



Fee for Service,
Co-contribution
AND
Refund Policy

1. Policy Principles

This policy applies to fee for service units/courses and student co-contributions under the Qld VET Investment Policy (Including Certificate 3 and Higher Level Skills where applicable).

This policy does not apply to students who are VET FEE HELP enrolled. Students enrolled under VET FEE HELP should see the VET FEE HELP Student Handbook for information on refunds.

2. Policy Statement

Churchill Education in the application of this Policy will:

- Treat all students and prospective students fairly;
- Ensure fee refund requests are considered and actioned promptly;
- Publish fees and refund entitlement or restrictions on the Churchill Education website; and
- Maintain accurate Fee payment and refund records.

3. Fees

3.1 Student Fee Types

Tuition Fees are payable for all education and training and include fee for service tuition fees (fees are full price) and student co-contributions.

Service Fees are for additional goods and services provided to you.

3.2 Payment Methods

3.2.1 Payment Methods

Churchill Education may accept payment of your student fees via the following methods:

- a. Credit card (Visa or MasterCard only);
- b. Direct debit;
- c. Payment Plan;
- d. line of credit with zipMoney; and
- e. Personal cheque, bank cheque, or money order (payable to Churchill Education).

3.2.2 Line of Credit

Students have the option of applying for a line of credit with zipMoney to pay tuition fees. Churchill Education is not the credit provider. Payment terms and conditions are in accordance with any contract a student may have with zipMoney. Students who enter into an arrangement with zipMoney will have a debt with zipMoney and not Churchill Education. For more information see the zipMoney website: <https://zipmoney.com.au/>

3.3 Payment Due Dates

You must pay Tuition Fees within 7 days of invoice. Full payment is required before the commencement of the unit of study/RPL.

3.4 In the instance of zipMoney:

- for all training courses over \$6,000 in total, the value for training will be split into 3 invoices and payable in line with commencement of each unit of study (each unit must be paid for before commencement of next unit).
- any training course under \$6,000 the full amount will be sought at commencement/acceptance into course.

3.5 Management of Outstanding Fees

Churchill Education requires Tuition Fees to be paid within 7 days of the date of invoice. Failure to pay Tuition Fees will result in forfeiture of enrolment. Full payment is required before commencement of any unit of study/RPL.

If you don't pay Tuition Fees within the required time frame you will be prevented from undertaking education and training activities.

Churchill Education may refer outstanding Tuition Fees to an appropriate debt collection agency in cases where payment has not been received by the relevant due date, which may also result in additional costs to the student.

4. Refunds

4.1 Co-Contributions

For co-contributions paid under the Qld Vet Investment Policy (including the Certificate III Program and Higher Level Skills) the following refund policy applies for students who cancel or are cancelled. The applicable student contribution fees are based on a per unit of competency. Where a student does not complete the whole qualification, the student can request a refund for those units that were not commenced. This refund will be paid in full without deductions. For example, a student paid \$150 co-contribution for a qualification with 15 units. If the student completes 9 units and is part way through unit 10 and decides to cancel then the student can request a refund for the 5 units not yet commenced – i.e. \$50. The student should contact Churchill Education in writing to request the refund.

4.2 RPL

No refunds will be given with respect to Recognition of Prior Learning (RPL) assessments.

4.3 All other enrolments

For all other enrolments you may apply for a refund of paid course fees up to 28 days from date of invoice. Applications for refunds made more than 28 days after date of invoice will not generally be considered.

However, in order for you to be eligible for a refund, Churchill Education needs to be satisfied that special circumstances apply to you. You must be able to prove that the circumstances:

- Were beyond your control
- Did not make their full impact on you until on, or after, you commenced your unit or course;
- Made it impracticable for you to complete your unit(s) of study.

4.3.1 Circumstances beyond a student's control

Circumstances could be considered beyond a student's control if a situation occurs that a reasonable student would consider is not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible. This situation would generally be expected to be unusual, uncommon or abnormal. For example, your employment situation changes and the unit of study/course is no longer relevant to you

4.3.2 Circumstances affecting student's ability to complete the units of study requirements:

Circumstances that make it impracticable for the student to complete the requirements for their unit may include:

- medical circumstances, for example, where a student's medical condition has changed to such an extent that he or she is unable to continue studying;
- family circumstances, for example, death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect a student to continue studying;
- employment circumstances, for example, where a student's employment status or arrangements have changed so that the student is unable to continue his or her studies, and this change is beyond the student's control; or
- course related circumstances, for example, where the provider has changed the VET unit of study it had offered and the student is disadvantaged by either not being able to complete the unit of study, or not being given credit towards other units or courses.

A student cannot apply for a refund, if they have successfully completed a unit of study. A student who receives a fail grade is considered not to have successfully completed the requirements of the unit of study.

An application for a refund should be made in writing, within 28 days of invoice being issued by Churchill Education. Churchill Education will waive this requirement if it is satisfied that the application could not be made within the time limits.

The student's application should include any independent supporting documentation, for example, a letter from the student's doctor or counsellor, to support the student's claims. Each application will be examined and determined on its merits. Churchill Education will consider the student's claims, together with any independent supporting documentary evidence that substantiates these claims.

4.3.3 Special circumstances do not include, for example:

- Lack of knowledge about the course; or
- A student's incapacity to repay a debt.

4.4 Decision outcomes

Churchill Education will consider the student's application as soon as practicable and will notify the student of its decision (the original decision) and the reasons for making the decision.

Decisions regarding refunding a student's fees are reviewable. If you are dissatisfied with Churchill Education's original decision, you should apply to Churchill Education in writing within 28 days for a review of the decision. The review decision is final.

All refunds are subject to an administrative fee comprising of 10% of course fee up to a maximum of \$500.

Refunds will be provided if the services agreed to be provided by Churchill Education are not provided.

Fee Refund requests will generally be processed within 10 business days.

If the student has paid for the unit/course using a line of credit from zipMoney and Churchill Education agrees to a refund the refunded monies will be paid to zipMoney. If as a result of payments made by the student to zipMoney any monies are refundable to the student that is a matter between zipMoney and the student.

5. Refund Request Procedures

Students requesting a refund should contact Finance, Churchill Education providing reason/s they are seeking a refund.

Finance will in consultation with the Training and Compliance Manager determine if there is entitlement to a refund and the dollar amount.

Finance will notify the student of the decision.

Students who disagree with a refund decision should follow the Churchill Education Combined Academic and Non Academic Grievance Policy and Procedures found at: <http://repchurchill.wpengine.com/wp-content/uploads/2013/10/Combined-Academic-and-Non-Academic-Grievance-Policy-and-Procedures-PDF.pdf>.

6. Privacy Statement

You have a right to access personal information that Churchill Education holds about you, subject to any exceptions in relevant legislation. If you wish to seek access to your personal information or inquire about the handling of your personal information, please contact the Administration Manager or e-mail fee-help@churchilleducation.edu.au.

7. Strategic Review

This policy will be reviewed in 12 months' time

8. Related Policies

This policy should be read in conjunction with the following documents that have been taken into account when drafting this policy:

Churchill Education Combined Academic and Non-Academic Grievance Policy and Procedures