

POLICY S10.3

Student Fees and Payment

1.0 INTRODUCTION

1.1 Context

The Australian Institute of Management Education and Training (AIM) is an NVR Registered Training Organisation (AIM VET 0049) offering nationally recognised training. This policy applies to Student Fees and payment methods.

Purpose

This policy identifies student obligations in regard to payment of the Student Fees and relevant payment methods.

1.2 Scope

This policy applies to all students enrolled in Training Products (nationally recognised training package qualifications, Skill Sets and Units of Competence and accredited courses) at AIM VET and in training programs subsidised by state and commonwealth governments.

Scope Exceptions

Contracted Training (Open Programs and Tailored Learning Solutions) is excluded from the scope of this policy as the fees and refund conditions are managed by the specific Terms and Conditions of each contract.

2.0 RESPONSIBILITIES

All those referred to under the Scope of this policy are responsible for complying with the terms of the policy.

3.0 POLICY

3.1 Principles

1. AIM is required to advise students of the fees related to their training, including eligibility criteria governing access to subsidised training. The advice to students will include information on payment options and refund conditions.
2. AIM provides students with four payment options:

- a. Paying upfront for the full cost of the qualification in one payment via credit or debit card.
 - b. Deferring all or part of the course tuition fees with flexible payment options through AIM's finance partner, zip Money.
 - c. Other funding options may be available, including EFT and funding options for eligible students of government supported training.
 - d. Paying for the course via instalments through a payment plan with Zen-Pay (not available for use by businesses and employers)
3. If students choose to pay by EFT, an invoice will be sent to them with payment to be made within 14 days.
 4. If students choose to pay via zip Money, the AIM Course Advisor will coordinate the Application process with the payment contract being between the student and zip Money.
 5. If students choose to pay via Zen-Pay, refer to the Payment Plans (Zen-Pay) policy for further information.
 6. For government subsidised training delivered by AIM, the Student Fee, subsidy and eligibility to a Fee Exemption are determined by relevant Government policy. This includes Smart and Skilled subsidised by the NSW government. Under Smart and Skilled provider guidelines, we must give each student access to the [Smart and Skilled Fee Administration](#) policy before or at the time of enrolment.
 7. For all other training delivered by AIM, the Student Fee is determined by AIM and reviewed on an annual basis.
 8. Where the Student Fee has not been paid as per the enrolment policy, the student will be restricted from accessing training materials and services delivered by AIM, and the enrolment will be cancelled.
 9. The Student Fee is for the course or training into which the student has enrolled and includes two attempts at training in any unit of competency within the enrolled course or training. Separate costs may be charged for additional attempts of a unit of competency.
 10. Additional fees apply for:
 - The [reissuing of a Testamur](#)
 - Extensions to course duration. Refer to [AIM's Withdrawal, Deferral, Extension, transfer and Refund policy](#).
 11. For Smart and Skilled government subsidised training delivered by AIM:
 - a. The eligibility for a student to enrol into subsidised training and pay the Student Fee or access to a Fee Exemption is as defined under the Smart and Skilled conditions at the time of enrolment.

- b. Where the student receives Credit Transfer for previous study, the Student Fee and subsidy will be amended as per the Smart and Skilled conditions at the time of enrolment.
12. For Fee for Service training delivered by AIM, students will pay the Student Fee that is current at the time of enrolment.
13. For State and Commonwealth government programs delivered by AIM, a student will pay the Student Fee and/or receive a Fee Subsidy as defined under the conditions of the program at the time of enrolment.
14. Other charges which may be incurred, for example a double diploma application, are determined by AIM.
15. Conditions of payment are:
 - a. Students must pay the Student Fee on acceptance of their application into the course by AIM with this payment confirming their enrolment.
 - b. The Student Fee is to be paid in full by credit card, debit card or by EFT or through zip Money payment options.
 - c. Students seeking payment by instalments through zip Money are responsible for complying with zip Money conditions.
 - d. Where an individual or legal entity accepts responsibility for the payment of the Student Fee on behalf of the student, they are bound by the conditions of this policy.
16. AIM will ensure that it offers all compulsory student concessions and exemptions to fees as required under any government funded or subsidised program.
17. Students who do not subsequently meet the proof requirements for the concession or exemption within a reasonable period will be invoiced the standard amount or their enrolment cancelled if preferred.
18. Payments that are outside AIM agreed payment terms will receive a series of reminders.
19. Invoices that are unpaid 21 days past the due date may be charged a Late Payment Fee. If this fee is not initially charged, it may be applied subsequently if agreed instalments or payment plans are not met.
20. Payments past 60 days of the original invoice date may receive a final demand for payment.
21. Invoices that remain unpaid after the final demand may be referred to an outside Agency for collection.
22. AIM students may, in certain circumstances, be eligible for a refund or partial refund of the Student Fee paid to AIM.

