



Fees and Refunds **Policy & Procedures**

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Summary of Changes

Date	Change
30/05/2025	Full Version 1.0 Fee and refund Policies and Procedures
30/06/2025	Version 1.1 updates: Contextualized as per Rockford practice and refund policy updated

FEES AND REFUNDS POLICY AND ASSOCIATED PROCEDURES

PURPOSE OF THE POLICY

This policy and associated procedures outline Rockford College's approach to the effective and fair management of fees, charges and refunds. This ensures that support is provided to students to assist them to complete their studies.

This policy and associated procedures meet the requirements of Standards 2.1 of the Outcome Standards for RTOs and marketing and advertising requirements, AQF certification documentation and prepaid fee protection measures in Compliance Requirements, as well as Standards 2 and 3 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018, as well as the ESOS Act 2000 and the ESOS (Calculation of Refund) Instrument 2024.

POLICY STATEMENTS

INFORMATION ABOUT FEES AND CHARGES

Rockford College is committed to providing students with information about all fees and charges associated with a course, as well as its refund policy and processes.

Prospective students can access information about fees and charges and refunds in the International Student Handbook and Course Brochure.

Enrolling students are fully informed of all fees and charges and the refund policy in the Offer Letter and Student Agreement.

The Offer Letter and Student Agreement includes details of all applicable fees and charges, including the application fee, tuition and non-tuition fees and the payment schedule for such and payment options. It also describes the student's consumer rights, including the right to a cooling off period depending on the relevant state/territory requirements.

Students are advised of the potential for fees and charges to change over the duration of their course.

Students are advised of any statutory cooling off period in their Offer Letter and Student Agreement.

All fees and charges will be reviewed annually and all marketing material and student information will be updated accordingly. New fees and charges will generally only apply to incoming students.

Additional fees that may apply in addition to tuition and non-tuition fees include:

ADDITIONAL FEE THAT MAY APPLY	AMOUNT
Changes in CoE details	\$100
CoE re-issuance fee	\$250
Fee extension/ Payment plan	\$150
Overdue tuition fee/ Failure to comply with payment/ extension plan	\$200/ instance
Refund processing fee	\$250
Deferral fee	\$250
RPL fee per unit	Application fee of \$250 Unit fee \$500
Re-assessment fee theory units	\$150
Re-assessment fee Kitchen practical units	\$400
Interim academic transcript	\$50
Reference letter	\$25
Re-issuance of records (Certificate & Transcript)	\$150
Student card re-issuance	\$25
Work Placement Arrangement Administration Charge	\$500
Airport pick up arrangement fee	Will be confirmed on request
Temporary accommodation arrangement fee	Will be confirmed on request
Loss of library books	Replacement cost
Loss of course materials issued before cost	Replacement cost
Failure to attend required number of class hours	\$20/hour (starts when student fails to attend more than 20% of class contact hours)
Other cost* * Students are required to do their own research in relation to the cost associated to the work placement.	There may be other costs associated with work placement component of the course as required by the placement provider. For example <ul style="list-style-type: none"> ● Police clearance check ● Working with children check ● Vaccinations ● safety uniforms, etc.

FEE PROTECTION

Fees paid by students are protected as follows:

- Domestic students: students pay up to a maximum of \$1,500 in advance for services not yet provided.
- International students: international student fees are protected through the following mechanisms:
 - Maintaining a sufficient amount in Rockford College's account so that it is able to repay all tuition fees already paid.
 - Through membership of the Tuition Protection Scheme (TPS). The role of the TPS is to assist international students where the Registered Training Organisation is unable to fully deliver their course of study. The TPS ensures that international students are able to either complete their studies in another course or with another education provider or receive a refund of their unspent tuition fees.
 - In addition, international students are not required to pay more than 50% of course fees prior to commencement, except where a course is less than 26 weeks. However, any international student may choose to pay their fees in full or a greater amount than 50%.

PAYMENTS

Payment options are specified in the Offer Letter and Student Agreement.

All fees and charges are to be paid by the date indicated on the invoice. However, where a student is unable to make a payment by the specified date, alternative arrangements may be made by contacting the office.

All payments are to be made by bank transfer into a specified account, the details of which are provided to students. Rockford College will maintain a sufficient amount in the account so that it is able to repay all tuition fees already paid.

