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Authorised by	General Manager Quality, Education and Compliance
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## Policy: Fees, Charges and Refunds

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### Overview

House of Learning (HOL) may charge tuition fees, Recognition of Prior Learning (RPL) fees, or materials fees (also known as an incidentals fee) where resources are required or available to be purchased from HOL in order to undertake the course.

This Policy ensures that students are provided or directed 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 HOL; and
  - ii) payment terms and conditions including deposits and refunds;
- b) the student's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies;
- c) the student's right to obtain a refund for services not provided by the HOL in the event the:
  - i) arrangement is terminated early; or
  - ii) the HOL fails to provide the agreed services.

This Policy covers all training courses offered by HOL. The General Manager Quality, Education and Compliance reviews fees and charges on a regular basis for accuracy and integrity. All tuition fee information is maintained in the Student Management System (SMS) – VETtrak. Fees and charges are calculated and levied to Students as per this Policy.

This Policy is divided into the following sections:

- [Fees and Charges](#)
- [Refunds](#)

HOL publishes the following on its website [www.houseoflearning.com.au](http://www.houseoflearning.com.au)

- Fees information is published on the Fees page
- this *Fees, Charges and Refunds Policy* is published on the Key Links and Documents page

This Policy may change from time to time and the most current policy can be located on our website as above.

## Fees and Charges

HOL will confirm in writing all fees and charges that a student will be charged before commencement of their training.

HOL will provide the following fee information, to each Student:

- a) the code, title, and currency of the program
- b) the total cost to them for their program
- c) the approximate value of the government contribution expressed in dollars; and
- d) any other applicable fees, such as student services, amenities, goods, or materials

### Tuition Fees

The tuition fee is the base cost of a course and does not include the costs of additional material and incidental fees and costs. Tuition fees may vary by course and by State.

Tuition fees will also vary if students are eligible for recognition of existing skills via a Recognition of Prior Learning (RPL) or are granted Credit Transfer (CT) for some units.

HOL will confirm in writing the fees that a student will be charged before enrolment. All tuition fees are due prior to a student's confirmation of their enrolment. Where tuition fees are payable yearly, these fees are due on or before the anniversary of a student's course commencement date.

Tuition fees may be paid by the student, Employer or other third party.

#### Government Subsidies

For eligible students, the cost of tuition fees may also be partly or fully covered by a State or Territory Funding subsidy. Each Funding Contract has its own specific eligibility requirements. At the time of evaluating an enrolment application, HOL will evaluate whether a student is also eligible for funding or not.

Where a course is partially subsidised by Government Funding, a contribution fee representing the remaining cost of the tuition fees is required to be paid directly to HOL. This amount may be paid by the student, Employer or other third party.

For courses that are partially subsidised by Government Funding, a concession amount may be charged to eligible students. In some States, students may also be exempt from paying a mandated tuition fee if they are able to demonstrate financial hardship.

To be eligible for a concession or exemption, students will need to demonstrate evidence in line with the relevant funding body's requirements.

Examples of evidence include, but is not limited to, a health care card that will be current at the time of commencement, or other evidence of financial hardship (not available in all states).

HOL can provide further advice to individuals at the time of evaluating your enrolment. We will confirm in writing the fees that a student will be charged before enrolment.

- *Some funding bodies mandate the co-contribution fee and the amount. Under some funding arrangements, it is a flat fee whilst under others is determined by the total number of nominal hours your course is expected to take.*
- *A mandated contribution fee will also vary if a student is eligible for RPL or CT's.*

### Recognition of Prior Learning (RPL)

RPL Fees are charged for those students wishing to undertake an RPL application.

There is a non-refundable application fee of \$175 for students applying for RPL.

RPL Tuition/Assessment Fees are either charged on a full qualification or per unit assessment basis.

## Fee Waivers for Skills First Funded Students

HOL will grant applicable Fee Waivers in accordance with Section 2 of the Skills First Guidelines about Fees.

HOL in accordance with the Victorian VET Student Statistical Collection Guidelines or as otherwise instructed by the Department will offer eligible Skills First Funded Students Tuition Fee Waivers. HOL will report all Fee Waivers it grants in accordance with the Victorian VET Student Statistical Collection Guidelines, or as otherwise instructed by the Department.

