



# STELLA COLLEGE

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## Fee and Refund Policy and Procedure

RTO Code 41290



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## Purpose

This policy outlines Stella College's approach to the assessment, collection, and refund of fees for domestic students, including those accessing Victorian Government subsidies under the Skills First Program. It ensures compliance with the Revised Standards for RTOs 2025 (Compliance Requirements) and the Skills First VET Funding Contract. Stella College is committed to providing clear and accurate information about fees, charges, and refund conditions to students and stakeholders. The organisation will maintain a fair and transparent process for managing payments and refunds while complying with regulatory and legal requirements.

## Rationale

Ensuring transparency and fairness in financial arrangements is fundamental to fostering trust and accessibility in education and training. Clear communication of costs, payment structures, and refund processes allows students to make informed financial decisions before committing to a course. By outlining structured payment options, eligibility for funding or subsidies, and provisions for refunds, financial arrangements remain equitable and compliant with regulatory requirements. This approach not only supports consumer rights but also aligns with ethical business practices in vocational education.

A structured financial approach also enhances organisational efficiency by reducing disputes, ensuring timely payments, and maintaining compliance with legal and funding body requirements. Providing flexibility, such as instalment plans, improves accessibility for a diverse student cohort while maintaining financial sustainability. Additionally, setting clear policies for refunds and withdrawals ensures that students are treated fairly in circumstances where course participation changes, reinforcing accountability and student confidence in the organisation.

## Legislative Reference

Outcome 2 – VET Student Support, Division 1 – Information, Standard 2.1, National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025 (Cth).

## Scope

This policy applies to all prospective and enrolled students at Stella College, as well as staff involved in the administration of course fees, payments, and refunds for all programs delivered under the College's Scope of Registration.

## Policy Principles

- Stella College operates with integrity and fairness in all financial dealings.
- Fee information is published and communicated clearly before enrolment.
- Refunds are processed in line with the principles of fairness, equity, and regulatory compliance.
- All financial records are accurately maintained within the student file.
- No additional or hidden charges are imposed after enrolment.

## Fee Information

Each qualification or program offered by Stella College has a designated course fee, which represents the maximum amount that may be charged to a student for their chosen program. Students who do not meet payment deadlines may incur penalties, including suspension of access to

learning resources and college services. A 14-day grace period will be granted to settle any outstanding payments before such penalties are applied.

## Pre-Enrolment & Statement of Fees

In accordance with the 2025 RTO Standards (Transparency and Accountability), Stella College is committed to ensuring students are fully informed of all financial obligations prior to enrolment.

**Statement of Fees:** Prior to the commencement of training, every student will receive a detailed and itemised Statement of Fees. This statement will explicitly break down:

- a. Tuition fees (calculated via the hourly rate of the nominal hours of the course).
- b. Student services, amenities, or administration fees.
- c. Materials fees (costs for books, tools, or resources retained by the student).
- d. Applicable Skills First Government subsidies, concessions, or waivers applied.

**Acknowledgment:** Students must sign the Statement of Fees before commencing their Enrolment to confirm their understanding of the costs and this refund policy.

Prior to the enrolment, Stella College also notifies students of a range of fee information. This information includes:

1. All fees payable to Stella College, clearly describing all costs involved with the course,
2. How and when fees must be paid,
3. How to request a refund,
4. The conditions under which a refund would be provided.

All fees, including tuition, material fees, and incidental costs, are also published on the Stella College website. Stella College ensures all fees and charges related to the provision of training services are outlined to all parties prior to enrolment. Information provided is clear, accurate and sufficient to enable an informed choice. The fees may vary from Course to Course. Stella College fees are designed to minimise the impact of fees and charges, through flexible payment plans, dependent on service type.

No Statement of Attainment or Qualification will be issued until full and final payment has been received.

## Payment of Fees

- Fees may be paid in full or via approved instalment plans.
- Employers may pay on behalf of students under a training agreement.
- Stella College will not collect more than \$1,500 in prepaid fees from individual students at any time, unless fee protection arrangements (e.g., bank guarantee or tuition assurance scheme) are in place.
- Receipts are issued for all transactions, and records are securely maintained.

