

FEES, CHARGES AND REFUND POLICY

Purpose

The purpose of the policy is to ensure that we are committed to providing students, both prospective and actual, with clear and accurate information regarding fees and charges in relation to their enrolment. RTO is also committed to ensuring consumer protection laws are adhered in the application of this Policy and Procedure, including student rights to a refund, dependant on the circumstances.

Responsibilities

The General Manager is responsible for ensuring this Policy and Procedure is implemented. The Compliance Manager is responsible for ensuring this Policy and Procedure is maintained and up to date in line with scheduled revisions. Managerial staff are responsible for ensuring their teams are up to date with this Policy and Procedure.

Scope

This is an overarching policy and Procedure that covers training and assessment services across all campuses and applies to:

1. All students (domestic and international) of Everthought providers
2. All staff of Everthought
3. All courses delivered by Everthought including those delivered on their behalf by education providers with whom there is a licensing arrangement.
 - Everthought College of Construction (RTO Code: 51681 CRICOS Code: 02898C)
 - Everthought Education (RTO Code: 32438)

And to any current training partner organisation where applicable.

Policy and Procedure

The terms and conditions set out in this Policy and Procedure applies equally to commencing and continuing students unless otherwise specified. This Policy and Procedure, all enrolling documentation such as Training Contracts/Plans for domestic students and Letters of Offer for international students and the availability of the RTOs' complaints and appeals processes, do not remove the right of students to take action under Australia's consumer protection laws.

RTO is committed to the upfront provision of all prices to an applicant and or third party and accordingly, provide applicants with information on applicable fees and charges prior to enrolment to ensure the applicant, as a consumer, understands and agrees to the course tuition fees and any additional charges. After being assessed and 'qualified' for initial entry requirements into the course, applicants are provided with fees and charges information by the Sales Team, either by phone or email for domestic students and in the form of a course brochure with fee detail, and through education agents for international students (refer below for modes of information to international students).

The RTO provides the following fee information as part of the application process, to each student:

- The total amount of all fees including course 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 deposit/administration fee;
- The fees and charges for additional services, including such items as issuance of a replacement qualification testamur and the options available to students who are deemed not yet competent on completion of training and assessment.

Other types of fees include:

- Facility and program orientations

- Tuition, tutorials and lectures
- Study guides and authorised supported learning materials and compulsory textbooks (if applicable)
- Student counselling and support
- Student identification card
- Australian Goods and Services Tax (GST) where applicable to items listed above
- One (1) copy of all completion documents (at completion or withdrawal/early exit as applicable)

Students accept and confirm their course fees and charges at multiple points during the enrolment process, like acceptance of the invoice attached to their enrolment via Pandadocs, or for international students, via their Letter of Offer for enrolment.

The type of study and your personal circumstances may affect the amount you pay i.e. concession and health care card holders make smaller student contributions than other students (refer to your state funding section).

Students enrolling in full fee-paying courses have a number of options for paying course fees.

These include:

- Up-front payment
- Instalments/payment plan
- ZipMoney

To ensure fluid and seamless administration, RTO will discuss a payment method with you, from which you may select:

- scheduled direct debit
- schedule credit card payment
- B-Pay transfer, or
- a similar arrangement approved by our Finance team.

All students maintain their rights under consumer laws within Australia. If a student believes they have received a different product to which they had signed up for, there are avenues for investigation and where identified, remediation, by lodging a complaint in accordance with the RTO's Complaints and Appeals Policy and Procedure.

RTO maintain a process to record, monitor and progress fees, charges, and payments. This process is managed by both the Student Services and Finance teams and is processed via accounting software which provides automatic follow-ups for non-payment of fees.

Each student acknowledges and agrees to the terms and conditions of this Policy and Procedure on signing their Enrolment Form, and the Letter of Offer in the initial instance. RTO, reserve the right to amend these terms and conditions at any time to ensure compliance with applicable State and Federal laws. This policy will change from time to time, with a current version-controlled document available on the RTO website at all times. Should significant or material changes be made to this policy, students will be advised of the updated versions and its availability on the website, through notification on Trade Futures or other methods determined appropriate by the RTO.

