

STUDENT FINANCIAL POLICY

(IN ACCORDANCE WITH h&h REGULATIONS)

Scope

This policy has been developed to protect the interests and reputation of h&h Accredited Training (the business') and students fees, to ensure the college (h&h) meets all requirements of Financial Management inline with applicable laws and regulations.

Purpose

This policy is designed to ensure the transparent, fair, and compliant management of student fees at h&h Accredited Training. It supports the organisation's commitment to responsible financial management, safeguards the interests of students and the business, and ensures alignment with all applicable legal and regulatory requirements.

Transparent Information on Fees and Financial Responsibilities

Financial transparency is central to h&h Accredited Training's commitment to student trust and security. Prior to enrolment, each student is provided with a comprehensive breakdown of fees, payment terms, refund policies, and any available government training subsidies. This information is presented in clear, straightforward language, allowing students to understand the full financial implications of their enrolment and make informed decisions about their commitment.

In addition, h&h Accredited Training informs students of their financial responsibilities related to course materials, equipment, and any costs associated with withdrawal or obtaining a Unique Student Identifier (USI). By ensuring that all costs and obligations are outlined upfront, we strive to create an environment of trust and transparency that supports students' financial wellbeing.

h&h Accredited Training will not take more than \$1000.00 at any stage from a student enrolment. This process has been in place since the 2015 Standards were released. Payment plans have been arranged with the students' individual circumstances at the time of enrolment that allows for weekly, fortnightly or monthly payments.

These payments are set up with an external organisation, currently using Pysmart as our preferred payment provider. Pysmart will contact the students and college when the agreed amount has not been received. There is a signed contract between the student and Pysmart at enrolment. At any stage the student may pay out their balance and cancel the Pysmart agreement. Payment schedules are developed at enrolment in line with the duration of the course end date (generally 6 weeks prior to end date).

At this point the students will have:

- Competed the enrolment form
- Provided their USI
- Received their confirmation booking (welcome letter).

The students will be provided with:

- The first training day of the course, induction etc
- Student Learner guide and any supplementary material
- Student study schedule including training plan
- The first set of assessments and
- Other relevant support materials.



h&h Training Guarantee

It is the intention of h&h Accredited Training that all students will receive the training services always paid for, this includes but is not limited to recognition of prior learning or short courses, training and assessment only.

The corporate structure, governance and financial management systems and processes guarantee the training for students enrolled with h&h. The continuous improvement and quality management practices employed by h&h and its staff are designed to proactively identify any anomaly that might cause business interruption or training failure and address this situation before any students are affected.

Payment Policies

It is the policy of h&h to not accept more than \$1000.00 at the time of enrolment. This is in line with Fee protection for all students. Upon signing the enrolment form and course payment agreement (Pay smart) the student/guarantor confirms they will pay the fees to h&h at the agreed time, as set in the appropriate payment plan selected by the student/guarantor.

A course completion certificate is not issued by h&h until the **balance owed to h&h is paid in full**. Failure to pay the balance due, as agreed with h&h on commencement of the course, will forfeit the payment option. The outstanding account may be forwarded to a debt collection agency for recovery of the balance due to h&h. The student / guarantor may also incur additional costs for debt recovery and legal fees.

Refund Policy

h&h Accredited Training places great importance on protecting fees paid in advance and maintains a fair and reasonable refund policy. Prior to enrolment or the commencement of training and assessment (whichever comes first), h&h Accredited Training provides information that outlines the student's rights as a consumer. This includes any applicable statutory cooling-off period (if applicable) and the student's right to obtain a refund in certain circumstances, such as the early termination of the arrangement or if h&h Accredited Training fails to provide the agreed-upon services.

Refund – Before Training commences - Qualifications

At h&h Accredited Training, we strive to provide clarity regarding our refund policy for our students:

Course Cancellation by h&h Accredited Training: If h&h cancels a course prior to the student's commencement, a full refund of 100% of all course fees paid, including the administration fee (deposit), will be issued.

Withdrawal Prior to Commencement: If a student withdraws before the course begins, h&h Accredited Training will retain the administration fee (deposit) paid upon enrolment. If the student has paid more than the administration fee, the difference will be refunded.

Withdrawal During Enrolment: Should a student withdraw after the course has commenced, h&h Accredited Training retain the administration fee (deposit) and any payments made for training and materials already provided.

Exceptional Circumstances: Management will consider exceptional circumstances on a case-by-case basis.

Recognition of Prior Learning (RPL)

Fee -Applicable course fee

h&h Accredited Training has developed a payment schedule for RPL that will not ask for more than \$1000 at any time prior to the service being delivered.

Students will pay a deposit based on the qualification they are applying RPL for. After the non-refundable deposit is received, the student will be provided with the Student RPL kit. Upon receipt of the kit, the student will then enter a payment plan for the remaining course fees (current qualification price).

