

Student Information Guide

Pre-Enrolment Information

For Prospective Students

IIT Student Information Guide

IIT's Student Information Guide applies to all nationally recognised courses, products and services that lead to a formal qualification and/or statements of attainment under the AQTF.

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Students are deemed to be legally bound by our Privacy Statement and Terms and Conditions contained in this Student Information Guide (collectively the Agreement) that govern the use of the website, Student Enrolment Form and use of, purchase of and application to the Approved Products and Services. Furthermore, students are deemed to be legally bound by their use of the Website and/or their agreement to pay and/or their selection or acceptance of the Declaration in the Student Enrolment Form, together with the definitions and the rules of interpretation contained in this Agreement. Inquiries should be addressed directly to:

International Institute of Education (IIT)

Registered Training Organisation No. 21421

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Table of Contents

1. Welcome to International Institute of Technology!	4
2. What are we registered to deliver?	5
3. Why choose IIT as your preferred education provider?	6
Nationally Recognised Courses that provide Qualification Pathways	6
Learning made simple and flexible.....	6
Delivery Methods for Learning and Assessment	6
In House Training Workshops.....	8
Comfortable Facilities and Quality Resources	8
Competitive and Affordable Pricing	8
Student Care and Support Services	9
Student Resource Requirements	9
4. Assessment Procedure	10
Appealing an Assessment.....	11
5. Recognition of Prior Learning (RPL)	12
What is a unit of competency?	12
RPL Assessment.....	13
RPL Application Process	14
6. The Enrolment Process	15
<i>Useful Websites</i>	16
7. Fees and Refunds Policy	18
Financial Assistance.....	18
1. <i>Payment Plans</i>	18
2. <i>Discounted Pricing</i>	18
Invoices / Tax Receipts.....	18
No Enrolment / Administration / Extension of Time Charges	18
Change of Course/s	19
Non Payment Cancellation Option.....	19
Fee Refunds	19
<i>Workshop Refunds (subject to approval)</i>	19
<i>Distance Education Students (subject to approval)</i>	20
Late Payments.....	21
Issuance of Credentials.....	21
8. Policies and Procedures	22
Flexible learning and assessment procedures.....	22
Credentials.....	22
Language Literacy and Numeracy Needs Policy	23
Student Code of Conduct (Academic Misconduct)	24
Dispute Resolution Procedure.....	24
Student Disciplinary Policy.....	24
Access and Equity Policy.....	25
Complaints, Grievances and Appeals Policy	25
Privacy Policy	27
Welfare and Guidance Services.....	28
<i>Legislation Information for Trainers and Students/ Trainees</i>	28
Occupational Health and Safety Policy.....	29
Intellectual Property Rights.....	29
Student Surveys and Feedback.....	30

1. Welcome to International Institute of Technology!

Welcome and thank you for choosing the *International Institute of Technology* (IIT) as your preferred education provider and partner in your pursuit of a successful career in the financial services industry!

International Institute of Technology is a Registered Training Organisation (RTO #21421) registered by The Australian Skills Quality Authority (ASQA) to deliver competency based Vocational and Educational Training (VET) training courses throughout Australia.

Our financial planning courses are all registered on the **ASIC Training Register** and meet the full requirements of Regulatory Guide 146 (RG146). This was formerly known as Policy Statement 146(PS146) and can be viewed at <http://www.asic.gov.au/eTraining/eTrain.nsf>

IIT students are held in the highest regard by the financial services industry given their 'real world' learning outcomes and high level development of knowledge and skills.

Our financial services training encompasses financial planning, accounting, business management, and finance broking courses. IIT offers nationally recognised qualifications developed by industry experts through National Training Packages, which are governed by the Australian Qualifications and Training Framework (AQTF).

This Student Information Guide is designed to give students a comprehensive understanding of the Policies and Procedures of IIT. The courses are presented in English only.

2. What are we registered to deliver?

IIT's range of courses has continued to expand. These courses below are the courses we are registered to deliver and are open for enrolments. Several other units and courses can be found on our scope of registration at- <http://training.gov.au/> RTO 21421. Further courses will be open for enrolment by 2015.

Code	Title
FNS40811	Certificate IV in Finance and Mortgage Broking
FNS50310	Diploma of Finance and Mortgage Broking Management
FNS50611	Diploma of Financial Planning
FNS60410	Advanced Diploma of Financial Planning
FNS40611	Certificate IV in Accounting
FNS50210	Diploma of Accounting

In addition to these Nationally Recognised Qualifications IIT also provides ASIC registered and Nationally Recognised Training in specialisation courses to meet industry needs including Self Managed Superannuation, Margin Lending and Foreign Exchange.

3. Why choose IIT as your preferred education provider?

The International Institute of Technology ('IIT') is a registered training organisation (RTO No21421) dedicated to the Accounting, and Financial Services Industries. IIT has operated since 2003 and in that time we have helped many Australians obtain nationally recognised qualifications and skills in the areas of Accounting and Finance.

