

Policy Name	Refund and Cancellation Policy
Date	4 April 2024
Responsible dept.	Student Finance
Current Version	V4

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. A student can withdraw from their course 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 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 \$250 administration fee.

NOTE: Students enrolling in online learning programs will be deemed to have commenced when they completed and submitted their student 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 students experiencing financial, social, or medical difficulties to contact them as soon as possible; this includes but is 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:** CAL will ensure 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:** CAL will 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 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 cash flow, 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:

- Student Handbook
- Terms and Conditions of Enrolment
- Course Withdrawal Policy.

PROCEDURE

Action	Responsibility				
<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/</p> <p>The student must 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>	Student				
<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>	Finance Department				
<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> </tbody> </table>	Reasons	Evidence Required	Medical	<ul style="list-style-type: none"> Medical Certificate(s) Insurance Claim(s) 	Finance Department General Manager
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) • 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.		General Manager
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) 		Finance Department Student Enrolments

<ul style="list-style-type: none"> • The student agrees to a reduced or changed payment plan • The student must supply more supporting documentation. 	
<p>6. If the withdrawal/cessation of payments application is unsuccessful then the student is required to continue their payments; Failure to do so will result in their account being referred to CAL's chosen debt collection agency for a formal collection process.</p>	<p>Finance Department</p>
<p>7. Refunds are considered on a case-by-case basis and are solely done at the discretion of CAL senior management 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>General Manager</p>

Policy Administration		
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
4 April 2024	Sarah Sabell	April 2025
Compliance References		
Statutory	The <i>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	