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| Policy Name | Refund and Cancellation Policy |
| Date | 6 th September 2022 |
| Responsible dept. | Student Finance |
| Current Version | V2 |

PURPOSE

The purpose of this policy is to implement a structured approach for students who need to withdraw from the course and cease payments or, request refunds, due to hardship. Students can and do withdraw from courses however, this policy deals specifically with hardship and a student's entitlement (or not) to any reduction or cessation of payments owed.

Once a student accepts a place offered by The College for Adult Learning (CAL) and enters into a payment plan, it means a binding contract is created between the student and CAL. This means that student fees are not refundable except in the circumstances listed in this policy.

Full refunds of all fees are only available where CAL fails to provide the agreed services and/or in the unlikely event that CAL is forced to close whereby students enrolled in a scheduled course may be entitled to a full or partial refund.

SCOPE

This policy is applicable only to those CAL students who wish to withdraw due to extreme hardship after the initial 30-day money back period and have their debt cancelled. Students who are within the initial 30 days post enrolment are entitled to have any fees paid refunded minus the \$150 administration fee.

NOTE: Students enrolling in online learning programs will be deemed to have commenced when they completed and submitted their student enrolment form online via this link

<https://collegeforadultlearning.edu.au/enrolment-form/>

POLICY STATEMENT

1. The withdrawal process will adhere to the following principles;

1.1. **FAIRNESS AND EQUITY:** CAL must not disadvantage any one person or organisation.

All students applying to withdraw will be treated with respect and are not discriminated against. Furthermore, students with special needs may require additional considerations regarding any refund application.

1.2. **AVAILABLE AND ACCESSIBLE:** CAL has adopted strategies to encourage customers experiencing financial, social, or medical difficulties to contact CAL as soon as possible; this includes but not limited to, phone calls, emails and text. Importantly, students should not have to be in arrears for help to be provided. Students must also be able to contact the college and speak to management regarding any issues related to hardship.

1.3. **TRANSPARENCY:** If requested, CAL must provide documentation showing that the student has agreed to the terms and conditions of the course and its fees. CAL ensures that all information related to enrolment and withdrawal is easily accessible and transparent to students and other parties if required (in line with Privacy Laws).

1.4. **CONSISTENCY:** Ensuring that all students who apply to withdraw and discontinue their payments go through the same process. Judgments will be made on the evidence presented and the student's individual circumstances.

1.5. **FLEXIBILITY:** Identify and put in place suitable and practical financial arrangements that meet the student's needs. For example, instead of withdrawing students on financial hardship grounds, there are a range of options that can be put to a student experiencing hardship such as offering reduced payments for a limited time. CAL must be flexible and allow students additional ~~extra~~ time to source documentation to support their financial hardship status.

1.6. **OPEN COMMUNICATION:** The key to all the above principles is communication. CAL must be informed as soon as possible should a hardship situation arise and both parties (student and CAL Representative) must make every effort to maintain regular, open and honest communication.

2 Types of hardship and reasons for withdrawing

2.1 FINANCIAL HARDSHIP: Financial hardship relates to when there's been a drastic change in a student's cashflow, resulting in an inability to pay for the course.

2.2 MEDICAL HARDSHIP: Medical hardship needs to show that the student is unable to study for a period of greater than three months due to health reasons.

2.3 PERSONAL/SOCIAL REASONS: This is a broader, less tangible but very real hardship that can include legal issues (divorce, custody battles, will contest, etc;), family violence, or any other issue for which the student can provide proof of hardship.

2.4 OTHER: From time to time and depending on a student's own unique circumstances, CAL may allow students to withdraw with no further payments. However, this is always at the discretion of CAL and may or may not still require documentation. Decisions made under this clause are at CAL's sole discretion and no further correspondence will be entered into.