Top reasons to study with IIT:

1. Nationally recognised and accredited qualifications and courses under the Australian Qualifications Framework. (AQF);
2. Compliance training courses meeting the skills and knowledge training requirements as set out under **ASIC Regulatory Guide 146 (RG146)** for those employed or seeking employment in the financial planning industry; and
3. A possible pathway to the **Certified Financial Planner (CFP™) Program**, and other programs offered by the **Association of Financial Advisers (AFA)** as well as the possibility of articulation and advanced standing to University level Bachelor degrees.
4. International Institute of Technology (IIT) have CPD points approved by the **FPA** for certain modules and qualifications.*Please note, the Diploma of Financial Planning does not have CPD points awarded at the completion, as it is the bare minimum qualification to work as an Advisor in Australia.

Nationally Recognised Courses that provide Qualification Pathways.

IIT is a Registered Training Organisation with all of our courses being Nationally Recognised and Accredited by both the national training regulator (ASQA) - and in the case of our Financial Services courses - The Australian Securities and Investment Commission (ASIC)

Our Financial Services Training Courses provide quality, competency based learning as required to become ASIC RG146/PS146 compliant. Therefore, all graduates receive nationally recognised, industry standard qualifications and statements of attainment.

Learning made simple and flexible

Flexible training with multiple assessment methods! Students can start their skills-based courses at any time. Our programmes are not 'semester based' like traditional providers. Students are able to commence and complete courses at their own pace with flexible learning options.

Delivery Methods for Learning and Assessment

Students choose whether to undertake their studies via Distance Education or in an via a blended approach with tutorial Workshops and distance learning that is facilitated by an experienced industry professional.

IIT Student Information Guide

- **Distance (self-paced) Study:** Distance or self-paced learning allows you to start a course at any time. It provides flexibility as students continue with other commitments in life, such as work, parenthood and social activities. BEST OF ALL this option give you access to our experiences Student Services Team of finance professionals who can discuss concepts, conduct skill-based role plays and provide feedback on assessments submitted.
- **Blended Delivery (Tutorial Workshops):** Face-to-face workshops create a friendly classroom environment and enable learning in a timely and structured way. This also allows you to ‘bounce ideas around’ with other participants – not to mention the networking opportunities! Facilitators are industry professionals with ‘real world’ experience who take the time to tell their ‘war stories’ which help explain the concepts. We limit class sizes to ensure personalised training is provided.

As there are no semester-based intakes, students are able to commence their training at a time of their choice. This allows students to achieve qualifications more quickly as they are able to work at their own pace. Our course schedules can be found on our website under www.iit.edu.au then select the “schedules” tab. If we do not have minimum numbers IIT will make a decision at least 2 weeks before the commencement date whether the course will run. IIT will then inform the students and give them the opportunity to do the course later in the year, in another state or by distance. If neither option is appropriate, IIT will offer a full refund minus 10% administration fee.

Our facilitators provide an interactive learning experience with practical examples that stimulate interest.

To be eligible for workshops, sufficient pre-reading is required. Please refer to the hours that are relevant to the chosen course. The reading need not be confined to the course material; it should pertain to the relevant course area. For instance reading the Master Financial Planning Guide would be relevant reading for Financial Planning in Practice. To be entitled to attend a classroom workshop, a student must have received the course material at least two weeks prior to the commencement date. Special pick-up arrangements require enrolment three weeks prior to the commencement date. Students who have already studied or worked in the financial services industry prior to enrolling in a course may not need as much pre study time as students who are new to the industry. IIT may send students an “Acknowledgement” form whereby students will need to explain their previous knowledge or experience in order to attend a tutorial workshop in a shorter time frame than 2 weeks after enrolling.

- **Recognition of Prior Learning (RPL):** A Unit or Units of Competency in an accredited course leading to an award under the AQTF can be assessed by RPL. RPL assessment is based on prior courses or training undertaken within the workplace, professional organisations or other recognised training providers. Please see the RPL section later in this guide.
- **Blended Training:** This option is best for candidates who want flexibility in their study options. As such they can complete the course using any range of study modes, combining workshops, distance education and RPL options.
- **Qualification Pathways:** Many of the courses offered by IIT provide a pathway leading to higher nationally recognised qualifications specifically designed to

IIT Student Information Guide

assist with your career development in the Accounting and Financial Services Industries.

In House Training Workshops

IIT delivers private and confidential in-house training to corporate clients upon reasonable notice and subject to minimum student numbers. Course content is customised to client's specific industry to deliver enhanced learning outcomes whilst maintaining ASIC and AQTF compliance standards.

Comfortable Facilities and Quality Resources

It is important that students are comfortable and relaxed when participating in an intensive course workshop. IIT only selects venues and that provide students with the necessary facilities to ensure effective learning outcomes. All of our venues are located in or around CBD locations in Australian capital cities.

