

FEE Policy

Date Approved:	22 August 2024
Date Effective:	22 August 2024
Policy Category:	Student
Policy Owner:	Chief Financial Officer

1. Context, Purpose & Key Principles

SEDA Group Pty Ltd (“SEDA”) seeks to provide students with a supportive teaching and learning environment that is responsive to individual student needs. SEDA ensures that students are academically suited to undertake a program or course of study.

This policy provides a broad framework and set of principles regarding the payment of fees, and refunds and any circumstances relating to this. This includes, but is not exclusive to:

- Self-funded Students – Fee for Service
 - Payment by teaching period (Block by Block)
 - Payment by Payment Plan
- VET Student Loans (VSL)
- Skills First Funding (Victoria)
- Course related Fees and Charges
- Special Circumstances for Fees
- Restrictions
- Refunds

2. Scope

This policy applies to all Vocational Education and Training (VET) students studying at SEDA.

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3. Accountability

Key Decision-Making powers under the Policy

Roles	Responsibilities
Chief Executive Officer	1. Power to approve Tuition Fees 2. Power to approve Non-Material Fees 3. Power to approve decisions regarding refunds/fee waivers or re-credit of VET Student Loans (VSL)
Chief Financial Officer	1. Power to approve Payment Plans 2. Power to approve extensions
National Manager – Student Lifecycle/RTO Manager	1. Power to review applications for decisions concerning refunds/waiver/extensions and provide recommendations to above delegates 2. Power to make recommendations for Special Circumstances related to Fees to above delegates.

4. PART A - Principles of Fee Establishment, Review and Publication

1. All Fees and charges are governed by the SEDA Board and the Chief Executive Officer
2. This Policy and associated Procedures comply with the requirements of relevant legislation including the **2024-25 Standard VET Funding Contract (Skills First)**
3. SEDA sets and reviews fees based on the following principles:
 - a. SEDA is a direct entry Registered Training Organisation (RTO), dedicated to student access, opportunity and success.
 - b. SEDA ensures all course and unit fees:
 - represent good value for money for students.
 - are fair and equitable to all students.
 - are set at a level where SEDA remains financially viable; and,
 - are market competitive.
4. Fee setting is influenced by analysis of factors such as:
 - a. Financial sustainability
 - b. Cost of delivery
 - c. Price competitiveness
 - d. Market sensitivity
5. SEDA is committed to full disclosure and transparency of all costs associated with undertaking a course.

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6. All fee (tuition and non-tuition) is published on the SEDA website in a timely fashion and in time for student enrolment.
7. Fee information will be transparent and clearly state all costs associated with a course, area of study (AoS) or a unit of competency (UoC).

Tuition Fees

8. Tuition Fees will be reviewed annually and set in accordance with Clause 3.
9. All tuition fees will be approved and published in an accessible manner within specified timeframes in line with relevant legislation.

Non-Tuition Fees

10. SEDA establishes fees and charges for services and materials that it delivers to students related to the provision of education.
11. All non-tuition fees once approved will be published in an accessible manner within specified timeframes in line with relevant legislation.

PART B – Principles of Fee Adjustment

12. SEDA or its Industry partners may offer a scholarship (fee discount) to individual students or targeted cohorts as part of a student recruitment or retention strategy or upon a successful scholarship application.
13. Where a scholarship (fee discount – partial or full) for a cohort or individual is approved the amount is borne by SEDA or its relevant Industry partner.
14. Where fees are not paid, SEDA may:
 - a. Take action including:
 - i. withhold the person’s assessment results; testamurs; academic transcripts.
 - ii. exclude the person from graduation.
 - iii. suspend or cancel an existing enrolment; as well as,
 - iv. withhold the person’s statement of attainment.
 - b. Refer the matter to debt collection
 - c. Initiate legal action.
15. SEDA acknowledges students may experience exceptional circumstances causing substantial and unforeseen financial hardship during their study. To assist, some students may be eligible for:
 - a. An extension of time to pay their fees; or,

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- b. A fee waiver to cover the full or partial waiving of fees.

Refunds

SEDA recognises students' entitlement to a full or partial refund of Tuition Fees paid in advance upon withdrawal (non VSL).

PART C – Appeals

17. Students who dispute their fee obligation may apply to have the matter reviewed by the National Manager – Student Lifecycle via the **Complaints and Appeals Policy**.

