

# FEES AND CHARGES

<b>POLICY</b>	<b>FEES AND CHARGES</b>
<b>2015 VET Standards:</b>	<b>Standard 5</b>
<b>Standard Ref:</b>	
<b>Statement</b>	<p>The purpose of this Policy is to provide transparency in the application and administration of all Fees and Charges on Students for Courses delivered by MCC.</p> <p>This policy ensures that the correct fees and charges are calculated and levied to students from 1 January 2017 as per the current guidelines set out in the VET Funding Contract and any Contract Notifications?</p>
<b>Scope</b>	This Policy applies to all Courses enrolled in by Students (Government Funded or Full Fee) at MCC.
<b>Responsibility</b>	The CEO / RTO Manager has overall responsibility for this Policy and Procedure
<b>Definitions</b>	<p><b>ACPET</b> means the Australian Council for Private Education and Training Association.</p> <p><b>Administration Fees</b> means a fee that is charged by MCC to eligible Government Funded Students to absorb the cost of administration and processing of the enrolment application.</p> <p><b>Course</b> means either a Full Course (full AQF qualification) or Short Course (statement of attainment) consisting of units of competency .</p> <p><b>Course Extension(s)</b> means the Course End Date has been extended to a date later in time than the original agreed Training Plan Course proposed End Date by Student request or as determined by MCC in the Student's best interests.</p> <p><b>Course Fee</b> means money received by MCC directly from a student or another person who pays the money on behalf of the student for a Course which the Institute provides or offers to provide.</p> <p><b>Course Withdrawal</b> means a Student is withdrawn from the Course due to either, a Student Request in writing, Failure of Student deemed by MCC not to be competent in a timely manner (NYC) and Failure of Student to consistently provide Evidence of Participation</p> <p><b>Evidence of Participation</b> means evidence that will be accepted for this purpose as outlined in the Service Agreement.</p> <p><b>Full Fee</b> means non Government Funded students that pay a Course Fee.</p> <p><b>Government Course Fee or Tuition Fee</b> means the amount(s) that are equal to Delivered Training to an Eligible Individual (Student) based on the Victorian Purchasing Guide, hourly rate under the Service Agreement Skills for Victoria Program and supported by evidence of Evidence of Participation. (Tuition Fee Claims are structured so as to ensure consistency between the information recorded in a Student's Training Plan, MCC SMS and that included in Student Statistical Reports to the Skills Victoria Training System (SVTS)).</p> <p><b>Government Funded</b> means an eligible individuals which are funded by the Higher Education and Skills Group (HESG) (formerly known as Skills Victoria) Commission under related Schedules of the Service Agreement.</p> <p><b>Compassionate and Compelling Circumstances</b> means those beyond the student's control, that impact on the student's capacity and/or ability to progress through a course. Including serious illness; death in the family; major political upheaval or natural disaster in the home country which requires the student to return home; or a traumatic incident.</p> <p><b>Professional Program</b> means a non accredited AQF Course.</p>

	<p><b>2017 Standard VET Funding Contract or Service Agreement</b> means 2017 VET Funding Contract - Victorian Training Guarantee Program.</p> <p><b>Higher Education and Skills Group (HESG)</b> means Victorian Government supports and facilitates access to training and tertiary education opportunities and are the Victorian Government's major funding source for skills training.</p>
<b>Related Policies &amp; Procedures</b>	<p><b>This policy should be read in conjunction with these other MCC</b></p> <ul style="list-style-type: none"> <li>• Refund Policy &amp; Procedure</li> <li>• Enrolment Policy &amp; Procedure</li> <li>• Student Progress &amp; Procedure and Student Information Guide</li> </ul>