Where fees are overdue and the student has not made alternative arrangements, a first warning, second warning and notice of intention to report regarding non-payment of fees will be sent to the student as follows:

- First warning letter: failing to pay an invoice within 7 days of receipt or contacting Rockford College to make alternative arrangements.
- Second warning letter: failing to pay an invoice within 14 days of receipt of the first warning letter or contacting Rockford College to make alternative arrangements.
- Notice of intention to report: failing to pay an invoice within 7 days of receipt of the second warning letter or contacting Rockford College to make alternative arrangements.

Following cancellation of enrolment due to non-payment of fees, the debt will be referred to a debt collection agency.

All receipts of payments are kept for a minimum of 2 years following the student's completion of their course.

CREDIT TRANSFER AND RPL – VET STUDENTS ONLY

A reduction of fees can apply for any units granted through credit transfer and RPL. Reductions for Credit Transfer and RPL are calculated based on the number of weeks associated with the granted units. This should be shown on the invoice.

REFUNDS

Refunds for international students are calculated in accordance with the ESOS framework.

All application fees are non-refundable except where Rockford College cancels a course prior to commencement due to insufficient numbers or other unforeseen circumstances, including a sanction being imposed on Rockford College.

Where Rockford College cancels a course either before or after commencement, students will receive an automatic refund and do not need to complete the Refund Application Form. This will be provided within 10 working days of the default.

In all other circumstances, students are required to complete a Refund Application Form which can be accessed from our office. This form must be submitted within 10 working days of the event that led to the request for the refund. The outcome of the refund assessment will be forwarded to the student in writing within 20 working days, as well as any applicable refund.

Refunds will be paid to the person or entity from whom the original payment was received and in Australian Dollars.

The refund policy does not remove the right of the student to take further action under Australian Consumer Law.

DOMESTIC STUDENT REFUNDS – VET COURSES ONLY

In addition to the above circumstances, refunds for domestic students will be calculated as follows:

- All course fees for fee-for-service students include a non-refundable deposit which is detailed on the Course Outline and Student Agreement. The Application Processing Fee is non-refundable, except in the circumstances detailed below.
 - A full refund of any fees paid (including the Application Processing Fee, if taken) will apply if Rockford College is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- In the unlikely event that Rockford College or any third parties responsible for delivering training/teaching and assessment on its behalf, is unable to deliver the course or any portion of the course as promised, the student will be placed into an equivalent course such that the new location is geographically convenient to that student. Otherwise, the student will be issued with a

refund for the course or portion of course that was not provided. This includes the following situations:

- Where Rockford College or any third parties delivering training/teaching and assessment on its behalf ceases to operate.
- Where Rockford College ceases to deliver the course in which a student is enrolled, and the agreement is terminated.
- Where Rockford College needs to make a change to the terms of the student agreement (such as the way the course is delivered or conditions of enrolment) and a new agreement cannot be reached with the student to account for changes.

Currently Rockford College does not have any third party for delivery training or assessment services.

- In any of the above situations, Rockford College will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases, there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 business days. A Statement of Attainment will also be issued, if applicable.
- Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the Application for Refund Form. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form are not eligible for consideration of a refund or reduction in fees.

100% refund of Course fees

- Where a course does not start on the starting date outlined in the Letter of Offer (provider default)
- If a student cannot commence the course because of illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child). At the discretion of Rockford College's CEO or approved representative, other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.
- If an offer of a place is withdrawn by Rockford College and this is not due to incorrect or incomplete information being provided by the student.

80% refund of course fees.

- Where a student has not met the conditions included in the letter of offer and withdraws 28 or more days before class commencement, the course fees paid will be refunded after deducting 20% administration fee. Application Processing fee will not be refunded.
- Withdrawal for any other reason, notified in writing and received by Rockford College 28 Calendar days or more prior to class commencement will also result in refund of fees after deducting 20% administration fee. Application Processing fee will not be refunded.

- If a student has given incorrect or incomplete information and as a result Rockford College withdraws the offer prior to commencement of the course, the student will be eligible to receive a refund of all course fees paid after deducting 20% administration fee. Application Processing fee will not be refunded.

50% refund of course fees

- Where a student withdraws the offer and the withdrawal is notified in writing and received by Rockford within less than 28 calendar days prior to class commencement, the course fees paid, excluding the enrolment fee, will be refunded after deducting a 50% administration fee.

No refund of current unit/cluster course fees.

