



Smart and Skilled Fee and Refund Policy

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Smart and Skilled 2019-20**

VERSION HISTORY

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Smart and Skilled Fee and Refund Policy

Nurse Training Australia is aware of its contractual responsibilities under the Smart and Skilled program with regard to the need to inform students of the fee and refund administration requirements prior to enrolment in the training program.

This policy is informed by the Smart and Skilled Operating Guidelines 2019-2020 and the Smart and Skilled Fee Administration Policy 2019 and NVR Standards for RTO's 2015

Procedure

1 Fees, Charges & Refunds

NTA undertakes to provide course services as outlined in the *Course Fees Agreement*.

1.1 Fees and Charges

Prior to enrolment, NTA notifies clients of a range of fee information in a *Course Fees Agreement*.

This fee information includes:

- All fees payable to NTA, clearly describing all costs involved with the course;
- How and when fees must be paid;
- How to request a refund;
- The conditions under which a refund would be provided; and
- The student's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies.

NTA publishes all fees and charges. NTA details its fees and charges including, but not limited to:

- Compulsory fees;
- Additional charges or co-contributions;
- Application process for exemptions and concessions;
- Methods of collection; and
- Refund information.

Where a student is being enrolled under any loan or delayed payment arrangement, the terms of the arrangement are clearly stated, including:

- Any debt that may be incurred;
- When repayment is required;
- Under what conditions; and
- Any associated fees, indexation or interest.

This information forms part of the *Course Fees Agreement*. Information provided to clients is consistent with NTA course services arrangements. NTA 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.

NTA fees are designed to minimise the impact of fees and charges, through flexible payment plans, dependent on service type. NTA is committed to cost efficiency for Recognition of Prior Learning (RPL) applications, and will at all times seek to complete RPL applications at the same cost or lower than normal course delivery costs.

1.1.1 Course Tuition Fees

All fees are published and available on the NTA website. Published fees information includes fee rates for each training product, including full fee for service, subsidised, concession and exemption fee rates for each course and relevant government jurisdiction.

NTA charges students (and/or their employer or school) the mandatory or at least the minimum course tuition fee in accordance with the relevant specific jurisdictional training initiative requirements.

1.1.2 Student Support Services Fees

If any specific student support options available attract an additional cost, NTA makes this clear in pre-enrolment information and as a part of the Course Fees Agreement. Similarly, if there are limitations to the support NTA is able to provide to particular Student cohorts, these limitations are also made clear in information provided to potential Students.

NTA ensures support provided is reasonable and accessible, with clear and accurate information on these items is included in the NTA's *Student Handbook*.

1.1.3 Incidental Expenses Resource Other Fees

There may be some instances of a personal cost to a Student over and above the general course fees. These costs include:

- *Essential equipment and other items* that the student has the choice of acquiring from NTA, or from a supplier other, that become the physical property of the student, are retained by the student on completion of training, and are not consumed during the training. Example: tool kit.
- An optional charge for *an item that is not essential* for the Student to complete the training.
- An optional charge for an *alternative form of access* to an item or service that is an essential component of the training, but is otherwise made readily available at no additional fee by NTA.
- *Field trips and food, transport and accommodation costs* associated with the provision of field trips that form part of the training.
- *Any textbook* the Student requires for their course that is retained by the Student after completion of the qualification.

Other fees may be charged for alternate forms of access to essential goods or services that are otherwise made available by NTA at no additional cost, such as course reading material that is available free of charge through another source.

These fees do not exceed cost recovery. Any increases to the resource fee must not exceed by 1%. Where appropriate, accountable officers may apply a resource fee to new or existing courses where they have not previously applied.

Trainees and apprentices are not exempt from these fees. However, NTA provides Trainee Record Books to trainees and apprentices free of charge.

For each qualification, NTA publishes on its website any additional costs that a Student will or may incur and ensure that Students are aware of these costs prior to enrolment.

NTA provides the student or employer (where relevant) with receipts for any monies collected by NTA for incidental expenses. NTA retains copies of receipts issued.

Services Not Incurring Fees

NTA does not charge Students separate fees for goods and services that are considered an RTO's responsibility.

For example, NTA does not charge fees for costs associated with goods and services such as enrolment, records archiving, the purchase or depreciation of equipment or general infrastructure, IT support, and access to general learning and personal support services such as mentoring, study skills programs and career guidance. Separate fees may not be charged for negotiating training plans or determining employers' capacity to train.

Fees are not charged for any items that will be retained by the student as their own personal property, such as tools, protective clothing or textbooks. Such items are purchased separately by the student.

1.1.4 Embedded Qualifications

In some cases, a qualification may include all the units of competency required to complete a lower level qualification, an 'embedded' qualification. The student may wish to be issued with a testamur for the lower level qualification in addition to the higher one they enrolled in.

In this case the student has paid the fee for the higher level qualification. NTA does not charge an administrative fee to produce the additional testamur.

1.1.5 Co-enrolments

NTA charges a fee for each government subsidised course that a student enrolls in, as relevant to the relevant government contractual requirements.

1.1.6 Repeated Assessment

Students are able to attempt assessment to complete a unit of competency on three (3) occasions within their initial course fee. NTA does not levy additional fees for these attempts.

