

Fees, Charges and Refunds Policy

1.0 Purpose

This policy outlines the regulatory and business requirements that the Bendigo Kangan Institute (BKI) will meet in relation to the application of course fees and charges, and the provision of course refunds for BKI students, including third parties who may pay fees on behalf of a student.

2.0 Scope

This policy is applicable to all domestic and international BKI Students. It also applies to management, staff, contractors, third party payers and service providers.

3.0 References

- Competition and Consumer Act 2010
- Education and Training Reform Act 2006 (Vic)
- Education Services for Overseas Students Act 2000 (Cth)
- Education Services for Overseas Students (TPS Levies) Act 2012 (Cth)
- National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018 (Cth)
- Higher Education Support Act 2003 (Cth)
- VET TAFE Funding Contracts for Training Services Delivery, and associated guidelines, and other relevant states
- VET Student Loans Act 2016
- VET Student Loans Rules 2016
- VET Student Loans Manual for Providers
- National Vocational Education and Training Regulator Act 2011
- Standards for RTOs 2015

4.0 Policy Statement

BKI is committed to providing students access to quality education services that are competitive and at a reasonable cost while ensuring the Institute's sustainability.

BKI sets and collects fees and charges for its services and facilities, including facilitating access to subsidies and financial support for eligible students, in accordance with relevant regulatory, contractual and business requirements.

BKI course fees may be affected by a variety of factors.

Including but may not be limited to:

- If the student is eligible for government funding
- Eligibility for the granting of a Fee Waiver in the circumstances set out in Funding Contracts and Guidelines about fees
- The actual course being undertaken
- The course scheduled hours

Approval Authority: Chief Operating Officer

Doc Custodian: Registrar

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- Any concession entitlements that a student may have access to
- If a course is listed on a Free TAFE list
- If a VET Student Loan is available to the student
- If a scholarship may be available for the course
- If the student is paying a full fee
- If there are specific materials that are purchased to support the delivery of a course
- If consumable fees are applicable to support the course delivery
- If one or more units of competency will be awarded a Credit Transfer

5.0 Fees and Enrolment

Enrolment is complete only once a student has paid all required fees, irrespective of whether they are paid via a third party (i.e. employer or parents), a VET Student Loan application has been made, or payment plan has been entered into. Some fees are payable by all students irrespective of whether they are government-subsided or full fee-paying students.

Materials and/or Consumables fees (see definitions section) may be required to be paid depending on the course of study. Information regarding these fees is printed on the course information pages of Bendigo TAFE and Kangan websites as well as being provided to students during course information and enrolment sessions. BKI provides an estimated Statement of Fees to students prior to enrolling.

BKI Tuition Fees are calculated using an hourly rate multiplied by the course hours in any one year. Tuition fees may differ in relation to the course the student is undertaking, whether the student is eligible for a Government Subsidised training place, holds a concession or other eligibility criteria set by Government that may alter the fee rate charged to an individual.

Each State Funding Contract includes requirements for the calculation and charging of student tuition fees. In NSW no further fees and charges may be made other than the tuition fee that is set by the Smart and Skilled Funded Course List and calculated based on the individual's circumstances.

As per the Skills First Funding Contract and Standards for RTO's, BKI informs students of all relevant fees that must be paid to BKI prior to enrolment. All relevant payment terms and conditions are explained in plain English to the students prior to them entering into any fee agreement. The student's rights as a consumer pursuant to Australian Consumer Law (ACL) are upheld by BKI's processes regarding fees. Students are also informed of their rights to obtain a refund if BKI is unable to provide the course of study in which the student has enrolled.

6.0 Recognition of Prior Learning

Recognition of Prior Learning (RPL) is also available to assist students who already have the skills and knowledge, be assessed for credit against a qualification.

Fees for RPL vary according to course. The fees for RPL are published in the Course Price list and may differ from standard fee rates. Recognition of prior learning only applies to whole units of competency or modules.

Credit Transfer

Credit Transfer must be provided to applicants for units of competency that are either 'identical'

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or have been deemed 'equivalent' on the national register (refer to Credit Transfer and RPL Procedure). There is no charge for a Credit Transfer.

