Service Fees, Payments and Refund Policy & Procedure

Foundation Training Australia has a systematic process for enrolling students and informing students of any fees, additional charges, cancellations, and refunds.

SERVICE FEES AND PAYMENTS

Co-Contribution Fees

1. Career Start Program: Apprenticeship and Traineeship Pathway

1.1 Full Co-Contribution fee

Throughout the Foundation Training Australia enrolment process the prospective student is provided with information on course outline, course fees, payment method options, training delivery methods, travel costs, cancellation and refunds.

As part of Foundation Training Australia Skills Assure Supplier (SAS) Agreement with the Department of Trade, Employment and Training for the delivery of funded programs, Foundation Training Australia is required to charge students, participating in Certificate II level qualifications or above, co-contribution fees.

These are charged at $1.60 per nominal hour (Apprenticeship/ Traineeship Pathway). Some students may be eligible for a discount if they meet certain criteria*.

Please refer to clause 1.2 Partial Fee Exemption of this Policy and Procedure for details of these exemption groups.

Please note: *Students are exempt from co-contribution fees while participating in a School Based Apprenticeship/Traineeship and do not incur these fees. (Clause - 1.3 Full Fee Exemption)*

Co-contribution fees will be invoiced upon completion of each unit. Payment for these invoices can be made via Cheque, Credit Card, or via a direct debit arrangement; the minimum weekly deduction amount being $9.00 per week.

At the time of writing, the Co-contribution fee is calculated at $1.60 per nominal hour for each Unit of Competency delivered. Below is an example of costing and how it is calculated.

Example on how Contribution Fees will be calculated for an Apprentice:

An Apprentice completing an Apprenticeship in Carpentry, undertaking CPC30220 Certificate III in Carpentry, completes a unit of competency, such as CPCCCA3004 Construct and erect wall frames

which has a nominal hours completion time of 60 hours. Therefore, the co-contribution fee for the unit will be calculated as 60 hours x $1.60 = $96.00. The entire Apprenticeship has an approximate total nominal hours of 1116 hours x $1.60 = $1,785.60. This amount is divided by the expected number of months it takes to complete the qualification. For this qualification, the nominal term may be 48 months. Therefore, the cost would be approximately $37 a month /$446 per year.

1.2 Partial Fee Exemption (Apprenticeship and Traineeship Pathway)

Foundation Training Australia, as the Skills Assure Supplier, must charge **only** 40 per cent of the Co-contribution fee where the apprentice or trainee falls into one of the following categories:

a. Was or will be under 17 years of age at the end of February in the year in which the SAS provides training, and is not at school and has not completed year 12;

b. Holds a Health Care, Veteran or Pensioner Concession Card issued under Commonwealth law, or is the partner or a dependent of a person who holds such a card and is named on the card;

c. Holds an official form issued under Commonwealth law confirming that the individual, their partner or the person of whom they are a dependent, is entitled to concessions under a Health Care, Veteran or Pensioner Concession Card;

d. Identified as Aboriginal or Torres Strait Islander.

1.3 Full Fee Exemption:

Foundation Training Australia as a SAS must apply a full Co-contribution fee exemption where the apprentice or trainee falls into one of the following categories:

a. Undertaking a Qualification as part of the Skilling Queenslanders for Work or SQW – Foundation Training Australia Traineeship program; *(not applicable for Foundation Training Australia)*

b. School-based apprenticeship or traineeship;

(Please Note: When the individual converts from a school-based apprenticeship or traineeship (SAT) to a full-time or part-time apprenticeship or traineeship, Co-contribution fees must be charged for training and assessment for any units of competency not yet commenced. This does not apply to Free Apprenticeships for under 25s.)

c. Specific fee-free training programs as announced by the Queensland Government;

d. Foundation skills – this training is fee-free.

e. Where credit transfer/national recognition has been applied to a unit of competency/module.

f. Where payment would cause **extreme financial hardship**, the SAS may also waive the Co-contribution fee.
   - A Co-contribution fee waiver process should be in place at the time of enrolment.
   - The SAS must also have a reasonable internal process to manage appeals regarding Co- contribution fee waiver decisions.

Financial Hardship Exemption from Co-contribution Fee

As detailed within the Skills Assure Policy, apprentices/trainees may apply for a full exemption of Co-contribution Fees where payment of these fees would cause extreme financial hardship.
To apply for this exemption the student must complete and submit the Application for exemption from Co-contribution Fees due to financial hardship (Apprenticeship and Traineeship Pathway students only)

Application for exemption from co-contribution fees due to financial hardship (Career Start Program-Apprenticeship and Traineeship Pathway students only)

Where a student presents evidence that the payment of the co-contribution fee would cause such extreme financial hardship, Foundation Training Australia will discuss options with the learner and decisions will be made on an individual, case-by-case, basis. Foundation Training Australia, as the Skills Assure Supplier, must retain information regarding the evidence supplied by the apprentice trainee to substantiate an application for financial hardship.