23. The circumstances where a refund or partial refund may apply are:

- a. If AIM cancels the delivery of the course, the Student Fee will be refunded on a pro rata basis.
- b. If the student withdraws after the commencement of the course and during the five (5) working day provisional enrolment period.
- c. Special Consideration has been applied for and granted. (Refer to the *Withdrawal, Deferral, Extension, Transfer and Refund [procedure](#)* for more information)

4.0 DEFINITIONS

- **Contracted Training:** Training delivered under contract between AIM and a third party. The contract between the two parties details the enrolment requirements, course costs and fees to be paid by students and refund conditions.
- **Course commencement date *Online*:** The date that the student receives access to the online learning platform. *On-campus*: The date that the student attends their first training course for the qualification or unit of competency.
- **Enrolment** - Course enrolment is deemed to be complete when AIM receives a signed Acceptance of Offer from the student and payment of full course fees, and all entry requirements have been met.
- **Enrolment contract** - Refers to the formal agreement between the student and AIM for enrolment.
- **Enrolment form** - Form used by AIM to be completed by a prospective student as the first step of the admissions and enrolment procedure.
- **Fee Exemption:** A student who is enrolled into government subsidised training, including under Smart and Skilled, and who meets defined criteria current at time of enrolment is eligible for an exemption from payment of the Student Fee or Concession Fee.
- **Fee for Service:** Training for which all of the cost is borne by the student or a person or organisation on behalf of the student.
- **Provisional Enrolment Period/Cooling-off period** - An enrolment is provisional for five (5) business days, allowing a student to access their course and ensure it meets their requirements. Students are liable for the full fee after the Provisional Enrolment Period.
- **Special Consideration**- in making a decision on, for example, requests for course extensions, or withdrawal, special consideration allows for review of the circumstances which the student alleges were not the fault of the student, impacted on them and made it impracticable for them to complete the course.
- **Student Fee:** The Student Fee is the amount paid by a student for enrolling into and undertaking training with AIM. The amount of the Student Fee is subject to whether the training being delivered is government subsidised training, including under Smart and Skilled, or Fee for Service training.
- **Subsidised Training:** Training costs are borne by students and State and/or Commonwealth Governments. Enrolment requirements are established by Government including applicability of Concession Fee or Fee Exemption. The students pay a proportion of the course costs as a 'Student Fee' with the

Government paying a ‘subsidy’ to AIM for the balance of the course cost and based on contract performance.

5.0 REFERENCES AND ASSOCIATED INFORMATION

- [AIM Terms and Conditions](#)
- Enrolment [Policy](#) and [Procedure](#)
- Privacy of Student Information and Records [Policy](#) and [Procedure](#)
- [Student Handbook](#)
- Outcome Standards for NVR Registered Training Organisations
- Withdrawal, Deferral, Extension, Transfer and Refund [Policy](#) and [Procedure](#)
- [Smart and Skilled Fee Administration](#) Policy
- Payment Plans (Zen-Pay) Policy

6.0 POLICY OWNERSHIP

Policy Owner	Chief Financial Officer
Status	Reviewed on 22 January 2025
Approval Authority	Chief Executive Officer
Date of Approval	7 August 2023
Effective Date	1 July 2025
Implementation Owner	Senior Finance Manager
Maintenance Owner	Senior Compliance Manager - VET
Review Due	22 December 2027
Content Enquiries	Cindy Chen Email: cindy.chen@secentia.com.au

7.0 AMENDMENTS

Version	Amendment Approval (Date)	Amendment Made By (Position)	Amendment Details
S10.0	7 August 2023	VET Compliance and Operations Manager	New Policy
S10.1	23 June 2025	VET Compliance and Operations Officer	References and associated information updated to include new Outcome Standards for NVR Registered Training Organisations 2025.
S10.2	4 July 2025	VET Compliance and Operations Officer	Removed reference to VSL
S10.3	14 August 2025	VET Compliance and Operations Manager	Added reference to Zen-Pay