



# Statement of Tuition Assurance

## Scope

This document is applicable to the Kaplan Australia and New Zealand Group (hereby referred to as 'Kaplan') in relation to Kaplan Business School, Kaplan Professional, Kaplan International Languages, and Kaplan Higher Education incorporating the University of Adelaide College and the University of Newcastle College of International Education. This Statement covers all courses delivered by Kaplan for domestic and international students.

## Purpose

The purpose of this Statement is to provide information on:

- the arrangements for tuition assurance that are available to Kaplan students, and
- Kaplan's corresponding obligations.

## Policy Statement

This Statement of Tuition Assurance protects the interest of current and intending students of Kaplan's courses that lead to an award/qualification in that it ensures students are given a suitable alternative course or have their course fees refunded if Kaplan cannot provide the course for which the student has paid.

Kaplan also conforms to the requirements of the [Tuition Protection Service \(TPS\)](#) established by the Australian Government for:

- overseas students on an Australian student visa
- eligible domestic students accessing FEE-HELP, and
- domestic higher education students who pay their fees directly to Kaplan.

For all other students, Kaplan has financial guarantees in place.

## Definitions

**Kaplan** means Kaplan Australia Holdings Pty Ltd ACN 117 261 980 or any of its associated entities (as defined in section 50AAA of the *Corporations Act 2001* (Cth)). This includes Kaplan International New Zealand Limited, which is an NZQA registered Private Training Establishment (PTE).

**ELICOS** means English Language Intensive Courses for Overseas Students (Australia only).

**FEE-HELP** is a loan scheme that assists eligible fee-paying students to pay part or all of their tuition fees at a higher education provider for subjects studied as part of an award course. Non-award subject enrolments are not eligible for a FEE-HELP loan (Australia only).

**Overseas student** means a student on an Australian student visa (Australia only).

**Static Trust** is where Kaplan holds in trust an amount equal to the maximum liability students would have if all the courses closed. As a lump sum is held in the trust, the static trust does not rely on student fees being paid into the trust account (New Zealand only).

**TPS** means the [Tuition Protection Service](#) which is an initiative of the Australian Government to assist eligible students, whose education providers are unable to fully deliver their course of study (Australia only).

## Policy Principles

As an approved higher education provider under the Higher Education Support Act 2003 (Australia), an approved vocational education provider under the Standards for RTOs 2015 (Australia), an accredited provider of Foundation Studies and ELICOS courses (Australia), under the Education Services for Overseas Students Act 2000 (Australia), and a registered Private Training Establishment under the New Zealand Qualifications Authority (New Zealand), Kaplan must meet the corresponding tuition assurance requirements or be exempt from those requirements.

Kaplan and/or the TPS will ensure that students are able to either:

- complete their studies in another course or with another education provider,
- receive a refund of their unspent tuition fees, or
- receive a remission of their loan for open units of study (FEE-HELP).

## What happens if Kaplan ceases to provide a course of study?

### Information for Affected Students

Kaplan will notify affected students in writing that a course of study is no longer provided within two working days after it ceases to provide the course.

As soon as practical, Kaplan will also update its website(s) to reflect that the course is no longer being delivered and to give students information about the tuition assurance arrangements.

Affected students may choose either course assurance arrangements or apply for a refund or remission of their FEE-HELP debt, if applicable. For more information, contact the corresponding Kaplan Student Services Team.

### Course Assurance

Kaplan and/or the TPS will work with affected students to identify a replacement course with minimal disruption to their studies and arrange for students to be placed with an alternative, suitable provider.

Replacement courses must meet the following requirements:

- the course must lead to the same or comparable award/qualification as the original course
- the mode of delivery of the replacement course must be the same as or, with the student's consent, similar to the mode of delivery for the original course
- the location where the replacement course is primarily delivered must be reasonable, having regard to the cost of, and the time required for, a student's travel
- the student will not incur additional fees that are unreasonable and will be able to attend the replacement course without unreasonable impacts on the student's prior commitments.

Affected students will be offered a replacement course and may seek a review about whether the course offered to them meets the requirements for replacement courses.

A student who accepts the replacement course offered will not be required to pay the alternative provider for the replacement components of the replacement course. However, the fees payable for the remainder of the replacement course may be different from the fees payable for the original course.