Our facilitators use data projectors, laptop computers and tablet devices when delivering the relevant course material, along with interactive technology where possible. Students who have access to smart phones and table devices are given information in class regarding financial services "apps" that may be useful during class, such as financial calculators and other information pertaining to the course resources.

Competitive and Affordable Pricing

IIT operates an efficient, effective business based on experience, in-house and professional educators, incorporating 'state of the art' technology resources to streamline business processes.

All course prices include:

- Learning and Assessment Materials delivered to an address of choice
- Resource Materials
- Assessments
- Issuance and delivery of achieved credentials
- Post-course support to discuss and assess your future training and development needs.

IIT offer a variety of payment options, including discounts for full upfront course payments, or a plan to pay per module as students make their way through a course/qualification.

There are **no hidden fees or costs** – the course fee covers all learning materials. Payment options available include:

- **Payment Plan** – With the qualifications offered by IIT you have the option of paying per module – for example, for a Diploma of Financial Planning comprised of four modules you can elect to pay for one at a time rather than the whole course at once.

IIT Student Information Guide

- **Financial Assistance Plan** – For information regarding government – funded assistance please refer to the ‘ENROLMENT’ section of this Student Information Guide.
- **Instalment Plan** – A negotiated plan of two to three instalments for a full qualification is possible. Please discuss with our Education Consultants the possibility of taking up this option.

Please refer to the IIT website www.iit.edu.au under the “courses” tab and available brochures for each course (and the modules that comprise them) for current pricing information.

Student Care and Support Services

From initial contact to graduation, our knowledgeable Course Advisors, helpful mentors, industry-experienced Facilitators and expert Distance Education team will assist you as much as possible to ensure you reach your goals.

At IIT our student service charter ensures:

- **Fast Assessment:** Assessments submitted are assessed within 7 working days ensuring students receive timely feedback to make certain they are on the right with their training and assessment. The feedback will incorporate assessment and study tips to help students successfully complete their training.
- **Telephone Support:** Students undertaking any of our courses have access to our experienced Student Support Team to assist with queries, conduct skill-based role plays and provide feedback on assessments submitted. Our mentor support system is designed to help keep students motivated. Our Distance Education Assessors are all experienced industry professionals. Each provides a wealth of knowledge to students outside the content of the course materials. Students are invited to converse with our assessors regarding queries and questions as they progress through their course via email or phone. Students are encouraged to send specific questions or queries to the distance education email address regarding their query or assistance required. A facilitator will make contact with the student usually within a 24 hour period.
- **Regular Quarterly Student Newsletters** keeping you up to date with what’s happening at IIT and across the Accounting and Financial Services sectors.

Student Resource Requirements

IIT requires all students to have access to a computer and reliable Internet connection. All students must nominate an email account that is accessed on a regular basis. Email is IIT’s primary method of contact with students. A free web based email address (e.g. Gmail, Hotmail or yahoo) would be suitable for this purpose, provided it is checked regularly.

4. Assessment Procedure

Students are required to demonstrate, through their skills and knowledge, that they understand the relevant unit(s) of competency. Competency is assessed using several different methods. These methods apply whether a student chooses to attend tutorial workshops or just enrolls in the distance education modes of study. These methods are explained below but are not limited to the below. Each course enrolment can vary and students will be sent pre enrolment information regarding the specific assessments and course structure. Assessments may include;

1. True/False
2. Multiple Choice
3. Short Answer Questions
4. Case Study
5. Role Play(s)
6. Oral assessment
7. Closed Book test
8. Specific technology/program components
9. Invigilated exam

Students may make as many attempts as required to demonstrate capability in the unit(s) of competency being undertaken. There are no re-sit or resubmission charges payable. If the student has failed to demonstrate competency after the third attempt it will be recommended that the student attend further tutorial workshops for support with their assessments. Upgrade fees may apply.

Course Materials are comprised of:

1. Course Manual

Students will be provided with a course manual corresponding to the module for which they are enrolled. Upon receipt of course fees manuals are dispatched via courier to the address specified on enrolment form.

2. Assessment Booklet

Students will be provided with an answer booklet and guidelines detailing how best to complete the required activities. If studying via workshop these will be provided by the facilitator on commencement of the workshop. If studying via distance education they will be available via the student portal. The assessment booklet will include the various assessment tasks to be completed as well as distance education instructions. These documents will be accessed via the "Wisenet" portal login details, which are sent to the student upon enrolment.

Please note; if completing assessments via distance education it is imperative to **keep either a digital or photocopy of completed assessments for personal records before sending to the IIT team for assessment.** Submissions are assessed within seven working days. IIT do not take any responsibility for assessments that are lost in the post if students are sending the assessments to the IIT head office address. It is the students' responsibility to keep a photocopy or digital copy of assessments at all times.

Role Play Information

Upon successful completion of all written assessment, students must deliver a Role Play to demonstrate their practical skills with many of IIT's courses. As detailed in the course materials, a student will be presented with a particular scenario where they act as industry professional providing information to a client. The course materials contain specific instructions on how to prepare for this assessment task.

