

Student Fees and Refunds Policy and Procedure

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1. INTRODUCTION, PURPOSE AND SCOPE

1.1 INTRODUCTION

1 Education is committed to ensuring that all student fees are collected in accordance with the requirements of the Training and Employment Act, Queensland Government's policies and directives for Skills Assure Providers, and the Standards for Registered Training Organisations (2015).

Any course fee refunds shall also be processed as outlined in this policy and procedure.

Our fees handling practices are designed to ensure consistency, fairness and transparency for all students enrolled into a 1 Education course of study, whilst also ensuring that our staff members give sound advice to students regarding their rights and obligations.

All 1 Education students are made aware of the Fees, Charges and Refunds Policy before and during the 1 Education enrolment process via the availability of this document in the 1 Education website (<https://www.1education.com.au/>), course brochures / fact sheets, the student enrolment form and the 1 Education Student Handbook.

1.2 PURPOSE AND SCOPE

The purpose of this policy and procedure is to clearly outline:

- how fees and charges are accurately published;
- how course fees are charged;
- how payments are processed;
- what they cover;
- how fees paid in advance are protected;
- the conditions under which a refund may apply; and
- how to apply for a refund.

1.3 MEETING OUR COMPLIANCE OBLIGATIONS

1.1 Standards for Registered Training Organisations

The following clauses are recognised and complied with by 1 Education.

Clause 5.3

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;
 - 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 rights 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.

Clause 7.3

Protecting pre-paid fees by students.

1.2 Skills Assure Supplier Obligations (as a provider of training funded by Qld Government)

1 Education is required to charge and collect a co-contribution fee at the unit of competency level. Evidence of co-contribution fees charged and collected for each student must be retained (for reporting to the department via the VET activity data submission).

The co-contribution fee charged for a qualification or offering must represent the total cost to the student and include any enrolment charges (such as identification card charges), tuition fees, services fees, materials fees and all other costs associated with delivering the training and assessment services and awarding the qualification.

Fees are to be paid by the student and/or a third party prior to submission of claims for payment (i.e. VET activity data).

Fee Exceptions or Exemptions

Foundation skills

This training can be provided fee-free to students if determined so by the supplier.

Lower-level qualifications for concessional students:

This training can be provided fee-free to students if determined so by the supplier.

VETiS students:

This training is provided fee-free to school students and additional costs are met by the school.

Skilling Queenslanders for Work (SQW) participants:

This training is provided fee-free to students with any additional costs met through SQW funding (held by the community-based organisation (CBO)).

If determined by the supplier, lower-level vocational qualifications for concessional students only (see the Student Eligibility section of this document for further information) can be provided fee-free to students, rendering the requirement for a fee to be charged to the CBO.

In all other instances, it is expected that the SAS (Skills Assured Supplier) will charge and collect the co-contribution fee from the CBO on behalf of the student.

Refunds

The supplier must have a refund policy that outlines what the student is entitled to (full or part refunds).

Additional References

- Certificate 3 Guarantee Program Policy 2021-2024 [Certificate 3 Guarantee program policy 2021-24 \(desbt.qld.gov.au\)](https://www.desbt.qld.gov.au/certificate-3-guarantee-program-policy-2021-24)
- Skills Assure Supplier Evidence Requirements (VET Investment Programs 2023/24) – Fees [Skills Assure supplier \(SAS\) audit evidence requirements \(VET Investment Programs\) \(desbt.qld.gov.au\)](https://www.desbt.qld.gov.au/skills-assure-supplier-sas-audit-evidence-requirements-vet-investment-programs)
- 1 Education Student Handbook
- 1 Education course brochures
- 1 Education course enrolment form

1.4 FEES AND CHARGES

Course Fee Structure and Calculations

Course Fees may vary between students. This may be due to some units of competency being granted Credit Transfer or due to a student qualifying for a funded enrolment and/or concessional discount.

All student co-contribution fees represent the total cost to the student and include any tuition fees, services fees, materials fees and all other costs associated with delivering the training and assessment services and awarding the qualification.

Fee exemptions may be applied to:

- any student identified as requiring additional training in FSK20119 Certificate II in Skills for Work and Vocational Pathways in order to succeed in their Certificate III vocational program;
- VET in Schools students;
- Skilling Queenslanders for Work participants (conditions apply).

Wherever a fee variation occurs, this should be calculated at the time of enrolment to avoid overcharging the student. If this is only realised after the student has paid then a refund must be issued immediately to the student and to reflect the different amounts.