1.2 Government Loan, Funding, Subsidy & Support Entitlements

NTA ensures each student is made aware of how undertaking training and assessment will impact their access to further government funded training. This includes ensuring that students are aware of any government funding entitlement that may reduce their ability to access such funding in the future (such as arrangements that limit funding to one qualification for a person), NTA also provides advice on these arrangements prior to enrolment, via the Course Fees Agreement. The total course fee for a government subsidised course is divided into two components:

- The Fee (to the Student employer employee); and
- The Subsidy (paid by the relevant government body).

In cases of government funding or subsidy, the Course Fees Agreement also includes the approximate value of the contribution from government towards the qualification(s) in which the student is considering enrolment.

The following government contractual jurisdictional arrangements apply to NTA fees and charges.

1.2.1 New South Wales

Smart and Skilled Student fees

Under Smart and Skilled, a student contributes towards the cost of training through the payment of a student fee. The payment to NTA is made up of the student fee and the subsidy from the government. Student fees are:

- Set for the whole qualification, not annual or semester fees as some training providers did previously to Smart and Skilled;
- Lower for students doing their first post-school qualification; and
- Set for the student and the qualification and will be the same regardless of the RTO chosen.

Charging fees

There are different categories of student fees, based on the qualification and the characteristics of the student. The schedule of fees for each qualification on the NSW Skills List can be accessed at: www.training.nsw.gov.au/smartandskilled/prices_fees.html.

NTA must charge the student the relevant fee set by the NSW Government. The relevant fee will be determined when NTA enters the student data into the Smart and Skilled Provider Calculator.

Fee categories

The student fee categories are:

- Standard Student—First Qualification
- Standard Student—Subsequent Qualification
- Apprenticeship (for qualifications offered as part of an apprenticeship pathway)
- Traineeship (for qualifications offered as part of a traineeship pathway)
- Concession
- Exemption

Standard Student fees

The Standard Student fee applies to students who are not doing an apprenticeship or traineeship or who do not qualify for a concession or an exemption.

The Standard Student—First Qualification fee applies to students who do not already hold a post-school qualification from any tertiary sector. Qualifications include vocational and higher education qualifications achieved in Australia or overseas at any time previously. Qualifications not deemed to be post-school qualifications are qualifications achieved while at school as part of an individual's secondary education or prior to turning 17.

The following qualifications have been determined not to be post-school qualifications:

- Certificate I qualifications;
- Smart and Skilled Entitlement Foundation Skills qualifications;
- Any other foundation skills qualification that is aimed at developing foundation skills as identified in the “National Foundation Skills Strategy” (up to and including Certificate III), including:
 - English language, literacy and numeracy (such as listening, speaking, reading, writing, digital literacy and use of mathematical ideas);
 - Employability skills (such as collaboration, problem solving, self-management, learning and information and communication technology skills required for participation in modern workplaces and contemporary life); or
 - Certificate IV NSW Tertiary Preparation Certificate.

Students who hold these qualifications will pay the First Qualification fee.

The First Qualification fee also applies to fees for 15 to 17 year olds regardless of any previous qualification.

The Standard Student—Subsequent Qualification Fee applies to students who already hold a previous post- school qualification from any tertiary sector. This category includes vocational and higher education qualifications achieved in Australia or overseas at any time previously.

The Standard Student—Subsequent Qualification fee is the higher of the two Standard Student fees because individuals undertaking a second or subsequent post- school qualification have already benefitted from training.

Where a student completes a Smart and Skilled qualification and enrolls in another Smart and Skilled qualification (except an apprenticeship or traineeship), students are charged the Standard Student— Subsequent Qualification fee for the subsequent qualification.

Note: There is no limit to the number of previous post- school qualifications a student can hold.

Apprenticeship fees

The fee for a qualification delivered under an apprenticeship pathway is lower than for a non-apprenticeship pathway. This means that the fee for an apprentice is lower than the fee for a student that is not an apprentice.

Apprenticeship qualification fees are capped at \$2,000.

Traineeship fees

The fee for a qualification delivered under a traineeship is lower than for a non-traineeship pathway. This means that the fee for a trainee is lower than the fee for a student that is not a trainee.

Traineeship qualification fees are capped at \$1,000.

Recognition of prior learning

Where an eligible student is granted recognition of prior learning (RPL) for one or more units of competency, the qualification price will be adjusted and a new student fee determined.

The qualification price is based on both fixed and variable costs. The fixed cost of the qualification will be reduced by 50 per cent of the proportion of units of competency granted RPL. The variable cost will be reduced by 50 per cent of the total cost of the units of competency granted RPL.

Once the adjusted qualification price is calculated the new student fee will be determined at the same percentage of the price as the original student fee for that course (i.e. Adjusted Price x fee percentage).

Where RPL for a unit (or units) of competency is assessed by NTA and only partially granted and some training delivery is still required, there is no reduction in the student fee and should not be entered in NTA Calculator or reported as RPL granted.

Credit transfer

Where an eligible student is granted a credit transfer (CT) for one or more units of competency, the qualification price will be adjusted and a new student fee determined.

The fixed cost of the qualification will be reduced by the proportion of units of competency given credit transfer. The variable cost will be reduced by the total cost of each unit of competency granted credit transfer.

Once the adjusted qualification price is calculated the new student fee will be determined at the same percentage of the price as the original student fee for that course (i.e. Adjusted Price x fee percentage).

Calculating and adjusting fees for recognition of prior learning and credit transfer

Where RPL and/or CT are granted at enrolment, NTA uses the Smart and Skilled Provider Calculator to determine the applicable student fee.