When completing a course via workshop, the Role Play will be conducted in a classroom environment with the facilitator. When completing the course by distance education the Role Play will be conducted over the phone with an IIT assessor.

Appealing an Assessment

If a student wishes to challenge an assessment outcome they may speak with the assessor in the first instance. If the matter is not resolved to the student's satisfaction a review request can be submitted in writing to the CEO. The matter will be addressed within seven working days and the outcome will be provided in writing.

5. Recognition of Prior Learning (RPL)

This pathway has many names – Skills Recognition, Recognition of Current Competency (ROCC) and Recognition of Prior Learning (RPL). With competency based training (which training packages and nationally recognised qualifications are based on), the focus is with learners demonstrating competency in the specified areas. Competency can be demonstrated by the physical ‘doing’ and/or by evidence and documentation of the ‘doing’. That is, recognition of prior learning can be achieved through work experience, qualifications or knowledge and skills gained over time in a specialised area.

Training packages are developed in consultation with industry and define the outcomes of vocational training in Australia. A training package consists of three parts:

- Units of competency, which specify the knowledge and skills required in the workplace;
- Qualifications which are awarded when a person achieves specified combinations of units of competency; and
- Assessment guidelines that are designed to ensure assessments are thorough, consistent and valid.

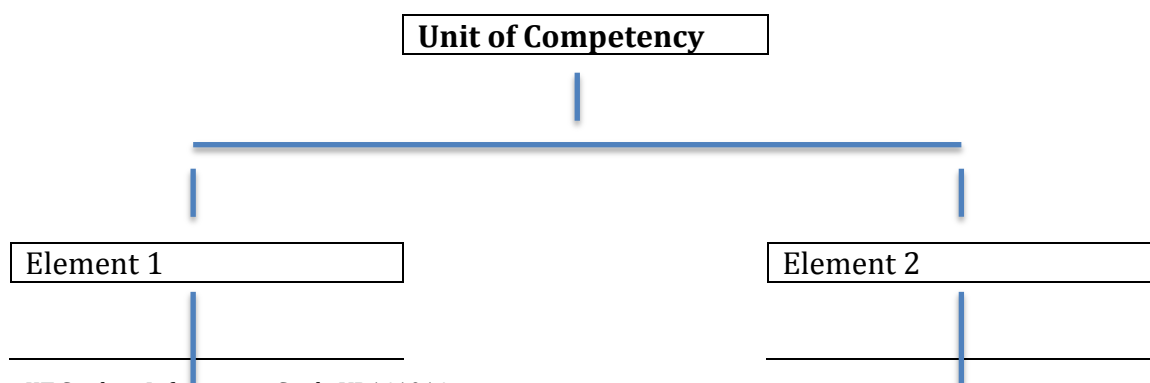
Recognition is available for all units of competency in all the qualifications and courses offered by IIT. The elements of competency for each unit provide the RPL benchmarks. Candidates may receive full recognition or high standing for the competencies required for a qualification or unit of competency. High standing recognises attainment of some but not all competencies for the course or unit of competency.

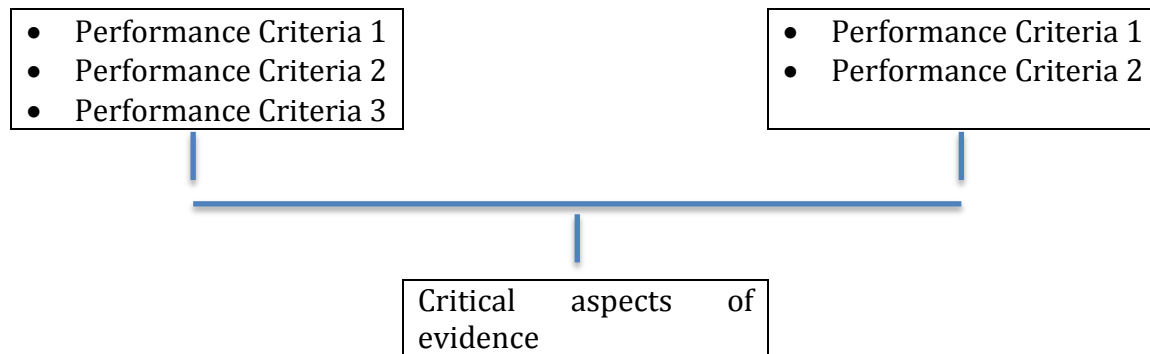
What is a unit of competency?

A unit of competency specifies the knowledge and skills for a workplace task or activity and the application of these to the standard of performance expected in the workplace.

Each unit of competency is grouped into elements, a series of work activities or steps directed toward the achievement of the overall outcome of the unit. For each element there are a number of performance criteria that specify the required level of performance in the workplace. The critical aspects of evidence usually reflect the performance criteria but may contain important, additional information required for demonstration of competence.