<b>PROCEDURE</b>	<b>FEEES AND CHARGES</b>
<b>Action/Method</b>	<p><b>1. Student Enrolment Agreement</b></p> <p>1.1 This document describes the following items:</p> <ul style="list-style-type: none"> <li>1.1.1 Type of Course(s) in which the student is enrolled</li> <li>1.1.2 Type of Enrollment (Full Fee or SV Eligibility criteria satisfied)</li> <li>1.1.3 Conditions of Enrolment (Nationality/Residence, Location, Declaration)</li> <li>1.1.4 List of Fees &amp; Charges payable by the student identified</li> <li>1.1.5 Disclosure of material policies (eg Fees &amp; Charges Refunds)</li> <li>1.1.6 circumstances in which personal details regarding the student can be disclosed to third parties</li> <li>1.1.7 advice of the student's obligations to notify MCC of changes to contact details within 7 days</li> <li>1.1.8 information relating to refund of course money in the event of default by a student or the Institute.</li> </ul> <p>1.2 The Student Enrolment Agreement Form is forwarded to the prospective student to determine the above facts.</p> <p>1.3 Upon receipt of the signed notice of Student Enrolment Form, the Student Administration Officer will register the Agreement with Commencement Date.</p> <p>1.4 No Fees or Charges shall be paid in advance by a Student to MCC.</p> <p><b>2. Payment of Fees (Commencement Date)</b></p> <p>2.1 Fees and Charges payable on confirmation of Commencement date may include:</p> <ul style="list-style-type: none"> <li>2.1.1 Full Fee Students <ul style="list-style-type: none"> <li>2.1.1.1 - Course Fees (GST Free)(<i>includes Material Fees</i>)</li> </ul> </li> <li>2.1.2 Government Funded Students <ul style="list-style-type: none"> <li>2.1.2.1 <i>Course Administration Fee (Material Fees) (incl GST)</i></li> <li>2.1.2.2 <i>Tuition Fee (Claimed from Higher Education and Skills Group (HESG) – see below)</i></li> </ul> </li> </ul> <p>2.2 The published Administration Fee at the time of enrolment will remain unchanged until completion of that course. (<i>Please refer to current</i></p>

*Schedule of Fees, as at 1 January 2017, see Attachment 1).*

- 2.3 Any variation to this enrolment, including enrolment into a new course, may incur fee increases. In this instance, the course fee applicable at the time of enrolment will remain the same.
- 2.4 No additional fees are payable if the student is repeating a “failed”/ NYC unit of study.
- 2.5 MCC discloses current Fees and Charges to Students through the MCC website, Student Information Guide, noticeboards.

### **3. Payments (Deposit)**

3.1 No Student shall pay a Course Fee deposit unless a Payment Plan agreement has been entered into. NO interest shall be charged on the unpaid portion of Course and/or Administration fee.

3.2 For Government Funded Students (Higher Education and Skills Group (HESG)), the Tuition Fee charged by MCC to the Victoria Government is based on periodic assessment of the following information in the Student Training Plan or Student Record including

- i. Scheduled Hours;
- ii. Enrolment Activity Start Date;
- iii. Enrolment Activity End Date;
- iv. Evidence of Participation including
  - a. File Notes
  - b. Classroom Attendance &
  - c. Assessments and learning Quizes submitted;
- v. Achievement of Comptency for Units of competency and
- vi. number of nominal hours of units of competency of the Course<sup>1</sup> as prescribed by the Victorian Purchasing Guide.

3.3 Concession Course Fees (Administration Fees) are payable by eligible Students.

3.4 MCC shall determine Tuition fees charged to Higher Education and Skills Group (HESG) under the Service Agreement for Student Withdrawals (Withdrawn Students) based on the evidence of participation and other criteria set out in Clause 3.2 in consultation with the CEO.