RPL deposits:

Certificate III = \$295.00 (non-refundable)

Certificate IV = \$395.00 (non-refundable)

Diploma = \$495.00 (non-refundable)

This kit provides clear instructions of evidence required to support their application. Upon receipt of evidence a meeting is arranged with the trainer/assessor and student.

If the RPL is confirmed with the student, they will enter into a payment plan for the remaining process (meetings, units of competency, further evidence submissions etc).

Upon receipt of all payments and all requirements for the RPL the qualification may be issued.

Re-print certification

Where the student requests a new copy of their testamur - \$30.00

Methods of payment

Students may make payments to h&h Accredited Training by any of the following means:

- EFTPOS
- Credit Card (MasterCard and VISA only)
- Direct Deposit Details of H&H Accredited Training's fee structure are included in the H&H student handbook.

Smart & Skilled Fees & Policies

Students have access to the Smart and Skilled Fee Administration Policy – located at front reception and on our website in the 'Study with us' Smart & Skilled section.

Re-attempts to complete their units of competency or work placement requirements do not incur further costs to the students.

Withdrawal of course / units of competency will not penalise the student financially or future enrolments.

All fee exemptions and Smart & Skilled requirement information is located on the h&h enrolment form and within the student enrolment policy (available upon request).

Any student contributions paid by the student to the college will be processed through the PaySMART system and a payment plan is arranged to suit the student needs. PaySMART will contact the student directly if payments are not received on the required day.

Student Eligibility:

- **Smart and Skilled Program:**

To be eligible for Smart and Skilled Entitlement Full Qualifications, Targeted Priorities Full Qualifications, and Targeted Priorities Prevocational Part Qualifications programs, the student must:

- Live or work in NSW **or**
- Aboriginal and Torres Strait Islander students who do not live or work in NSW but lived in specific defined interstate NSW border **and**
- Be an Australian citizen, a permanent Australian resident, New Zealand citizen, a humanitarian visa holder, or a partner visa holder whose sponsor is a humanitarian visa holder **and**
- Be aged 15 years or older **and**
- No longer at school or equivalent (Home schooled students are eligible) in adherence with the NSW School Leaving Age Policy and the NSW Education Act 1990.

- **Smart and Skilled Apprenticeship and Traineeship programs:**

To be eligible for, the trainee must:

- At the time of commencement is a NSW new entrant trainee and has an approved Training Contract in NSW **and**
- The qualification that is being undertaken is on the NSW skills list **and**
- The qualification that is being undertaken is shown on the Training Contract.
- Must have a Unique Student Identifier (USI)

Smart and Skilled Fee

After the college verifies the **eligibility** of the enrolling person for Smart and Skilled funding, the college will verify the student contribution towards the fee of the qualification into which he or she is enrolling.

Based on the enrolling person's circumstances, the student contribution could be:

- **First qualification fee:** the enrolling person is not entitled to concession fee, fee exemption, or fee-free training and the qualification he or she is enrolling into is his or her first qualification after school.
- **Subsequent qualification fee:** the enrolling person is not entitled to concession fee, fee exemption, or fee-free training and the qualification he or she is enrolling into is not his or her first qualification after school.
- **Concession fee:** A concession fee is a discounted fee for a student if:
 - the enrolling person is receiving a specified Commonwealth Government benefit or allowance. The enrolling person is eligible for a concession fee for a qualification up to and including Certificate IV. (For details, See appendix 3 of the Fee Administration policy for Commonwealth benefits and allowances)
 - i. To be eligible for a concession, the enrolling student must be in receipt of the specified Commonwealth Government benefit or allowance at the time of enrolment.

- The enrolling person is a dependant of a person who is receiving a specified Commonwealth Government benefit or allowance. (For details, See appendix 3 of the Fee Administration policy for Commonwealth benefits and allowances)
 - i. To be eligible for a concession, the status of the enrolling student must be confirmed/ratified at the time of enrolment.
- There is no concession for a student enrolling in a Diploma or Advanced Diploma
- **Fee exemptions and fee-free training:** the enrolling person does not require to pay any fee if:
 - he or she is Aboriginal or Torres Strait Islander
 - a person with a disability. A student will be eligible for a fee exemption on the basis of disability if the student is:
 - i. in receipt of the Commonwealth Government Disability Support Pension, or
 - ii. documentary evidence that is assessed by the provider demonstrates a clear additional need as a result of the student disability.
 - a person who is a dependant, spouse or partner of a person who is receiving a Disability Support pension. Documentary evidence must be provided.
 - a person who is a refugee and asylum seeker. Documentary evidence must be provided such as ImmiCard where appropriate, which states that they and their partner- if applicable, hold one of the visas specified in the Smart and Skilled Eligibility Policy
 - a person who is a recipient of Fee-Free Scholarships. To be eligible for this if the enrolling person is:
 - i. a person aged 15 and 30 (inclusive) at the start date for training and eligible for a **concession fee** (i.e., a Commonwealth Government benefit recipient) or
 - ii. a person who meets the Out-of-Home-Care definition at the time of enrolment and are:
 - 1. aged 15 - 17 years and currently in out-of-home care, or
 - 2. aged 18 - 30 years and previously in out-of-home care or
 - iii. a person who is aged 15 and over and able to disclose (self-declare) at enrolment that they meet the domestic and family violence definition
 - iv. a person who is living in a social housing in NSW or on the NSW Housing Register (waiting list).
 - a person studying for a qualification under the Entitlement Foundation Skills Program

