

Smart and Skilled Fee and Refund Policy

UMA Education Solutions Ltd is aware of its contractual responsibilities under the Smart and Skilled program with regard to the need to inform students of the fee and refund administration requirements prior to enrolment in the training program.

This policy is informed by the Smart and Skilled Operating Guidelines 2023-2024 and the Smart and Skilled Fee Administration Policy Version 3.0 for the 2023 Contract and NVR Standards for RTO's 2015.

When you enrol in Smart and Skilled you *may* have to pay part of the cost of training, this is known as the Student Fee, the NSW Government subsidises the remainder of the fee.

The fees (total and the amount you have to pay) are set by the government and cannot be changed. However, if you are entitled to a concession, you will have this fee reduced and if you are entitled to an exemption then you will not have to pay any Student Fee where one is due.

When you check your eligibility as outlined in the Notification of Enrolment Student Information, you can also check out if you are entitled to a concession or exemption and how much your fees will be for the Qualification you to enrol in. We will confirm this amount when we complete the enrolment process.

Other information you should know about our Fees and Rends processes:

- Concessions or exemptions to student fees are set by the government on completion of enrolment and cannot be changed so make sure you provide us with all relevant information before you enrol.
- On enrolment we will give you a Schedule of Fees which will set out when and how you are to pay the student fee if a fee is due.
- We will let you know of additional equipment costs for equipment, textbooks, or field trips prior to enrolment. This will be included in our Course Information and on our website.
- If a fee is due, you must have paid the student fees in full by the end of the training course, if you have not, we will not issue you with a Certificate and in certain circumstances will refer your debt to a debt collection agency
- You will be entitled to *three attempts* to complete assessment within a unit of competency without additional cost, but only if each assessment is submitted by the due date and is complete.
- If you are awarded RPL or Credit Transfer before the enrolment process is completed your student fee will be adjusted to reflect the number of units awarded recognition.
- If you are awarded RPL after enrolment a refund of fees paid or an adjustment to any outstanding fees will be made.

First or Subsequent Qualification

Your student fee will differ depending on if you have completed other qualifications since leaving school. Those who have another qualification will pay a higher student fee. This varies across the different Smart & Skilled Programs.

Concessions

For Qualifications up to and including Certificate IV, you are entitled to a concession in if you are in receipt of a Commonwealth Benefit or are the dependent of someone on such a benefit. Evidence requirements are in place to confirm eligibility.

Exemptions

You will be entitled to an exemption of fees if you are Aboriginal, Disabled, 15-30 years and live in Social Housing.

Fee Protection

UMA Education Solutions Ltd is aware of our obligations as Registered Training Organisation to protect any student fees paid in advance.

UMA Education Solutions Ltd acknowledges that it has a responsibility under Standard 7.3. (RTO Standards 2015) “Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.”

Refund Information

We will make refunds to students in certain circumstances as listed in the table below. To apply for a refund you should email your request to info@uma.edu.au

REFUNDS (Where fees are payable)	
Circumstance	Refund Policy
Withdrawing from a training course	If you notify UMA Education Solutions Ltd of your withdrawal before the course start date, 100% of the Tuition Fees that have been paid will be refunded.
	If you notify UMA Education Solutions Ltd of your withdrawal on or before the course Administrative Date (20% into the Unit of Study), 100% of Tuition Fees paid for that Unit of Study will be refunded.
	If you notify UMA Education Solutions Ltd of your withdrawal after the Course Administrative Date, no refund is applicable, and the student is liable for any outstanding fees for the Unit of Study.
If a training course is cancelled before commencement	100% of the Tuition Fees that have been paid will be refunded.
Provider Fee Refund Guarantee	
IF for any reason we cannot complete the training	A refund of the amount paid proportional to the amount of training not delivered will be made.