HOL will sight and retain copies of any evidence (where required) of a student's entitlement to the Fee Waiver prior to the commencement of training. The following Fee Waivers will apply:

Fee Waiver Description	Fee Waiver Applicable	BAA to Sight	BAA to Retain
<b>Judy Lazarus Transition Centre</b>	The student is from the Judy Lazarus Transition Centre (as a prisoner within the meaning of the <i>Corrections Act 1986</i> ).	Written confirmation from the management of the Judy Lazarus Transition Centre.	A copy of the written confirmation from the management of the Judy Lazarus Transition Centre.
<b>Young people on community based orders</b>	The student is required to do training under a community based order made under the <i>Children, Youth and Families Act 2005 (the CYF Act)</i> .	Written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety that the student is required to do training under a community based order made under the <i>Children, Youth and Families Act 2005 (the CYF Act)</i> .	A copy of the written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety.

## Fee Concessions for Skills First Funded Students

HOL will grant applicable Fee Concessions in accordance with Skills First Section 3 of the Guidelines about Fees.

HOL in accordance with the Victorian VET Student Statistical Collection Guidelines or as otherwise instructed by the Department will offer eligible Skills First Funded students Fee Concessions. HOL will report on all Fee Concessions it grants in accordance with the Victorian VET Student Statistical Collection Guidelines, or as otherwise instructed by the Department.

Students eligible for concession under Skills First Funding will pay the relevant category concession fee or rate, being 20% of HOL's published standard tuition fee. HOL checks a student's entitlement for a Fee Concession as part of enrolment and prior to the commencement of training.

### Fee Concession Entitlements

Concession fees will be made available to students at the Certificate IV Level and below prior to the commencement of training, holds a current and valid:

- a) Health Care Card issued by the Commonwealth;
- b) Pensioner Concession Card; or
- c) Veteran's Gold Card.

A dependant spouse or dependant child of a card holder is also entitled to the Fee Concession.

If the student is a dependent spouse of dependant child of the concession card holder and the concession is verified for the primary card holder, also make a note on the student's file describing the student's relationship to the card holder.

BAA to Sight	BAA to Retain
the original card, or correspondence from the card issuer confirming a concession is granted to the individual and they may commence claiming their entitlement.	a copy of the original card or correspondence, indicating the date it was sighted. The copy must show the: <ul style="list-style-type: none"> <li>• concession holder's name;</li> <li>• card number;</li> <li>• 'valid from' or card start date; and</li> <li>• expiry date of the concession entitlement.</li> </ul>
<b>OR</b>	
the concession card displayed on a Digital Wallet through a Centrelink Express Plus mobile application on the cardholder's mobile device. The digital card may not be sighted via a screen shot of the card that is e-mailed or otherwise reproduced.	a written declaration attached to the student's file stating that the digital concession card has been sighted, showing the: <ul style="list-style-type: none"> <li>• name of the authorised delegate who sighted the card;</li> <li>• date the card was sighted;</li> <li>• concession holder's name; and</li> <li>• card number.</li> </ul>
<b>OR</b>	
the equivalent record of a concession card as extracted from Centrelink Confirmation eServices by the Training Provider.	an extract from Centrelink Confirmation eServices showing the: <ul style="list-style-type: none"> <li>• date the extract was made;</li> <li>• concession holder's name; and</li> <li>• card number.</li> </ul>
Also refer to the Entry Procedure for information on approving fee concession within a grace period after enrolment.	

<b>OR</b>	
<ul style="list-style-type: none"> <li>confirmation from a Gateway Service Provider<sup>1</sup> that it has connected to the Commonwealth Government's Document Verification Service (the DVS)<sup>2</sup> and verified that an individual's name and concession card number match a current and valid record of concession entitlement in the DVS; and</li> <li>information from the student about the type of concession card they hold, to confirm it is a type accepted by the Department.</li> </ul>	<ul style="list-style-type: none"> <li>a transaction record generated by securely logging in to the administrative platform provided by the Gateway Service Provider, that shows:               <ul style="list-style-type: none"> <li>the individual's name; and</li> <li>that their name and concession card number were verified to match a current and valid concession entitlement in the DVS; and</li> </ul> </li> <li>a record of the type of concession card the student holds, attached to the student's file.</li> </ul>

Also refer to the Entry Procedure for information on approving fee concession within a grace period after enrolment.