Supplementary fee and charges

Students, at any time, may request additional documentation outside of the ordinary documentation that would be provided. Students may incur a fee for the administration required to provide these documents. Types of documents that can be requested are:

Description	Cost
Re-Issue of statement of attainment/ Qualification (Electronic)	\$20+ GST
Re-Issue of statement of attainment/ Qualification	\$40 + GST

Description	Cost
Produce partial completion statement of attainment	\$40 + GST
Attendance Statements	No Cost
Academic Transcript Interim	No Cost
Special reference letter	No Cost
Letter of Enrolment	No Cost

Item other than documents which incur a fee are:

Description	Cost
Replacement safety glasses	\$20
Late Fee – applies to overdue fees	\$200

How to Apply for Refund?

All students who would like to apply for a refund must do so by applying via the Application for Refund of Student Fees, available on the respective RTO website and must submit it within a reasonable period based on the circumstances of requesting a refund; the reasonable period will be determined by the General Manager of the respective RTO. The Form must be submitted via email to the respective email contact for the location, addressing the reasons for the application in as much detail as possible to allow for reasonable consideration by the RTO's General Manager for all domestic students and the Student Experience Manager for all international students. The Form must be forwarded to:

For domestic students:

- Everthought Education – admin.bnes@everthought.com.au
- Everthought College of Construction – admin.perth@everthought.com.au

For international students:

- Everthought College of Construction – international@everthought.com.au

Only formal applications submitted on the Application for Refund of Student Fees will be considered, and a response to the application will be provided within fourteen (14) calendar days from receipt of the application. Students dissatisfied with the outcome of their request may request a review by lodging an appeal in accordance with the RTO's Complaints and Appeals Policy.

All refunds will be made via the original payment method and directly to the party who paid the course fees and charges, for instance, where a third party is responsible for the course or session, the refund will be returned to that party.

Financial Hardship

Financial hardship involves a student's inability to meet their financial obligations, including outside of the scope of their enrolment in their personal lives. Unwillingness to meet financial obligations does not constitute financial hardship. For consideration towards the hardship assistance, the hardship cannot be a pre-existing set of circumstances meaning that the circumstance must have occurred after the cooling off period and was beyond the student's control.

To request consideration of fee payment based on financial hardship, a student must forward an email to the attention to Student Experience Manager, and include the following:

- course name enrolled in
- details of the circumstances and include any verifiable evidence, such as:
 - payslips
 - bank statements
 - proof of expenses and debt
 - medical certificates, and/or
 - proof of unemployment.

Requests should be forwarded to the email addresses noted above in this Policy and Procedure.

A student's eligibility to be considered for the hardship assistance is at the sole discretion of the Student Experience Manager or General Manager.

Students dissatisfied with the outcome of their request may request a review by lodging an appeal in accordance with the RTO's Complaints and Appeals Policy.

Hardship does not apply where fees are paid in arrears of training services delivered and will only be equivalent to any training services not delivered to date.

Exceptions

Students whose enrolments are cancelled due to disciplinary actions, including but not limited to fraudulent activities – in line with Student Code of Conduct, located within the Student Handbooks. In cases where cancellation of enrolment is applied, students will:

- have their enrolment cancelled (following the Withdrawal, Deferments, Cancellations and Suspensions Policy and Procedure)
- forfeit all fees paid to date, and
- not be issued with any formal or informal AQF documentation where there is beyond a reasonable doubt that competency was achieved via fraudulent activity.

Payment Plans

Students will be given a minimum of eight weeks from the commencement of the unit to finalise payment when paying by instalment.

Students applying for payment by instalments will be required to provide details of why they would like to defer the payments.

Students who have fallen behind in their payments must not be enrolled in additional units unless appropriate arrangements, agreed to by both the student and the RTO.

Students who have opted to pay their course fees by payment plan or instalments are obligated to pay their fee before the course completion.