The relationship between the elements, performance criteria and critical aspects of evidence to the unit of competency is shown below:





Evidence is anything that supports a claim by the student that they are competent or a demonstration of competence based on a recognised standard, learning outcome and/or performance under certain conditions.

RPL Assessment

RPL by Recognition of Qualification / Statement of Attainment

This method is to be used if you have completed a course, having achieved a Statement of Attainment, similar to those offered by IIT. The accredited transcript/Statement of attainment must include the required Units of Competency of the particular qualification/units of competency against which it is assessed. You may seek recognition of prior learning if:

- you have completed a course that covers the same competencies under the Australian Quality Training Framework (AQTF) as those offered by IIT; and
- the course is listed on the ASIC training register (for Financial Planning).

This method requires that you supply **certified** copies of academic transcripts and/or certificates and Statements of Attainment for evidence of competency.

Key evidence required for RPL assessment:

- Copy(s) of Statement of Attainment and/or relevant Qualification

Financial Planning Courses only

Pre 1995 Training – ASIC regulatory Guide 146 (RG146) states that where an individual applying has undertaken training listed on the ASIC Register prior to 1 January 1995, the individual applying for the RPL must prove the currency of that knowledge and skills. This is best achieved by the evidence of ongoing training and/or supplementary ‘gap’ training.

Foreign Qualification – ASIC regulatory Guide 146 (RG146) also states that foreign qualifications may be accepted, however, individuals are generally required to undertake a further compliant training course on the ASIC Training Register to become familiar with the Australian regulatory system, framework and requirements.

RPL and Credit Transfer

Although RPL and Credit Transfer are closely related, the boundaries between them are often blurred; they are distinguished as alternative pathways to an AQF qualification. They are differentiated by the way they relate to learning achieved through formal education and training (credit transfer) and learning achieved outside the formal education and training system (RPL).

RPL is an assessment process that considers the individual's non-formal and informal learning to determine the extent to which that individual has achieved the required learning outcomes, competency outcomes, or standards for entry to, and/or partial completion of a qualification.

Credit transfer assesses the initial course or subject that the individual is using to claim access to the award of credit in the destination course, and is used to determine the extent to which it is equivalent to the required learning outcomes, competency outcomes, or standards in a qualification. This may include credit transfer based on formal learning that is outside the AQF framework.

*IIT do not charge to assess a students previous qualifications or Statements of attainment for credit transfer. Once the process has taken place, if the student is eligible for credit transfer the fees below will be paid via the ROC form. These fees cover the costs of administration and certificate issuance.

- a) Certificate IV level: \$375
- b) Diploma level: \$375
- c) Advanced Diploma level : \$375

No Certificates or Statements of attainment will be issued until all fees are paid, certificate issuance timeframes are as per the Certificate issuance policy.

Students need to complete the form Recognition of Competency (ROC) .

Once they complete the forms and send in any relevant documentation as evidence, one of the IIT administration officers will send the application and evidence to the IIT assessor to review and assess, the student needs to select the form of RPL they have chosen and when the assessor has completed the RPL process the student is informed via email of the outcome.

RPL Application Process

Please nominate on the "Recognition of Competency" form, which course/s RPL is being sought for and provide ALL necessary documentary evidence to support the application. This can be downloaded from www.iit.edu.au in the 'Forms' section.

When submitting an RPL application, be aware that evidence and inclusions cannot be returned. Therefore, ensure **copies** of originals are provided rather than original documents.

- There is no fee payable for submitting an RPL application for credit transfer and applicants who are unsuccessful with an application will not incur a fee.
- Applicants who receive partial recognition towards units of competency will benefit from reduced training and/or assessment requirements and no fee is payable in relation to the RPL application, however applicants will be quoted a

IIT Student Information Guide

fee for the remaining units of competency at the time the RPL outcome is sent to the applicant.

- Students who apply for RPL by portfolio of evidence will be charged an extra fee to assess documentation for this method of RPL. *Please note this method is very time consuming and can be quite expensive. A quotation will be supplied at the time the student is applying for this method of RPL. There is no guarantee that the applicant will be successful for exemptions after this method.
- To make an RPL application a student needs to submit evidence prior to enrolment by downloading the Recognition of Competency form from the website under the forms tab and send it to the education@iit.edu.au email address or fax 03 8677 6911 with appropriate documentation.
- Candidates are notified promptly of the RPL outcome along with appropriate fees to proceed further and the verification of the RPL outcome is explained via email to the student.
- Candidates may appeal unsuccessful applications to the CEO.

6. The Enrolment Process

Important Note:

IIT consider all students to be Distance Education students. Those who choose to attend tutorial workshops in a face to face delivery method, are enrolling in a blended learning option in a structured and helpful environment

Therefore, students wishing to attend courses with assistance in the tutorial workshop environment should enrol at least two weeks prior to the commencement of their chosen workshop dates.