### Fee Concession Entitlements under particular Government Initiatives

HOL will apply Fee Concession whether or not a student holds one of the forms of Fee Concession entitlements as listed above:

<b>Initiative Description</b>	<b>Fee Concession For</b>	<b>Eligibility</b>	<b>BAA to Sight and Retain</b>
<b>Indigenous Completions Initiative</b>	an enrolment in a program at any level.	<ul style="list-style-type: none"> <li>self-identify as being of Aboriginal or Torres Strait Islander descent (and are reported as such through the 'Indigenous Status Identifier' field of the Student Statistical Report).</li> </ul>	<ul style="list-style-type: none"> <li>a copy of the enrolment form on which the individual self-identified as indigenous.</li> </ul>
<b>Asylum Seeker VET Program</b>	An enrolment in a program at Certificate IV level and below.	<ul style="list-style-type: none"> <li>are referred to training by the Asylum Seeker Resource Centre or the Australian Red Cross.</li> </ul>	<ul style="list-style-type: none"> <li>a validly endorsed Referral to Government Subsidised Training – Asylum Seekers form from the Asylum Seeker Resource Centre; or</li> <li>a validly endorsed Referral to Government Subsidised Training – Asylum Seekers form from the Australian Red Cross Victims of Human Trafficking Program.</li> </ul>

<sup>1</sup> A Gateway Service Provider is an organisation authorised to direct information match requests to and from the Commonwealth Government's Document Verification Service (the DVS).

<sup>2</sup> The DVS is a national online system that allows organisations to compare an individual's identifying information with a government record.

		<ul style="list-style-type: none"> <li>are seeking to enrol at any training provider.</li> </ul>	<ul style="list-style-type: none"> <li>confirmation the student holds a valid Visa type obtained by using the Commonwealth Visa Entitlement Verification Online.</li> </ul>
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## Other Fees

### Materials Fee

Material fees cover specific resources that you will need in the course of your study, such as: textbooks, protective clothing, specific tools, and other items relevant to your course that you will purchase from us.

We charge a separate fee for these as you may be able to source these elsewhere, buy them second hand or may already own them. An example of an optional cost is where you request us to provide printed copies of courseware that is made available to you online and which you could print yourself.

Material fees do not apply to all courses – if it applies this will be specified to you before enrolling. Any applicable material fees will be included on the fees listing on our website.

### Testamur Reissue Fee

The reissue of a certificate and record of result or statement of attainment will incur a charge of \$65.

### Reassessment Fee

If you do not pass a unit, you are entitled to a second attempt at no cost. If you are deemed not yet competent after a minimum of two attempts and wish to continue, HOL will charge you a unit re-enrollment fee to re-attempt the unit that you have not passed, this will be charged a fee for service rate.

## Payment Terms

Prior to course commencement, confirmation of fees and payment terms will be provided in writing.

### Government Subsidies

Where a student is eligible to have tuition fees partly or fully subsidised by government funding, this is paid directly to HOL by the relevant funding body upon set milestones. These milestones vary from funding body to funding body.

### Fee for Service Payments

Students can negotiate a deposit and payment plan with HOL.

### Payment Terms

Where payment has not been made and the due date has passed by more than 30 days, HOL may elect to cease training until payments are recommenced. If payments are not recommenced HOL may elect to formally withdraw the student.

## Payment Plans

Students may pay their enrolment fees via a payment plan. The date set for the 1st payment must be met as agreed to and as stated in a Payment Plan Agreement. Where this payment is not made students may not be allowed to continue their training past this date. A Statement of Attainment would then be issued for the Units

that were paid for as part of the deposit and successfully completed up to this time.

The date set for final payment must be met as agreed to and as stated in a Payment Plan Agreement. Where this payment is not made students may not be allowed to continue their training past this date at the discretion of management. A Statement of Attainment would then be issued for the units that were paid for through the deposit and other payments made where applicable and successfully completed up to this time.