Where RPL and/or CT is granted after enrolment, or after a student commences a qualification, NTA reports the outcome for the relevant unit(s) of competency in their next Smart and Skilled training activity data file submitted to the Department. The Department will make adjustments to the subsidy payment and advise NTA of the new student fee. NTA takes all necessary steps to advise affected students of adjusted fee and to adjust the fee levied, including adjustments to subsequent fee payment schedules.

NTA sights appropriate evidence, such as a testamur or a Unique Student Identifier (USI) transcript to grant credit transfer.

Fees Arrangements for School Based Apprenticeships and Traineeships

Under the School Based Apprenticeships and Traineeships Program the payment to NTA is made up of the student fee and the subsidy from the government. Student fees are:

- Set for the whole qualification, not annual or semester fees; and
- Set for the student and the qualification and will be the same regardless of NTA chosen.

Fee categories

There are different categories of student fees, based on the qualification and the characteristics of the school based apprentice or trainee.

The student fee categories are:

- Apprenticeship or traineeship;

- Concession; or
- Exemption.

Apprenticeship fees

Are the same for school based apprenticeship qualifications as for the relevant apprenticeship qualification under Smart and Skilled.

Traineeship fees

Are the same for school based traineeship qualifications as for the relevant traineeship qualification under Smart and Skilled.

Charging fees

NTA must assess the student's fee eligibility and where the student is not fee exempt charge the relevant student fee set by the NSW Government.

The relevant fee can be confirmed during the Notification of Enrolment when NTA enters the student data into the School Based Apprenticeship and Traineeship Enrolment facility on STS Online and a SID is issued.

Levying of student fees

School based apprentices or trainees must not be levied the student fee or any additional costs directly. The payment of student fees and any additional costs, if applicable, is managed by the student's school sector.

NTA can determine the payment arrangements for student fees, publishes information and informs the school sector of these arrangements before the student enrolls.

Where a student does not complete the qualification while at school, for example a student undertaking a school based apprenticeship, NTA only levies the proportion of the student fee, via the school sector, for the proportion of the qualification undertaken whilst at school.

After finishing Year 12, the student can be directly levied the proportion of student fee for the remaining portion of the qualification that will be undertaken. NTA collects all fees to be paid by the student by the time they complete their subsidised training. In these instances, NTA, or a related entity or organisation, does not pay the student fee on behalf of a student unless NTA is also:

- The student's employer; or
- Is a provider of government-funded employment services (Job active) and the student is a client.

NTA retains student fees that it collects or evidence that either of the two conditions above were met.

Note: The SID issued by the SBAT Enrolment facility must be retained for the duration of the students training. Specifically, where a school based apprentice continues in the apprenticeship after finishing Year 12.

Student fees for part qualifications

There are three areas of part qualifications that will be subsidised under the Smart and Skilled Targeted Priorities- Prevocational and Part Qualifications Program:

- Prevocational courses
- Pre-apprenticeship or pre-traineeship
- Priority groups and industries.

To be eligible to enrol in a subsidised part qualification, the student must meet the Smart and Skilled eligibility criteria. Students undertaking a part qualification under the Smart and Skilled Targeted Priorities Prevocational and Part Qualifications Program are not charged a fee. NTA receives a subsidy for the full price of training for these students.

Completing a part qualification under the Smart and Skilled Targeted Priorities Prevocational and Part Qualifications Program does not affect the fee eligibility of a student undertaking a full qualification under Smart and Skilled.

Where a student, as a result of undertaking two or more part qualifications under the Smart and Skilled Targeted Priorities Prevocational and Part Qualifications Program is awarded a full qualification, and subsequently undertakes a full qualification under the Smart and Skilled Entitlement Full Qualifications or Smart and Skilled Targeted Priorities Full Qualifications Programs, and is eligible to pay a standard student fee, the student must pay the Standard Student Subsequent Qualification Fee or the concession fee if a fee exemption is not applicable. The student must indicate at enrolment that they have previously achieved a full qualification.

Fees for continuing students

Smart and Skilled continuing students

Student fees under Smart and Skilled are for the whole qualification and should be determined at enrolment, and therefore apply until the student has completed training in that qualification.

Students who have paid the full fee upfront, will not be charged an additional fee to continue their training even if the fee for the qualification increases from one activity period or year to the next.

Continuing students who transitioned to Smart and Skilled who started training before 2015

Students who started government-subsidised training before 1 January 2015, and who continued into 2015, would have paid a transition fee to continue their training. This fee was based on the proportion of the course the student had left to complete at the time based on the total nominal hours as determined by NTA. As this fee was for the remainder of their training, an additional fee should not be charged for a student continuing training.

Student fees for programs outside Smart and Skilled

Where training is part of fee for service arrangements made between an organisation and a training provider, student fees would be covered through these arrangements. These arrangements are outside Smart and Skilled.

Students who subsequently wish to apply for Smart and Skilled subsidised training will be subject to the same eligibility requirements as for all other Smart and Skilled students.

Proof of eligibility for fee status

NTA ensures that individuals declare that information provided with regard to eligibility is true, accurate, complete and not misleading.

Additionally, for some fee types an individual may be required to provide evidence to support their eligibility for the Smart and Skilled fee type. NTA sights or maintain certain evidence as required.

Proof of eligibility for First or Subsequent Qualification fee

A student is required to declare any post-school qualifications to assess eligibility for a First or Subsequent Qualification Standard Student fee.

Smart and Skilled data and data from the Unique Student Identifier may also be used as evidence of a student's previous post-school qualifications, to assess the appropriate Standard Student fee.