Students are required to complete the relevant course enrolment form and return it to the International Institute of Technology by fax/email. 03 8677 6911 or education@iit.edu.au

Payment may be made by bank transfer/credit card or cheque. IIT may negotiate partial payment, however all course fees must be paid in full prior to the certificate being issued. Enrolments are processed after payments are cleared. Course material is dispatched once payment has been made.

Student enrolments are confirmed in writing (via email) along with relevant timetables. A tax receipt is issued once payment is made. If students discover any incorrect details in correspondence they are requested to make contact with IIT via email at enrolments@iit.edu.au within seven days.

Learning and assessment materials should be received within five days of payment. If materials are not received after 5 days, please contact IIT via telephone or email. If **Express Post** service is requested a surcharge of \$15 per consignment applies. International delivery incurs a charge of \$100.

Students are informed of the period of enrolment as part of their confirmation correspondence. The enrolment period applies to ALL students, regardless of mode of

IIT Student Information Guide

study, and commences from the date of enrolment. Students failing to complete the course within the enrolment period may make a 'Request for Extension of Time' in writing to the CEO at education@iit.edu.au.

As part of the enrolment process, all students nominate the email account to which all correspondence is directed. Any changes in contact details should be advised via email to enrolments@iit.edu.au or students may update their email address and contact details via the Wisenet portal once they are enrolled.

Once enrolment forms are signed either manually or a typed student's name (equivalent to a signature) on the electronically enable form, and submitted to IIT, the students is bound to the terms and conditions contained in this Students Information Guide and associated documents.

Useful Websites

To assist student in preparing for learning, the following resources may be of particular benefit.

- Australian Financial Review <http://www.afr.com.au>
- Money Management <http://www.moneymanagement.com.au>
- Investor Daily <http://www.investordaily.com.au>
- Financial Planning Association of Australia <http://www.fpa.asn.au>
- Australian Securities and Investments Commission <http://www.asic.gov.au>
- Australian Taxation Office <http://www.ato.gov.au>
- Australian Stock Exchange <http://www.asx.com.au>
- Centrelink <http://www.centrelink.gov.au>
- Reserve Bank of Australia <http://www.rba.gov.au>

7. Fees and Refunds Policy

IIT is committed to delivering the highest quality training and assessment services possible at the most competitive price.

Financial Assistance

1. Payment Plans

IIT provides a payment plan option for all Diploma and Advanced Diploma level qualifications by enabling students to enrol in and pay for individual course modules. By enrolling in each of the modules separately and completing them one at a time, IIT students have the option of spreading out their course fees.

2. Discounted Pricing

Students who elect to enrol in a full Diploma or Advanced Diploma course will be offered a discounted course price. This discounted price can be paid in two or three instalments if negotiated with an IIT consultant. If a greater number of instalments are required the students will need to avail themselves of the module by module payment plan option.

Invoices/Tax Receipts

IIT recognises student's course fees are at times paid by their employers, associations, or other organisations that require invoices prior to payment. We also understand some individual students prefer this option. Upon request, IIT will furnish the relevant body with an invoice. A tax receipt will be issued when enrolment is confirmed. There is no additional fee for this service.

Enrolment/Administration/Extension of Time Charges

There are no additional enrolment fees or administration fees other than Express/Overseas postage, Course Material replacement, Certificate replacement, Statement of Attainment certificates and Course Extension. The price detailed in any marketing, on our website, or in email correspondence supplied to applicants prior to enrolling is the only charge to be paid in order to enrol and complete one of our courses.

Some education providers charge for a request to grant extra time to complete studies. At IIT, we do not charge for a small extension of time to a course, unless the course has been expired for more than one month. Extensions for more than 2 months will incur an extension fee of approximately \$250 unless new books are needed, then the cost is increased. Applications for extension of time must be made in writing to the CEO. Each case will be based on its own merit depending on the CEO's decision based on each individual application for extension.

Change of Course/s

IIT understands life can get very busy due to family, changing work responsibilities, health issues etc.; therefore, if a student is in need of a change to planned course arrangement, such as upgrading from Distance Education to tutorial workshop assistance. We request they call our course advisors in the first instance to discuss the situation. A written request for the change needs to be submitted. Our course advisors will instruct you on the best approach.

There are no additional fees for a change to enrolment; however, if a student is changing to a course with a higher course fee they originally paid they will be required to pay the price difference.

Non Payment Cancellation Option

Full payment of all workshop courses is required before the completion of the workshop training.

IIT reserves the right to cancel an enrolment for non-payment if the course fees are not paid prior to the due date. We do understand circumstances change so please feel free to contact one of our education consultants to discuss payment options that may be available.

The right to cancel an enrolment due to non-payment is the sole right of IIT and not that of the student. This right does not reduce the student's obligation to pay a Cancellation Fee or the course fees in full in the event of the student cancelling an enrolment or failing to attend scheduled training.