PART D – Course Fees and Charges

18. Tuition fees can be paid using one of the following methods:

1. VET Student Loans (VSL)*
2. Fee for Service: Payment by an approved payment plan (see Payment Plan section).

*Only tuition fees can be deferred to VET Student Loans. This does not include non-tuition fees

19. Tuition fees and charges specific to each program are published on [SEDA's website](#). Where applicable, course fees will be itemised and may include:

- Tuition fee
- Non-Tuition Fee
- Working With Children Check (WWC) where applicable
- First Aid ^

^ Where First Aid is a pre-requisite and needs to be undertaken PRIOR to census date of Block 1 under a fee for service arrangement by the student.

The full fee amount for each course is allocated across teaching periods and aligned to census dates. Fee for Service students receive invoiced amounts that must be paid by the end of the enrolled teaching period (Block) unless on a payment plan. Fee for Service students who do not settle their account on or before the end of the teaching period as advertised upon the published Student Calendar may be excluded from further study.

4.2 Course Fees – Fee for Service

SEDA accepts the following payment methods for fee for service payments:

1. Credit card
2. Electronic Funds Transfer (EFT) Students will be liable for any bank fees and charges associated with dishonored credit cards or bank transfers

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4.3 Payment Plan

Payment plans can be arranged on a case-by-case basis through contacting the finance department at finance@sedagroup.com.au

- A payment plan will be negotiated on receipt of the first invoice once requested by the student. The details of the payment plan are agreed with the student, with a range of options available. (weekly, fortnightly and monthly).
- The payment plan's duration must not exceed the agreed end date

If a default occurs, the payment plan option may be removed, and the full fees may become due and payable immediately. Further restrictions may apply as outlined below (see Restrictions section)

4.4 Payment of Fees

1. The student is responsible for being familiar with the requirements for fee payment under this policy and for paying fees in line with those requirements.
2. All students who are Fee for Service (paying by payment plan) will have their payment automatically debited from their chosen bank account on completion of payment plan set up.
3. Non-payment of fees as outlined in this policy may result in enrolment being cancelled or results being withheld (unless students have successfully applied for consideration under the Special Circumstances – see below)

4.5 Fees are incurred as follows:

If a student chooses to withdraw from a course, the appropriate fee according to the payment schedule is charged. The student must pay this fee in full at the time of withdrawal.

1. Withdrawal prior to start date for teaching period (Block).
 - No charge.
2. Withdrawal after commencement of the teaching period (Block).
 - Charge accrued up to time of withdrawal.

To withdraw your enrolment in a VET unit of study you must complete and submit a **Student Withdrawal Form** (available via the SEDA website and MySEDA)

4.6 Miscellaneous Fees and Charges

There are other charges that may be applicable including the following:

1. Re-issue of Certificate, Qualification or Statement of Attainment will be issued digitally via email at no additional cost.

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2. Recognition of Prior Learning (RPL) – all students applying for RPL must pay the assigned fee for the areas of study/units of competency under application. Refer to the relevant Tuition and Fees Schedule via the website.
3. Working with Children Check (WWCC) – SEDA courses require students to obtain a valid Working with Children Check (or its equivalent) prior to their first teaching period unless an exemption applies. Some States may charge a fee dependent on the requirement for a WWCC, and these fees vary across Australian States/Territories. Refer to the **Working with Children Checks Policy**
4. Where First Aid is a course requirement, students not eligible for a credit transfer (CT) from previous study must be completed through an external provider under a fee for service arrangement.

4.7 Restrictions

If there is a default on a payment plan, the following restrictions may apply:

1. Withdrawal from course
2. Results of assessment and grades may be withheld.
3. Re-enrolment into further areas of study may be denied.
4. Course progression may be halted.
5. Record of Results, Statements of Attainment, Testamurs and eligibility for graduation will be withheld.

Exceptions to the above may include financial hardship and other extenuating circumstances. Any requests for allowances to be made prior to the end of a teaching period should be referred to **Special Circumstances**.

Where a student has outstanding fees, a payment plan or payment plan review will be offered. Where revised payment options are not adhered to, a student may be referred to a debt collection agency.

4.8 Special Circumstances

Fee for Service:

Students who are Fee for Service (payment by teaching period or payment by payment plan) who have difficulty in paying any relevant fees by the due date are encouraged to re-negotiate their agreed payment arrangement with SEDA Finance. Where applicable, exceptions may be granted under financial hardship and other extenuating circumstances.

