

Policy Name	Financial Aid Policy
Date	16 January 2025
Responsible dept.	Accounts Department
Current Version	2

PURPOSE

The College for Adult Learning (CAL) recognises that students may require assistance with their course fee obligations due to unforeseen circumstances within their enrolment period.

The purpose of this policy is to provide fair and reasonable guidelines for students who require financial aid while undertaking their studies with CAL.

SCOPE

This policy applies to currently enrolled CAL students who are on a payment plan or other payment type arrangement for their course.

POLICY STATEMENT

Upon enrolment, CAL students will enter into an agreement to pay for their course. CAL students can request assistance with their course fees at any time during their enrolment by contacting the accounts department at accounts@collegeforadultlearning.edu.au or by submitting a case via [this link for financial aid](#).

Financial aid can be in the form of the following:

- Reducing the amount required each payment frequency by a set percentage
- Updating payment plan agreements to better suit someone facing financial hardship (for example, changing from weekly to fortnightly payments)
- Stopping payments for a limited time (days, weeks, or months)
- Providing information for external financial assistance; <https://moneysmart.gov.au/>

Financial aid may be granted under the following circumstances:

- Foreseeable time constraints (holiday arrangements)

- Severe overdue bills or final notices
- Loss of employment or temporary reduction in income
- Illness or medical issues that certify the learner is unfit for study
- Death of close family member
- An unavoidable disruption that did not make its impact known until after the commencement of the course (see definition below).

CAL defines unavoidable disruption to studies as an event or set of circumstances which:

- Could not have reasonably been anticipated, avoided, or guarded against by the student
- Were beyond the student's control
- Caused substantial disruption to the student's capacity for effective study.

CAL reserves the right to reject any requests for financial aid if the student cannot provide sufficient evidence to support the claims made.

Please note that you will not be automatically granted financial aid by [submitting a case](#). CAL Student Finance will respond to your request via email with approval or rejection of your request clearly indicated.

Financial aid that is still required after three months will normally be granted only on medical grounds for the period that was directly lost through the incident to the nearest week. Where a student provides proof of extenuating circumstances, CAL will review the case and specifics and at its sole discretion make an offer to the student. Any requests for more financial aid beyond three months must supply evidence to support their claim.

SUPPORTING DOCUMENTS

A number of documents support the assessment process at CAL including:

- Student Handbook
- CAL Terms and Conditions of Enrolment
- Confirming Student Identity Policy.

Policy Administration			
Version	Updated on	Approved by	Next Review Due
1.0	14 March 2023	Sarah Sabell	March 2024
2.0	16 January 2025	Sarah Sabell	January 2026
Compliance References			
Statutory	The <i>Standards for Registered Training Organisations (RTOs) 2015</i> Clauses:		
Industry	Vocational Education and Training (VET)		
Document Located	E:\Public Documents\03_CAL Operations\CAL Policies\02_CAL POLICIES STUDENTS		