

Regulation and Standards	<p>Imagine Education Australia User Choice Policy 2021-24 Skills Assure Supplier Audit Evidence Requirements (User Choice 2021-24)</p>																
Policy – Fees	<p>The User Choice 2021-24 Policy requires Imagine Education Australia to collect a student contribution fee as the participant’s financial contribution to the cost of the training and assessment services provided. Student contribution fees are set at \$1.60 per nominal hour for each unit of competency/module.</p> <p>At signup with the applicant, the Domestic Sales Manager (DSM)* and the nominated AASN provider (BUSY At Work, Skills 360, MRAEL, etc.):</p> <ul style="list-style-type: none"> • The AASN provider and/or DSM inform the applicant about the student co-contribution fee, the total fee applicable for the course, and that a full exemption may apply where its payment would cause the apprentice / trainee extreme financial hardship. • The DSM informs the applicant that IEA has payment options available, including a payment plan and a direct debit service. • The DSM cannot guide or influence a student into entering into any one particular payment option. • The DSM issues the applicant with a User Choice Fee Exemption under Financial Hardship Application Form if applicable. <p>* When the DSM is not attending the signup, upon receiving an SRTO acceptance form, the DSM is to contact the applicant and employer to provide this information.</p> <p>The student contribution fee may be paid on the participant’s behalf by a third party such as their employer or parents, but it cannot be paid by Imagine Education.</p> <p>The full student contribution fees are below. The Exemptions section outlines criteria where fees are reduced or not applicable.</p> <table border="1" data-bbox="312 1377 1522 1753"> <thead> <tr> <th>Course Name</th> <th>Total Course Nominal Hours</th> <th>Full Contribution Fee</th> <th>Partial Contribution Fee (60% reduced)</th> </tr> </thead> <tbody> <tr> <td>Certificate III in Early Childhood Education and Care</td> <td>1108</td> <td>\$1,772.80</td> <td>\$709.12</td> </tr> <tr> <td>Diploma of Early Childhood Education and Care</td> <td>1328</td> <td>\$2,124.80</td> <td>\$849.92</td> </tr> <tr> <td>Certificate III in Commercial Cookery</td> <td>940</td> <td>\$1,504.00</td> <td>\$601.60</td> </tr> </tbody> </table>	Course Name	Total Course Nominal Hours	Full Contribution Fee	Partial Contribution Fee (60% reduced)	Certificate III in Early Childhood Education and Care	1108	\$1,772.80	\$709.12	Diploma of Early Childhood Education and Care	1328	\$2,124.80	\$849.92	Certificate III in Commercial Cookery	940	\$1,504.00	\$601.60
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Policy – Charges	<p>Student contribution fees are calculated/invoiced at the enrolment stage. Fees are due before the completion of the course.</p> <p>Imagine Education offers payment options that lessens the impact on participants having to pay the entire student contribution as a lump sum, including a payment plan and a direct debit service.</p>																
Policy – Exemptions	<p>The student contribution fee is fully exempt where the participant falls into one or more of the following exemption categories:</p>																

	<p>(a) Where payment of the student contribution fee would cause extreme financial hardship (see below information).</p> <p>(b) Where credit transfer/national recognition has been applied to a unit of competency/module.</p> <p>(c) Is a school-based apprentice or trainee.</p> <p>(d) Is under the age of 25 on or before the date of commencement in any of the following qualifications:</p> <ol style="list-style-type: none"> i. Certificate III in Early Childhood Education and Care ii. Certificate III in Commercial Cookery iii. Diploma of Early Childhood Education and Care <p>The student contribution fee is reduced by 60% where the participant falls into one or more of the following exemption categories:</p> <p>(a) Was or will be under 17 at the end of February in the year in which the apprenticeship/traineeship has commenced, and the participant is not at school and has not completed year 12.</p> <p>(b) Holds a Health Care Card or Pensioner Concession Card issued under Commonwealth law, or is the partner or a dependant of a person who holds a Health Care Card or Pensioner Concession Card, and is named on the card.</p> <p>(c) Provides an official form under Commonwealth law confirming that the participant, his or her partner or the person of whom the participant is a dependant, is entitled to concessions under a Health Care Card or Pensioner Concession Card.</p> <p>(d) Is an Aboriginal or Torres Strait Islander person.</p>
<p>Policy – Fee exemption under financial hardship</p>	<p>According to the User Choice Policy 2021-24,</p> <ul style="list-style-type: none"> • The SAS may apply full exemption from the student contribution fee where its payment would cause the apprentice / trainee extreme financial hardship. (section 2.6.3(a)) • The SAS must have a reasonable internal process to manage an appeal about the outcome of an application under financial hardship. (section 2.6.3(a) ii) • The SAS may refuse to become an SRTO, or enrol or provide the training and assessment services to an apprentice/trainee if a student contribution fee is not paid despite the SAS providing its fees policy prior to enrolment. (section 2.7) <p>According to page 39 of the Skills Assure Supplier Audit Evidence Requirements (User Choice 2023-24),</p> <ul style="list-style-type: none"> • The supplier must have a process in place to manage any application from an apprentice / trainee regarding possible financial hardship and his / her inability to pay a student contribution fee that can adversely impact his / her standard of living. • Applications by the apprentice / trainee should be approved by the supplier if the apprentice / trainee is able to provide sufficient evidence supporting how the recommended payment of student contribution fees would adversely affect their ability to cover cost of living expenses. The supplier must retain information regarding the evidence supplied by the apprentice / trainee substantiate an application for financial hardship. • The supplier must ensure it has a process in place to efficiently manage any appeals lodged by the apprentice / trainee should their application for financial hardship be refused.