### **4. Fee Payment Process**

#### **4.1 Fee Payments:**

Payment is made at or after Commencement Date after the Enrolment Form has been signed and returned. The Institute will issue a receipt to the

<sup>1</sup> Up to the maximum nominal hours per course or qualification as identified in the relevant Victorian Purchasing Guide. (See maximum nominal hours of claimed by MCC from Higher Education and Skills Group (HESG). See attachment 1)

	<p>student, outlining the amounts paid, the next amount payable and the next due date for payment where applicable for all full-fee paying students.</p> <p><b>4.2 <u>Payment Plan/ Instalment Plan:</u></b></p> <p>On completion of the enrolment form students pay deposit followed by agreed periodic payments.</p> <p><b>4.3 <u>Payment Loan Plan</u></b></p> <p>4.3.1 The Institute recognises that students may experience difficulties in paying full fees by the due date. To provide a measure of support, the Institute will offer a Payment Loan Plan to any students who require assistance.</p> <p>4.3.2 Students will be required to meet the negotiated terms and conditions of the Payment Instalment Plan which has been agreed by them.</p> <p>4.3.3 Students must complete a Payment Loan Plan Application and lodge with the Student Administration Officer no later than the due date for the semester and provide documentation as evidence of financial hardship. Applications received after the due date will not be considered.</p> <p>4.3.4 Applications are reviewed on an individual basis and are subject to approval by the CEO.</p> <p>4.3.5 Payment Loan Plans cannot be applied retrospectively.</p> <p>4.3.6 Students permitted to pay by a Payment Loan Plan must comply with the conditions outlined in the Plan.</p> <p><b>4.4 <u>Payment Methods</u></b></p> <p>4.4.1 <u>Payments In person at the Administration Office.</u> Payment by Bank Cheque or Credit Card can be made at the Student Administration Office upon presentation of your Fee Statement between 9.00 am and 4.30 pm Monday - Friday.</p> <p>4.4.2 <u>Direct Deposit or International Telegraphic Transfer to:</u></p> <p style="padding-left: 40px;">Bank Account Name: Macquarie Commercial College Ltd BSB: 013 645 Account No: 213840927</p> <p>4.4.3 <u>Credit Cards Accepted:</u> Mastercard, Visa</p> <p><b>4.5 <u>Extension of Payment Plans</u></b></p> <p>4.5.1 Continuing students, whose financial circumstances are affected by events beyond their control, may <b>apply to extend their due date specified in the loan plan.</b></p> <p>4.5.2 Students should apply in writing to the CEO, prior to the date, attaching</p>
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certified documents as evidence of financial hardships pursuant to the *Compassionate and Compelling Circumstances Policy* guidelines, which are generally defined as those beyond the student's control, that impact on the student's capacity and/or ability to progress through a course. These could include, but are not limited to: serious illness; death in the family; major political upheaval or natural disaster in the home country which requires the student to return home; or a traumatic incident.

#### 4.6 **Non-Payment or Late Payment of Fees**

- 4.6.1 Failure to pay a Fee or Charge according to the payment guidelines above, is in breach of the Institute Student Enrolment Agreement, which may result in cancellation of a Student's enrolment.
- 4.6.2 MCC may issue a Final Notice to the student on the 1st day after payment is due, outlining the amount due, the payment date and methods of payment accepted. The notice will also remain the student of the late fee and possible cancellation of their enrolment.
- 4.6.3 If fees are not paid within 7 days, and the CEO has determined that compassionate and compelling circumstances do not exist, the student will be issued with a Letter of Intention to cancel enrolment.
- 4.6.4 The student has 30 working days from the date of the Letter of Intention to cancel enrolment for Non-Payment of Fees in which to appeal this decision before enrolment cancelled at the Institute.
- 4.6.5 The student may have restricted access to official academic results. However, the student will be provided with the following:
- a) Access to unit assessments at any stage, via Paradigms email, during his/her course of study;
  - b) Upon request, the Institute will issue an unofficial Statement of Results as any stage, during his/her course of study;
  - c) At all times, the student will retain the right to access the Institute's Complaints and Appeals process and Australia's Consumer Rights Laws, should he/she wish to appeal any decision by the Institute to withhold official academic results.
- 4.6.6 Students wishing to transfer to another registered provider are required to settle outstanding accounts with the Institute before approval can be granted.

