



FEE ADMINISTRATION AND REFUND POLICY

PURPOSE

The purpose of this policy is to outline Go Educate Institute's approach to the management of fees, charges, and refunds. This policy ensures transparency, fairness, and compliance with the *Standards for RTOs* and *Australian Consumer Law*.

This policy applies to all prospective and current students, as well as personnel involved in the administration of fees, charges, and refunds for courses delivered by Go Educate Institute. It includes all payment types, schedules, and refund processes for courses on the organisation's Scope of Registration.

Go Educate Institute is committed to providing clear and accurate information about fees, charges, and refund conditions to students and stakeholders. The organisation will maintain a fair and transparent process for managing payments and refunds while complying with regulatory and legal requirements.

RATIONALE

Ensuring transparency and fairness in financial arrangements is fundamental to fostering trust and accessibility in education and training. Clear communication of costs, payment structures, and refund processes allows students to make informed financial decisions before committing to a course. By outlining structured payment options, eligibility for funding or subsidies, and provisions for refunds, financial arrangements remain equitable and compliant with regulatory requirements. This approach not only supports consumer rights but also aligns with ethical business practices in vocational education.

A structured financial approach also enhances organisational efficiency by reducing disputes, ensuring timely payments, and maintaining compliance with legal and funding body requirements. Providing flexibility, such as instalment plans or financial hardship provisions, improves accessibility for a diverse student cohort while maintaining financial sustainability. Additionally, setting clear policies for refunds and withdrawals ensures that students are treated fairly in circumstances where course participation changes, reinforcing accountability and student confidence in the organisation.

Fee Administration Policy Principles

Fee Information

Prior to enrolment, Go Educate Institute notifies clients of a range of fee information in a **Course Fees Agreement**. This fee information includes:

- All fees payable to Go Educate Institute, clearly describing all costs involved with the course,
- How and when fees must be paid,
- How to request a refund,
- The conditions under which a refund would be provided, and
- The student's rights as a consumer.

Go Educate Institute has implemented enrolment and charging arrangements that reflect the extent of the students' engagement with, and progression through, their course.

This information forms part of the Course Fees Agreement. Information provided to clients is consistent with Go Educate Institute's course services arrangements. Go Educate Institute ensures all fees and charges related to the provision of training services are outlined to all parties prior to enrolment. Information provided is clear, accurate and sufficient to enable an informed choice.



Go Educate Institute's fees are designed to minimise the impact of fees and charges, through flexible payment plans, dependent on service type. Go Educate is committed to cost efficiency for Recognition of Prior Learning (RPL) applications and will at all times seek to complete RPL applications at the same cost or lower than normal course delivery costs.

Go Educate Institute will inform its prospective students and employers (if applicable) of the full and accurate course fees associated with the training and the refund policy before enrolment.

1. Go Educate Institute will ensure that the fee and refund policy is accessible to its staff, prospective students and existing students. The fee information will include but will not be limited to the following information:
 - a. Breakdown of the course fee (if any)
 - b. Fee and Refund policy
 - c. Incidental fees
 - d. Compulsory fees
 - e. Additional charges or co-contributions
 - f. Methods of fee collection
 - g. Process for recovery of outstanding student fees

Incidental Expenses Resource Other Fees

For any incidental fees that may be applicable, Go Educate Institute will inform the prospective student before enrolling that such fees are a charge for an essential good or service and that the student has a choice of acquiring this from a supplier other than Go Educate Institute.

There may be some instances of a personal cost to a student over and above the general course fees. These costs include:

- Any textbook the student requires for their course that is retained by the student after completion of the qualification.

For each qualification, Go Educate Institute publishes on its website any additional costs that a student will or may incur and ensure that Students are aware of these costs prior to enrolment.

Go Educate Institute provides the student or employer (where relevant) with receipts for any monies collected by Go Educate Institute for incidental expenses. Go Educate Institute retains copies of receipts issued.

Services Not Incurring Fees

Go Educate Institute does not charge students separate fees for goods and services that are considered an RTO's responsibility.