Possible outcomes may include:

A payment plan, negotiated with the learner, that lessens the impact on the apprentice/trainee having to pay the entire co-contribution fee as a lump sum and instead allows them to provide some contribution towards their eligible qualification. The minimum weekly deduction amount for such a Payment Plan being $9.00 per week.
In some cases, Foundation Training Australia may grant full exemption of the co-contribution fees.

1.4 Free Apprenticeships for under 25s

Foundation Training Australia as a SAS must not charge a fee to any individual who is eligible for a Government subsidy under the Free Apprenticeships for Under 25s initiative. The Department will cover the Co-contribution fee.

The Skills Assure Supplier must retain evidence of a student's eligibility for free apprenticeships. All courses have information brochures available on the business website.

2. General Training Program

This program supports eligible individuals to complete their first post-school Certificate level III qualification. Under this Program, the Queensland Government provides a subsidy for a range of Certificate III level qualifications. Foundation skills training and lower level vocational qualifications may also be subsidised in certain limited circumstances.
Given the benefits of training, including improved job opportunities and higher earnings, students enrolled in certificate III qualifications and skill sets, and non-concessional students in lower-level qualifications, are required to contribute to the cost of training through a co-contribution (student) fee.

Example on how Contribution Fees will be calculated for a student under the General Training - Career Start Program:

A student completing a qualification, such as BSB30120 Certificate III in Business, under the General Training (Career Start Program) will be charged a Co-Contribution Fee of $133.00 per unit. The qualification requires the completion of 13 units, so 13 units x $133 = $1729.00 [Non-concessional student pricing]

The remainder of the qualification is subsidised by the Queensland Government.

3. Concessional Status (General Training- Career Start Program): Foundation Training Australia will offer Concessional pricing where the student falls under any of the following categories:

3.1a Concessional student status applies when:

Concessional student status applies when the student falls into one of the following categories:

- Holds a Health Care, Veteran or Pensioner Concession Card issued under Commonwealth law, or is the partner or a defendant of a person who holds such a card and is named on the card;
- Holds an official form issued under Commonwealth law confirming that they, their partner, or the person of whom they are a defendant is entitled to concessions under a Health Care, Veteran or Pensioner Concession Card;
- Identifies as Aboriginal or Torres Strait Islander;
- Has a disability;
- Is an adult prisoner.

The fee may be paid on behalf of the student by a third party unrelated to the SAS, but cannot be paid or waived by the SAS (whether directly or indirectly), unless approved in writing by the department. The fee amount is decided by Foundation Training Australia.

3.1b Full Fee Exemption:

The SAS must apply a full Co-contribution fee exemption where the student falls into one of the following categories:

- Skilling Queenslanders for Work or SQW participants – this training is provided fee-free to Students with any additional costs met through SQW funding; *(not applicable for Foundation Training Australia)*
- Specific fee-free training programs as announced by the Queensland Government;
- Foundation skills – this training is fee-free;
- Lower-level vocational Qualifications for concessional Students – this training can be provided fee-free to Students, as determined by the SAS.

Students who wish to appeal any decision can do so via our Complaints and Appeals Handling Process, as outlined in the Foundation Training Australia Learner Handbook.

Special Note: Foundation Training Australia as a SAS cannot request or demand more than 30% of the total Co-contribution fee cost upfront.

4. Smart and Skilled - New South Wales

Each prospective student is provided, during Pre-Enrolment with Foundation Training Australia, the relevant ‘Fee Administration Policy’.

Eligible apprentices and trainees undertaking subsidised training under the NSW Smart and Skilled program may be entitled to fee-free training.

To be eligible for fee-free training, apprentices and trainees must meet the requirements set out in the NSW Smart and Skilled Fee Administration Policy and Student Eligibility Policy.

Apprentices*: Fee-free training generally applies where subsidised training commenced on or after 1 July 2018.*
Trainees*: Fee-free training generally applies where subsidised training commenced on or after 1 January 2020. A maximum of three fee-free traineeships is permitted.*

Some apprentices and trainees may not qualify for fee-free training, including certain students who commenced training before the relevant dates and later recommenced training with the same employer and in the same vocation. Trainees who have already undertaken three fee-free traineeships may also be ineligible.

Where a student is not eligible for fee-free training, student fees will be determined in accordance with the applicable NSW Smart and Skilled fee requirements. Any applicable fees will be communicated to the student before enrolment.