Gap Assessment and Training

Where gap assessment and/or training may be offered in **certain circumstances**, fees and charges will be set, published and available to students prior to enrolment.

7.0 Assistance with fee payments

BKI can offer assistance to students via a variety of mechanisms to assist with the payment of fees.

Types of fee assistance can include mechanisms such as scholarships, fee concessions or exemptions in particular circumstances. Payment plans are also available via a service provider to enable students to pay their course fees over time.

Further assistance with course costs may be available from Government agencies such as the Department of Health and Human Services or Services Australia. Information regarding income support schemes for students can be found on the respective Departments website.

Government schemes such as VET Student Loans (VSL) are also available to assist eligible students with tuition fee payments for VET Student Loan approved courses as per the published Determination. Certain courses Student loan amounts are capped and there may be a difference in the course fee and the capped loan amount. BKI will accept payment plans to cover - any remaining balance.

VET Student Loans only apply to certain level courses such as Diploma level and above. VET Student Loans may have different requirements in terms of repayment than higher education FEE HELP/HECS – students are advised to inform themselves of the most current VET Student Loans requirements on the *Study Assist* government website.

It is important that students are aware of census dates when requesting a VET Student Loan as refunds will only be available prior to the expiry of census dates.

8.0 Refunds

- BKI will refund course fees paid in certain circumstances as defined in the Student Fees and Charges Guide, and the Refund Procedure which is publicly available via the Bendigo TAFE and Kangan Institute web sites and subject to change.
- Every student is provided with an estimated statement of the fees payable, and the conditions under which a refund will be available, prior to enrolment.
- Every student enrolling in a VET Student Loan approved course is provided with a Statement of Covered Fees prior to enrolment.
- A request for a full or partial refund must be made in writing, the reason for the request must be clearly stated, and relevant supporting documentation must be accompanied.
- Refunds unrelated to withdrawn units will also be reviewed and issued as appropriate. These refunds may include concessions, credit transfers, or scholarships obtained after initial fees have been paid. Materials and Consumables may also be refunded in some circumstances.
- To process a refund BKI must have received the cleared funds, and you must not have any outstanding debt to BKI

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- Refunds for the materials and/or consumable components of fees will be refunded as per the standard refund procedure.

Special Circumstances

- A student who withdraws after the allowable documented timeframes may apply for special consideration in line with withdrawal and refund procedure.

9.0 International Students

BKI sets out in its letter of offer and agreement, the terms and conditions of enrolment with international students. The circumstances in which a student may be entitled to a refund from BKI are clearly set out in the letter of agreement. If BKI cannot provide a particular course in which an international student has enrolled a refund may be applicable. BKI will assist the student to locate and transfer to an alternative suitable course of study.

Other instances where a student may be entitled to a refund of course fees includes but are not limited to both BKI and/or student defaults. The definitions of what constitutes a “default” are set out in the letter of agreement and is in line with the requirements of the ESOS Act 2000. BKI complies with CRICOS regulations and the ESOS Act by being a member of the Tuition Protection Scheme.

10.0 Complaints

In the event that a student is dissatisfied with any aspect of fees, charges or refunds, they are able to lodge a complaint under the Institute’s *Feedback (Complaints and Compliments) Policy and Procedure*, which is available on the Kangan Institute and Bendigo TAFE websites.

11.0 Publication

This refund policy will be made available to students and prospective students by publication on the Institute’s websites.

12.0 Definitions

Word/Term	Definition
Part Payment Plan (PPP)	A Part Payment Plan is a credit arrangement where the total cost of an enrolment, plus any applicable fees and charges, is paid for in regular instalments over the length of the course. Part Payment Plans may be offered by Third Party Providers in a commercial arrangement with BKI.
Tuition fees	A fee set by the institute which is calculated based on a defined rate. The rate will vary according to the level of government subsidy, if any, and the category or qualification level of the course. The rate may be a flat amount or a time- based variable.
VET Student Loan	An income contingent loan provided by the Australian government, available to students undertaking Diploma, Advanced Diploma courses for full or partial payment of their tuition fees only.