For example, Go Educate Institute does not charge fees for costs associated with goods and services such as enrolment, records archiving, the purchase or depreciation of equipment or general infrastructure, IT support, and access to general learning and personal support services such as



mentoring, study skills programs and career guidance. Separate fees may not be charged for negotiating training plans or determining employers' capacity to train.

Fees are not charged for any items that will be retained by the student as their own personal property, such as tools, protective clothing or textbooks. Such items are purchased separately by the student.

Repeated Assessment

Students are able to attempt assessment to complete a unit of competency on three (3) occasions within their initial course fee.

Fee Administration

1. Go Educate Institute will only charge fees for accredited training in accordance to the fee information published and provided to the prospective student and the Fee Administration and Refund policy.
2. Go Educate Institute will retain accurate course fee payment, waiver, exemption or refund record for each student.
3. Go Educate Institute will require payment prior commencement of training as well as pre-payment plans for students.
4. Go Educate Institute will apply standard student fees for Fee-for-Service (FFS) students.
5. Go Educate Institute will allow participant course fees to be paid on behalf of the student by their employer or another third party (if applicable).
6. Go Educate Institute will maintain arrangements for the protection of any fees paid in advance in accordance with 7.3 of the Standards for RTOs.

Prepaid Fee Policy Arrangements

Go Educate Institute is committed to ensuring that students who prepay fees are protected in the event that the organisation is unable to provide the training and assessment services for which payment has been made. This policy outlines the steps that will be taken to safeguard prepaid fees in accordance with regulatory requirements.

This policy applies to all students who have prepaid fees for training and assessment services that Go Educate Institute has committed to deliver.

Go Educate Institute ensures that students who have prepaid fees exceeding the threshold prepaid fee amount are not disadvantaged if the organisation is unable to provide the agreed services. If Go Educate Institute is unable to deliver the services for which the student has prepaid, the following options will be provided:

- The student will be placed into an equivalent course at a location suitable to them, where they will receive all prepaid services at no additional cost, or
- The student will be refunded any prepaid fees for services that have not yet been delivered, which exceed the threshold prepaid fee amount.

Go Educate Institute ensures that all prepaid fee arrangements are clearly communicated to students before enrolment.



Where a situation arises where training cannot be provided, Go Educate Institute contacts affected students promptly to offer alternative arrangements or refunds. Refunds are processed within seven (7) calendar days.

Fee Payment Arrangements

1. Go Educate Institute does not collect more than \$1,500 in prepaid fees (fees in advance) from students at any time for any course service. As such, no further fee protection arrangements are required. The requirements that apply to prepaid fees include all fees that a student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.
2. Go Educate Institute implements a fee payment plan and will only collect upon enrolment a non-refundable enrolment administration fee of 25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) included in the first instalment or deposit of the tuition fee.
3. Tuition fees are broken into instalment payment plans to ensure students do not pre-pay fees over \$1,500. Schedule of the payment plans are outlined in the student enrolment forms.
4. Fees must be paid in full before certification will be issued.
5. If payment instalment / arrangements are in place, and a payment becomes overdue and remains unpaid for a period in excess of 16 days, Go Educate Institute reserves the right to suspend the clients learning or assessments (or both) until all fee payments are up to date.
6. Flexible payment arrangements, such as instalments, credit card, and direct debit, cheques and EFT remittance are acceptable to accommodate the diverse financial situations of clients.

Outstanding Student Fees

1. Non-payment of fees, as indicated in the **Late Payment Fee Structure**, for continuing enrolments will result in suspension of training. Go Educate Institute will notify all parties in writing if suspension. Once payment has been finalised, parties will be notified of the recommencement of training.
2. Go Educate Institute will charge a recommencement fee for any suspended training to cover administration cost.
3. Go Educate Institute will not issue SOAs or Certificates if training fees are outstanding.
4. Go Educate Institute will inform students of its process for the recovery of outstanding student fees prior to enrolment through the Fee Administration and Refund Policy.

Late Payment Fee Structure

- (1) Where a student payment is 1 DAY LATE, notify the student via email with subject heading: Overdue Payment Reminder. The email must include a warning that late payments will incur late fees, and failure to pay within the next 14 days may result in the student's enrollment may be suspended until payment is settled.