Validation of student eligibility and fee

NTA uses NTA Calculator to confirm an individual's Smart and Skilled eligibility for a qualification.

NTA charges the student the relevant fee set by the NSW Government which has been validated by NTA Calculator.

NTA cannot charge students a fee other than what is calculated by the NSW Government through NTA Calculator. This means NTA does not discount the fee, charge a higher fee or exempt students from paying the fee determined by NTA Calculator.

Additional costs to students

Incidental expenses

The price of a qualification, which is made up of the government subsidy and student fee, will cover the total costs incurred by NTA to deliver the training, including assessment. However, there may be some instances of a personal cost to a student over and above the student fee.

These costs include:

- Essential equipment and other items that the student has the choice of acquiring from NTA, or from a supplier other than NTA, that become the physical property of the student, are retained by the student on completion of training, and are not consumed during the training;
- An optional charge for an item that is not essential for the student to complete the training;
- An optional charge for an alternative form of access to an item or service that is an essential component of the training, but is otherwise made readily available at no additional fee by NTA;
- Field trips and food, transport and accommodation costs associated with the provision of field trips that form part of the training; or
- Any textbook the student requires to undertake their qualification that is retained by the student after completion of the qualification.

For each qualification, NTA publishes on its website any additional costs that a student will or may incur and ensure that students are aware of these costs prior to enrolment.

NTA provides all students (or employers where relevant) with receipts for any monies collected by NTA for incidental expenses. NTA retains copies of receipts issued.

Charges for issuing embedded qualifications

In some cases a qualification may include all the units of competency required to complete a lower level qualification, an 'embedded' qualification. The student may wish to be issued with a testamur for the lower level qualification in addition to the higher one they enrolled in. In this case the student has paid the fee for the higher level qualification. NTA may charge an administrative fee to produce the additional testamur but the student will not be required to pay additional student fees for the lower level qualification.

Paying fees

Levying of student fees

NTA determines the payment arrangements for student fees, publishes information and informs students of these arrangements before the student enrolls.

NTA ensures it collects all fees to be paid by the student by the time they complete their subsidised training. A Provider, or a related entity or organisation, must not pay the student fee on behalf of a student unless NTA is also:

- The student's employer; or
- Is a provider of government-funded employment services (Jobactive) and the student is a client.

NTA ensures it retains student fees that it collects or evidence that either of the two conditions above were met.

Arrangements for payment of fees for apprentices and trainees

Some Modern Awards include provisions that require the employer to pay the fee on behalf of their apprentice or trainee. Where this is the case the employer will pay the student fee.

Subcontracting

Where NTA enters into a subcontracting arrangement, the subcontractor does not charge the student a fee or any additional costs. All fees and any additional costs must be levied by NTA in accordance with this Policy.

Co-enrolments

NTA charges a fee for each Smart and Skilled qualification that a student enrolls in. For example, if a student enrolls in both a traineeship qualification and a foundation skills qualification, the student must pay the student fee applicable for both qualifications.

Changes to Student Fees

The student will pay the fee for the qualification that applies in the year when they commence training. The student will not be affected by any subsequent changes to Smart and Skilled fees.

Discontinuing students

Withdrawal without penalty

NTA advises the student, prior to any fees being paid, of the 'withdrawal with no penalty' cut-off date, i.e. the date by which the student can withdraw and be refunded any fees paid at enrolment. This date is determined by NTA.

Withdrawal after the cut-off date without penalty

Where a student withdraws from training, NTA gives the exiting student a statement of fees that includes all fees applied and any fees refunded, if applicable.

Fees for student repeat attempts to complete units of competency

NTA allows a student to attempt each assessment task for each unit of competency on at least three occasions (initial attempt plus two re-submissions) as a part of their student fee. Further assessment attempts beyond the first three attempts may incur additional fees. NTA ensures students are aware of this policy prior to enrolment.

Transferring students

A student undertaking a Smart and Skilled qualification may withdraw from a qualification with a Smart and Skilled Provider and transfer to another Smart and Skilled Provider to complete their qualification because:

- They chose to of their own accord;
- Their initial Provider closes; or
- Their initial Provider's Smart and Skilled Contract has been terminated.

Students who transfer of their own accord

Where a student transfers of their own accord from their initial Smart and Skilled Provider to another Smart and Skilled Provider to complete their training, standard credit transfer rules will apply when calculating the student fee. To do this, the student's subsequent Provider must obtain a statement of attainment from the student (issued by the initial Provider) to determine what credit should be granted. The subsequent Provider must use the Smart and Skilled Provider Calculator to determine the student fee.

In this situation, the student may end up contributing more towards the cost of their training.

Students who transfer due to Provider closure or contract termination

The following rules apply to a student who transfers due to a Provider's closure or the termination of a Provider's Smart and Skilled Contract:

- The fees charged in total by the two Smart and Skilled Providers cannot exceed the student fee quoted by the initial Provider.
- Where the combined fee exceeds the original fee quoted, the subsequent Provider must contact the Department to confirm fee to be charged, before enrolling the student and charging any fees. Any fee gap will be paid to NTA by the Department.

Therefore where a student transfers from their initial Smart and Skilled Provider to another Smart and Skilled Provider to complete their training, and the transfer is not of the student's own accord, the subsequent Provider must obtain from the student:

- A statement of attainment issued by the previous Smart and Skilled Provider;
- An up-to-date training plan (issued by the initial Smart and Skilled Provider) that lists all units of competency achieved, commenced but not completed, and/or not started; and
- A statement of fees issued by the previous Smart and Skilled Provider.

