

RTO Policy | Fees and Payments

Purpose

The purpose of this policy is to outline the tuition fees and payment arrangements for Rural Medical Education Australia (RMEA) RTO Students.

Definitions

"Commencement of training" is the date noted in the Student's enrolment as the start date of their training.

"GST" Is the goods and services tax levied under the *A New Tax System (Goods and Services Tax) Act 1999* (GST Act).

"Qualification" refers to nationally accredited training delivered by RMEA under their scope. The qualifications delivered by RMEA can be found on the RMEA website.

"Recognised Prior Learning" (RPL) is a process for Student's seeking training recognition for recent competency, industry experience, and direct credit transfer from units of competency previously completed.

"Training Pathway" or **"Pathway"** is a model for determining how a Student will progress through their training. Depending on the pathway, Students may progress through the training in sequential order, whilst others may complete their training in a non-sequential order. The selected pathway may also determine the training duration, practical session dates, fee structure and payment arrangements for the Student; meaning Students training in the same qualification may have different tuition fees and monthly debit instalments.

"Tuition fees" or **"Fees"** means the cost of the qualification the Student is seeking to obtain. The tuition fee for each qualification delivered by RMEA is stated on the RMEA website.

1. Fees

- 1.1. Tuition fees are payable for all qualifications delivered by RMEA.
 - 1.1.1. No deposit is required at the time of enrolment.
 - 1.1.2. Payment of the balance of tuition fees is arranged via a third-party provider of payment plans by equal instalments across the period of training; the frequency of which is determined by the student. Further information on the third-party provider can be accessed on the RMEA website.
 - 1.1.3. If the total tuition fee amount is less than \$1,500.00, the Student has the option to pay via
 - 1.1.3.1. Single payment via electronic funds transfer; or
 - 1.1.3.2. Payment plan via the nominated third-party provider

- 1.2. The tuition fees vary according to:

- 1.2.1. The Student's selected qualification, which is available on the RMEA's website, and
- 1.2.2. The Student's chosen pathway (see Clause 2: Pathways)

2. Pathways

- 2.1. At enrolment, the Student will be asked to select from one of the following training pathways:
 - 2.1.1. Full-Fee Paying (FFP),
 - 2.1.2. Recognised Prior Learning (RPL), or
 - 2.1.3. High School Entry (HSE)
- 2.2. The Full-Fee Paying (FFP) pathway will incur the full cost of the tuition fee. Students who are not eligible for the other training pathways are automatically placed on the FFP pathway.
- 2.3. The Recognised Prior Learning (RPL) pathway will incur a partial cost of the tuition fee. Students wishing to apply for RPL should refer to RMEA's RPL policy.

Students who receive confirmation from RMEA that their RPL application is successful will only need to pay tuition fees on the remaining course units.

- 2.4. The High School Entry (HSE) pathway is only for secondary school Students. The HSE pathway provides the Student with a reduced tuition fee. The cost of tuition fees for HSE pathway Students varies according to the selected course.

3. Payments

- 3.1. Payment of the balance of the tuition fees will be managed through the nominated third-party provider of payment plans via Direct Debit.
- 3.2. An establishment fee and monthly fees are payable by the Student to the nominated third-party provider of payment plans. If GST is applicable on these fees, an additional amount is payable by the Student. Fees may be varied by giving advanced notice. Further information on fees can be accessed on the RMEA website.
- 3.3. Student financial information is not accessed or stored by RMEA.
- 3.4. Students who have received confirmation of their RPL being approved will have their regular instalments (via the nominated third-party provider) adjusted to reflect the approved RPL units, resulting in reduced regular instalments.
- 3.5. Upon successful enrolment, the Student will be sent an invoice and directed to the nominated third-party provider to arrange the payment plan.
- 3.6. If a Student's tuition fees are to be paid by their employer or organisation, an invoice will be sent to that organisation for payment.

4. Failure to Pay & Student Sanctions

- 4.1. If a regular payment instalment fails, additional fees will apply as per the nominated third-party provider's terms and conditions. For full details, refer to the RMEA website for the nominated third-party's services and fees schedule.
- 4.2. If a Student fails to pay their tuition fees the nominated third-party provider will notify the Student to resolve the issue and make alternative arrangements if required. If the Student fails to resolve the failed payments, RMEA will issue the Student with a sanction notice. If the issue remains unresolved, RMEA may cancel the Student's enrolment subject to RMEA's policy on Student withdrawal (see related documents below).

4.3. Student sanctions may include, but not be limited to:

- 4.3.1. Suspending the Student's enrolment
- 4.3.2. Withholding training transcript and testamur
- 4.3.3. Removing access to learning content
- 4.3.4. Discontinuing further Student support

5. Financial Hardship

5.1. If a Student is experiencing financial hardship, they are encouraged to share their concerns with RMEA (see related documents below).

6. Completion of Training

- 6.1. Upon a Student's completion of training, and prior to the issuance of any certification, testamurs, training transcripts or statements of attainment, RMEA will confirm that the Student has no outstanding tuition fees. For further details, refer to RMEA's Completion of Training Policy.
- 6.2. For the replacement of any certification, testamurs, training transcripts or statements of attainment, a replacement fee will apply.

7. Student Withdrawal and Deferment

- 7.1. If a Student withdraws or is withdrawn from their course by RMEA, the Student may forfeit any payment instalments made in the current period, and no refund will be issued.
- 7.2. If a Student's application to defer enrolment is granted by RMEA (see related documents below), the Student's tuition fee payment will be suspended during the deferment period. Prior to re-enrolling, the Student will be required to agree to a new payment plan.
- 7.3. If a Student's enrolment has been prepaid for by their employer or organisation, RMEA will refund the balance of the Student's enrolment to that organisation (see related documents below)

8. Related Documents

- RTO Policy | Deferment, Suspension and Withdrawal of Student Enrolment
- RTO Policy | Student Wellbeing
- RTO Policy | Completion of Training

Approval

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