## **5. Fee Variations**

- 5.1 Certain Eligible Higher Education and Skills Group (HESG) Students are entitled to pay only 20% of the published Administration Fee subject to satisfying certain criteria (see Attachment 2)
- 5.2 Changes to Course Fees or Administration Fees may be incurred due to:
- 5.2.1 Course Withdrawal

- 5.2.2 Course Transfer (course change)
- 5.2.3 Transition to New Training Packages

## **6. Course Enrolment Variations**

- 6.1 All fees are due and payable to the Institute in the event a student withdraws from the course.
- 6.2 Fees will not be transferred to another education institution.
- 6.3 In the event a commencing or continuing student does not arrive in time to commence classes, the Institute may, in its absolute discretion, not permit the student to commence studies and defer or cancel the student's enrolment. Payment of fees will be in accordance with the Refund Policy and Procedure.

## **7. Repeating Units**

- 7.1 Students who are required to repeat a subject or unit of competency are not charged.

## **8. Course Transfer**

- 8.1 Students who wish to transfer between courses at the Institute must:
  - 8.1.1 obtain a Letter of Acceptance
  - 8.1.2 sign a new Student Enrolment Agreement.
  - 8.1.3 complete the Change of Course Application Form
- 8.2 Transferring between courses will incur a fee adjustment.

## **9. Leave of Absence/Withdrawal**

- 9.1 Students who take leave of absence, withdraw from their course or complete studies before the expected completion date are required to notify the program coordinator within 28 days.

## **10. Protection of Fees & Charges**

- 10.1 The Institute is obliged to safeguard Student Fees in accordance with the regulatory requirements under Standards 5 and 7 of the Standards for Registered Training Organisations (RTOs) 2015.
- 10.2 The Institute *is a member of ACPET* but ACPET ATAS Tution Assurance is no longer available to any RTO.
- 10.3 No Fees or Charges shall be paid in advance by any Students or demanded by MCC before the Commencement Date.
- 10.4 . MCC shall ensure that for any course fees above \$2,500 shall be treated in the following manner

Students that are charged in excess of \$2, 500, shall pay a deposit of \$1,000 (at enrolment) and then \$1,500 post enrolment (upon

	<p>commencement of the course and the remainder (balance) shall be paid by the Student prior to completion and issuance of the certificate. (see enrolment process policy and procedure)</p> <h2>11. Receipting Process</h2> <p>11.1 Upon proof of payment the Institute will:</p> <ul style="list-style-type: none"> <li>11.1.1 Issue receipts by email to Student email account</li> <li>11.1.2 Check the Tax Invoice attached to fees/payment if paid by a third party</li> <li>11.1.3 Enter data into client records</li> </ul> <p>11.2 The receipt/tax invoice will state:</p> <ul style="list-style-type: none"> <li>12.2.1 Registered company name and registered National Provider Code number</li> <li>12.2.2 Date of issue</li> <li>12.2.3 Full name of client</li> <li>12.2.4 Acknowledgement of the payment method</li> </ul> <p>11.4 Copies of receipts are retained on our information system.</p> <p>11.5 An official numbered receipt, which is cancelled, will be clearly marked 'cancelled' and briefly noted with reason for cancellation and signed by authorised personnel approving the cancellation.</p> <p>11.6 Completed receipts books will be stored in Accounts Receivable for a 12month period prior to archiving in accordance with the Records Management, Maintenance and Security Policy and Procedures.</p>
<b>Attached Documentation</b>	<ul style="list-style-type: none"> <li>• MCC Schedule of Fees &amp; Charges</li> <li>• Payment Plan Agreement - Loan Application (interest free)</li> <li>• <b>MCC Enrolment Policy and Procedure</b></li> </ul>
<b>Related Legislation</b>	<ul style="list-style-type: none"> <li>• Vocational Education and Training Regulator Act 2011</li> <li>• Standards for Registered Training Organisations (RTOs) 2015</li> <li>• Privacy Act 1988</li> <li>• Public Records Office of Victoria</li> </ul> <p>The Policy is determined in accordance with the Standards for Registered Training Organisations (RTOs) 2015 and with the Ministerial Directions for payment of minimal fees under Higher Education and Skills Group (HESG) funding.</p>
<b>Related Documentation</b>	<p><b><u>Policies/Procedures and Related Forms</u></b></p> <ul style="list-style-type: none"> <li>• Enrolment Process Policy &amp; Procedure</li> <li>• Assessing Students' Qualifications, and Experience Proficiency</li> <li>• Refund Policy</li> </ul>