The subsequent Provider can then enter the details into the Smart and Skilled Provider Calculator to determine the student's fee.

Obtaining the above documentation may not be possible where the initial provider closes. In these instances, NTA seeks assistance from the Department to determine the student's fee.

Students transitioning from superseded qualifications

Where a student is enrolled in a qualification that is superseded and the student is required to transition to the new qualification to continue training and complete, and the price of the new qualification is different to that of the superseded qualification:

- NTA continues to be paid the applicable subsidy for the superseded qualification; and
- The student fee remains the same.

Student Loans

Where a student obtains a Commonwealth Government student loan through NTA, NTA complies with all the requirements of the Commonwealth Government loan program.

Information for students on the current Commonwealth Government VET loan program, VET Student Loans, is available from the Commonwealth Government's Study Assist website at:

www.studyassist.gov.au/sites/studyassist/vet%20student%20loan

Smart and Skilled Fee Administration Policy

NTA ensures each student is given access to the Smart and Skilled Fee Administration Policy before or at the time of enrolment. This is available at: <https://smartandskilled.nsw.gov.au/for-training-providers>

NTA makes students aware of its policies or processes on:

- Evidence required for student eligibility for Smart and Skilled, Smart and Skilled programs and fee exemptions and concessions where relevant;
- Withdrawal without penalty;
- Repeat attempts to complete a unit of competency;
- Fee refunds;
- Recovery of outstanding fees; and
- Levying of student fees.

Calculating Fees

The fee applicable is from the start date of the unit in which the publicly subsidised Student is enrolled, irrespective of the date of enrolment or duration of the course.

To ensure consistency, adjustments will not be made to fees to reflect variations in timetabling or in instances where Students complete a course or unit in less time than the nominal hours specified for the course.

Students are charged according to the same fee structure regardless of mode of delivery, including:

- Local face to face class;
- Remote live electronic conferencing;
- Self-paced scheduled and unscheduled;
- External studies;
- Workplace learning;
- Video/television based learning; and
- Online learning.

Recognition of Prior Learning & Credit Transfer

Recognition of prior learning (RPL) involves the assessment of previously unrecognised skills and knowledge an individual has achieved outside the formal education and training system in respect of a specific unit.

RPL is an assessment process that assesses the individual's non-formal and informal learning to determine the extent to which that individual has achieved these required learning outcomes or competency outcomes.

Fees for Students enrolling in RPL are determined by NTA.

Students are not charged for credit transfer.

1.3 Fee Concessions and Exemptions

Fee concessions and exemptions apply to a range of publicly funded vocational education and training course services provided by NTA across jurisdictions.

NTA collects, records and retains all evidence relating to fee transactions. Where a fee concession, waiver, exemption or refund is granted, NTA retains all supporting evidence relating to the decision for each student.

NTA has a formal process in place to support the assessment of Student eligibility for waiving any remaining fees and charges, after concessions have been applied. NTA only permits a fee concession or exemption for a student where evidence supporting the eligibility for concession or exemption is obtained from the Student prior to the finalisation of enrolment process.

Fee concession and exemption arrangements do vary depending on the jurisdiction and government support program available. Please refer to the following table for fee concession and exemption information relevant.

1.3.1 New South Wales

Concession fees

Concession fees are discounted fees for disadvantaged students. Concessions fees are a flat fee for the qualification level.

A student who receives a specified Commonwealth Government welfare benefit or allowance is eligible for a concession fee for a qualification up to and including Certificate IV. A student who is receiving a specified benefit or allowance at the time of enrolment is eligible for a concession.

The concession fee is also available to a student who is a dependant of a person receiving a specified Commonwealth Government welfare benefit or allowance. To be eligible for the concession the person who the student is a dependant of must be receiving the benefit or allowance at the time of enrolment.

There are no concessions for students enrolling in Diplomas and Advanced Diplomas.

Fee for concession students where recognition of prior learning and/or credit transfer has been awarded

Where a student is eligible for a concession and has been awarded RPL and/or CT, if the adjusted Standard Student fee (First or Subsequent) is lower than the concession fee, the student will pay the relevant Standard Student fee.

Proof of eligibility

The recipient of a specified Commonwealth Government welfare benefit or allowance must provide the following proof of eligibility for a concession:

- A letter from the Department of Human Services (Centrelink) confirming receipt of the benefit. The letter should clearly show the Centrelink Reference Number (CRN) and the benefit or allowance category; or a current concession card that shows the CRN and clearly shows the benefit or allowance category; or

- A current Centrelink income statement that clearly shows the CRN and the benefit or allowance category; or
- Any other evidence that clearly shows the CRN and the benefit or allowance category; or
- Documentary evidence from the Department of Veterans' Affairs stating their pension/benefits status; or
- For people applying for Austudy or Youth Allowance, an approval letter from Centrelink that shows the CRN and indicates that commencement date of their benefit is within two weeks of their enrolment or two weeks within the date of the first class attendance or participation in training.

An individual who is seeking a concession as a dependent child, spouse or partner of someone who is receiving a specified Commonwealth Government welfare benefit or allowance must provide documentary evidence that Centrelink recognises the individual as the dependant. The evidence should clearly show the CRN of the benefit or Commonwealth Government welfare recipient.