- Withdrawals notified in writing and received by Rockford College on the commencement date or after the class commences of a unit/cluster, no refund of course fee for that unit/cluster will be made. In this case, if the student has also paid for units/clusters that have not been commenced yet, the refund will be calculated based on a per unit or cluster cost. Tuition Fee of those units/modules will be refunded after deducting 20% administration fee and unutilized materials fees of those units/modules (total materials fees divided by the total number of terms, units or clusters/modules in the course minus utilized portion)
- Where Rockford College terminates the student's enrolment because of a failure to comply with Rockford College's policies, for misbehaviour or unsatisfactory course progress, there will be no refund.
- Fees not listed in the refund section are not refundable. Prior to a student enrollment, tuition fees may be altered with or without notice. Once a student has completed enrolment, fees will not be subject to change for the normal duration of the course. If a course length is extended by the student, then any fee increases will be required to be paid for the extended component of the course.
- Rockford does not offer or has no future plan to offer courses under any government loan, funding or government-assisted delayed payment arrangement.
- A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.
- RPL application fees are non-refundable.

INTERNATIONAL STUDENT REFUNDS – VET AND ELICOS COURSES

In addition to the above circumstances, refunds for international students will be calculated as below. Note the weekly tuition fee and weeks in the default period have the meaning as set in the ESOS (Calculation of Refund Instrument) 2024.

- All course fees for international students include a non-refundable Application Processing fee which is detailed on the Course Prospectus and Student Agreement.

Full refunds

A full refund (including Application Processing Fee) of any course fees paid will be provided to students in any of the following circumstances:

- If Rockford College is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- Where a course does not start on the starting date outlined in the Letter of Offer (Provider Default)
- If a student cannot commence the course because of illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child).
- At the discretion of Rockford College's CEO or approved representative, when other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.
- If an offer of a place is withdrawn by Rockford College and this is not due to incorrect or incomplete information being provided by the student.

Claiming a full refund

- In any of the above situations, Rockford College will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases, there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 business days.

Partial Refunds

1	Notification of Cancellation - ITEMISED REFUND must be made in writing to Rockford College. Refunds will be refunded in Australian Dollars (AUD) within 28 working days of receipt of a written application.	
2	Tuition Fee Refund Items	
2.1	Visa refused prior to course start date.	100% refund of tuition fees excluding the enrolment application fee of \$250.00.
2.2	Visa refused after course start date.	Rockford College will retain fees for any completed study terms the student has been offered, plus the enrolment application fee (not applicable for offshore students).
2.3	Withdrawal notified in writing 28 days or more prior to course start date.	70% refund of tuition fees excluding the enrolment application fee.
2.4	Withdrawal notified in writing 28 days or less before the course start date.	50% refund of tuition fees excluding the enrolment application fee.
2.5	Withdrawals notified in writing after course start date.	No refund of current term tuition fees including the enrolment application fee.

2.6	Rockford College cancelling or ceasing to provide a course.	Refund of all unspent prepaid tuition fees.
3	<ol style="list-style-type: none"> 1. Enrolment application fee is non-refundable. 2. Refunds will normally be processed and finalized within 28 working days from the time the refund request is received. Delays may result if the refunds include OSHC fees due to extended processing times by your medical insurer. 3. There are no refunds for public holidays or days you miss due to sickness or other reasons. 4. There are no refunds for cancellation, withdrawal, or a decision to change providers after the commencement of the course. 5. There are no refunds for any student who breaches their visa conditions or fails to meet course requirements. 6. In the unlikely event that Rockford College is unable to deliver your course in full, you will be offered a refund of all the unspent course money you have paid to date. The refund will be paid to you within 28 days of the day on which the course ceased being provided. If Rockford College is unable to provide a refund or place you in an alternative course our Tuition Protection Service (TPS) will place you in a suitable alternative course at no extra cost to you. Finally, if TPS cannot place you in a suitable alternative course or if there are no suitable alternative courses or offers, you may apply for a refund of the amount of any unspent pre-paid tuition fees you have paid to Rockford College. These are any tuition fees you have already paid that are directly related to the course which you haven't yet received. Education Services for Overseas Students (Calculation of Refund) Specification 2014 (https://www.legislation.gov.au/Details/F2014L00907) will be used to calculate the refund amount precisely. In the case of provider default there is no requirement for a student to lodge a refund application form. 7. Tuition fees are not transferable to another student or another institution. 8. Commencement of the course is defined as the course start date in the first enrolment application submitted by the student or agent and not subsequent changes to the starting date. Refunds must be applied for within 12 months of the course start date. 9. Where a visa has not been received in time to start a course on the agreed date, the student must contact Rockford College in writing, and they will be offered another starting date. The creation of new CoE/s will incur a cost of \$250 per enrolment. 10. All refunds will be in Australian Dollars (AUD) or equivalent foreign exchange value at the time of the refund. 11. The refunds referred to are net amounts only received by the College and do not include any service charge or commissions levied by your agent or intermediaries acting on your authority. 12. Failure to attend and start classes without prior notice by the students on course commencement date and location determined by Rockford College will be treated as student default. Failure to pay tuition fee instalments as set-in payment schedule in offer letter; serious misconduct; and breaching of any student visa condition will also constitute student default. Rockford College reserves the right of not offering further training and assessment if student defaults and refund the unspent portion of tuition fee. However, a student does not default under this clause, unless Rockford College accords the student natural justice before refusing to provide, or continue providing, the course to the student at the location. 	

