



## Fee Protection Policy

Camden Haven Community College (CHCC) is committed to safeguarding student fees through sound financial management and transparent fee protection practices, in alignment with:

- *Standards for RTOs 2025 – Outcome Standard 5 (Learner Protection)*
- *NSW Smart and Skilled Contract 2025–26*
- *ASQA’s financial viability expectations and Clause 7.3 guidance*

## Financial Management and Fee Protection Measures

To ensure financial accountability and protect prepaid student fees, CHCC implements the following mechanisms:

- Development and monitoring of individual budgets for each training program
- Maintenance of accurate, up-to-date financial records using accounting software
- Regular review of financial health and sustainability
- Retention of sufficient funds to cover each program's delivery and contingency costs
- Use of a dedicated deposit or trust account, separate from operational accounts, to safeguard prepaid fees

CHCC limits prepaid student fees to a **maximum of \$1,500**, in accordance with national and state requirements. Any remaining course fees are payable post-commencement, prior to the issuance of certification.

### Smart and Skilled Fee & Refund Protection

CHCC complies with the *Smart and Skilled Fee Administration Policy* and *Consumer Protection Strategy*.

Specifically:

- Up to \$1,500 may be collected prior to course commencement without the need for further protective arrangements
- Payment plans may be arranged to support accessibility and affordability
- Remaining fees are due prior to course completion and before certificates or Statements of Attainment are issued
- All learners are informed of their rights and options under the Consumer Protection Policy, including access to CHCC's Complaints and Appeals process

For more information, students can contact the **NSW Training Services Consumer Protection Officer** or visit: <https://smartandskilled.nsw.gov.au>

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