Student fees must be calculated for each Unit of Competency and this must be made visible to prospective students – within the Enrolment Pack, showing payable units, as well as non-payable units for Credit Transfers.

1 Education sets fees for each of our courses based on the following criteria:

- Where applicable, any direction provided to us by a funding body, industry or government agency;
- The capacity of our target market (students) in each industry area to pay for the course offered. Note: where there is no capacity for a target market to pay the required fees and no funding exists to support students, it may not be viable to offer that training program, and as such a decision may be made to remove that offering from 1 Education's scope of registration as an RTO;
- A competitor analysis of other RTO prices in the markets in which we choose to operate, in order to offer a competitively priced option to prospective students; and
- 1 Education's operating expenses associated with each training program – to ensure we can deliver a high-quality program within the expected budget parameters.

Course Fees Schedule

(Note: Pricing 'by subject' is shown in course brochure on the 1 Education website if required)

Course Code	Course Offering	Course Price (Student Fee)	Funded Offering in Qld?
BSB30120	Certificate III in Business <i>Funded under Certificate 3 Guarantee</i> <i>(see Funding Eligibility on following pages)</i>	\$30 (non-concessional) \$15 (concessional)	Yes (#1)
BSB30120	Certificate III in Business <i>Not Funded – Fee for Service</i>	\$2,500.00	No
BSB40520	Certificate IV in Leadership and Management	\$2,500.00	No
BSB50420	Diploma of Leadership and Management	Paid upfront: \$2,500.00 3 months Payment Plan: \$3,500.00	No
FSK20119	Certificate II in Skills for Work and Vocational Pathways <i>Funded under Certificate 3 Guarantee</i> <i>(see Funding Eligibility on following pages)</i>	\$0.00	Yes – only to support C3G enrolment
SIR30216	Certificate III in Retail <i>Funded under Certificate 3 Guarantee</i> <i>(see Funding Eligibility on following pages)</i>	\$26 (non-concessional) \$13 (concessional)	Yes
SIR30216	Certificate III in Retail <i>Not Funded – Fee for Service</i>	\$2,500.00	No
SIT20322	Certificate II in Hospitality	TBA	No
SIT30622	Certificate III in Hospitality <i>Funded under Certificate 3 Guarantee</i> <i>(see Funding Eligibility on following pages)</i>	\$30 (non-concessional) \$15 (concessional)	Yes (#1)
SIT30622	Certificate III in Hospitality <i>Not Funded – Fee for Service</i>	\$2,700.00	No
SIT40422	Certificate IV in Hospitality <i>Funded under Higher level Skills</i> <i>(see Funding Eligibility on following pages)</i>	\$42 (non-concessional) \$21 (concessional)	Yes (#2)
SIT40422	Certificate IV in Hospitality <i>Not Funded – Fee for Service</i>	\$4,655.00	Yes

Course Code	Course Offering	Course Price (Student Fee)	Funded Offering in Qld?
SIT50422	Diploma of Hospitality Management <i>Funded under Higher Level Skills (see Funding Eligibility on following pages)</i>	\$56.00 (non-concessional) \$28.00 (concessional)	Yes (#2)
SIT50422	Diploma of Hospitality Management <i>Not Funded – Fee for Service</i>	\$4,575.00	No
TLI30321	Certificate III in Supply Chain Operations	TBA	No

NOTE: User Choice Trainees and Apprentice course fees differ to those shown and funded student contributions shall be calculated at \$1.60 per nominal hour for each unit of competency, with a 60% discount applying to concessional enrolments and no fees for school students and other exempt groups.

Student Eligibility for Funded Course Offerings

The following criteria applies to be eligible to access training programs and applicable to the courses listed on the preceding pages where 'Funded offering in Queensland' has been marked as 'Yes'.

Certificate 3 Guarantee (#1):

(those programs shown as #1 in Funded Offering in Qld column in above table)

Eligibility criteria for each student is as follows – the candidate must:

- not hold, or be already undertaking, a Certificate III or higher-level qualification; (any Certificate III or higher level qualifications completed whilst at school will NOT exclude you from accessing this funding);
- be 15 years of age or older and have finished secondary school or left school;
- be a Queensland resident;
- Be an Australian citizen or permanent resident (includes humanitarian entrant), temporary resident with the necessary visa and work permits on the pathway to permanent residency, or a New Zealand citizen).

