

# 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.

Any course fee refunds shall 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

### 1.3.1 National Vocational Education and Training Regulator (Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements) Instrument 2025

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

#### Part 2 Section

##### **18 Prepaid fee protection measures**

1. Where an NVR registered training organisation or third party receives prepaid fees from or on behalf of an individual in excess of \$1,500 in relation to the same VET course (the **threshold prepaid fee amount**), the organisation must:
  - a.) where the organisation is a government entity or an Australian university – comply with the requirements set out in subsections (2) and (3); or

- b.) where the organisation is any other NVR registered training organisation – implement one or more of the arrangements set out in subsection (4).

*Requirements for government entities and Australian universities*

2. The NVR registered training organisation must have a policy in place for circumstances where the organisation is unable to provide the services to which the threshold prepaid fee amount relates (**prepaid fee policy**).
3. An NVR registered training organisation’s prepaid fee policy must specify how an individual who has prepaid will:
- a.) be placed into an equivalent course at a location suitable to the individual and receive all services for which the individual has prepaid at no additional cost to the individual; or
- b.) be refunded the prepaid fees for services yet to be delivered which are in excess of the threshold prepaid fee amount.

*Requirements for other NVR registered training organisations*

4. The NVR registered training organisation must implement one or more of the following arrangements:
- a.) an unconditional financial guarantee from a bank operating in Australia, provided:
- at all times, the guarantee is at least equal to the total amount of prepaid fees held by the organisation in excess of the threshold prepaid fee amount; and
  - the costs of establishing and maintaining the guarantee are met by the organisation.

Note: For example, where an NVR registered training organisation receives prepaid fees of \$2000 from three individuals (totalling \$6000), the guarantee must be at least equal to \$1500 (i.e. \$500 multiplied by three).

- b.) a current membership with a tuition assurance scheme operator which, if the organisation is unable to provide services for which the individual has prepaid, must ensure:
- the individual will be placed into an equivalent course at a location suitable to the individual and receive all services for which the individual has prepaid at no additional cost to the individual; or
  - if an equivalent course cannot be found – the individual will be refunded the prepaid fees which are in excess of the threshold prepaid fee amount.
- c.) any other fee protection measure approved by the National VET Regulator.

### **1.3.2 Skills Assure Provider 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.

## Refunds

1 Education has a refund policy that outlines what the student is entitled to (full or part refunds).

### Additional References

- Career Start Program Policy 2025-2028  
[https://www.publications.qld.gov.au/ckan-publications-attachments-prod/resources/aa9ffd70-ff0d-4f2c-8a26-25dde1ad0ea2/career-start-program-policy\\_1-july-2025.pdf?ETag=b6ef0e2657ee8d9c4648ecf256021ad6](https://www.publications.qld.gov.au/ckan-publications-attachments-prod/resources/aa9ffd70-ff0d-4f2c-8a26-25dde1ad0ea2/career-start-program-policy_1-july-2025.pdf?ETag=b6ef0e2657ee8d9c4648ecf256021ad6)
- Career Boost Program Policy 2025-2028  
[https://www.publications.qld.gov.au/ckan-publications-attachments-prod/resources/276e0619-693d-48c0-b8c3-1db81f262c5a/career-boost-program-policy\\_1-july-2025.pdf?ETag=c739e57e68a867b49eccdf02d18d47cb](https://www.publications.qld.gov.au/ckan-publications-attachments-prod/resources/276e0619-693d-48c0-b8c3-1db81f262c5a/career-boost-program-policy_1-july-2025.pdf?ETag=c739e57e68a867b49eccdf02d18d47cb)
- 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

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?
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 – to support Career Start enrolment
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
SIT30622	Certificate III in Hospitality <i>Not Funded – Fee for Service</i>	\$2,700.00	No
SIT50422	Diploma of Hospitality Management <i>Funded under Higher Level Skills</i> <i>(see Funding Eligibility on following pages)</i>	\$56.00 (non-concessional) \$28.00 (concessional)	Yes
SIT50422	Diploma of Hospitality Management <i>Not Funded – Fee for Service</i>	\$4,275.00	No

## 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’.

## Career Start Funding:

### Co-contribution fee amount

Given the benefits of training, including improved job opportunities and higher earnings, students enrolled in certificate III qualifications and skill sets, and non-concessional students in lower-level qualifications, are required to contribute to the cost of training through a co-contribution (student) fee.