Workshop Non-Attendance

Students enrolling in face-to-face workshops are made aware that additional fees may apply if suddenly withdrawing from a program at the last minute. IIT require 7 days notice from students who are unable to attend training. IIT require a doctors certificate if students are unwell at the last minute and therefore unable to attend a scheduled workshop.

Failure to inform IIT will result in students being required to pay for future training at the cost of \$150 per module.

Each case will be reviewed by the CEO and based on its own merit.

Fee Refunds

By accepting a place offered by International Institute of Technology (IIT), submitting enrolment forms and paying fees a student enters a binding contract between themselves and IIT and is subject to the conditions below and throughout this Student Information Guide.

Refunds are only given in special circumstances and within 60 days of enrolment. All refunds will be made to the individual or legal entity that made the original payment to IIT.

IIT Student Information Guide

When a course has been cancelled by the client and their payment was made by Credit Card, IIT withhold an additional 1.9% for merchant fees on top of any administration fee.

IIT reserves its right to review each refund request on its merits. The Chief Executive Officer or nominee must approve all refunds.

In the case of a refund being granted, a \$50 fee per course manual is charged. This may be reduced to \$20 if the manuals are returned undamaged to IIT. A 10% administration fee is also payable and will be withheld from the amount refunded.

The refund application process:

1. The student/company contacts IIT's Managing Director/ CEO making a request in writing for a refund. Reasons for this request should be specified.
2. The refund request is analysed and considered against IIT's refund policy and the relevant refund amount (if applicable) is substantiated.
3. The CEO will provide a response in writing to this request within 15 working days.
4. The maximum refund amount is based on the course mode.
5. The refund amount is communicated with the applicant. If disputed then IIT's complaint/dispute procedure applies.
6. A refund is paid to the applicant within 14 working days of the above communication.
7. The No Grievance Policy of IIT removes the right of a person who has entered into a contract with IIT to pursue other legal remedies. This Refund Policy does not remove the right of a person who has entered into a contract with IIT to take further action under Australia's consumer protection law.

A copy of refund documents will be filed with the applicants file.

All requests for a refund must be made in writing (or via email) to the CEO at:

**314, 1 Queens Rd
Melbourne, Victoria, Australia 3004
education@iit.edu.au**

If a student is dissatisfied with the outcome they may request a review of their case by the Chief Executive Officer (CEO) or other senior member of management at IIT. This request must be made in writing to the CEO who will confirm receipt within 48 hours. The student will be notified of the outcome of the review within 5 working days (or will be provided with a notification of this not being possible).

If the student is still not satisfied with the outcome of the subsequent review, they should notify the CEO in writing who will then schedule a meeting at which an independent third-party will attend in order to mediate the dispute. The independent party will be a registered mediator from the Institute of Arbitrators & Mediators Australia (IAMA) www.iama.org.au.

Workshop Refunds (subject to approval)

IIT Student Information Guide

A refund is available to a student who has paid for a course and chooses to cancel their enrolment as follows:

- The student cancels their enrolment in a workshop course **10 weeks or more** prior to the scheduled workshop commencement date. The student will receive a refund of all fees paid, less an Administration Fee of \$150;
- The student cancels their enrolment in a workshop course **more than 4 weeks but less than 10 weeks** prior to the scheduled workshop commencement date, the student will be entitled to a refund of 70% of enrolment fees. If the student has only paid a portion of the enrolled course fee any amount representing more than 30% of the enrolled fee will be refunded to the student.
- The student cancels their enrolment in a workshop course **less than 1 week** prior to the scheduled workshop commencement date, the student will **not** be entitled to a refund.

If at any time when the cancellation is made the student changes the workshop to be scheduled at a later date then no fee will be charged.

If a student does not cancel their enrolment prior to the commencement of the workshop they are not entitled to any refund and the full course price will be payable.

Distance Education Students (subject to approval)

- If the student has enrolled but not as yet paid or paid only partial fees, the enrolment will be cancelled at no cost and written confirmation sent to the student.
- If the student has paid the full amount for the course learning materials will have been dispatched.

The following reflects IIT refund process:

- a) 90% refund of any money paid if a request is received in writing within 14 days of enrolment and payment being made. \$35 per course manual is withheld if course material has been used or is not resaleable.
- b) Between 15 days 60 days of course enrolment, there is an 80% refund available. \$35 per course manual is withheld if course material has been used or is not resaleable.
- c) If the client commences but does not complete the course, cluster or unit, the full fee is refundable minus 20% for postage and admin fees and minus the cost of any face to face training that the student attended, to cover the venue and facilitator costs. The fee withheld for any face to face training is up to \$225 for each full day attended. Provided the request is under 60 days from time of enrolment.

In the case of a refund being granted, a \$35 fee per course manual is withheld if the books have been damaged or are not able to be reused by IIT due to being an older version.

- a) Any cancellation request made after 60 days will not be considered.

The previous policies notwithstanding under no circumstances will fees be refunded after the time a student has been issued with any course credentials.

