

This policy is implemented in compliance with the requirements of the Standards of Registered Training Organisations (RTOs) 2015, Standard 5. Clause 5.3

A current 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, ongoing course completion and the total course cost.

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

- 1. Fee for Service** means that the fees charges are set by First Door. We endeavor to offer appropriate fee prices and valued courses to our clients, while ensuring the costs of providing quality training and maintaining compliance with regulatory bodies is covered.
- 2. Subsidised training** means training that is subsidised by the Queensland Government DESBT, as a result of First Door being a Skills Assure Supplier. Subsidised training fees must be compliant with the relevant contract policy. Students are required to pay student contribution fees instead of full course fees.

A summary of this information and eligibility for subsidised training and concessional fees is provided on our website under Career qualifications, pages: 'Government funding' and 'Course Fees and Policies'. Links are provided for subsidised training application forms, and for Skills Assure Supplier contract full information.

Other fees and charges

Incidental fees and administration charges are listed on First Door's Fees Schedule. Items on this list include fees pertaining to the replacement of lost certificates.

Student Prepaid Fee Protection

'Prepaid fees', sometimes referred to as 'fees collected in advance', relate 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.

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

Students that are eligible for subsidised training may pay their course Co-contribution fees in full, providing their course fees do not exceed the pre-paid maximum. Students can pay by Debit/Credit Card or by Internet banking payment.

Fee charging and payment

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. This is generally based on completing one unit per month.

A training plan with course end date and the Student Fees Agreement are developed for each student so that they understand their financial obligations to First Door, and are able to budget accordingly when enrolling into course qualifications. Students will be issued an invoice detailing the full fees associated with their course enrolment.

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. For example, if a student expects to complete their course in 12 months, then the unit fees are spread over 12 months.

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, for example by RPL or Credit Transfer, then my payment plan may need to be adjusted accordingly.
- 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 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, if I withdraw from the course
- If I cancel, stop or defer 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.

Fee payment by third party

The student's fees may be paid on the student's behalf by an employer or by a person unrelated to First Door. Student fees cannot be paid or waived by First Door, either with fee for service or subsidised training. If a person or an organisation is paying the fees on behalf of the student, they are required to complete a fee payment agreement form.

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.

Pausing or cancelling monthly fee payments

Students are required to maintain their fee payment schedule, as per their signed agreement. To change this agreement, the student must:

- provide seven days' notice in writing, by emailing: accounts@firstdoor.com.au with a request to change their payment details
- establish an alternative arrangement that has been agreed by First Door.

If the student has paid fees in advance totaling \$1,500, then the student's fee payment plan will be temporarily paused for the mutually agreed period.

Fee Refunds

Full refund

The student will receive a full refund of unit fees paid in advance and prior to commencement of training, for three reasons:

1. If *First Door* has to cancel the training and assessment, because either:
 - a course qualification or unit is cancelled by First Door
 - First Door is unable to provide training and assessment in the course
2. When a *student* provides at least two weeks' notice to cancel prior to their first unit start 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.
3. As required under the User Choice Program and Queensland VET Investment Program policies, any prepaid student contribution fees are fully refunded for training delivery that has not commenced at the time of cancellation of enrolment. This applies for student's that receive Queensland Government subsidised training and pay student contribution fees.

Note: When a student withdraws from their course enrolment or cancels a training contract with First Door, the student must complete a course withdrawal form and a refund request form before they are eligible for a refund.

Compassionate partial refund

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

The compassionate refund request must be made in writing by the student and set out the reasons for the request. Eligibility for a partial refund will be assessed based on the services provided to the student and the costs incurred by First Door to provide those services to the student. Each case is handled individually and all decisions made are at the sole discretion of the Company Director.

No refund provided

There is no refund provided on prepaid course unit fees, if:

1. the student withdraws from the course on or after the agreed start date.
2. First Door is required to cancel the student's enrolment due to misconduct in student standards, as detailed in Policy 33. *Student assessment process*, or if the student breaches the eLearning agreement of use and online conditions.
3. the student does not commence or submit work within the agreed course timeframe, and/or they do not reply to contact from First Door, then they will have their enrolment terminated without fee refund. Note: First Door will ensure we have followed student support processes to assist the student in completing the course before terminating the course enrolment. Students are able to request a course extension in writing if they have a valid reason, and this request needs to be approved by the Director of First Door.

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:

- single carer status and dependents living with you
- unexpected medical or other health issues, especially if likely to be prolonged
- long term unemployed
- without income through recent loss of job
- reduction in income resulting in debt servicing difficulties

Each case is handled 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. Learner requests Financial Hardship Form from First Door Administration
2. Completed form to be returned to First Door Administration
3. Application to be considered within 5 working days;
4. Outcome of Application sent to learner in writing (may also include verbal confirmation over the phone)
5. Student to decide whether to proceed with enrolment or not
6. If decision 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.