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Census date	<p>A census date that is no earlier than 20% of the way through a VET unit of study will be set by the Institute for each VET unit of study. The Institute will ensure that all students are informed of the census date for each VET unit of study in the manner and by the date prescribed in the VET Student Loan Administration Guidelines.</p> <p>The census date is the last day for an eligible student to:</p> <ul style="list-style-type: none"> • submit a Request for Commonwealth assistance form to access VET Student Loan to pay for study, or • withdraw enrolment without incurring the fees for that unit.
Material fees	<p>Material fees relate to goods or materials that become a student's property and are retained by them regardless of whether they complete the course. These materials are made available through Kangan Institute and/or Bendigo TAFE, although students can choose to purchase them themselves. If a student chooses to purchase materials through the Institute or the TAFE, they are provided to the student up front and/or during the course.</p>
Consumable fees	<p>A consumable fee relates to items consumed during study, predominantly practical learning, which may be perishable but are only provided or supplied at the point in the training when they are used.</p> <p>Items covered by the consumables fee are purchased by the Institute and/or the TAFE at the start of each intake period to support preparation and course delivery. These items may be purchased in bulk for multiple courses and are shared resources.</p> <p>The consumable fee is determined by the Institute / TAFE identifying the courses that will share the items, aggregating the overall cost, applying it to relevant courses and distributing the cost over an average student fee. The value of the fee is dependent on:</p> <ul style="list-style-type: none"> • the cost the Institute / TAFE can purchase items for at a given point in time • the quality of the items, which determines the cost the Institute / TAFE incurs • the availability of supply • any expiry or limitation associated with the items • whether the Institute / TAFE can obtain the items at a discount depending on volume of the items purchased • student enrolment numbers

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	<ul style="list-style-type: none"> the number of courses that use the same type of items
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13.0 Roles and Responsibilities

Role	Responsibilities
Manager Academic Compliance	Compliance with regulatory and legislative requirements for fees, charges and refunds management.
Registrar	Development and implementation of appropriate fees, charges and refunds management procedure and supporting guidelines
Enquiries and Admission Officers and Student Records Officers	Ensure students are informed and aware of refund requirements and the terms and conditions relating to BKI or Student defaults in relation to fees and refunds.

14.0 Supporting Procedures

Document name
Feedback (Compliments and Complaints) Procedure
Offer and Acceptance Agreement for International Students
Withdrawal and Refund Procedure
Recrediting a Student Loan Procedure
Fee Waiver Procedure
Credit Transfer and Recognition of Prior learning Procedure
Fees and Charges Guide
Student Handbooks

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15.0 Version Control and Change History

Ver.	Issue Date	Document Custodian	Description of Change	Approval Authority
1.0	04 Dec 2014	Executive Director Learner Experience	The content of this policy originated from Bendigo TAFE POL 500 Fees, Charges and Refunds Policy	Board
2.0	02 Mar 2015	Executive Director Learner Experience	Editorial change: removal of logos from template	N/A
2.1	24 Apr 2016	Executive Director Learner Experience	Incorporated VET FEE-HELP refunds into policy, updated responsibilities	CEO
2.2	01 Mar 2018	Executive Director Academic Governance & Quality and Registrar and Administration	Change references to VET FEE-HELP to VET Student Loans.	N/A
3.0	14 Dec 2020	Chief Academic Officer	Re written to incorporate changes to VET Student Loans, international students and assistance with fee payments.	Board of Studies
4.0	14 Nov 2021	Registrar	Minor change; incorporates specific definitions of 'materials fee' and 'consumable fee.'	Head of Legal, Governance, Risk and Compliance
4.1	25 Mar 2022	Registrar	Minor change' amended reference to Feedback Policy and Procedure.	Head of Legal, Governance, Risk and Compliance
5.0	17/01/2025	Registrar	Updated in line with new requirements and removal of outdated requirements.	Chief Operating Officer

16.0 Document Custodian and Approval Authority

Document Custodian	Approval Authority	Approval Date	Scheduled Review Date
Registrar	Chief Operating Officer	17/01/2025	18/01/2027

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