## Fee Protection

HOL does not collect more than \$1,500 of student fees paid in advance. Where student fees payable are over \$1,500, the student will be required to pay via a DebitSuccess payment plan. This is to ensure that HOL does not receive more than \$1,500 from the student for services which are yet to be received.

This Policy meets Clause 7.3 of the Standards for RTOs 2015, which states that:

*“Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.”*

## Payment Exemption Request

Students experiencing financial or personal hardship are eligible to seek a payment exemption for fees payable to BAA. Where the student has other grounds to request payment exemption they can also apply via this process.

Students may seek exemption from the following fees:

- Services Fee
- Skills First Concession Tuition Fee
- Skills First Non-Concession Tuition Fee
- Fee for Service Tuition Fee

If a student indicates they wish to apply for a payment exemption an Authorised Delegate will assist them in the completion of a request by filling in the Payment Exemption Request form. Grounds for the request are detailed on the form, the opportunity to supply supporting evidence is provided before the request is sent to either the Student Admissions & Engagement Coordinator or the National Sales & Operations Manager to assess and approve either a full or partial fee exemption. The outcome is recorded on the form. The form is filed, the student's fees adjusted on their enrolment paperwork and the student will be invoiced accordingly for any remaining fees.

## General Information

- All tuition fees and charges are payable in Australian dollars (AUD\$) and must be paid in full prior to a student attaining their Qualification or Statement of Attainment.
- All fees and charges must be paid in advance, by the date shown on the pre-training review and/or any outstanding Invoices prior to any student attaining their Qualification or Statement of Attainment.
- Payments can be made by EFTPOS, Visa, Mastercard or financial payment methods such as via Debit Success.
- If a third party is paying any or the whole amount of your tuition fees, an “Authority to Invoice” or similar documentation must be obtained by our student support staff prior to commencement date of your course. House of Learning accepts no responsibility for the delays or other factors associated in obtaining this documentation.
- Replacement qualification testamurs will be provided at a cost of \$65.
- Students are made aware of the following fee information by House of Learning:
  - The total amount of all fees including tuition fees, administration fees, materials fees and any other charges;

- Payment terms, including the timing and amount of fees to be paid and any non-refundable fees;
- The nature of the guarantee given by House of Learning to complete the training and /or assessment once the student has commenced study in their chosen qualification or course.
- House of Learning gives a guarantee that with the exception of unforeseen circumstances beyond its control, every effort will be made to deliver training and assessment services and meet desired qualification outcomes as agreed. Where cancellation has occurred prior to the commencement of a course due to organisational or external constraints that are no fault of the student all monies paid are to be fully refunded. Where cancellation has occurred after the commencement of a course due to organisational or external constraints that are no fault of the student all monies paid for the portion of study not yet completed are to be fully refunded.

## Cooling Off Period

All enrolments have a cooling off period in which students will be refunded fees if they choose to withdraw their enrolment.

The cooling off period is seven (7) calendar days from the date HOL provides login details.

HOL also has a Consumer Protection Policy located on the Key Links and Documents page of our website [www.houseoflearning.com.au](http://www.houseoflearning.com.au).

## Refunds

A refund of fees is granted under specific circumstances where a student has cancelled or withdrawn from a program. Refer to *Cancellation, Withdrawal and Deferral Policy* for guidance on required processes students must follow to officially cancel or withdraw their enrolment.

Please note that a refund is subject to the following conditions:

- You (the student) advises of your intention to cancel or withdraw from your enrolment prior to or within the cooling off period in one of three ways:
  - A phone call to HOL on 1300 446 873
  - Email to [enquiries@houseoflearning.edu.au](mailto:enquiries@houseoflearning.edu.au)
  - Advising HOL when HOL staff contact the student
- FFS Students Only: where you have agreed to a payment plan via Debit Success; You (the student) phones HOL on 1300 446 873 and speaks to the student experience team advising of your intention to cancel or withdraw prior to or within the cooling off period and no less than two (2) business days prior to the commencement of your Debit Success contract or no less than two (2) business days prior to the date of the next instalment of your Debit Success payment plan.
- Upon approval, HOL processes refunds via EFT only. HOL will send you a refund request email requesting your bank account information to issue your refund to.