	<ul style="list-style-type: none"><li>• Compassionate and Compelling Circumstances</li><li>• Complaints and Appeals</li><li>• Transfer between Registered Providers</li><li>• Completion within Expected Duration</li><li>• Deferring, Suspending or Cancelling a Student's Enrolment</li><li>• Privacy</li><li>• Records Management and Security</li><li>• Marketing</li></ul>
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**Version control**
**Review/ amendment history**

**Policy Approved by:** Chief Executive Officer / RTO Manager

**Responsible Officer:** Chief Executive Officer / RTO Manager

**Next Review Date:** July 2018

<b>Version</b>	<b>Date</b>	<b>Details</b>
1.0	July 2014	Policy issued
2.0	Dec 2014	Updated to reflect Standards for Registered Training Organisations (RTOs) 2015
3.0	July 2015	No material change
4.0	February 2016	Updated to reflect changes to VTG contract and related guidelines
5.0	JAN 2017	Updated to reflect 2017 VET Funding Contract
6.0	June 2017	No material change

**Attachment 1 (as at June 2016 – as amended from time to time)****Please see student information guide for latest course information**

<b>Course Code</b>	<b>Course Name</b>	<b>Nominal Hours Claimed from SV (see Victorian Purchasing Guide)</b>

## **Attachment 2**

### **Concessions on Tuition Fees (SV Students Only)**

This information on concessions on Course Administration fees applies to SV Students undertaking training courses categories except Skills Deepening (Diplomas and above).

The concession fee is the same as the minimum fee for the relevant course category. For courses in the Skills Deepening category, you may be able to access financial assistance in the form of a loan.

#### **Who is eligible for a concession?**

The fee concession is available to people in the following groups:

- ☑ Commonwealth Health Care Card holders, and their dependent children and dependent partners
- ☑ Pensioner Concession Card holders, and their dependent children and dependent partners
- ☑ Veteran's Gold Card holders (but not their dependents).

To receive a concession, the person enrolling must either have the card or be able to show that they are a dependent of a card-holder.

#### **Indigenous students**

Under an Indigenous Completions Initiative, Indigenous students pay only the minimum or concession tuition fee for all courses, including courses in the Skills Deepening category.

If fees are being paid by the Australian Government

If the Australian Government is funding your enrolment, the concession fee is not available. If you are referred to a provider by an agency of the Australian Government, for example a Job Network agency, you should pay the standard tuition fee and then seek reimbursement from the agency.

#### **Fee Exemptions**

This information applies to students undertaking training courses. For government funded training places fee exemptions may be granted for the following reasons. Exemptions apply to courses at all levels, including Skills Deepening (Diploma courses and above).

If the applicant chooses to delay the commencement date, the student enrolment advisor contacts the applicant to ascertain why. A follow-up process is instigated using this information.

#### **Eligibility Exemptions**

Exemptions may be granted for individuals who do not meet the eligibility requirements detailed in Clause 1 of this Schedule 2 [of the Service Agreement] (referred to as Eligibility Exemptions)