The college will verify and confirm the eligibility and fee (or no fee) using the STS online calculator and will print a quote for the enrolling person to inform his or her student contribution.

After the enrolling person accepts the student contribution, the college will process the enrolment through STS online and prints 'notification of enrolment – student copy' for enrolling person to keep and prints 'notification of enrolment – provider copy' for the college to keep with student file.

Vet Student Loans

After the college verifies the eligibility of the enrolling person to the program, the college will upload the enrolling person information to the Electronic Commonwealth Assistance Form (eCAF) system.

Not less than 2 business days after enrolment, the enrolling person must request a VSL using the eCAF.

After the enrolling person confirm their enrolment through the eCAF system, the college will send a 'Statement of Covered Fees' before the first census day. The statement of covered fees will outline the amounts of the tuition fees that will and will not be covered by the VET Study Loan.

At least 14 days before the first census day, the college will send a VSL fee notice advising the debt amount for the first fee period. The enrolling person will become financially liable at the end of the census day and will be provided with a Commonwealth Assistance Notice (CAN) on the day after census day, setting out the loan and the loan fee for each unit of study.

Should a student find that any information on their CAN is incorrect, they should notify h&h immediately to request a correction. h&h will email the CAN to the student's personal email address.

Enrol to h&h from another training organisation (VSL)

To continue a course with h&h, students will only be able to access VSL, up to the amount of the remainder of the total course cap. The students will need to provide the college with copies of the 'Commonwealth

Assistance Notice (CAN)' from their previous training organisation, which the students should receive throughout the course to check their remaining course cap. Students could also view their 'MyUniAssist' record to access this information.

VSL - Recognition of Prior Learning/Credit Transfer

A student who has completed, or partly completed, another qualification from a Registered Training Organisation (for verification of provider status see www.training.gov.au) may apply for a credit transfer, for their previous study towards a qualification or units of competency within a qualification.

The applicant must provide clear and legible copies of original documents (ie. Testamur and transcript of results) to an authorised staff member. Copies of the original documents provided by the applicant must have been either authenticated via:

- A Justice of the Peace or their equivalent authority in the country of origin; or
- Verified as a true and correct copy by a college staff member. (refer to the RPL and CT policies and procedures)

If a student withdraws from an approved course, or part of an approved course for Vet Student Loan (VSL) program, h&h will not re-enrol the student without the written permission of the student. (VSL Rules s 86(3))

Deferring studies

Should a student require the deferral of their studies, it must be approved by Management (evidence required e.g. medical certificate). Deferral may occur for numerous reasons, including personal emergencies, travel overseas and medical issues. Information on the discussion between the General Manager and student must be documented on Axcelerate student profile for future reference. *Deferral timeframes should not exceed a period of 12 months.*

Inactive Students

h&h acknowledges that some students may enrol in a course and not attend classes to commence studies or not return after a break. Students who have not attended for a period of 1 month of any study period, or who have not attended class for a 5 consecutive day period (at the start of a study period, or after a break without approval) will be considered inactive.

Co-ordinators and trainers must have evidence of contact attempts with the students. Phone calls, emails and SMS are appropriate. If there is still no contact, the emergency contact may be phoned or emailed to see if contact details have changed etc.

A '7-day letter' is sent to the student to contact the college within the 7-day timeframe to explain the absences. Axcelerate student profile must have notations made, reason if known and all applicable dates.

For VSL students, The Commonwealth requires each student to re-engage with its online system during the duration of study, this is done to confirm that they are a genuine student and are still engaged with their study.

h&h will advise each student when these periods occur. The student must comply with all requests from the Commonwealth, otherwise their loan will be cancelled; the student will be responsible for payment of the remaining fees, in order to continue to study. *Ref: Commonwealth Assistance Notice (CAN) (VSL Manual page 85 - 88).*

Related Legislation/Guidelines:

- Standards for Registered Training Organisations (RTOs)
- VET Quality Framework
 - Financial Viability Risk Assessment Requirements 2011
 - Data Provision Requirements 2012
- Smart and Skilled fee Administration Policy
- Smart and Skilled Operating Guidelines
- *VET Student Loans (Charges) Regulations 2017*