Statements of Attainment for the completed units of competency will be withheld until the balance of payment has been received in full.

Fee Information – International students

ECOC's international student fees collected in advance are deposited in a separate bank account and will not be drawn upon until the student commences studies.

RTO accepts payment of no more than \$1,500 from each individual student prior to the commencement of the course. Fees are reviewed annually and may increase due to factors such as CPI increases. However, once a student has commenced a program of studies, his/her tuition fees will not change for the duration of his/her program of studies. Student fees are calculated and payable per term, in advance, and must be paid in full on the scheduled re-enrolment day.

As an international student and in order to maintain a valid enrolment, your fees must be paid, at least one full term, in advance. All fee payments must be complete and made in Australian dollars and finalised on the scheduled re-enrolment days. Any shortfall due to varying exchange rates must be paid in full.

Failure to pay the **full-term fees** on the due date will result in a \$200.00 late payment fee being applied.

Your first term fees were paid before ECOC could issue your Confirmation of Enrolment and before you could apply to DHA for your Student Visa. Further to that condition of your Enrolment with ECOC, each subsequent term fee must also be paid in full, in advance in order to maintain a valid enrolment.

If your term fees are not paid by each due date, the following actions may result:

- You will be excluded from attending classes until such time as the full amount owing is paid (please be advised that this in turn will affect your attendance record).
- Your account will be referred to a debt collection agency for further action.
- You will be referred to the Department of Home Affairs (DHA) for non-payment of fees (at the discretion of DHA - your student visa may be cancelled).

Failure to pay fees according to the payment guidelines may result in a student's enrolment being cancelled. If with notice, a student's enrolment is cancelled for non-payment of fees and that student is subsequently permitted to have his/her enrolment reinstated, a \$250 reinstatement fee is payable.

ECOC reserves the right to withhold the issuance of any qualification attained by the student, if student fees remain outstanding.

A list Fees and Charges may be found in your Letter of Offer.

Tuition Protection Scheme – International Students

A maximum of 50% of the course tuition fee will be collected as a course deposit fee for courses longer than 24 weeks in duration. In most instances, this equates to full first term fees before commencement.

All semesters (study periods) for ECOC's VET courses for international students are for a total duration of 26 weeks. Where a semester of a course is described as having 24 study weeks, it indicates only the study weeks, and not the total of study weeks and holiday weeks, which will be 26 weeks in total.

For packaged courses, 50% of the fee of the first course of study will be collected as course deposit fee.

ECOC will keep initial prepaid tuition fees in a designated bank account within 5 business days of receiving them. This account will only be drawn down when the student commences the study period.

Under the provisions of changes to the Education Services for Overseas Students Act 2000, ECOC contributes annually to the Tuition Protection Scheme (TPS) to meet regulatory requirements.

International students are referred to the Commonwealth government's brochure: **Are you an international student studying in Australia on a student visa?** if they require further detail about the TPS.

Refunds – International Students

Where a student believes that they have grounds for a refund, students should submit a written **Application for Refund Request Form** to the Student Services Team, stating valid reasons for their refund application.

The Student Services Team will in turn:

- present the application to ECOC management.
- provide to the student in writing the resulting decision of ECOC management and how any refund of fees have been calculated.
- advise the student of their right to appeal the decision of ECOC management.

Refunds are at the discretion of the student Experience Manager

The refund will be paid to the same person or body from whom the payment was received on behalf of the student, unless the student gives direction to pay someone else. Refunds will not be paid to agents.

RTO may, at its absolute discretion, refund to the student some or all course money where it determines that there are extenuating or compassionate circumstances.

