



Pre-payment Protection Policy

1. Purpose

To outline the systems in place to protect prepaid fees collected from students, ensuring compliance with the Standards for RTOs 2025, the Education Services for Overseas Students Act 2000 (ESOS Act), the National Code of Practice for Providers of Education and Training to Overseas Students 2018, and the Tuition Protection Service (TPS) framework.

2. Scope

This policy applies to:

- Prepaid fees collected by ALACC from students or their representatives.
- International students studying on a student visa.
- Domestic students accessing a VET Student Loan (VSL).

Note:

This policy does not apply to fees collected from third-party payers (e.g., employers or government agencies).

The policy applies only to the **unspent portion** of pre-paid fees and **only when ALACC is unable to deliver the agreed course or part of the course**. It does not cover payments for completed units, components of courses, or online learning already provided.

3. Related Policies

- Transfer/Release Policy
- Withdrawal Policy
- Refund Policy
- Consumer Protection Policy

4. Definitions

- **ALACC:** Australasian Lawrance Aged Care College Pty Ltd.
- **TPS:** Tuition Protection Service, an Australian Government initiative.
- **VSL:** VET Student Loan.
- **You/Your:** Refers to the student.



5. PROCEDURES

5.1 Fee Structure and Payment Schedule

The Fee Structure and Payment Schedule for all ALACC courses are outlined in:

- Letter of Offer and Agreement (for international students)
- Payment Plan Agreement (for domestic students and onshore international students)
- Acceptance of Enrolment
- Course Information on the ALACC website.

5.2 Pre-Payments

- ALACC requires all students to pre-pay some or all course fees prior to commencement.
- **Domestic students** (not accessing VSL) will not be required to pre-pay more than **\$1,500** before course commencement and/or in subsequent installments unless approved under a payment plan.
- **International students** will not be required to pay more than **50%** of total tuition fees before course commencement, unless the student chooses to pay more voluntarily.

5.3 Withdrawal from a Course and Refunds

3.1 If you withdraw, eligibility for a refund depends on the timing and circumstances of the withdrawal.

Refer to ALACC's **Refund Policy** (available on the ALACC website) for detailed refund conditions.

3.2 If ALACC cannot deliver the agreed course:

- ALACC will offer you a suitable alternative course, or
- Reschedule the course delivery, or
- Extend your CoE (Confirmation of Enrolment) where applicable for international students.

If the alternative course or arrangement is not suitable to you, TPS processes will apply.

5.4 Tuition Protection Service (TPS)

4.1 If ALACC cannot deliver your course and you are:

- An **international student**; or

- A **domestic student** accessing a **VET Student Loan**,

you will be assisted via the TPS.

4.2 TPS provides eligible students with the opportunity to:

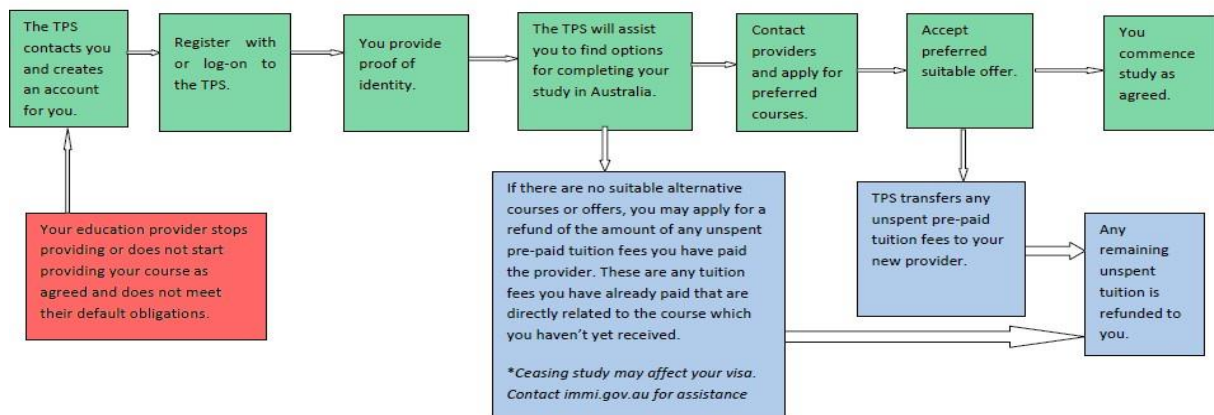
- Complete their studies in an equivalent course with another provider, or
- Receive a refund of unspent pre-paid tuition fees (international students) or a re-credit of their VSL loan (domestic students).

4.3 ALACC staff will support you through the TPS process where required. You may also access information independently via [TPS Website](#).

4.4 The following diagram below sets out how the TPS works. The diagram is a guide only. For the most up-to-date, accurate information you should visit

www.tps.gov.au or access the [TPS brochure at Are you an international student studying in Australia on a student visa?](#)

The TPS overview – how does it work for international students?



Important:

Ceasing study may impact your visa status.

Always seek advice from the Department of Home Affairs via www.immi.homeaffairs.gov.au

6 ACTS/LEGISLATION/GUIDELINES

- ESOS Act 2000
- Standards for RTOs 2025
- National Code of Practice 2018 (and subsequent updates)



- Tuition Protection Service (TPS) framework
- VET Student Loans Act 2016
- VET Student Loans Rules 2016

7 SUPPORTING DOCUMENTS / RELATED POLICIES

- Refund Policy
- Transfer/Withdrawal Policy
- Consumer Protection Policy
- Letter of Offer and Agreement
- Payment Plan Agreement
- Acceptance of Enrolment

8 RECORD KEEPING

- ALACC maintains accurate records of all student prepayments.
- Student files will contain evidence of payments received, refunds processed, and related correspondence.
- Reporting obligations to the TPS Administrator will be complied with as required.

9 NON-COMPLIANCE

Students who believe ALACC has breached this policy may access the **Complaints and Appeals Policy** to seek resolution.

10 Document Control

Policy:	Pre-payment Protection Policy
Policy owner:	CEO / Director of Studies
Reviewed by:	Compliance Team
Approval authority:	Dr Janet Lawrence, D.Ed., FACN CEO/Director of Studies
Last Review date:	April 2025
Version:	2025.1
Next review:	April 2027



Summary of changes:

Ensured revised policy aligns with the Standards for RTOs 2025 and the updated National Code, with clearer definitions, updated references to TPS processes, and stricter emphasis on handling unspent tuition fees.