Higher Level Skills (#2):

Eligibility criteria for each student is as follows – the candidate must:

- not hold, or be already undertaking, a Certificate IV or higher-level qualification (any Certificate IV level qualification/s completed whilst at school ARE allowed and will not exclude you from accessing this funding);
- be currently working in the transport and logistics / warehousing industry (applicable to Certificate IV in Warehousing Operations only);
- be currently working in the tourism and hospitality industry (applicable to Certificate IV in Hospitality only);
- be 15 years of age or older and have finished secondary school or left school;
- be a Queensland resident;
- Be an Australian citizen or permanent resident (includes humanitarian entrant), temporary resident with the necessary visa and work permits on the pathway to permanent residency, or a New Zealand citizen).

Additional Services, as applicable, are listed below:

Ref.	Service	Fee Amount
1.	Credit Transfer	No charge
2.	Re-enrolment (after 3 unsuccessful assessment attempts)	Same as enrolment fee for specific units
3.	Reprint of Statement of Attainment or Testamur (up to 2)	No charge
4.	Student ID card (issued upon request)	No charge
5.	Statement of Attainment ID Card (e.g. RSA)	No charge
6.	Payment Plan (optional) – passed on from ‘Study Loans’	\$5 per month plus \$30 establishment fee)

Transparency and Advertising of Course Fees

1 Education publishes accurate, current information about fees, charges and refunds in relevant information sources such as this document, the 1 Education website, Student Handbook, Course Brochures / Fact Sheets and Course Enrolment Forms, to ensure that students are able to make an informed decision regarding their financial commitment to undertake a course/s with 1 Education.

1 Education will not accept any course payment until such time as the student has accepted the 1 Education Student Enrolment Terms and conditions as outlined in the Student Acknowledgement section of the 1 Education Enrolment Form. This may occur concurrently.

Tuition and administration fees are non-transferable to other students or other institutions.

1 Education holds all pre-paid student fees received from future students in a secure bank account.

Collection of Fees

Student fees shall be collected at the time of enrolment. Fees from ‘funded students’ must be calculated for each Unit of Competency and paid prior to any unit of competency being reported to DESBT as completed.

To record the payment of student fees, each student shall be issued with an Invoice, and then a Receipt at the time the fees are paid. A copy of these documents, detailing the amount paid by the student, must be copied and placed with the Student Enrolment pack at the time of submission to the Administration Manager.

1 Education Training Partners may be authorised to collect student fees on behalf of 1 Education, provided this occurs at the time of the student’s enrolment and prior to the submission of any Units of Competency completion data.

When this occurs, the Training Partner must follow the example wording provided to Training Partners for Invoices and Receipts, stating that the money is being collected by ‘Training Partner Name’ on behalf of 1 Education.

1 Education shall collect the fees held by Partners at their discretion, however, must monitor that the student fees have been collected within the required timeframes.

For Fee for Service students where the total student contribution fee exceeds \$1,500, this must be divided into payments plans to ensure that not more than \$1,500 is charged to the student prior to those services being delivered.

Payment of Fees by Third Parties

Third parties such as employers may pay student fees on behalf of the student, provided all fees are paid prior to 1 Education lodging a claim for that student.

Outstanding Fees at Course Completion

For Fee for Service enrolments, 1 Education will issue qualifications and Statements of Attainment only if all fees relating to this qualification are paid in full (funded student fees for be paid in advance of each unit of competency undertaken).

Late Fees and non-Payment of Fees (fee for service students)

1 Education will issue one warning letter for overdue fees from fee for service students via email.

Students shall be given 20 days to either pay the outstanding amount or come to an arrangement with the 1 Education administration team.

Non-Payment of Fees can result in the following actions by 1 Education:

- Issue a suspension of study;
- Remove access to 1 Education's resources, computer systems or online course;
- Withhold academic transcripts and/or qualifications;
- Cancel the enrolment.
- Long standing debts will be referred to a debt collection agency where fees are more than 35 days past due and where no alternative arrangements have been made.

1.5 REFUNDS OF PRE-PAID FEES

1 Education shall issue refunds to students in certain circumstances in accordance with this policy.

All refunds shall also be made in accordance with 1 Education's values, and shall be in line with the Vocational Education, Training and Employment Act and Regulation 2000.

This policy applies to all intending, commencing and continuing students who have paid fees in advance.

As soon as a student accepts a place offered by 1 Education and pays the associated fees, a binding contract is created between the student and 1 Education.

Students who apply for a refund under this policy are afforded the principles of natural justice, including the ability to lodge a complaint or appeal against any decision relevant to an application for refund request.

This policy and the availability of complaints and appeals processes do not remove the right of any student to act under Australia's consumer protection laws.