The student will also receive course credits for parts of the original course successfully completed by the student, as evidenced by a copy of a statement of attainment or other Australian Qualifications Framework certification document issued by the course provider or an authorised issuing organisation in accordance with the Australian Qualifications Framework.

- If an affected student enrolls in a course that is not a replacement course, the student may be required to pay additional tuition fees and might not receive the course credits the student would have received if the student had enrolled in a replacement course.

## Apply for a Refund

If a Kaplan student is unable to find a suitable replacement course, the student can apply to Kaplan for a refund under the corresponding Kaplan provider's Refund Policy.

Should a Kaplan provider be unable to provide a refund, Kaplan has financial guarantees in place between Kaplan Business School Pty Ltd and Kaplan Higher Education Pty Ltd, and between Kaplan Business School Pty Ltd and Kaplan Education Pty Ltd. These guarantees are further financially backed by Graham Holdings Company. In New Zealand, students will be offered a refund of all unspent tuition fees, if necessary, through the provider's approved student fee protection mechanism (Static Trust).

In addition to Kaplan's tuition assurance, the Australian Government provides the Tuition Protection Service (TPS), which is an initiative to assist the following types of students whose education providers are unable to fully deliver the course of study a student has paid for:

- overseas students on an Australian student visa
- domestic higher education students who pay their fees directly to Kaplan

Further information regarding the TPS can be found currently at the following link: <https://tps.gov.au/Home>

## Apply for a Re-credit of HELP Debt

Where the student prefers to apply for a re-credit of their HELP debt for the affected parts of the original course, the student may nominate the TPS to make the application on the student's behalf.

Kaplan will consider students' applications as soon as practicable and notify them of the decision about the application, together with a statement of reasons of the decision. If an application for a re-credit is accepted, the amount re-credited will be equal to the amount of HELP assistance received by the student for the affected units of study.

## Recordkeeping

While Kaplan is required to keep records of students' information, it is suggested best practice for all students to retain copies of assessments, academic transcripts, testamurs, records of competencies or statements of attainment that they receive from Kaplan.

## Complaints and Appeals

Students who are dissatisfied with the application of this Statement, or who wish to appeal a decision made by Kaplan, may refer to the corresponding Kaplan provider's Grievances, Complaints and Appeals Handling Policy (available on the corresponding Kaplan provider's website) for information regarding their options.

## Relevant Legislation

As a registered education provider, Kaplan operates under strict laws and regulations. Policies and procedures are in place to ensure compliance with such laws. Below, please find the most relevant legislation which apply to this Statement (Australian unless otherwise specified):

- Education Services for Overseas Students Act 2000 (ESOS Act 2000) – Section 45
- Higher Education Support Act 2003
- Standards for RTOs 2015
- Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act)
- Higher Education Standards Framework (Threshold Standards) 2015
- ELICOS Standards 2018
- National Standards for Foundation Programs
- Education and Training Act 2020 (New Zealand)
- Student Fee Protection Rules 2021 (New Zealand)

## Related Policies

This Statement should be read in conjunction with the following policies:

- Refund Policy
- FEE-HELP Review Procedures
- Grievances, Complaints and Appeals Handling Policy.

These policies can be found on the corresponding Kaplan website.

## Version Control and Accountable Officers

It is the joint responsibility of the Implementation Officer and Responsible Officer to ensure compliance with this Statement.

<b>Policy Category</b>	Academic			
<b>Responsible Officer</b>	Finance and Commercial Director			
<b>Implementation Officer</b>	Director, Quality Assurance and Governance			
<b>Review Date</b>	March 2023			
<b>Approved by</b>				
Vice President, Academic under a standing delegation from the Academic Board				
<b>Version</b>	<b>Authored by</b>	<b>Brief Description of the changes</b>	<b>Date Approved</b>	<b>Effective Date</b>
1.3	Quality, Regulations and Standards Team	Updated the section on "Information for Domestic Fee-Paying Students" with details on Kaplan's tuition safeguards.	20.02.2020	20.02.2020
1.4	Quality, Regulations and Standards Team	Combined separate school policies into one to cover Higher and Vocational Education, English Language (in Australia and New Zealand) and Foundation Studies. Updated information regarding domestic students being covered through TPS and internal financial guarantees.	17.06.2021	24.06.2021
1.5	Quality, Regulations and Standards Team	Responsible Officer changed to Chief Financial Officer role	06.10.2021	13.10.2021