Students may seek special consideration if there are extenuating circumstances.

## Cancellation by Student

Students whose enrolment has been finalised but who elect to not commence the program and cancel their enrolment prior to HOL providing their login details or within the [Cooling Off Period](#) are entitled to a full refund of tuition fees paid.



## Withdrawal Within Cooling Off Period

If a student withdraws from their enrolment within the [Cooling Off Period](#) they are entitled to a full refund of tuition fees paid.

## Withdrawal After Cooling Off Period

If a student withdraws from their enrolment after the [Cooling Off Period](#) they are not entitled to a refund of tuition fees.

Students may seek a refund of a materials fee if the materials have not yet been issued.

## Transfer Within Cooling Off Period

If a student requests a transfer within the [Cooling Off Period](#) their fees paid are transferred toward their new enrolment and they are entitled to a refund of any tuition fees paid toward the original course that exceed the new enrolment fees.

## Transfer After Cooling Off Period

If a student transfer request is approved after the [Cooling Off Period](#) their fees paid are transferred toward their new enrolment however they are not entitled to a refund of tuition fees paid toward the original course that exceed the new enrolment fees.

## Recognition of Prior Learning (RPL)

The RPL Application Fee is non-refundable.

The Tuition Fees paid for RPL will not be refunded once the student has submitted their RPL application or if the student's assessment of RPL is not successful.

## Materials Fees

This only applies to resources purchased directly from HOL.

- Resource not yet issued, Full refund
- Resource issued, No refund

Where a resource is faulty or damaged upon receipt, HOL will issue a replacement or a refund. For resources that are purchased from another vendor, their refund policy will apply.

## Course Postponement by HOL

If HOL postpone a course that has been paid for to an alternative start date you will receive a refund of monies paid for that course or be offered an opportunity to transfer to the next available course.

## Course Cancellation by HOL

Where cancellation has occurred due to organisational or external constraints that are no fault of the student, HOL will refund all monies paid for the portion of study not yet completed.

If HOL has cause to withdraw a student from a course due to student disciplinary action or inaction, no refund of monies paid will be provided.

Refer to HOL's *Cancellation, Withdrawal and Deferral Policy* for further details on circumstances in which HOL may cancel a student's enrolment.

## HOL Closure or no longer approved to offer funded training

If HOL closes, all monies paid for the portion of study not yet completed are to be fully refunded.

If HOL is no longer approved to offer funded training, all monies paid for the portion of study not yet completed by a student with subsidised training are to be fully refunded.

## Refund Applications

If a student believes they are entitled to a refund, they must phone HOL on 1300 4 HOUSE (1300 446 873) and speak to the student experience team. HOL will complete a refund application with the student over the phone and once the refund decision has been made will send an email confirming the outcome.

Upon approval, HOL processes refunds via EFT only. HOL will send you a refund request email requesting your bank account information to issue your refund to.

Refer to the *Cancellation, Withdrawal and Deferral Policy* for information on how to cancel, withdraw or defer an enrolment.

## Timeframe and Payment of Refunds

A refund will generally be provided within 28 days from cancellation or withdrawal. Please note that course fees are not transferable to another person (unless a Memorandum of Agreement or Service Level Agreement with an Employer or other third-party states otherwise).

Refunds will generally be paid via Electronic Funds Transfer (EFT), but a cheque may be requested.

For students, the outcome of the refund assessment will be provided by written notice to the refundee's registered address or email.

You will receive confirmation in writing of the total amount paid and the refund amount.

## Refund Appeals

Where the refundee does not agree with the refund outcome, they have the right to appeal the refund decision. HOL will be happy to review the decision made and to take into account any extenuating circumstances.

Any appeals related to refunds and fees will be dealt with in accordance with the HOL Grievances, Complaints and Appeals Policy. This Policy does not remove the refundee's right to take further action under the Australian Consumer Protection Laws. HOL's complaints and appeals process do not circumscribe the student's right to pursue other legal remedies.

Our HOL Grievances, Complaints and Appeal Policy is located on our website [www.houseoflearning.com.au](http://www.houseoflearning.com.au) on the 'Key Links and Documents' page.