## Refund Eligibility

Stella College recognises that student circumstances change. Refunds are processed fairly, transparently, and efficiently.

### Refund Scenarios & Eligibility

Circumstance	Refund Entitlement	Conditions / Notes
<b>Provider Default:</b> RTO cancels the course prior to commencement, or ceases to operate.	<b>100% Full Refund</b>	All tuition and materials fees refunded automatically within 14 days.
<b>Cooling-Off Period:</b> Student withdraws within 7 days of signing the enrolment agreement.	<b>100% Full Refund</b>	Standard consumer protection. Must be notified in writing.
<b>Withdrawal Prior to Commencement:</b> Student withdraws <i>after</i> the cooling-off period and no later than 3 days before the formal course commencement date.	<b>Full Refund (less enrolment Fee)</b>	Tuition fees fully refunded. A non-refundable enrolment fee may be withheld.
<b>Withdrawal Post-Commencement:</b> Student withdraws early into the training delivery.	<b>Pro-Rata Refund</b>	Refund provided for uncommenced units only. No refund for units where training/assessment has started.
<b>Withdrawal Post-Commencement (Late):</b> Student withdraws after the halfway point of the course or unit block.	<b>No Refund</b>	The student remains liable for any outstanding installment payments up to the date of withdrawal.
<b>Materials/Equipment Fees:</b>	<b>Variable</b>	Fully refundable only if the materials/equipment are returned unused, in original packaging, within 14 calendar days of withdrawal.

Note: Outstanding fees remain a debt to the RTO. Statements of Attainment will not be issued for completed units until all outstanding pro-rata fees are settled.

### Refund Process

- Application:** Students must formally request a refund by completing the Refund Application Form and submitting it to the Administration / Student Support office via email or in person. Verbal withdrawals will not trigger a refund calculation.
- Assessment:** The Administration Officer will assess the application against the student's attendance records, commencement dates, and payment history to determine the eligible refund amount (if any).
- Processing Time:** Approved refunds will be processed and transferred to the student's nominated bank account within 14 days of receiving the correctly completed application.
- Third-Party Payments:** If a third party (e.g., an employer) paid the fees, the refund will be issued back to the third party unless written authorisation specifies otherwise
- Refunds are paid using the same method as the original payment unless otherwise agreed.
- Documentary evidence (e.g., medical certificate, compassionate grounds) must be attached where relevant for compassionate circumstances.

## Special Circumstances and Fee Protection

### 1. Prepaid Fee Protection (2025 RTO Standards)

Prepaid fee means any fee relating to the delivery of services paid to an NVR registered training organisation by, or on behalf of an individual prior to the services to which the fee relates being delivered by the organisation.

To protect students in the event that Stella College is unable to deliver the promised training, we adhere strictly to the prepaid fee protection measures mandated by the Revised Standards for RTOs 2025.

- **Maximum Advance Payment:** Stella College will not collect more than \$1,500 in prepaid fees from a learner in advance of services being delivered. As such, no further fee protection arrangements are required. The requirements that apply to prepaid fees include all fees that a student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.
- **Instalments:** Any remaining fees above \$1,500 will be charged in scheduled instalments as the student progresses through the course, ensuring funds collected align with the training delivered.

**2. Provider Default:** If Stella College is unable to deliver a course after commencement, affected students will be: transferred to an equivalent course at no additional cost, or refunded the unused portion of prepaid fees within 14 calendar days.

**3. Student Default:** If a student withdraws due to illness, hardship, or other Compassionate circumstances, Stella College may approve a refund based on compassionate consideration.

## Government-Funded Programs

### Skills First Tuition Fees, Concessions, & Waivers

For students eligible for government-subsidised training under the Skills First Program, fees are assessed strictly per the 2025 Guidelines About Fees.