Eligibility will be checked by Foundation Training Australia as part of the enrolment process. Fee-free eligibility is subject to the relevant NSW Government requirements and does not automatically apply to every apprentice or trainee.

5. Construction Skills Queensland

The Construction Skills Queensland (CSQ) funding initiative supports the skilling and upskilling of current workers, tradespeople, sole traders, and career seekers within the Queensland building, construction, and civil industries. Delivered through contracted Registered Training Organisations (RTOs) like Foundation Training Australia (FTA), the program provides subsidised training across Certificate III, Certificate IV, Diploma, Advanced Diploma, Short Courses, and Skill Sets following an assessment of prior learning, credit transfer, and current skills.

CSQ subsidises the core training costs; any remaining co-contribution fees, incidental expenses, or custom arrangements are detailed in the Tuition Fee Agreement prior to enrolment.

The fee may be paid on behalf of the student by a third party unrelated to the RTO, but cannot be paid by the RTO. The fee amount is decided by Foundation Training Australia.

TRADIE CARD

Foundation Training Australia offers the distribution of ‘Tradie Cards’ at an additional cost. The Tradie Card is used to allow specific industry bodies to access your certificates, qualifications, tickets and licences onsite without the need of bringing any physical copies via a QR Code.

On request of the Tradie Card, the participant is invoiced the total fee of $275.00. Once the invoice has been paid, FTA will print and post the Tradie Card to the nominated address of choice.

Please note: *should any qualifications not be FTA’s and require verification with the issuing RTO, an additional administration fee may be charged per verification required and will be invoiced at the time of the requested Tradie Card*

Refer to https://fta.edu.au/tradie-card/ on FTA’s website for more information.

PROCEDURE

Once a decision is made by a student to proceed, the following steps are implemented:

1. The Foundation Training Australia team sends the “Welcome to Foundation Training” Australia email to the student prior to enrolment providing them with the Learner Handbook and other relevant policies, which includes information on policies for refunds and complaints and appeals etc. and the USI Privacy Notice and NCVER Privacy Notice.

2. The Foundation Training Australia team sends an electronic Tuition Fee Agreement (TFA). The Tuition Fee Agreement outlines all the conditions, fees, additional costs and payment methods.

The Tuition Fee Agreement is sent to the student’s nominated email and is signed using the digital signature service provider PleaseSign.

Please note: for “Fee for Service” students there is a $500 non-refundable administration fee to be paid upon enrolment. This will be detailed on the Tuition Fee Agreement.

3. Foundation Training Australia offers each student the option of a payment plan, applicable only to the payment of co-contribution fees.

The student selects the frequency, payment amount, date of commencement and provides bank details for Direct Debit payments to be set up by Foundation Training Australia.

Upon completion of each unit, an invoice is sent with payment due within seven (7) days.
Alternatively, terms can be negotiated on a case by case basis and is set out in the Tuition Fee Agreement.

If the fees outstanding, for Fee for Service Arrangement training, reach in excess of $300, the student will be contacted to pay arrears and training may be suspended until:

- outstanding invoices are up to date

or

- a payment plan has been agreed to by both parties and has commenced according to the agreed terms

Should the account remain in arrears for a period longer than 60 days, the matter may be referred to a collection agency.

4. Once Foundation Training Australia has received the signed Tuition Fee Agreement, an invoice is sent to the student, if and as applicable, relating to any nominated costs in the Tuition Fee Agreement, such as the $500 non-refundable administration fee for “Fee for Service” or “additional charges” such as travel cost as an example.

5. Once deposit invoices are paid, (if applicable), Foundation Training Australia will contact the student to complete the enrolment process and commence training.
Additional Charges may be requested from the Employer/Industry (or in the case of Fee for Service, the individual) to cover the expenses of travel (flights/accommodation/car rental charges, allowances etc.) and may be applicable if located more than 100km from Brisbane GPO.

Additional charges will be at cost and are calculated based on each individual Employer/Industry and their location.

It is Foundation Training Australia’s policy to ensure that all costs are kept to a minimum and you will be notified of these, if applicable, before enrolment in any training or assessment, course or

qualification and will form part of our Tuition Fee Agreement, which will be signed by all parties before enrolment or starting of any training that leads to a qualification or statement of attainment.

Collection of more than $1,500.00 in pre-paid fees
Foundation Training Australia does not collect more than $1,500.00 in prepaid fees from any prospective or current learner.

REFUND POLICY

A monetary refund may be applicable when a student or employer has paid fees in advance for any training and/or assessment (including Recognition of Prior Learning) that has not been started. Not started means units in which the student has not yet been enrolled.