The refunds will be paid to international students according to the following rules:

Withdrawal/ Cancellation – 1 st term		
Type	Time Frame	Amount refundable
Visa Refusal	Before Course Commencement	All fee minus the non-refundable administration fee of \$350.00 AUD
Visa Refusal	Up to 28 days after course has commenced	30% of tuition fees minus the non-refundable administration fee of \$350.00 AUD, no refund for Learning Materials or Training Consumables
Visa Refusal	After 28 days after course has commenced	Nil
VISA Removal for breach of conditions	At any time	Nil
Withdrawal, Transfer or Enrolment Cancellation	Greater than 28 days before commencement of the course Term 1	100% of Learning Materials Fee, 100% of Training Consumables Fee, 70% of tuition fees, minus the non-refundable administration fee of \$350.00 AUD
Withdrawal, Transfer or Enrolment Cancellation	Less than 28 days before commencement of the course Term 1	50% of tuition fees minus the non-refundable administration fee of \$350.00 AUD, no refund for Learning Materials or Training Consumables
Withdrawal, Transfer or Enrolment Cancellation	After course Term 1 commencement but before 28 days	30% of tuition fees minus the non-refundable administration fee of \$350.00 AUD, no refund for Learning Materials or Training Consumables
Withdrawal, Transfer or Enrolment Cancellation	Greater than 28 days after the course Term 1 has commenced	Nil
Default by Everthought College of Construction	At any time	Refund of unused fees

Withdrawal/ Cancellation – Any Subsequent Term		
Type	Time Frame	Amount refundable
VISA Removal for breach of conditions	At any time	Nil
Withdrawal, Transfer or Enrolment Cancellation	Greater than 28 days before commencement of the course Term	100% of Learning Materials Fee, 100% of Training Consumables Fee, 70% of tuition fees
Withdrawal, Transfer or Enrolment Cancellation	Less than 28 days before commencement of the course Term	50% of tuition fees, non-refundable Learning Materials or Training Consumables
Withdrawal, Transfer or Enrolment Cancellation	After course Term commencement but before 28 days	30% of tuition fees, non-refundable Learning Materials or Training Consumables
Withdrawal, Transfer or Enrolment Cancellation	Greater than 28 days after the course Term has commenced	Nil
Default by Everthought College of Construction	At any time	Refund of unused fees
<p><i>***The above refund definitions apply to a current term fee refund when the current term fees are paid in full - all additional fees will be refunded in full except in the case of cancellation of an enrolment by Everthought College of Construction.</i></p>		

Important Notes

Incidental fees are all other fees apart from Tuition Fees and Enrolment Fees. For example, airport pickup and costs for excursion food and transport, provided students have the choice of making their own arrangements for purchasing these items from an alternative supplier. ONLY the unspent amount will be returned. If the cost of the service or material has already been incurred this will NOT be refunded.

Fee refunds for special circumstances (illness, family circumstances) may be agreed upon, on an individual basis, at the discretion of the Student Experience Manager.

For RPL for international students, the minimum fee of \$60.00 per unit will cover most situations, however where extra work is required by ECOC to validate your prior learning, ECOC reserves the right to apply additional charges (see **RPL Policy and Procedure**), these will be agreed with the applicant and are non-refundable.

If a student withdraws and there is a refund due for their OSHC, then they must apply direct to the OSHC provider for any refund due. This will be subject to the provider's refund policy.

All date calculations are based on the date the form is received by ECOC, not the date the student completed the form (if different).

If the total fees paid do NOT include an enrolment administration fee, then ECOC reserves the right to deduct \$350 to cover expenses.

Refund guidelines in the event that a course is not delivered

ECOC will provide a refund of unspent course fees paid in advance where:

- The course does not start on the agreed starting day.
- The course ceases to be provided at any time after it starts but before it is completed; or
- The course is not provided in full to the student because a sanction has been imposed on the registered provider under part 6 (ESOS Act)

In the unlikely event that ECOC is unable to deliver your course in full, you will be offered a refund of any *unspent* fees received by ECOC, in respect of the course. The refund will be paid to you within two (2) weeks of the day on which

the course ceased being provided. Alternatively, you may be offered enrolment in an alternative course. You have the right to choose whether you would prefer a refund of *unspent* course fees, or to accept a place in another course. If you choose placement in another course, we will ask you to sign a document to indicate that you accept the placement.