Students (apprentice/trainee) who wish to apply for fee exemption under financial hardship must provide:

- A copy of their **most current bank statement/s or transaction history**
 - Must have been issued within the last two months
 - Must cover at least two months of transactions
- A **signed, dated and completed User Choice Fee Exemption under Financial Hardship Application Form**
 - Section A must be written in their own words stating the reasons they wish to apply for a fee exemption under financial hardship
 - Section B must outline income versus expenses
- Evidence of income and expenses, where possible (e.g. payslip, electricity bill, etc.)

The DSM is to ensure all required documentation has been provided before presenting the fee exemption application to the General Manager (CGM) and ensure the CGM is aware of the course fee. The CGM will review the application in line with IEA's definition of financial hardship†, and determine if paying the contribution fee will impact the student's standard of living as per their incomes and expenses provided on the **User Choice Fee Exemption under Financial Hardship Application Form** and supporting evidence provided.

*IEA defines financial hardship as a student having to forego essentials such as food, medicine, shelter, etc. to be able to pay the applicable contribution fee on a weekly payment plan.

If an applicant has not been approved for a fee exemption upon activation of his/her training contract, the applicant is enrolled and sent a "Welcome" email by the CO, which includes a Letter of Offer and invoice. The employer **must** be copied into the email. The email includes the following information:

- What is involved in applying for fee exemption.
- The applicant has **10 business days** to apply from the date of receiving the email.
- If the applicant's fee exemption application is declined or the applicant has failed to apply within 10 business days, IEA will charge and collect the student contribution fee as stated in their letter of offer and invoice.
- Available payment options are offered by IEA, including the option of Ezi-Debit.
- The applicant may appeal their declined application decision by submitting an up-to-date fee exemption application.

Any fee exemption applications received after 10 business days from the date that the student received their Letter of Offer will be considered an appeal to the initial outcome of their application and assessed as a new application.

When the fee exemption application is approved or declined, the application is given to the CO to inform the student (copy in the SPO and DSM) and file the application in the student's folder on J drive. If the application is approved, the SPO is to adjust the fees in SMS as at start date of course.

Procedure – Fee exemption under financial hardship	<pre> graph TD A[Fee exemption application is received by DSM] --> B[DSM to check all required information has been provided. DSM to submit hardship application to CM] B --> C[CM to review hardship application] C --> D[Approved] C --> E[Declined] D --> F[CO to advise student via e-mail that the application has been approved (CC SPO & DSM)] E --> G[CO to advise student via e-mail that the application has been declined (CC SPO & DSM)] F --> H[SPO to adjust fees in SMS (credit) as at start date of course] G --> I[SPO to contact student to get information to invoice employer or set up payment plan with student] F --> J[CO to file hardship application and approval/refusal in student's folder] G --> J J --> H J --> I </pre>
Supporting Documentation	<ul style="list-style-type: none"> • User Choice Fee Exemption under Financial Hardship Application Form • Refund Policy & Procedure - Domestic Funded
Reviewed	Annually
Version	1.3 14/04/2023
Key	IEA – Imagine Education Australia CO – Compliance Officer SPO – Student Payment Officer CM – Compliance Manager DSM – Domestic Sales Manager AASN – Australian Apprenticeship Support Network SMS – Student Management System
Locations	IE Portal, Domestic website