A review of a student's request will occur within fifteen (15) working days of receipt. Any decision made shall be considered within SEDA's policies, statutes, and regulations.

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VET Student Loans (VSL):

Under Special Circumstances students may be able to apply for a re-credit of a VET Student Loan (VSL) or refund of tuition fees. Application for Special Circumstances can be made using the [Re-crediting HELP VET Student Loans Application Form](#).

You will be considered for a re-credit of VSL if:

- you have a VET Student Loan for your tuition fee
- if the census date has now passed but you are unable to continue with your study because of special circumstances (explained in detail below)
- because of these special circumstances you discontinued your enrolment in one or more VET units of study, or have not completed the requirements for one or more VET units of study and
- because of these special circumstances you are requesting to have a re-credit applied to your HELP balance and your VSL debt to be removed.

Re-credit does not apply if:

- If you withdrew from your studies on or before the census date, you have not incurred a VET Student Loan debt for that intake and you should not lodge an application for re-credit/remission.
- If you have successfully completed a VET unit of study, you are not eligible to apply to have your HELP balance re-credited or to have your VSL debt removed for that VET unit of study.

You will be considered for a refund of tuition fees if:

- if the census date has now passed but you are unable to continue with your study because of special circumstances (explained in detail below)
- because of these special circumstances you discontinued your enrolment in one or more VET units of study, or have not completed the requirements for one or more VET units of study and
- because of these special circumstances you are requesting to have a refund of your tuition fees for the relevant enrolled teaching period (Block)

Refund does not apply if:

- If you withdrew from your studies on or before the census date, you have not incurred tuition fees for that intake and you should not lodge an application for refund.
- If you have successfully completed a VET unit of study, you are not eligible to apply to have your tuition fees refunded.
- Refund does not apply if you have been Administratively Withdrawn or have not demonstrated compliance with the **Student Progression Policy** unless you can provide documentation to support your refund request.

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What special circumstances are accepted?

Each application will be examined and determined on its merits. As a general guide special circumstances include those situations that:

- Are beyond your control, i.e., a situation that occurs which a reasonable person would not be due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. This situation must be unusual, uncommon, or abnormal

AND

- Does not make its full impact on you until on or after the census date, i.e., your circumstances occur:
 - a. before the census date, but worsen after that day
 - b. before the census date, but the full effect or magnitude does not become apparent until on or after that day
 - c. on or after the census date

AND

- Makes it impracticable for you to complete the VET unit of study requirements, i.e.
 - a. undertakes the necessary private study required, or attend sufficient classes or meet compulsory attendance requirements to meet your compulsory VET unit of study requirements
 - b. completes the required assessable work
 - c. sits the required examinations or complete any other VET unit of study requirements

Special circumstances may include:

Medical Reasons

Where your medical condition existed prior to the census date, continued past that date and deteriorated to the extent that you are unable to continue your studies OR your medical condition only became known after the census date.

Example 1

You contract an illness prior to the census date. Your illness continues past the census date and deteriorates to the extent that you are unable to continue with your studies.

Example 2

Your medical condition only becomes apparent after the census date and the effects are sufficiently serious that it is impracticable for you to complete the VET unit of study requirements and continue with your studies.

Family/Personal Reasons

Due to unforeseen personal/family reasons that are beyond your control, you are unable to continue with your studies.

Example 1

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A member of your family suffers from a severe medical condition that requires you to provide full-time care and as a result you are unable to continue with your studies.

Example 2

A member of your family or close friend dies and you are affected to the extent that you are unable to continue with your studies.

Example 3

You or your family’s financial circumstances change unexpectedly to the extent that you are unable to continue with your studies.

Employment Related Reasons

Where your employment status or employment arrangements change unexpectedly due to circumstances beyond your control, and you are unable to complete your studies.

Example 1

You are engaged in employment out of necessity and studying. Your employer unexpectedly increases your hours of employment in circumstances where you are unable to object. As a result, you are unable to continue with your studies or complete your VET unit of study requirements.

Example 2

You are engaged in employment out of necessity and studying. After the census date your employer directs that you be transferred to a different state. Your VET unit of study is not available to be done via distance education and as a result you are unable to continue with your studies or complete your VET unit of study requirements.