ECOC can assure you of the security of your international student fees through our compliance with the Education Services for Overseas Students Act 2000 (ESOS Act), Education Services for Overseas Students Legislation Amendment (Tuition Protection Service and Other Measures) Act 2012, Education Services for Overseas Students (TPS Levies) Act 2012 and Education Services for Overseas Students (Registration Charges) Amendment (Tuition Protection Service) Act 2012 under the Overseas Student Tuition Protection Scheme (TPS) through the commonwealth managed fund known as Overseas Student Tuition Fund (OSTF). For more information about the TPS, please refer to the TPS website: <https://tps.gov.au/StaticContent/Get/StudentInformation>

The Fund (OSTF) is established under the Act to protect the interests of overseas students on student visas or intending overseas students, who are studying or about to study in Australia. Under the legislation, the TPS Director or a delegate will be responsible to place you in a suitable alternative course or, if this is not possible, you will be eligible for a refund as calculated by the TPS Director.

Please note:

- In the situation where a student has suspended a course of study and then later cancels enrolment, the level of refund applicable will be that which was at the point of suspension.
- Payments of allowable refunds will be made within four (4) weeks of the receipt of an Application for Refund of Student Fees form.
- Students who dispute the refund procedures are provided with the access to ECOC's Complaints and Appeals Policy and Procedure.
- This Fees and Charges and Refunds Policy and Procedure applies equally to all students. This agreement, and the availability of complaints and appeals processes, does not remove your right to take action under Australia's consumer protection laws.
- The college's dispute resolution processes do not circumscribe the student's right to pursue other legal remedies at their own expense.

Fee Information – Domestic students

Students must pay their course fees by the due date, as per their payment schedule provided. If fees are not paid on time, staff will attempt to make contact with students to arrange an appointment with Administration and you will be given the opportunity to discuss any compassionate and compelling circumstances and get your fees up to date.

Recognition Of Prior Learning

Recognition of Prior Learning services are an important market offering for the RTO. Where a student opts to withdraw, the following refunds will apply only in circumstances where no training or assessment services have been provided of any kind, for any units. An RPL service is considered to be commenced as soon as the student have paid their initial fee and have submitted their self-assessment.

Refunds – Domestic Students

The Refund will be made according to the following rules:

Type of Service	Prior to commencement	After commencement
RPL Services	If a student withdraws from the RPL service before 7 or less calendar days the student will be eligible for full refund minus a non-refundable \$500 administration fee.	After the 7 calendar days the student will not be eligible for any refund.
Fee For Service Training	If the student withdraws from the course prior to commencement the student will be given a full refund minus a non-refundable \$500 administration fee.	If the student withdraws from the course after the commencement of the training the student will be given a refund on pro rata bases where training of units has not been commenced minus a non-refundable \$500 administration fee.
Other Refunds	<p>In the event RTO is unable to commence or deliver for a scheduled course, students will be provided with suitable alternative arrangements. Should a suitable alternative not be agreed upon, a full fee refund equating to the amount paid will be provided and only to the person who paid the fees, which may be a third party.</p> <p>In the event where RTO agreed service arrangement is terminated early, the student will receive a refund for services not provided by the RTO.</p> <p>In an unlikely event that RTO terminate as an RTO, all students will receive a refund for services not provided by the RTO.</p>	

Students may apply for a refund of their course fees where already paid up-front and they are experiencing extenuating circumstances, which is verifiable with evidence. Refunds under extenuating circumstances can only be applied for where training has commenced but not yet completed. No refund will be given to students who have completed or finalised their enrolment.

This list is not exhaustive, and discretion is made by the Student Experience Manger for each case.