This fee can be paid by an employer, a family member, a friend, or another organisation, but it cannot be paid or waived by the SAS or any person or entity connected to the SAS.

The fee amount is a decision for the SAS. This fee must be published on the SAS' website and must represent the total costs to the student for the qualification, including materials costs. The SAS cannot charge the student for creating a Training and Assessment Plan or Training Record.

The SAS also cannot charge students for additional materials once enrolment has occurred.

### What a SAS must provide

General Training Pathway Before enrolling, the SAS must provide the student (or parent/guardian, if applicable) with the following information to support informed decision making:

- qualification (or Skill Set) Fact Sheet (a summary of their training offering) that includes:
  - a breakdown of total costs, including co-contribution fee (fees must also be clearly published on the SAS' training website), and how and when fees will be charged and collected, noting it is not permissible to offer or publish fee-free training;
  - information on delivery mode, training timelines, assessment methods, delivery locations, and all requirements for successful completion of the qualification, including licensing and vocational placements if applicable (note: vocational placements must be arranged by the SAS);
  - details of student support services available;
- Privacy Notice;
- complete Refund Policy, including conditions for full and partial fee refunds; and
- confirmation the student understands their entitlement to a subsidised training place under Career Start and when this will be exhausted (as outlined under "What is Career Start").

### What funding is available?

The Queensland Government will pay a subsidy for the qualification directly to the SAS. The amount of funding depends on the qualification's complexity, duration, and how well it aligns with workforce skills needs.

Queensland's annual Training Priorities Plan outlines how government supports skills development across the state.

Each year, the plan highlights important skill areas and guides funding decisions, including training subsidies, to benefit individuals, local communities, and employers.

**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).

## Career Boost Funding:

### Co-contribution fee amount

Given the increased benefits of advanced level training, such as improved job opportunities and higher earning potential, students enrolled in certificate IV or higher qualifications, as well as skill sets, are required to contribute to the cost of training through a co-contribution (student) fee.

This fee can be paid by an employer, a family member, a friend, or another organisation, but it cannot be paid or waived by the SAS or any person or entity connected to the SAS.

The fee amount is a decision for the SAS. The fee must be published on the SAS' website and must represent total costs to the student for the qualification, including materials costs.

The SAS cannot charge a student for creating a Training and Assessment Plan or Training Record. The SAS also cannot charge students for any additional materials once enrolment has occurred.

### What a SAS must provide

Before enrolling, the SAS must provide the student (or parent/guardian, if applicable) with the following information to support informed decision making:

- qualification (or Skill Set) Fact Sheet (a summary of their training offering) that includes:
  - a breakdown of total costs, including co-contribution fee (fees must also be clearly published on the SAS' training website), and how and when fees will be charged and collected, noting it is not permissible to offer or publish fee-free training;
  - information on delivery mode, training timelines, assessment methods, delivery locations, and all requirements for successful completion of the qualification, including licensing and vocational placement if applicable (note: vocational placements must be arranged by the SAS);
- details of student support services available;
- Privacy Notice;
- complete Refund Policy, including conditions for full and partial fee refunds; and
- confirmation the student understands their entitlement to a subsidised training place under Career Boost and when this will be exhausted (as outlined under "What is Career Boost")

### What funding is available?

The Queensland Government will pay a subsidy for the qualification or skill set directly to the SAS.

The amount of funding depends on qualification or course complexity, duration, and how well it aligns with workforce skill needs.

Queensland's annual Training Priorities Plan outlines how government supports skills development across the state. Each year, the plan highlights important skill areas and guides funding decisions, including training subsidies, to benefit individuals, local communities, and employers.

**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 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.

## **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 particular competencies. Any units not yet issues will be refunded.

## 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](mailto: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 still 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 Director.

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, note the refund to be issued in cash.
- 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 bank transfer refund.

A completed "**Cancellation and Refund Request Form**" shall be provided to the 1 Education Director for Approval.

1 Education 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.