

## 27. STUDENT FEES

An up-to-date Fee Schedule is available to all students in the student handbook and/or on First Door's website, prior to enrolment. The Fee Schedule details all fees relating to enrolment, the amount and duration of monthly payments, and the total course cost.

Fees fall under two broad categories, fee for service or funded training.

**Fee for Service** means that the fee charges are set by First Door. We endeavor to offer reasonable and market appropriate fee prices, and value-added courses to our clients, while ensuring the costs of providing quality training and maintaining compliance with regulatory bodies is covered.

**Funded training** means training that is subsidised/funded by the Australian Government, Department of Education and Training as a result of First Door being a Pre-qualified Supplier. Funded training must be compliant with the relevant Government contract Policy. A summary of this information is provided on our website on our funded contract information and application forms. Full information is available on First Door's website under Career qualifications, Government funding.

Training plans and fee payment plans are developed for each learner so that they may understand their financial obligations to the RTO and may budget accordingly when enrolling into course qualifications.

### Student Fees Policy

Reviewed March 2020

#### Student Prepaid Fee Protection

'Prepaid fees', sometimes referred to as 'fees collected in advance', relates to the fees First Door collects before the relevant services have been provided. These include payments made at any time before, during or after the student enrolls with First Door.

All student fees paid in advance are protected until the training and/or assessment has commenced with First Door.

First Door complies with Standard 7, Clause 7.3 'Protect prepaid fees by learners' from the *Standards for Registered Training Organisations 2015*. To comply with this clause, First Door will not:

- accept more than \$1000 prior to the commencement of a qualification; or
- collect more than \$1500 in advance from a learner, following commencement of enrolment

#### Fee charging and payment

The student's enrolment fee and first unit fee will be invoiced on enrolment, and is payable before course commencement.

First Door provides students with a 'pay as you study' monthly payment plan, using an automatic payment system linked to your nominated debit or credit card. This allows students to pay course fees over the agreed time frame, usually based on completing one unit per month.

During the enrolment process, a personalised Student Fees Agreement and monthly fee payment schedule is established for each student, based on the student's training plan.

**The Fee Payment Agreement form is signed by the student** over 18 years of age, or by their parent/guardian if the student is under 18 years of age. **This signature acknowledges they have read and accept the Payment Plan terms and conditions, including the following:**

- My nominated Credit/Debit account will be direct debited once per month, on the date I have selected, and for the amount detailed in my payment schedule.
- This payment will continue for the number of nominated months as listed, unless I choose to pay the course fees in full.
- A late fee of \$15 will be invoiced to me for payment, two weeks after due date, after four failed payments occur.

- If an error has been made in the payment of my Direct Debit to First Door, I am entitled to a full and immediate refund of the amount paid in error from my Credit/Debit Card.
- I understand that if I change the way I complete assessment for any of the units in my course, then my payment plan may need to be adjusted accordingly. For example, if I later decide to use RPL assessment or Credit Transfer units.
- If I am progressing through my course faster than one unit per month, then an additional invoice will be emailed to me for payment, and/or the regular monthly payments will be adjusted to align with my accelerated pace of course completion.
- Any remaining fees due must be paid in full at course completion, or prior to my course completion, and before my qualification is issued to me.
- I can cancel my Direct Debit at any time, (in agreement with terms and conditions below) by contacting Accounts at First Door at either e: [accounts@firstdoor.com.au](mailto:accounts@firstdoor.com.au) or p: (07) 3204 4336.
- I must provide First Door at least seven (7) working days' notice prior to my next payment due date in the following circumstances;
  - Stopping a payment
  - Deferring a payment
  - Altering the Direct Debit nominated account details
  - Cancelling the Direct Debit arrangement completely, e.g. if I withdraw from the course
- If I cancel this Direct Debit arrangement and I am continuing to study with First Door, then an alternative arrangement will be required to finalise the remainder of my course fees.
- The student's payment plan is to be maintained as per their signed agreement to avoid any default of course fees. Inability to communicate with First Door and make suitable arrangements to maintain course fee payments may result in cancellation of the student's enrolment.

#### **Other fees and charges**

- There are no additional fees or interest charged for students using the monthly payment plan.
- Incidental fees and charges are listed on First Door's Fees Schedule, in the student handbook and on First Door's website. Items on this list include fees for the replacement of lost certificates.

#### **Fee collection procedure**

If a direct debit payment fails to process, the student will receive an automated email to their nominated email address, notifying of the payment failure with steps on how to rectify the payment failure.

Our system will automatically retry to process the payment for four attempts (within 14 days). If still unsuccessful a late fee of \$15 is emailed to the student for payment. First Door administration will contact the student to arrange payment and/or update correct payment details.

#### **Fee Refunds**

The student will receive a full refund of fees paid, including all administration fees if First Door has to cancel because either:

- a course or unit is cancelled or re-scheduled by First Door to a time unsuitable to the learner
- a learner is not given a place by First Door due to maximum number of places being reached

If a student provides seven days' notice to cancel prior to the course starting date, they will receive a full refund of any unit fees paid in advance. The enrolment fee paid by the student for the enrolment process and access to resources is non-refundable.

Compassionate refunds are considered when a student withdraws for reasons of personal circumstances beyond their control, for example, the loss of a loved one or an injury resulting in inability to perform job role.

If the student still does not commence or submit work within the agreed course timeframe, they will be deemed to be inactive and will have their enrolment terminated without fee refund. First Door will ensure we have followed student support processes to assist the student in completing the course before terminating the course enrolment.

## Financial hardship

Students enrolling with First Door may apply for special consideration with regard to their fees if they are experiencing financial hardship. For students on a funded Traineeship or Apprenticeship the financial hardship guidelines in the current User Choice Policy must be applied.

Financial hardship is defined by First Door as follows: *Where a student is unable to meet their financial obligations because of illness, unemployment or other reasonable cause.*

Any student who needs to apply for an amendment to their fees or payment schedule due to financial hardship will be required to complete a Financial Hardship Form. This form is to be completed prior to enrolment with First Door, or in the event of unforeseen circumstances, during enrolment.

Students experiencing financial hardship are to complete an application including the reason(s) behind their hardship. This may include, but is not limited to:

- receipt of pension / government support
- single carer status and dependents living with you
- unexpected medical or other health issues, especially if likely to be prolonged
- young person (under 25) living independently (with no parental support)
- long term unemployment
- recent loss of job, and enrolment at First Door for purposes of retraining
- reduction in income resulting in debt servicing difficulties

Each case is treated individually and all decisions made are at the sole discretion of the Company Director. Funded Apprenticeship and Traineeship Financial Hardship applications are also determined within the constraints of the current User Choice Policy. The Company Director may also devise payment plans for learners experiencing financial hardship. It is expected that learners will agree to and adhere to the payment plans provided to them.

### Financial Hardship Procedure

1. Student contacts First Door and expresses an interest in a course offered
2. Learner requests Financial Hardship Form from First Door Administration
3. Completed form to be returned to First Door Administration
4. Application to be considered within 5 working days
5. Outcome of Application sent to learner in writing (may also include verbal confirmation over the phone)
6. Student to decide whether to proceed with enrolment or not
7. If the decision is made to proceed with enrolment, the normal enrolment process is followed.  
Should a student be in a situation where they are experiencing financial hardship mid enrolment, the same procedure will apply from point 2. First Door will consider the learner's remaining fees when deciding how to progress with the application.