Extenuating circumstances	
Acceptable	Not acceptable
<ul style="list-style-type: none"> Medical conditions that have arisen during the enrolment which make it unreasonable or impossible to complete the course. 	<ul style="list-style-type: none"> Change of mind towards the enrolled qualification Preference for another provider Change of <ul style="list-style-type: none"> Career path Employment status

Extenuating circumstances	
Acceptable	Not acceptable
<ul style="list-style-type: none"> • Medical conditions that, while pre-existing, worsen during the enrolment, which make it unreasonable or impossible to complete the course. • Verifiable financial hardship (<i>see financial hardship section for more information</i>) • Death of an immediate family member, verifiable by death certificate • Verifiable extenuating circumstances not elsewhere stated 	<ul style="list-style-type: none"> ○ Personal circumstances relating to finances within a student’s control. ○ Pregnancy ○ Change in Visa conditions post enrolment. ○ Time available to study ○ Location or housing situation, including moving interstate or overseas. • Lack of progression • Failure to achieve competency for units. • Pre-existing medical conditions • Breach of student visa conditions • Any change in circumstances outside of enrolment, including for students who either have or have not been issued with AQF documentation

Fee Information – Queensland Funded students

Certificate 3 Guarantee (C3G)

Student Co Contribution Fee

For the students, undertaking certificate III level training and non-concessional students undertaking lower-level vocational training are required to contribute to the costs of their training through a co-contribution fee.

The amount of your out-of-pocket expense will vary depending on the course you undertake and the training provider you choose.

The fee may be paid on your behalf by an employer or another third party but cannot be paid or waived by the training provider.

However, during the enrolment process, an RTO representative will conduct an induction session during which you will be advised of the contribution fees. You will also receive a qualification factsheet detailing information on your contribution fees at the unit level, delivery modes, proposed timeframes in which it is expected that you should complete the training and other information to help you make an informed decision.

Student contribution fees for the qualification are invoiced upon commencement of training and only once your enrolment has been confirmed. The schedule below provides an overview of contribution fees for concessional and non-concessional students.

To understand your eligibility to enrol in the Certificate 3 Guarantee, visit: <https://desbt.qld.gov.au/training/training-careers/incentives/certificate3>

Fee Exemption or Concession

Concessional student status applies when:

- the student holds a Health Care or Pensioner Concession Card issued under Commonwealth law, or is the partner or a dependant of a person who holds a Health Care or Pensioner Concession Card and is named on the card;
- the student provides the SAS with an official form under Commonwealth law confirming that the student, their partner or the person of whom the student is a dependant is entitled to concessions under a Health Care or Pensioner Concession Card;
- the student identifies as Aboriginal or Torres Strait Islander;
- the student is a school student and is enrolled in a VETiS program (may include young people in detention);
- the student has a disability; or
- the student is an adult prisoner

VET in Schools (VETiS)

This training is provided fee-free to school students and additional costs are met by the school.

User Choice

Student Co Contribution Fee

Student Co-contribution Fees are an apprentice's contribution to the cost of tuition. As an apprentice under the User Choice funding program, it is mandatory to pay Student co-contribution Fees. Student co-contribution Fees are currently set at \$1.60 per nominal hour for each unit of competency [as set by the Department of Employment, Small Business and Training. (DESBT)]. These fees may change at the discretion of the Department. The apprentice's employer may pay the student co-contribution fee on behalf of the apprentice.

Fee Exemption

Apprentices may be eligible for a partial or full exemption from these fees if they provide evidence, they are eligible for concession – please get in touch to find out more.

A. Partial Exemption – Tuition Fee (apprentice must pay 40% of Student Contribution Fee)

- If you are or will be under 17 at the end of February in the year training is provided, and you are not at school and did not complete year 12;
- If you hold a health care card or pensioner card issued under Commonwealth law, or are the partner or dependent of a person who holds a health care card or pensioner concession card, and are named on the card;
- If you have an official form under Commonwealth law confirming that you, your partner or the person of whom you are a dependent, is entitled to concessions under a health care card or pensioner concession card; or
- If you are an Aboriginal or Torres Strait Islander person

B. Full Exemption – Tuition Fee

- If you would be caused extreme financial hardship, you may be exempt from the Co-contribution fees;
- If you are a school-based apprentice;
- If you are undertaking a qualification as part of the Skilling Queenslanders for Work – Work Skills Traineeship program.
- Specific business rules aligned to the suite of fee-free training programs offered by the Department since 1 January 2014 and inclusive of current programs targeting apprentices aged 25 years and under.