- (2) Where the student payment is still not received 7 DAYS from the original due date, notify the student via email with subject heading: 7 Days Late Payment Notification. The email must include a warning that if the payment is still not received within the next 7 days, the student's enrolment may be suspended. A late payment fee of 5% of the total tuition fee for the period will be applied if payment is made after the due date.
- (3) Where the student payment is still not received 14 DAYS from the original due date, notify the student via email with subject heading: Late Payment Final Notification. The email must include a final warning that if payment is still not paid within the next two days, the student's enrolment will be suspended on the LMS. If payment is not made within 14 DAYS of the original due date, an additional 5% late fee will be applied to the updated amount.
- (4) Where the student payment is still not received 16 DAYS from the original due date, notify the student via email with subject heading: Failure to Pay: Enrolment Cancellation Notification. The email must include notification that the student's enrolment is to be suspended due to failure of payment. The outstanding balance must be paid, along with an administration fee, in order to reinstate the student's account.

PAYMENT OF FEES

Enrolment is not considered complete until statutory and RTO enrolment-based fees and charges are paid, deferred payment arrangements have been made, or fees and charges have been waived.

On enrolment, Students must take up one of the following payment options:

- Pay the full amount of fees and charges,
- Present a signed authority from an employer to invoice that employer for the student's fees and charges,
- Pay the fee by instalment, or

Students who fail to take up one of the above options are not enrolled. Apprentices and trainees are treated the same as other students and are legally liable to pay fees.

Third-party Fee Arrangements

Go Educate Institute Third-party representatives do not collect fees on behalf of Go Educate Institute.

Payment Instalments

Students are given a minimum of eight weeks from the commencement of the unit to finalise payment when paying by instalment.

Where approval has been given for a student to pay by instalment, Go Educate Institute is responsible for the collection of outstanding fees and charges. Fair and adequate recovery procedures are in place to manage the collection and recovery of monies.

Students who have fallen behind in their payments are not enrolled in additional units unless appropriate arrangements, agreed to by both the student and present a signed authority from an employer to invoice that employer for the student's fees and charges, have been put in place to pay the amount outstanding.



Recovery of Outstanding Student Fees

Go Educate Institute collects all fees to be paid by the student by the time they complete their subsidised training. Go Educate Institute retains student fees that it collects.

Go Educate Institute has a robust process for the recovery of outstanding fees from a student, involving:

- Multiple fee statement reminders progressively via email and phone contact,
- Suspension of enrolment due to non-payment of fees, and
- Lodgement of fees for collection in cases of extended non-payment.

The failure by a student to pay a fee owing is considered to be a breach of discipline and can lead to penalties being imposed on the student under Discipline arrangements.

One of the penalties that may be considered is the delay in release of results or testamur(s) as relevant to the student until all fees are recovered, depending on the contractual requirements in each jurisdiction. For significant student debts, formal debt collection actions may also be undertaken.

REFUND POLICY PRINCIPLES

From time to time a refund may be required for specific student cases. Refund information and arrangements are made available to clients prior to enrolment through:

- Go Educate Institute's **Student Handbook**,
- Go Educate Institute website, and
- As a part of the *Course Fees Agreement* completed prior to enrolment.

Go Educate Institute has publicly published on its website and makes students aware of this Refund policy before enrolment.

Enrolment Fees

With regard to all withdrawal of training, Go Educate Institute will first encourage a client to continue training or provide other options such as enrolling to another course date, prior to processing refund applications.

All refund requests made must be done in writing via the **Refund Request Form**. Go Educate Institute will only acknowledge, and review requests based on information provided through the form. Exemptions are made to mitigating circumstances, provided there are supporting evidences.

Student withdrawal after Refund Period

No refunds will be issued for cancellations outside of the Refund Period.

Student withdrawal before Refund Period

For refund applications within the Refund Period, the Refund Request Form must be received by Go Educate Institute, within the Refund Period. A refund of the course fee, less the applicable Administrative Fees will only be issued if all above criteria have been met and the student has no previous outstanding monies with the Go Educate Institute.



Go Educate Institute requires written notification of withdrawal from training; this may be via letter, email or the completion of the **Withdrawal from Training Form**. Refund will be assessed upon receipt of the request. Statement of fees that includes all fees applied and any fees refunded (if applicable) will be provided where a student withdraws from training.