Fee exemptions

Students who qualify for a fee exemption are:

- Australian Aboriginal and Torres Strait Islander people;
- People with a disability(ies) (that is people who meet the disability fee exemption criteria, including the dependent child, spouse or partner of a recipient of a Disability Support Pension). (See also Proof of eligibility for fee status);
- Refugees and asylum seekers (that is people who meet the refugee and asylum seeker eligibility and exemption criteria specified); or
- Recipients of Fee-Free Scholarships.

Frequency of exemption

Australian Aboriginal and Torres Strait Islander students and students that meet the Smart and Skilled disability fee eligibility requirements ("students with a disability(ies)") and students who meet the refugee or asylum seeker eligibility and exemption criteria ("students who are a refugee or asylum seeker") will be exempt from fees for any Smart and Skilled enrolments for which they are eligible.

Australian Aboriginal and Torres Strait Islander students, "students with a disability(ies)" and students who are a refugee or asylum seeker must meet the Smart and Skilled eligibility criteria or be a NSW apprentice or a NSW new entrant trainee undertaking a Skills List traineeship qualification.

Fee exemption Aboriginal and Torres Strait Islander students

Australian Aboriginal and Torres Strait Islander students prove their status and eligibility for a fee exemption through descent, self-identification and community identification.

Students will need to declare their status and be able to provide documentary evidence of community identification, if required.

Fee exemption Students with a disability(ies)

A student who seeks a fee exemption on the basis of disability will need to provide:

- A letter from Centrelink confirming receipt of the Disability Support Pension. The letter should clearly show the Centrelink Reference Number (CRN); or
- A current Disability Pensioner Concession Card that shows the CRN; or
- A current Centrelink income statement for the Disability Support Pension, which clearly shows that income is for the disability pension and also shows the CRN; or
- Any other evidence that clearly shows the CRN and confirms receipt of the Disability Support Pension; or

- Documentary evidence of support demonstrating a clear additional need as a result of the student's disability. This evidence must be a letter or statement from:
 - a medical practitioner; or
 - an appropriate government agency such as Veteran's Affairs or a TAFE NSW teacher consultant (for students with a disability), a school counsellor or special education coordinator, Centrelink, a Disability Service Provider, or a Job Capacity Assessor; or
 - a specialist allied health professional (including a rehabilitation counsellor, psychologist, speech pathologist, or occupational therapist).

An individual who is seeking an exemption as a dependant child, spouse or partner of someone who is receiving a Commonwealth Government Disability pension must provide documentary evidence that Centrelink recognises the individual as a dependant. The evidence should clearly show the CRN of the Disability Pension Recipient.

Fee free training Refugees and asylum seekers

Refugees and asylum seekers who hold particular visas are eligible for Smart and Skilled. Individuals who hold one of the below visas are eligible for Smart and Skilled. Additionally, individuals who hold any of these visas are eligible for fee-free training for qualifications up to and including Certificate IV. A student who seeks a fee exemption on the basis of their visa status will need to provide visa documentation, or documentation such as an ImmiCard where appropriate, which states that they hold one of the visas specified.

Permanent visas

- Emergency rescue visa (Subclass 203)
- Global special humanitarian programme visa (Subclass 202)
- In-country special humanitarian programme visa (Subclass 201)
- Protection visa (Subclass 866)
- Refugee visa (Subclass 200)
- Woman at Risk visa (Subclass 204).

Temporary visas

- Bridging Visa A (BVA)
- Bridging Visa B (BVB)
- Bridging Visa C (BVC)
- Bridging Visa D (BVD)
- Bridging Visa E (BVE)
- Safe Haven Enterprise visa (Subclass 790)
- Temporary Humanitarian Concern visa (Subclass 786)
- Temporary Humanitarian Stay visa (Subclass 449)
- Temporary Protection visa (Subclass 785).

Fee-Free Scholarships

Smart and Skilled Fee-Free Scholarships are a category of "Fee Exemption"; meaning that Fee-Free Scholarship recipients are exempt from paying student fees. Training providers will be compensated for the student fee revenue foregone as a result of the student being fee exempt rather than paying the concession fee.

To be eligible for a Smart and Skilled Fee-Free Scholarship, individuals must first meet the rules for the relevant program.

Smart and Skilled eligible students undertaking a full qualification up to and including Certificate IV may be eligible for a Smart and Skilled Fee-Free Scholarship and are:

- Aged between 15 and 30 (inclusive) at the start date for training and eligible for a concession fee (i.e. a Commonwealth Government welfare recipient); or

- Commencing in training from 1 January 2016 and meet the Out-of-Home Care definition at the time of enrolment and are:
 - aged 15-17 years and currently in out-of-home care; or
 - Aged 18-30 years and previously in out-of-home care; or
- Aged 15 and over, commencing in training 1 July 2016 and be able to disclose (self-declare) at enrolment that they meet the domestic and family violence definition.

Individuals are eligible for one scholarship per financial year (commencing 1 July 2015) and a maximum of two scholarships over four financial years (ending 30 June 2019).

There is a limit of 50,000 Smart and Skilled Fee-Free Scholarships per financial year. This limit does not apply to students who meet the fee-free criteria who are living in social housing in NSW or on the NSW Housing Register (waiting list); or students who meet the out-of-home care criteria for a fee-free scholarship.

