

RTO: 21710

Policy – Fees and Refunds

Purpose

This policy aims to ensure that all St Joseph's College course fees, including those paid in advance, are protected and subject to appropriate auditing processes. It ensures that students, parents, guardians and referring schools are clearly informed of their financial obligations prior to enrolment, and that the College manages fees in a fair, transparent and compliant manner.

Legislative Framework and Regulatory Compliance

This policy is informed by and gives effect to the following:

- AQTF Essential Conditions and Standards for Continuing Registration – Standard 5: Every client receives quality services
- Standards for Registered Training Organisations 2015 (Commonwealth) – the national standards framework governing RTO registration, quality of training and assessment, and client services
- VRQA Guidelines for VET Providers – Guideline 14: Fee protection and prepaid fees
- Education and Training Reform Act 2006 (Vic)
- Australian Consumer Law – Schedule 2 of the Competition and Consumer Act 2010 (Commonwealth)

Scope

This policy applies to all students enrolled in nationally recognised VET courses delivered by St Joseph's College, including internal students at the College and external students enrolling through the Mullum VET Cluster (MVC) or other network arrangements. Where fees are payable, this policy applies equally to the student's parent, guardian or referring school, as applicable.

Fees

Course fees will be set and reviewed annually by the College Principal in consultation with the RTO Management Group and College Business Manager. All advertised fees are fully inclusive of tuition, materials, resources and GST.

The College will inform potential course applicants of all applicable fees prior to the commencement of studies. Fee information is published in the College's course information materials and on the St Joseph's College website.

Prepaid fee protection: Where course fees exceed \$1,000.00, parents/guardians will be required to pay no more than \$1,000.00 prior to course commencement, and no more than \$1,500.00 in any single subsequent instalment. This measure protects families if the College is unable to deliver the full course.

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Pre-Enrolment Disclosure

In accordance with the Standards for RTOs 2025 (Standard 2.1(2)(d)), before a student enrolls or before any fees are required to be paid, St Joseph's College will provide written documentation that clearly sets out:

- The training to be provided, including the qualification or course title, code and units of competency
- All fees, costs and charges the student will be required to pay, including tuition fees, materials fees and any additional charges
- Payment terms and conditions, including due dates and instalment arrangements
- The College's refund policy and the conditions under which refunds will be granted
- Any obligations or liabilities that may be imposed on the student by the College or third parties

A verbal explanation alone is not sufficient. Written documentation must be provided and retained on the student's file.

Invoicing

Internal Students

Parents and guardians of St Joseph's College students enrolled in VET courses will receive a detailed fee invoice from the College in Term 2 of each school year, itemising fees and charges applicable for the following year. This information is also available via the St Joseph's College website.

External Students

In Term 2 of the school year, the Director of RTO will notify the College Accounts Department of all external students enrolled in VET courses. The Accounts Department will generate a fee invoice and forward it by email to the home school responsible for payment. External students will also receive a detailed fee schedule at the time of enrolment.

Payment of fees may be made by cash, cheque, money order or credit card, in person, by mail or by telephone.

Refunds

St Joseph's College is committed to a refund process that is prompt, accessible and easily understood by students, parents, guardians and other clients. The following schedule sets out the standard refund arrangements. All refund requests must be submitted in writing to the Director of RTO.

Circumstance	Tuition Fee Refund	Materials Fee Refund
Student withdraws prior to or within 4 weeks of course commencement	Full refund less \$50 administration fee	Full refund less \$50 administration fee
Student withdraws after 4 weeks of course commencement	No refund	No refund

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Course cancelled by St Joseph's College	Full refund	Full refund
College ceases to operate as an RTO	Pro-rata refund for undelivered units	Pro-rata refund for undelivered units
Student excluded or suspended for misconduct	No refund	No refund

Discretionary hardship: Where a student's withdrawal is due to exceptional circumstances beyond their control (such as serious illness or significant family hardship), the Director of RTO may exercise discretion to approve a refund outside the standard schedule. All such decisions will be documented on the student's file.

Cessation of RTO Operations

If St Joseph's College ceases to operate as a Registered Training Organisation, the College will:

- Issue each student with a Statement of Attainment for all satisfactorily completed units of competency
- Refund the portion of fees corresponding to units of competency that have not been delivered, calculated proportionally based on undelivered units
- To the best of its ability, refer students to another suitable Registered Training Organisation with the same qualification on its scope of registration

Refund Process

To apply for a refund, the student or their parent/guardian must submit a written request to the Director of RTO, including the student's full name, course title, enrolment date, the reason for the request, and any supporting documentation.

The Director of RTO will acknowledge receipt of the request within 2 working days and notify the applicant of the outcome in writing within 10 working days. Where a refund is approved, payment will be made within 14 working days of the decision.

Where an applicant is dissatisfied with the outcome of a refund request, they may lodge an appeal in accordance with the College's Complaints and Appeals Policy and Procedure.

Record Keeping

All fee-related documentation, including enrolment agreements, invoices, payment records, refund requests and outcomes, will be retained securely for a minimum of five years in accordance with the College's Records Management Policy.

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Policy Review

This policy will be reviewed annually in February by the RTO Management Team to ensure ongoing compliance with the Standards for RTOs 2025, the VRQA Guidelines for VET Providers, and all relevant legislation. Reviews will also be triggered by changes to fee structures, regulatory requirements, or a significant complaint outcome.

Documentation Modification

The College will maintain a history of updates to this policy.

Date	Version	Comment
January 2014	V1.0	Developed by the RTO Management Team.
February 2015	V1.1	Annual review by RTO Management Team – No Change.
February 2016	V1.2	Annual review by RTO Management Team – No Change.
February 2017	V1.3	Annual review by RTO Management Team – No Change.
February 2018	V1.4	Annual review by RTO Management Team – No Change.
February 2019	V1.5	Annual review by RTO Management Team – No Change.
February 2020	V1.6	Annual review by RTO Management Team – No Change.
February 2021	V1.7	Annual review by RTO Management Team – No Change.
February 2022	V1.8	Annual review by RTO Management Team – No Change.
February 2023	V1.9	Annual review by RTO Management Team – No Change.
February 2024	V1.10	Annual review by RTO Management Team – No Change.
February 2025	V1.11	Annual review by RTO Management Team – No Change.
February 2026	V2.0	Major review by RTO Management Team. Policy substantially expanded to align with Standards for RTOs 2025 (Standards 2.1(2)(c)(iii) and 2.1(2)(d)). Added: Legislative Framework; Scope; Pre-Enrolment Disclosure obligations; Invoicing section (internal and external students); Refund Schedule table; Discretionary hardship provision; Refund Process with acknowledgement timeframes; Cessation of RTO Operations; Record Keeping; and Policy Review sections.