Go Educate Institute will process refund requests within 1 week from the day of receipt. The reimbursement procedure for approved refunds may take up to 4 weeks. A non-refundable administration fee of 25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater), will be subtracted from any refund granted under the terms and conditions outlined in this policy.

All refunds will be paid to the person or organisation that originally paid the fees.

Go Educate Institute does not provide refund where:

- a. A client has commenced their course/unit
- b. There are changes to work hours
- c. Moving interstate
- d. Student leaves before full course completion and does not complete qualification after assessment
- e. Recognition resources and services have been supplied to the client.

Go Educate Institute may provide consideration for refund for students who have commenced training with the discretion of the CEO/ Administration Manager. Go Educate Institute does not accept liability for loss or damage suffered in the event of withdrawal from a course by a client.

Where Go Educate is unable to continue to deliver the course as agreed

Go Educate Institute provides a full refund to all clients, should there be a need for Go Educate Institute to cancel a course. In the first instance Go Educate Institute will (where possible) provide an opportunity for the client to attend another scheduled course. If Go Educate Institute cancels a course, clients do not have to apply for a refund; Go Educate Institute will process the refunds automatically.

Refunds for cancellation of enrolments and other conditions are granted based on the refunds table in the annex of this policy.

FEE RECORDS

All course services fees, relevant invoices and receipts for each student course enrolment are recorded and maintained in the Eskilled student management system. This system acts as the official accounts receivables system for Go Educate Institute and is maintained as the official and auditable records for all fees, charges and refunds.



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MONITORING AND IMPROVEMENT

The Go Educate Institute Administration Manager is responsible for ensuring compliance with this policy. The Administration Team of Go Educate Institute will process refund requests.

Go Educate Institute's CEO and/or Administration Coordinator is responsible for all continuous improvement processes in relation to the fee administration and refund policy and procedure and ensuring all staff, including those from the third-party providers are complying with the provisions of this policy.



Annex

Go Educate Institute Refunds Table

1. Go Educate Institute Refunds for enrolments are subject to the following refund formula.
2. “Refund Period” – **at least seven (7) calendar days** prior to the first face-to-face session (regardless of the enrolment date).

Refund Type	Description	Notification Requirements	Non-refundable fee	Refund
Enrolment cancellation / withdrawal from training within the “refund period”	<ul style="list-style-type: none"> -For all individual units NOT commenced and -For all individual units commenced 	-In writing, within the refund period	25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) administration and processing fee	<ul style="list-style-type: none"> -Full refund less the administration and processing fee -Future payments maybe cancelled for students under payment plans
Withdrawal from Course beyond the refund period “Withdrawal outside the refund period”	Withdrawal from Training - for all individual units commenced/attended/ completed from within the qualification /Accredited course	-In writing, any day beyond the “refund period”	25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) administration and processing fee	<ul style="list-style-type: none"> -No refund or -In some cases, upon the discretion of the RTO, the calculated refund less the administration and processing fee
RPL / Credit Transfer	Where recognition of prior learning and/or credit transfer has been granted after enrolment	N/A	N/A	-No refund
Course Cancellation	Cancellation of a course by the RTO (for any reason)	N/A	N/A	Full refund or enrolment to a different qualification
Withdrawal – “not of their own accord”	Where training ceased due to RTO closure	N/A	N/A	Full refund or referral to a different



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Refund Type	Description	Notification Requirements	Non-refundable fee	Refund
				service provider

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VERSION CONTROL

Version Control Table					
Date	Summary of Modifications	Modified by	Version	Date of Implementation	Next Review Date
23/09/2021	Document creation	360RTO Solutions	v. 1.0	07/03/2023	06/03/2024
06/03/24	Review , no change	compliance manager	1.0	06/03/24	06/03/25
24/03/2025	Added CRICOS provider number into header	Go Educate	v1.1	24/03/2025	24/03/2026
15/05/2025	Updated Refunds, fees and charges in accordance with new 2025 Standards for RTO. Added more detail in Fee administration, outstanding student fee, recovery of outstanding fees and fee records.	Go Educate	V 2	1/07/2025	01/07/2026

RTO INFORMATION

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