Student withdraws prior to course commencement

If a student formally withdraws (in writing) from a 1 Education training course, prior to the course commencement, their fees will be repaid, in full.

Student withdraws after a course commencement

If a student withdraws from their face to face / classroom course after the course begins, they may be eligible for a partial refund IF some competencies / unit of study have not yet commenced, and ONLY for the amount attributable to those competencies.

Online Enrolments – No refund

For online students, no refund will be issued for units of competency after the resources have been issued to the student for those competencies.

Provider Default

In the unlikely event that 1 Education ceases to provide a course of study and 1 Education is at fault, all unspent prepaid tuition fees to date will be refunded to the student within fourteen (14) days of the default day including other associated fees, 1 Education will:

- offer you an alternative place at 1 Education's, that is accepted by you in writing; or
- refund any prepaid fees or the unused portion.

How to apply for Refund

Students shall be required to complete a 'Cancellation and Refund Request Form', to be sent to enquiries@1education.com.au

The Administration Manager shall review the application to ensure that the client is eligible for a refund.

If the applicant is under the age of 18 years, the guardian must sign the refund form.

Circumstances which do not qualify for a refund

- When the student has no pre-paid fees against their current enrolment (no fees to refund);
- If the student has loaned equipment and/or resources from 1 Education which has not been returned;
- A complaint or appeal is in progress that is related or linked to the application for a refund.
- If a student fails to comply with the conditions of enrolment as per the 'Student Rules and Obligations', 1 Education reserves the right to terminate the student's enrolment with no refund.

See our website for an Application for Refund form.

Refunds specific to Recognition of Prior Learning (RPL)

There is no cost incurred for Stage 1 of the RPL process and therefore a full refund will be payable up to that point. This ensures that the client has an accurate understanding of what Units of Competency they are likely to be eligible to receive prior to them committing to proceed.

After that initial assessment the student will be enrolled and NO REFUND is available for an RPL (Recognition of Prior Learning) enrolment from that point due to the costs generated in performing the RPL Assessment, irrespective of the outcome.

Payment of refunds

If a refund is payable, the amount payable shall be calculated by the 1 Education Administration team.

NOTE: If the refund relates to a course cancellation, an investigation will be made into which units of competency have and have not been commenced to calculate the amount owing. This information will be communicated to the student to explain why only a partial refund is payable.

The refund shall be processed in the same process with which the money was originally paid.

- i. If the money was originally paid via cash or cheque, note refund to be issued by cheque.
- ii. If the money was originally paid via Credit card, note the refund to be processed via refunding the credit card.
- iii. If the money was originally paid by a company, note the refund will apply as a credit to the company account or provide a cheque for the refund.

A completed “**Cancellation and Refund Request Form**” shall be provided to the 1 Education CEO for Approval.

The Administrative Manager shall then contract the applicant to advise of the outcome, processes the refund transaction and file the Refund Application and Decision on the Student File.

Refunds will be provided into the student’s nominated bank account in their own name unless:

- The student is under the age of 18 years, in which case, the refund will be provided to the parent or legal guardian responsible for the student.
- In the event that the student is deceased or incapable of nominating a bank account, the refund will be provided to a nominated party. Applicants requesting a refund should be made aware that the [Refund Request](#) form provides an option for whom the refund should be made payable to
- Under no circumstances will a student’s refund be paid to a third party without the student’s written consent and that consent is written in the English language.

Written confirmation or decline of Refund Application

Refunds Approved

In all cases where a refund is approved and processed, the student will receive a written statement that details how the refund was calculated and where it was paid into.

Refunds Declined

In all cases where a student applies for a refund and the refund is declined, a written statement will be provided to the student outlining the reasons for the decision by 1 Education to reject the application for a refund.

Refund Payments made in Error

The student agrees to repay 1 Education (on demand) for any payments credited to the student in error. 1 Education reserves the right to offset the amount of any over payment made in error against any liability (including any future debt) owing to 1 Education by the student.

Processing Time

All refunds, except those for provider default, will be processed within twenty-eight (28) days of the written application being received by 1 Education.

Right to Appeal a Decision regarding a Refund Application

If a person’s application for a refund has been refused, 1 Education must give the person written notice of the reasons for refusal.

The person may, within fourteen (14) days after written notice is given, apply to the CEO, 1 Education for a reconsideration of the refusal.

Additional refund option held by 1 Education

Whilst it is not common practice, 1 Education also reserves the right to issue additional refunds that do not meet our eligibility guidelines, in exceptional circumstances. This decision may only be made by the CEO, 1 Education, based on a detailed written submission from the student and all decisions are final.