Supporting Documents:

This policy should be read in conjunction with the following documents:

- CAL Student Handbook,
- CAL Terms and Conditions of Enrolment,
- CAL Withdrawal Policy

PROCEDURE

| Action | Responsibility | | | | | | |
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| <p>1. When a student wishes to withdraw and have payments ceased and/or apply for a refund due to hardship, they must be supplied with the following link via email; https://collegeforadultlearning.edu.au/withdrawal-request/ The student must be instructed to click on the link and fill in the online form to withdraw. All applications for withdrawal and cessation of payments, after the initial 30-day period, must provide appropriate supporting documentation.</p> | <p>Student Administration, Finance Department, Student Enrolments, Learning & Development.</p> | | | | | | |
| <p>2. If the student has not provided any documentation, they must be informed in writing (within 48 hours of receipt of email) that they need to supply supporting documentation showing evidence of hardship. Withdrawal/cessation of payment applications can only be processed when supporting documentation is provided.</p> | <p>Student Administration, Finance Department, Student Enrolments, Learning & Development.</p> | | | | | | |
| <p>3. CAL will provide the student a guideline on supporting documentation which is required for a withdrawal after 30 days. The type of information and documentation required is dependent on several factors.</p> <p>Typically, the information and documents that are required includes, but are not limited to:</p> <table border="1"> <thead> <tr> <th>Reasons</th><th>Evidence Required</th></tr> </thead> <tbody> <tr> <td>Medical</td><td> <ul style="list-style-type: none"> Medical Certificate(s) Insurance Claim(s) </td></tr> <tr> <td>Financial Hardship</td><td> <ul style="list-style-type: none"> 2 x recent Payslips; or Most recent bank statement(s) </td></tr> </tbody> </table> | Reasons | Evidence Required | Medical | <ul style="list-style-type: none"> Medical Certificate(s) Insurance Claim(s) | Financial Hardship | <ul style="list-style-type: none"> 2 x recent Payslips; or Most recent bank statement(s) | <p>Finance Department, CAL Directors</p> |
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| | <ul style="list-style-type: none"> • Letter from employer or ex-employer • Centrelink Statements • Overdue Bills | |
| Personal/social difficulties | <ul style="list-style-type: none"> • Separation / Divorce (Legal & Financial) • AVO (family violence) • Police Report/Court Documents • Natural Disaster (provide proof & details) | |
| 4. If a student is unable to supply the required documentation, CAL will consider all of the evidence and the individual's circumstance before making a decision. | | Finance Department, CAL Directors |
| 5. CAL may also offer a student experiencing difficulties the option to pause/defer their studies for an agreed period of time (up to 3 months) during which payments will be frozen and course access will be restricted. This is a popular option as it gives students time to manage their current difficulties before returning to study. Below is a list of options that may be considered: <ul style="list-style-type: none"> • The student enrolment is cancelled, and a refund provided, • The student continues payments and continues with the course, • The student is offered a deferment of their payments for up to three months (course access is frozen during this time), • The student agrees to a reduced or changed payment plan, • The student must supply more supporting documentation. | | Finance Department, Student Enrolments, CAL Directors |
| 6. If the withdrawal/cessation of payments application is unsuccessful then the student is required to continue their payments; Failure to do so will | | Finance Department |

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| <p>result in their account being referred to CAL's chosen debt collection agency for a formal collection process.</p> | |
| <p>7. Refunds are considered on a case by case basis and are solely done at the discretion of CAL director's and only done under exceptional circumstances.</p> <p>We will notify students via email after a decision has been made. The entire decision-making process will take up to ten business days provided that the student has supplied the CAL directors with all the relevant documentation and evidence.</p> <p>All information regarding withdrawals and refunds will be recorded in our record management system and is only accessible to those who have permissions.</p> | <p>CAL Directors</p> |

| Policy Administration | | |
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| Date Approved | Approved by | Next Review Due |
| 14 May 2012 | Helen Sabell | January 2014 |
| 29 January 2019 | Sarah Sabell | February 2020 |
| 6 September 2022 | Stephen Golding | September 2023 |
| Compliance References | | |
| Statutory | <i>The Standards for Registered Training Organisations (RTOs) 2015</i> Clauses: 6.1, 6.2, 6.3, 6.4, 6.5 | |
| Industry | Vocational Education and Training (VET) | |
| Document Located | E:\Public Documents\03_CAL Operations\CAL Policies\02_CAL POLICIES STUDENTS | |