Student contribution fees apply for all units of competency (including any which are achieved by recognition of prior learning) unless you have previously achieved the unit of competency (either the same unit(s) name and code or deemed equivalent) and provide a Statement of Attainment as evidence.

Student contribution fees are payable prior to commencing training in the unit of competency. You may apply for exemption at any time for fees that have not yet been charged.

C. Free apprenticeships for under 21s and under 25s

Free apprenticeships for under 21s

To be eligible, an apprentice or trainee must be under 21 years of age and commence in a Training Contract on or after 1 July 2019 in a designated Free apprenticeship qualification specified on the department's User Choice Price List. Other eligible apprentices or trainees are those:

- enrolled in a qualification under the Year 12 Fee Free initiative prior to 1 July 2019 and will continue their qualification under Free apprenticeships.
- under 21 years of age from 30 June 2019 and commenced in a Training Contract prior to 1 July 2019 in a designated Free apprenticeship qualification. Free apprenticeships will apply to units of competency/modules commencing on or after 1 July 2019.

Free apprenticeships for under 25s

To be eligible, an apprentice or trainee must be aged between 21 years and under 25 years of age and commence in a Training Contract on or after 1 January 2021 in a designated Free apprenticeship qualification specified on the department's User Choice Price List. Other eligible apprentices or trainees are those:

- aged between 21 years and under 25 years from 31 December 2020 and commenced in a Training Contract prior to 1 January 2021 in a designated Free apprenticeship qualification. Free apprenticeships will apply to units of competency/modules commencing on or after 1 January 2021. These apprentices must also not be claiming under the Free apprenticeships for under 21s initiative.

Refunds - Queensland Funded students.

Certificate 3 Guarantee (C3G)

A full refund will be paid for Student Co-Contribution Fees charged for training delivery that has not commenced at the time of the cancellation of enrolment.

Where an student has withdrawn from a Unit of Competency and training has commenced, a refund will not apply.

VET in Schools (VETiS)

VET in Schools (VETiS) who withdraw from training, which is funded under QLD funding initiative, and did not pay any fees, will not receive a refund

User Choice

A full refund will be paid to apprentices for Student Co-Contribution Fees charged for training delivery that has not commenced at the time of the cancellation of enrolment.

Where an apprentice has withdrawn from a Unit of Competency and training has commenced, a refund will not apply.

Fee Information – Western Australia Funded students

Fees and charges for students undertaking publicly funded vocational education and training (VET) in Western Australia will be collected in accordance with the provisions of the Vocational Education and Training Act 1996, DTWD's VET Fees and Charges Policy; any law and other legal requirements that maybe relevant.

REDUCED COURSE FEES — LOWER FEES, LOCAL SKILLS!

DTWD requires students receiving funding under the Lower Fees and Local Skills program to contribute towards the cost of their course/training. The fee may be paid on the student's behalf by a third party (but not by ECOC). Where the student is required to pay fees personally, they will be given an itemised invoice.

The maximum course fee for non-concession students undertaking a Lower Fees and Local Skills course in 2023 is \$1,200. For concession students and youth, the maximum course fee for undertaking a Lower Fees and Local Skills course in 2023 is \$400, if you're aged 15–24 and have left school or eligible for a concession. Additional fees may apply such as resource fees.

CONCESSIONS ON COURSES

Eligibility for the concession rate on course fees is determined at the time of enrolment. The following students are entitled to the concession rate on course fees.

- Persons and dependants of persons holding:
 - a Pensioner Concession Card;
 - a Repatriation Health Benefits Card issued by the Department of Veterans' Affairs; or
 - a Health Care Card.
- Persons and dependants of persons in receipt of services from the following Commonwealth support or employment services programs:
 - Workforce Australia; or
 - ParentsNext.
- Persons and dependants of persons in receipt of AUSTUDY or ABSTUDY.
- Persons and dependants of persons in receipt of the Youth Allowance.
- Persons and dependants of persons who are inmates of a custodial institution.
- Secondary school-aged persons, not enrolled at school.