Application Period:

Your ‘VET Student Loan – HELP Balance Re-Credit Application Form (due to special circumstances)’ must be submitted within 12 months from the day you discontinued your studies.

The application period may be waived on the grounds that it would not be, or was not, possible for the application to be made before the end of that period.

You do not need to wait for confirmation of your discontinuation from your VET unit of study to apply for a re-credit to your HELP balance and removal of your VETSL debt. However, appropriate supporting documentation must be submitted at time of application.

It is very important that your application is submitted to SEDA by the due date. Applications received after this date WILL NOT be considered.

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Supporting Documentation:

Your application for re-credit will be considered on its merits in conjunction with the supporting documentation you provide. Your supporting documentation should provide enough detail for the assessing officer to make an informed decision regarding your case for re-credit.

It is very important that you provide independent supporting documentation to support your claims. It is not sufficient to provide only a personal statement outlining your special circumstances

Depending on your reasons for applying for re-credit you may also need to provide a statement from a doctor, counsellor, specialist, or your employer to verify your claims.

Statements made by parents, husbands/wives/partners, close relatives or friends are not considered to be “independent documentation” for these purposes

****Please note:**

If your application includes a Professional Practitioner or Medical Certificate/s as supporting independent documentation, please also provide a letter from the doctor/counsellor outlining the details of the certificate/s that are relevant to this process.

A Professional Practitioner Certificate or medical certificate is solely used to assess a student’s academic performance and is not sufficient for the purpose of approving an application for re-crediting of your HELP balance or removal of your VSL debt.

Supporting documentation should include:

For medical reasons – a statement from a doctor indicating:

- The date your medical condition began or changed
- How your condition affected your ability to study
- When it became apparent that you could not continue with your studies.

For family/personal reasons – a statement from a doctor, counsellor or independent member of the community (e.g., Justice of the Peace or a Minister of Religion) indicating:

- The date your personal circumstance began or changed
- How your circumstance affected your ability to study
- When it became apparent that you could not continue with your studies.

For employment related reasons – a statement from your employer indicating:

- Your previous work hours and location
- Your current work hours and location
- The reason for changed hours and/or location

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To apply for a recredit of VSL or refund of Tuition Fees via Special Circumstances you will need to complete a [Re-crediting HELP VET Student Loans Application Form](#) and submit to training@sedagroup.com.au

What happens to my application after it has been lodged with SEDA?

1. Upon receipt of your application, you will be issued with an acknowledgement email. If you have not received an acknowledgement of your application within 2 weeks of submitting it, you should contact Student Administration on 1300 777 332.
2. The decision to approve or not approve your VET Student Loan – HELP Balance Re-Credit Application (due to special circumstances) or refund of tuition fees will be considered principally on the basis of your independent supporting documentation. It is your responsibility to ensure all relevant documentation is provided with your application.
3. The outcome of your application will be emailed to your personal email within 28 days of your application being submitted. If you are not satisfied with the decision, you may apply in writing for a review within 28 days of receiving the outcome. Written appeals should be submitted to complaints@sedagroup.com.au and must include reasons as to why you are requesting a review of the decision.
4. SEDA will provide written notice of the decision, including a statement of the reasons for making the decision. If you are not satisfied with the outcome supplied, you have the right to appeal to the Administrative Appeals Tribunal (AAT) for a review of the reviewer’s decision.

Full details of the application process and the cost of lodging an appeal are available via the AAT Registry’s website: www.aat.gov.au

5. Definitions

Fee The price established for delivery of all or part of a student's educational experience at SEDA, including tuition and non-tuition fees.

Tuition Fee The fees payable by a student to SEDA which are directly related to teaching and learning for a course of study in which the student is enrolled.

Non-Tuition Fee The price established for delivering a student's educational experience at SEDA excluding tuition fees. This may include ancillary and course material fees (associated with the services and/or goods retained by the student for use during their course).

Census date – A date set by SEDA as the last date of possible withdrawal or course change without penalty. This date is published on the SEDA student calendar.

Student – is an individual person who is formally enrolled to study at SEDA. The individual person is that who appears on SEDA’s documents such as enrolment, admission, and payment documents, and who is assigned an individual student ID.

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Teaching period – Each course is divided into Teaching Periods. The duration of the Teaching Period may vary. Please refer to the relevant SEDA calendar/s for specific information.

Industry Partner – SEDA partners with Industry leading organisations throughout Australia who are referred to as 'Industry Partners.'

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