Claiming a partial refund

Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the Application for Refund Form. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form are not eligible for consideration of a refund or reduction in fees.

- The refund assessment will be based on reviewing the services provided to the student and the costs incurred by Rockford College to provide those services.
- The outcome of the refund assessment will be provided in writing to the student's registered address within 28 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our Complaints and Appeals Policy and Procedure.
- A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.

Circumstances in which a refund will not be paid

A student is not entitled to a refund in the following circumstances:

- Where a student is refused a visa and the reason for the refusal was because the student did not start the course at the location on the agreed starting day or the student withdrew from the course at that location or the student did not pay the fees due.
- Where Rockford College terminates the student's enrolment because of a failure to comply with Rockford College policies, misbehavior or unsatisfactory course progress.

Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment.
- Refund assessments can be appealed following our Complaints and Appeals Policy and Procedure.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system. Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system for a minimum duration of 2 years after the student ceases to be an enrolled student.

Publication

Rockford College will publish on its website the following:

- All tuition and non-tuition fees (as shown on Course Outlines).

- This Fees and Refunds Policy.

PROCEDURES

1. PROCESS INVOICES

- 1.1 Set up invoices in the accounting system as per the payment schedule in the signed Offer Letter and Student Agreement.
- 1.2 Send out invoices to students according to the payment schedule.
- 1.3 Once the invoice has been paid, send out a receipt of payment from the accounting system.
- 1.4 Record payment in PRISMS following recording payment instructions included in the PRISMS user guide.
- 1.5 Keep all receipts of payments for a minimum of 2 years after the student has completed their course.

2. MANAGE OVERDUE FEES

- 2.1 Check the accounting system for overdue payments.
- 2.2 Serve letters and call students where payments are more than 7 days overdue. Remind them on the 14th day as well.
- 2.3 Any student with an invoice over 15 days past due should be referred to the DoS.
- 2.4 With the approval from DoS, send out Intension to Cancellation letter to the non-responding student regarding non-payment of fees when payment is more than 20 days overdue.
- 2.5 If a student communicates at any stage of this process, make plans based on situations e.g. small payments fortnightly.
- 2.6 Where the student does not pay their fees and does not appeal the decision, report provider decision to cease enrolment for non-payment of fees on PRISMS within 31 days of the withdrawal being processed and according to the instructions provided in the PRISMS user guide.

3. PROCESS REFUNDS

- 3.1 For provider default notify students in writing using the Student Notice of Default Form within 3 working days of the default occurring.
- 3.2 Transfer the refund to the person who made the payment.

- 3.3 Process all other refunds according to the refund table and on receipt of a request for refund from a student on Application for Refund form.
- 3.4 Update the accounting system with details of payments made.

4. NOTIFY OF PROVIDER DEFAULT

- 4.1 In relation to provider default, notify in writing ASQA and the TPS of the default within 3 working days of it occurring using the Notice of Provider default form.
- 4.2 Submit a Notice of Discharge of Obligations to ASQA and the TPS advising of the actions taking and within 7 days of completing all required actions.
- 4.3 In relation to provider default, notify in writing to ASQA and the TPS of the default within 3 working days of it occurring using the Notice of Provider default form.

RESPONSIBILITIES

The Administration and Student Support Officer is responsible for issuing invoices, following up on overdue fees and issuing warning letters and a cancellation notice for non-payment of fees and issuing refunds.

The Academic Manager is responsible for discussing and adjusting student financial arrangements if required, assessing refund applications and approving refund payments.

The CEO is responsible for provider default notification.