For the Workforce Australia, or the ParentsNext program, appropriate evidence of a student's eligibility for concession is a letter from the Commonwealth services provider confirming the student's participation in the program. If the concession is valid for the full enrolment period, then all eligible units the student enrolls in within that period attract the concession rate. If the concession is valid for part of the enrolment period, then only eligible units the student enrolls in on or after the start date and prior to the expiry of the concession attract the concession rate.

Students undertaking an Apprenticeship or Traineeship with DTWD will need to pay their fees up-front, or by instalments. Students who wish to pay by instalments will be given a minimum of eight weeks from the commencement of a unit to finalise their payments, and collection will be dealt with as per normal procedure for all students.

Everthought College of Construction may waive all fees and charges for students that we assess as being in severe financial hardship for courses below diploma level and concession-eligible Diploma and Advanced Diploma courses. Whether a student is in severe financial hardship is to be determined on a case-by-case basis.

Refunds – Western Australia Funded students.

Students who withdraw are entitled to a full refund, part refund or Pro Rata Refund depending on their circumstance.

Full Refunds

Students are entitled to a full refund of the applicable course fee, resource fee and other fees where:

- A unit is cancelled or rescheduled to a time unsuitability to the students;
- A student is not given a place due to maximum number of places being reached; or
- Due to any other circumstances caused by RTO.

Part Refunds

Students can apply for part refund, - Everthought College of Construction sets the withdrawal date for each unit of competency (no less than 20% of the way through the time when the unit is undertaken).

Students who withdraw for reasons other than those outlined in full refund and who lodge a withdrawal form before the census/withdrawal date for a unit will be eligible for a full refund of the course fee for the unit; and

- a full refund of the resource fee if the course is a Diploma or Advanced Diploma course; or
- 50% of the resource fee if the course is below Diploma level.

Pro Rata Refunds

Students can apply for a pro rata refund of fees and charges at any time during the course of delivery if the student withdraws for reasons of personal circumstances beyond their control.

For example:

- serious illness resulting in extended absence from classes;
- injury or disability that prevents the student from completing their program of study; or
- other exceptional reasons at the discretion of the accountable officer

Fee Information – New South Wales Funded students

NSW Based Apprentices and Trainees may be eligible for full funding if they meet the minimum eligibility criteria as described below.

Entitlement Apprenticeships and Traineeships Program

Eligibility

A person who is eligible to receive Subsidised Training in the Smart and Skilled Entitlement Apprenticeships and Traineeships Program is a person who:

- At the time of commencement, is a NSW Apprentice or 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 their Training Contract.

Fee and Charges

Apprenticeship

Apprenticeship fees apply to NSW Apprentices undertaking training in a qualification offered on the NSW Skills List as part of an apprenticeship pathway that supports their apprenticeship.

NSW apprentices who are funded under Smart and Skilled, and who commence subsidised training on or after 1 July 2018 will be fully funded by NSW government for their apprenticeship qualification. Please contact the RTO for further information and eligibility requirements.

For apprentices who are not eligible for the above, the qualification delivered to an apprentice under an apprenticeship pathway is capped at \$2,000.

Traineeship

Traineeship fees apply to NSW New Entrant Trainees undertaking training in a qualification offered on the NSW Skills List as part of a traineeship pathway that supports their traineeship.

NSW trainees who are funded under Smart and Skilled and commence subsidised training on or after 1 January 2020 will be fully funded by NSW government for their traineeship qualification. Please contact the RTO for further information and eligibility requirements.

For trainees who are not eligible for the above, the qualification delivered to a trainee under a traineeship pathway is capped at \$1,000.

More information about apprentice and trainee eligibility requirements for this Initiative can be found in the Smart and Skilled Eligibility Policy and the Smart and Skilled Fee Administration Policy.

Refunds – New South Wales Funded students.

Apprenticeships and Traineeships who withdraw from training, which is funded under NSW funding initiative, and did not pay any fees, will not receive a refund.