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Policy: VET Student Loans Fees, Charges and Refunds

Overview

Builders Academy Australia (BAA) charges a tuition fee for all courses. A materials fee may also be charged where resources are required or available to be purchased from BAA in order to undertake the course.

This policy may change from time to time and the most current policy can be located on our website www.buildersacademy.com.au on the following pages:

- ‘Fees’
- ‘Fees’ page for each state
- ‘Key Links and Documents’
- ‘VET Student Loans’
- ‘VET FEE-Help’

A list of all indicative fees by state / territory is available on our website www.buildersacademy.com.au on the ‘Fees’ page for each state.

We will confirm in writing the fees that you will be charged before commencement of your training.

This policy is divided into the following sections:

Part 1 – Fees and Charges

Part 2 – Refunds

Part 1 - Fees and Charges

Tuition fees

What is a tuition fee?

The tuition fee is the cost of your course and does not include the costs of additional material and incidental fees and costs. It does not include costs or fees associated with student loans.

Tuition fees will also vary if you are eligible for recognition of existing skills via a Recognition of Prior Learning (RPL) process or are eligible to be granted Credit Transfer for some units.

A list of all tuition fees (including mandated government fees) by state / territory is available on our website www.buildersacademy.com.au on the 'Fees' page for each state.

We will confirm in writing the fees that you will be charged before enrolment.

Tuition fees may be paid by the student, employer or other third party.

Government subsidies

If you are eligible, the cost of your tuition fees may also be partly or fully covered by a state or territory funding subsidy. Each funding contract has its own specific eligibility requirements.

At the time of evaluating your enrolment application, we will evaluate whether you are eligible for funding or not.

VET Student Loans

Students who are enrolling into a CPC50210 Diploma of Building and Construction (Building) course and are not eligible for a government funding subsidy may elect to take out a government VET Student Loan to pay for their course if the student meets the VET Student Loan eligibility criteria.

At the time of evaluating your enrolment application, we will let you know whether you meet the loan eligibility criteria.

- *All student loans are expected to be repaid back to the government via the income tax system.*

Co-contribution fees and gap amount

Where your course is partially subsidised by government funding or is partially being paid via a government student loan, a co-contribution fee (also known as a 'gap payment') representing the remaining cost of the tuition fees is required to be paid directly to BAA.

This gap amount may be paid by the student, employer or other third party.

We will confirm in writing in you the fees that you will be charged before enrolment.

VET Student Loan fees.

For students paying for a course via a VET Student Loan, the course will be divided into three approximately equal lengths of time known as a 'Fee period'. Each 'Fee period' will have an associated tuition fee.

VET Student Loans are capped and do not fully cover the cost of your course. If you are eligible to pay via a VET Student Loan, you will be advised of the following for each fee period:

1. Tuition fee
2. Maximum loan amount
3. Loan fee
4. Gap amount
5. Due date for Gap amount

The loan fee is set to 20% of the loan amount for each fee period.

Each fee period has a date that you can withdraw without penalty known as the 'census day'. If you change your mind, you can withdraw on or before a census day and you will not incur any payment liability for that fee period or any subsequent fee periods.

It is also important to note that VET Student Loans are indexed annually. We will provide you with a government brochure which outlines how this works so that you can make a fully informed decision.

This brochure is also available on our website www.buildersacademy.com.au under 'Key Links and Documents' section and under the VET Student Loans section.

BAA will provide your census days in writing prior to enrolment and will also issue to you a reminder invoice for the gap amount prior to each census day. Census days are also published on our website www.buildersacademy.com.au under 'Key Links and Documents' section and under the VET Student Loans section.

- *VET Student Loans replaced VET FEE-HELP Student Loans from 1 January 2017*

Material and incidental fees

Material fees refer to fees that are not covered by your tuition fees.

Material fees

Material fees cover specific resources that you will need in the course of your study, such as: text books, protective clothing, specific tools and other items relevant to your course that you will purchase from us.

There are no specific resources required for the CPC50210 Diploma of Building and Construction (Building) course except if you wish to receive a hardcopy of the resources available in our Learning Management System.

Material fees are listed with our tuition fees on our website www.buildersacademy.com.au on the 'Fees' page for each state.

Incidental fee - Testamur reissue

The reissue of a certificate and record of result or statement of attainment will incur a charge.

This current fee is listed on our website www.buildersacademy.com.au on the 'Fees' page for each state.

Payment terms

VET Student Loans

Where a student is eligible to pay part of their tuition fees by a VET Student Loan, the loan amount is paid directly to BAA by the government. The student is required to repay the loan balance to the government through the taxation system. More specific details can be found on our website www.buildersacademy.com.au on the 'VET Student Loans' page.

Payment terms

Prior to course commencement, confirmation of fees and payment terms will be provided in writing.

If payments are not made by the required due date, BAA will send a reminder notice. Where the due date has passed by more than 30 days, BAA may elect to cease training until payments are recommenced. If payments are not recommenced BAA may elect to formally withdraw you.

For students who are unable to meet the current payment plan, they should contact BAA to nominate a new payment plan

Part 2 - Refunds

Refund of tuition fees

Refund of tuition fees is granted under specific circumstances where a student has withdrawn from a course.

A refund will generally be provided within 28 days from withdrawal. Please note that course fees are not transferable to another person (unless a Memorandum of Agreement or Service Level Agreement with an employer or other third party states otherwise).

Refunds will generally be paid via electronic funds transfer (eft) but a cheque may be requested.

For students, the outcome of the refund assessment will be provided by written notice to the refundee's registered address or email (where the refund is not to be paid to a government body).

You will receive confirmation in writing of the total amount paid and the refund amount.

VET Student Loans

For students paying for a course via a government Student Loan, the course will be divided into three equal lengths of time known as a 'fee period'. Each Fee period, will have an associated tuition fee.

Withdrawal point	Refund Information
Student withdraws before census day	<ul style="list-style-type: none"> — Full refund of any gap tuition fee paid to date is refunded — No loan debt is incurred
Student withdraws after the census day	<ul style="list-style-type: none"> — Co-contributions paid are not refunded — Loan incurred is not refunded
In the event of BAA closure or BAA stops delivery of the course	<ul style="list-style-type: none"> — See the VSL statement of tuition assurance policy found on our website www.buildersacademy.com.au on the 'VET Student Loans' page.

- *It is important to note that students will not be refunded gap tuition fees paid by their employer or by a third party*

Re-crediting a VET Student loan or VET FEE-HELP Loan

Please refer to the VSL re-crediting of a FEE HELP balance procedure found on our website www.buildersacademy.com.au on the 'VET Student Loans' page.

Refund of material fees

This policy only applies to resources purchased directly from BAA. For resources that are purchased from another vendor, their refund policy will apply.

Resource issue status	Refund Information
Resource not yet issued	Full refund
Resource issued	No refund

- *Where a resource is faulty or damaged upon receipt, BAA will issue a replacement or a refund.*

Refund appeals

Where the refundee does not agree with the refund outcome, they have the right to appeal the refund decision. BAA will be happy to review the decision made and to take into account any extenuating circumstances.

Any appeals related to refunds and fees will be dealt with in accordance with the BAA Grievance, Complaints and Appeals policy. This policy does not remove the refundee's right to take further action under the Australian Consumer Protection Laws. BAA's Grievance, Complaints and Appeals process do not circumscribe the student's right to pursue other legal remedies.

Our Grievances, Complaints and Appeals policy is located on our website www.buildersacademy.com.au on the 'Key Links and Documents' page.