Payment Schedule or nominated on the Application for Refund form.

Lead Institute will provide written notification of refund to the student with a statement detailing the calculation of the refund.

15. CALCULATION OF PRO- RATA REFUND

Within the refund specification:

- a. Daily tuition fee = (total tuition fee/number of calendar days in the course) x 7 (for weekly)
- b. calculation of date unused paid fees have been paid up to
- c. calculation of fees used for previous units and assessment of evidence of engagement in prior units of competency – if not completed
- d. Number of calendar days from notice of withdrawal / request for refund received to the end of the period to which the fees are paid x daily tuition fee = Refund amount

16. FAILURE TO MAKE PAYMENT

All course fees must be paid prior to course completion.

A student's individual Fee Agreement outlines the compounding consequences if payments are not made in line with the agreed payment terms and conditions. This can include suspension or cancellation of enrolment.

At a minimum, Lead Institute will withhold release of qualification or Statement of Attainment until payment has been received in full.

For significant debts, formal debt collection actions may also be undertaken. Any fees associated with this service will be added to the total outstanding amount for recovery.

Students experiencing financial difficulty are encouraged to contact Lead Institute as early as possible to discuss their options.

17. COMPLAINTS AND APPEALS

If a student is dissatisfied with a fee or refund decision, refer to the Lead Institute Appeals and Complaints and Grievances Policies.

MONITORING AND IMPROVEMENT

The Student Success Team Manager is responsible for ensuring compliance with this policy and the Student Success Team will process refund requests.

Academic Compliance is responsible for all continuous improvement processes in relation to fee administration, refund policy and ensuring all staff are complying with the provisions of this policy.

FORMS

- Individual Fee Agreement
- Direct Debit Agreement
- Direct Debit Terms and Conditions
- Enrolment Extension Request Form
- Request Refund Form
- Application for Payment Schedule Variation
- Application to Withdraw
- Fee Schedule Published

REFERENCES

Standards for Registered Training Organisations (RTOs) 2015

This policy is designed to meet **Standards 5, and 7** of the **Standards for Registered Training Organisations (RTOs) 2015**. Standard 5 states;
Each learner is properly informed and protected.

More specifically it addresses clause 5.3 which states;

Where the RTO collects fees from the individual learner, either directly or through a third party, the RTO provides or directs the learner to information prior to enrolment or the commencement of training and assessment, whichever comes first, specifying:

- a) *all relevant fee information including:*
 - i. *fees that must be paid to the RTO; and*
 - ii. *payment terms and conditions including deposits and refunds;*
- b) *the learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies;*
- c) *the learner's right to obtain a refund for services not provided by the RTO in the event the:*
 - i. *arrangement is terminated early; or*
 - ii. *the RTO fails to provide the agreed services.*

Standard 7 states; *the RTO has effective governance and administration arrangements in place.*

More specifically it addresses clause 7.3 which states;

7.3. Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.

DOCUMENT CONTROL					
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28.06.2023	v2	Renee C	New system format	J Dryden
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