Social Housing definition

For the purposes of the Smart and Skilled Fee-Free Scholarship scheme, “NSW Social Housing” includes tenants of:

- Public housing (owned and managed by the NSW Government or managed by a community housing provider);
- Community housing (owned and/or managed by community housing providers);
- Aboriginal housing (owned and/or managed by the Aboriginal Housing Office (AHO) and Aboriginal Community Housing Providers);
- Clients receiving crisis accommodation/supported accommodation (Specialist Homelessness Services); or
- Clients receiving private rental assistance funded by Family and Community Services (for example: private rental subsidy, rental bond loans, tenancy guarantees).

A social housing resident or person on the NSW Housing Register (waiting list) who seeks a Smart and Skilled Fee-Free Scholarship will need to confirm, by student declaration/signature, that the information provided about their social housing status is correct.

Out-of-Home Care definition

The term ‘out-of-home care’ is defined in section 13.5 of the Children and Young Persons (Care and Protection) Act 1985 and refers to children or young people who are cared for by a person other than their parent, in a place that is not their usual home. Children and young people enter out-of-home care because they are in need of care and protection.

There are two main types of out-of-home care:

- Statutory care - where the Children’s Court has made a Care Order placing the child or young person in the parental responsibility of the Minister for Family and Community Services
- Supported care - where the Secretary of Family and Community Services forms the opinion that the child or young person is in need of care and protection.

Children and young people in out-of-home care usually reside with relative/kinship carers, foster carers or in residential care services.

A student who meets the out-of-home criteria who seeks a Smart and Skilled Fee-Free Scholarship will need to confirm by student declaration/signature that they meet the eligibility criteria, and if requested provide supporting evidence.

Domestic and family violence definition

For the purposes of the Smart and Skilled Fee-Free Scholarship scheme, people who have experienced or are experiencing domestic and family violence or their dependants must have a letter of recommendation from a domestic and family violence service, refuge or other support agency.

A student who meets the domestic and family violence criteria who seeks a Smart and Skilled Fee-Free Scholarship will need to confirm by student declaration/signature that they meet the eligibility criteria, and provide supporting evidence.

1.3.2 Evidence of Eligibility

Eligibility for a fee exemption or concession is assessed at enrolment and cannot be adjusted after enrolment. Eligibility evidence is retained on each student's course file.

Where the evidence, provided by the student, is a copy of the original, the copy must be an 'original copy' certified by a person who is on the list of approved witnesses who can verify documents. A list of approved witnesses is available at the Commonwealth Attorney General's Department website at: www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx.

1.4 Notifications and Guarantee

NTA notifies clients as soon as practical after any change occurs that may affect the course services being provided. This includes changes of significant impact including:

- Any changes to, or new third party arrangements NTA puts in place, for the delivery of services to those specific clients; and
- A change in ownership of the RTO entity should that occur.

NTA guarantees that no additional charges will be imposed during the period covered by the Course Fees Agreement.

All students are offered the option to pay fees across multiple instalments. Where an employer pays fees this is typically paid in one instalment.

1.5 Third Party Fee Arrangements

NTA third party representatives do not collect fees on behalf of NTA.

1.6 Fee Protection

NTA does not collect more than \$1,500 in prepaid fees (fees in advance) from Students at any time for any course service. 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.

NTA is required to protect prepaid fees from individual Students and prospective Students. These requirements do not apply for employers for example, where an employer engages NTA to provide training and/or assessment to its personnel.

1.7 Payment of Fees

Enrolment is not considered complete until statutory and RTO enrolment-based fees and charges are paid, deferred payment arrangements have been made or fees and charges have been waived.

On enrolment, Students must take up one of the following payment options:

- Pay the full amount of fees and charges;
- Present a signed authority from an employer to invoice that employer for the Student's fees and charges;
- Pay the fee by instalment; or
- Make application on the grounds of severe financial hardship for fees and charges to be waived for courses below diploma level.

Students who fail to take up one of the above options are not enrolled. Apprentices and trainees are treated the same as other students and are legally liable to pay fees.

1.7.1 Payment Instalments

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

Where approval has been given for a student to pay by instalment, NTA is responsible for the collection of outstanding fees and charges. Fair and adequate recovery procedures are in place to manage the collection and recovery of monies.

Students who have fallen behind in their payments are not enrolled in additional units unless appropriate arrangements, agreed to by both the student and present a signed authority from an employer to invoice that employer for the student's fees and charges, have been put in place to pay the amount outstanding.

1.7.2 Recovery of Outstanding Student Fees

NTA collects all fees to be paid by the student by the time they complete their subsidised training. NTA retains student fees that it collects.

NTA has a robust process for the recovery of outstanding fees from a student, involving:

- Multiple fee statement reminders progressively via email and phone contact;
- Suspension of enrolment due to non-payment of fees; and
- Lodgement of fees for collection in cases of extended non-payment.

The failure by a student to pay a fee owing is considered to be a breach of discipline and can lead to penalties being imposed on the student under Discipline arrangements.

One of the penalties that may be considered is the delay in release of results or testamur(s) as relevant to the student until all fees are recovered, depending on the contractual requirements in each jurisdiction. For significant student debts, formal debt collection actions may also be undertaken.

1.8 Refunds

From time to time a refund may be required for specific student cases. Refund information and arrangements are made available to clients prior to enrolment through:

- NTA's *Student Handbook*;
- NTA website; and
- As a part of the *Course Fees Agreement* completed prior to enrolment.

NTA has publicly published on its website, and makes students aware of this Refund policy before enrolment.

1.8.1 Enrolment Fees

Enrolment fees paid for any course service cover administrative components of service provision, and are often mandatory fees in the cases of publicly funded course services. In these cases enrolment fees are non-refundable once the course service has commenced.