Prior to enrolment, Stella College supplies each student with a Statement of Fees. The Statement of Fees provides a quote for the total cost for the course of study/enrolment, considering current circumstances (including any eligibility for concession). Stella College allows tuition fee waivers/exemptions. Stella College ensures it checks an individual's eligibility for concession as part of enrolment and prior to the commencement of training.

### A. Fee Concessions

Students enrolling in courses up to and including Certificate IV level who hold a valid Commonwealth concession card (e.g., Health Care Card, Pensioner Concession Card, or Veteran's Gold Card) are eligible for a fee concession.

- **Rate:** The concession fee is set at 20% of Stella College's standard published tuition fee, being the fee that Stella College would have charged a non-concession government subsidised student in the same course at that time.
- **Verification:** Concession entitlement must be sighted by an Authorised Delegate at enrolment. If a student objects to a copy of their card being retained for privacy reasons, a written declaration by the Authorised Delegate sighting the card will be kept on file.
- **Grace Period:** A grace period of up to 14 day post-commencement is provided for students to present a valid concession card if they do not have it at enrolment.

Where Stella College does not charge all fees for an enrolment in one instance at the start of the program, Stella College informs students that if they obtain a Fee Concession entitlement after the commencement of training, they may present it, in which case Stella College will charge a Fee Concession for any remaining fees not yet charged.

## B. Fee Waivers

Stella College will not charge a tuition fee (\$0) for students qualifying for mandatory Fee Waivers under the Skills First contract as per the fee waiver table below.

### Fee Waivers Table

Stella College grants a Fee Waiver in the circumstances below:

Circumstance:	The Training Provider must grant a Fee Waiver if:
Judy Lazarus Transition Centre	The student is from the Judy Lazarus Transition Centre (as a prisoner within the meaning of the Corrections Act 1986).
Young people on community based orders	The student is required to do training under a community-based order made under the Children, Youth and Families Act 2005 (the CYF Act).
Skills First Youth Access Initiative	The student is referred to training by the Department of Health and Human Services, the Department of Justice and Community Safety, or a referring agency.
Skills First Aboriginal Access Fee Waiver	The student self-identifies as being of Aboriginal or Torres Strait Islander descent (and is reported as such through the 'Indigenous Status Identifier' field of the Student Statistical Report) and is enrolling in a program at any level.

### Asylum Seeker VET Program

Under the Asylum Seeker VET program, for enrolments in courses at the Certificate IV level and below, Stella College charges the concession fee to an asylum seeker or trafficked person.

## Appeals

If a student is dissatisfied with the outcome of their refund application, they have the right to appeal the decision under Stella College's Complaints and Appeals Policy and Procedure. Accessing this internal policy does not remove the student's right to take action under Australia's consumer protection laws.

## Responsibilities

The Administration Officer along with the Accounts Officer is responsible for administering all refunds and managing fee processing to ensure accuracy and compliance with the policies. The Student Services team communicates fee policies to students and manages the submission and processing of refund applications, providing guidance and support throughout the process. The CEO / Training Coordinator oversees compliance with all relevant legislative and regulatory requirements, ensuring that refund and fee practices align with applicable laws and institutional standards.

## Monitoring and Evaluation

Stella College monitors and evaluates financial management processes to ensure performance is effective and outcomes are met. A process of performance monitoring, evaluation, and reporting has

been established and implemented. The organisation continually improves the effectiveness and efficiency of processes. Process performance and outcomes are regularly audited to identify and remove causes of existing and potential problems, as well as to uncover any opportunities for improvement. Please refer to the Quality Policy for further information on the monitoring and evaluation process.

## Document Control

Document Name		Fee and Refund Policy and Procedure
Approved By	CEO	
Version No.	Reviewed Date	Changes/ Revisions
Version 1.0	July 2025	Revised after the revision of 2025 RTO Standards came in force
Version 1.5	September 2025	Revised to incorporate rebranding from TPSC to Stella College.
Version 2.0	April 2026	Revised to incorporate more information as part of continuous improvement.