As part of the Skills Assure Supplier Agreement, including **General Training Pathway** (Career Start Program) Foundation Training Australia are expected to refund/partially refund whichever is applicable.

- **Full Refund** - where training has not commenced at the time of enrolment cancellation;
- **Proportionate Refund** - where a student withdraws from a unit of competency.

Any travel expenses incurred by Foundation Training Australia or Gap Fees paid are ineligible for a refund at any time after they have been paid.

In instances where a student may be entitled to a refund and a refund is applicable because of, for example, the agreed payment plan went into credit, a refund will be provided within thirty (30) days of cancellation or completion, to the bank account nominated in the TFA. This allows time for the file to be audited, ensuring accuracy of the refund received by the student.

Foundation Training Australia conduct a financial audit on completion or cancellation of students, to ensure fees and charges have been invoiced correctly, in line with the Tuition Fee Agreement. Where discrepancies are identified, such as a student making an overpayment, the student is contacted immediately to inform them and to obtain the bank account details into which the refund will be paid. In these circumstances a refund is issued no later than 30 days after the discrepancy was identified.

Should a course cease due to unexpected circumstances experienced by Foundation Training Australia, a refund will be provided for any incomplete unit/s in which the student is enrolled.

Withdrawal without penalty- (Fee for Service)

A student may withdraw without penalty within the cooling off period date being 48 hours after the tuition fee agreement has been signed. If withdrawal occurs outside the 48 hours cooling off period, 100% of Administration Fee will be forfeited by the student.

Refund Arrangements	
Foundation Training Australia is unable to commence the course for which the original enrolment and payment has been made.	Full refund of course tuition fees levied or placement in an appropriate alternate course, as per the clients' preference. *Note: Administration fee is refundable*

Student withdrawal before course commencement and/or the 'withdrawal with no penalty cooling off period date'' *The 'withdrawal within cooling off period date (48 hours before tuition fee agreement signed) If withdrawal occurs within 48 hours, 100% of Administration Fee will be forfeited.* *Students are advised that written or verbal advice (such as email) of course withdrawal is necessary to ensure that they are eligible for refunds.*	Full refund of course tuition fees paid. *Note: In cases for subsidised Students in specific jurisdictions where a mandatory government enrolment fee is required, these fees are non-refundable once the course of services has commenced.*
Recognition of Prior Learning and/or Credit Transfer has been granted.	Pro-rata refund is paid based on a calculation of the number of units that have received RPL or Credit Transfer results and the course tuition fees paid to date. *Note: Administration fee is non-refundable*
Foundation Training Australia is unable to continue to deliver the course as agreed.	Pro rata refund of unit tuition fees levied for units of competency not completed, or placement in an appropriate alternate course, as per the clients' preference. *Note: Administration fee is non-refundable*
Student withdrawal after unit commencement beyond the 'withdrawal within cooling off period date.' *The 'withdrawal within cooling off period date (48 hours before tuition fee agreement signed) If withdrawal occurs within 48 hours, 100% of Administration Fee will be forfeited.*	No refund payable for units of competency beyond the 'withdrawal within cooling off period date.' *Note: Administration fee is non-refundable*

Fee for Service Training - Course Extension Requests

Course extension requests will be considered on a student-by-student basis and will incur the following fees:

1 month extension will incur a course extension fee of $125
3 months' extension will incur a course extension fee of $250
6 months' extension will incur a course extension fee of $400

To request a course extension, you must email **info@fta.edu.au** with a formal request outlining the reasons for the extension and specifying the length of the extension.

Documents relating to this policy and procedure

- Free Apprenticeships for under 25s Eligibility Process
- Learner Handbook
- Sign Up and Enrolment Process

Student Support Services Fees

If any specific student support options available attract an additional cost, Foundation Training Australia makes this clear during the pre-enrolment information and as part of the Tuition Fee Agreement. Foundation Training Australia ensures support provided is reasonable and accessible, with clear and accurate information on these items.

Student Incidental Fee Schedule

Foundation Training Australia publishes on its website any additional costs that a Student will or may incur and ensures that Students are aware of these costs prior to enrolment.

Government Loan, Funding, Subsidy and Support Entitlements

Foundation Training Australia ensures each Student is made aware of how undertaking training and assessment will impact their access to further government funded training. This includes ensuring that students are aware of any Government funding entitlements that may reduce their ability to access such funding in the future (such as arrangements that limit funding to one qualification for a person).

Related documents

- Skills Assure Supplier (SAS) Policy 2025-2028
- Career Start Program Policy 2025-2028
- Smart and Skilled Fee Administration Policy 2026 - 2027