NTA's general refund arrangements for all course services, including the provision of refunds to employers/industry for additional charges paid beyond the student and government contributions, are as follows:

Refund Arrangements	
NTA is unable to commence the course for which the original enrolment and payment has been made.	<ul style="list-style-type: none"> • Full refund of all fees levied or placement in an appropriate alternate course, as per the clients' preference.

<p>Student withdrawal before course commencement and/or the ‘withdrawal with no penalty cut-off date.’</p> <p><i>The ‘withdrawal with no penalty cut-off date’ for each unit is before 20% of the scheduled unit of competency hours for each unit has been delivered.</i></p> <p><i>Students are advised that written advice (such as email) of course withdrawal is necessary to ensure that they are eligible for refunds.</i></p>	<ul style="list-style-type: none"> • Full refund of course tuition fees paid. • A full refund of any resource fee if the course is a Diploma or Advanced Diploma course; or • 50% of any resource fee if the course is below Diploma level. <p><i>Note: In cases for subsidised Students in specific jurisdictions where a mandatory government enrolment fee is required, these fees are non-refundable once the course services have commenced.</i></p>
<p>Recognition of Prior Learning and/or Credit Transfer has been granted.</p>	<p>Pro-rata refund paid based on a calculation of the number of units that have received RPL or CT results and the fees paid to date.</p>
<p>NTA is unable to continue to deliver the course as agreed.</p>	<p>Pro rata refund of unit tuition fees levied for units of competency not completed, or placement in an appropriate alternate course, as per the clients’ preference.</p>
<p>Student withdrawal after unit commencement.</p>	<p><<No refund payable for units of competency beyond the ‘withdrawal with no penalty cut-off-1 week after Commencement.</p> <p><<Proportionate refund is payable where the participant has withdrawn from a unit of competency/module. A refund of 30% of unit fees will be refundable in these situations.>></p>

The same refund arrangements as outlined above apply to the provision of refunds to employers/industry for any additional charges that had been paid beyond the student and government contributions.

1.8.2 Refunds Due to Non-Provision of Services

All fees levied are refunded in full if NTA is unable to commence the course service as agreed due to a lack of minimum Student numbers, a course or unit is cancelled or re-scheduled to a time unsuitable to the student, a student is not given a place due to maximum number of places being reached, where a student withdraws from training not of their own accord, or any unforeseen circumstances.

A full refund of relevant unit tuition fees will be paid at any time during delivery if a class is cancelled because of declining student numbers, no available training personnel, NTA is no longer approved to deliver government supported courses in the relevant jurisdiction, where NTA RTO closes or due to other circumstances caused by NTA.

Where there is an instance of NTA default due to unforeseen circumstances, NTA will endeavour arrange for another course, or part of a course, to be provided to Students at no (extra) cost to the student as an alternative to a refund. Where the student agrees to this arrangement, NTA will not refund fees paid.

1.8.3 Refunds Due to Request Hardship Application

Students may have extenuating circumstances that prevent them from attending scheduled course dates that may include but are not limited to illness, family or personal matters, or other reasons that are out of the ordinary.

Where delivery has commenced, course fees have been paid and an employer or Student believes a special circumstance refund is warranted, the client may apply for a refund by writing to the NTA Administration Manager via email at: jai@nursetrainingaustralia.com.au

NTA generally approves a pro rata refund of fees and charges at any time during the course of delivery if Students withdraw for reasons of personal circumstances beyond their control, such as

- Serious illness resulting in extended absence from course activities;
- Injury or disability that prevents the Student from completing their course; or
- Other exceptional reasons at the discretion of NTA.

In all cases, relevant documentary evidence (for example, medical certificate) is required. Details of all refunds are retained for audit purposes.

This decision of assessing the extenuating circumstances rests with the Chief Executive Officer and shall be assessed on a case by case situation.

All refund applications are assessed and processed within fourteen (14) days of the application being placed. The applicant will be advised in writing of the outcome of their application, including reasons for refusing a refund in cases where this occurs.

NTA does not provide a refund in cases where a student has withdrawn from a qualification but has completed all the requirements for a lower level qualification, which attracted a lower student fee. All clients have the right to appeal a refund decision made by NTA. Please refer to the Complaints section for further information.

1.8.4 Third Party Refunds

If course services fees have been paid to NTA by a third party, any refunds payable will be remitted to that third party.

1.9 Course Fees Agreement

All prospective students, prior to enrolment, receive a *Course Services Agreement* including *Course Fees Agreement* from NTA. The agreement makes a formal enrolment offer to the prospective student and/or relevant supporting client, and includes all relevant fees, charges, refunds and government support information relevant to the student's course selection.

1.10 Fee Records

All course services fees, relevant invoices and receipts for each student course enrolment are recorded and maintained in the **VETTRAK** student management system and on NTA Server. This system acts as the official accounts receivables system for NTA and is maintained as the official and auditable records for all fees, charges and refunds.

Evidence

The following will be retained as evidence of compliance:

- Brochures /Student Information
- Copies of all marketing material
- Financial records including receipts of fees received

- Requests for deferral, transfer or withdrawals'

Related Policies

- Notification of Enrolment Policy
- Consumer Protection Policy
- Complaints and Appeals Policy

References

- [Smart and Skilled Operating Guideline's 2019](#)
- [Smart and Skilled Contract Terms and Conditions 2019](#)
- [Smart and Skilled Fee Administration Policy 2019](#)
- [NVR Standards for RTOs 2015](#)