Enrolment Transfer

No Enrolment Transfers will be permitted outside of the 30 day period of original enrolment confirmation.

Students will be required to submit their request for Enrolment Transfer for a friend or family member within 30 days of their original enrolment being processed. This request must be in writing to the CEO at education@iit.edu.au

The Transfer of enrolment within the 30 day period will incur an administration fee of \$75 for the transferred student for administration costs to set up the transferred persons enrolment details. The transferred students must complete a new enrolment form and pay the \$75 for the administration costs.

It is then the responsibility of the original student to arrange fees between themselves and the transferred person. IIT hold no responsibility for the transfer of course fees between one student and another.

The transferred student is not permitted to transfer their enrolment to another person. The enrolment will commence from that date they have been sent a confirmation of enrolment.

Students who no longer wish to commence the course will need to abide by the cancellation policy found in the student information guide regarding cancellations and refunds.

Late Payments

There is a penalty fee equal to 10% of the invoiced amount that is applied to all instalments that remain unpaid 30 days after the student has commenced any course with IIT. An amended invoice will be issued on that date.

This is of particular relevance to companies and organisations that have applied for and received special payment terms from IIT.

Issuance of Credentials

Credentials will NOT be issued to students who have completed required units of competency until full payment (including penalties for late payment) have been received, irrespective of whether the individual student is personally liable to pay the invoice.

For example, if a student is enrolled by a company or organisation the student will not be entitled to the relevant credentials until the company or organisation has settled the invoice pertaining to the enrolment of the individual student.

Should the student, having successfully completed the relevant course work, cease employment with the company or organisation prior to payment, they will not be entitled to the relevant credentials until such time as full payment has been made to IIT.

8. Policies and Procedures

Flexible learning and assessment procedures

There are a variety of ways in which the International Institute of Technology can assess the various competencies of involved in a course. A selection will be made to best suit the cohort.

In general terms assessment during training will involve:

- Oral responses to questioning
- Observation of performance (Role Plays)
- Previous relevant qualifications (see recognition of prior learning RPL)
- Written response to Multiple Choice, True/False, Short Answer Questions and Case Studies

Students are given advance warning of the time and type of assessment and are not expected to sit an assessment for which they are unprepared. Students are given as many opportunities as needed for reassessment to achieve competencies successfully. Additional fees are not payable for resubmissions.

Companies or employers enrolling staff in a qualification or units of competency need to understand that their staff member must meet our level of competency even if they believe they have met their own company level of competency. Employers and companies can often put pressure on facilitators to get their staff through a qualification or unit/s of competency due to ASIC licensing requirements or company compliance requirements. The employer or company does not have any right to demand certification under the normal time frame or demand a staff member be assessed as competent, if IIT facilitators do not believe they have yet met competency. Particularly when it comes to RG146 units of competency, where an oral skill assessment is required. Part of this assessment requires the student to be able to orally give advice to a pretend client in a roleplay scenario with an IIT assessor, as per ASIC Skills assessment requirements. There is an oral assessment after the roleplay where the facilitator will bring in 5 short answer questions from the course material the student has completed previously. This is instead of a closed book examination for distance education students. IIT take these assessment tools seriously, as students are often giving important advice to clients in the real world after they qualify, that could cost clients a lot of money and risk, if the advisor is not competent in giving advice in those areas successfully. Under no circumstances are employers/companies able to manipulate or demand that their staff are given different assessments or given an exemption on these required assessments.

Credentials

Upon successful completion of the assessment requirements of the course students will be awarded a Statement of Attainment indicating the Units of Competency they have completed within a nationally recognised qualification. A qualification is issued when all of the relevant Units of Competency pertaining to it have been successfully completed.

IIT Student Information Guide

Credentials will be issued by IIT within 3 weeks of course completion provided course payment has been finalised and all required documents have been completed and returned to IIT.

This is in accordance with relevant standards (issue within 30 days of completion)

Language Literacy and Numeracy Needs Policy

For successful course completion students require:

- Reading competency to understand technical literature such as financial documents;
- Writing skills to prepare notes, procedures, journals, programmes, and documentation based on knowledge gained from lectures, group discussions, industry experience and literature reviews;
- Personal organisation skills to work independently, self-manage learning activities and prepare material for presentation to colleagues and assessors in accordance with an agreed schedule;
- Communication skills to engage in group discussion of concepts and issues and present work to examiners and colleagues; and
- Numeracy skills to perform basic operations (addition, subtraction, multiplication and division) using a calculator.

Candidates may meet the entry requirements through education, training, work experience, work training or life experience. IIT understand and recognise that a portion of the community may have Language, Literacy and Numeracy (LL&N) challenges.

In response to this issue, IIT provides enrolling students in need of further support in this area, information on available LL&N courses and referral to counselling services. Students are requested to notify us if they consider they may have LL&N challenges that could inhibit their participation in training.

IIT has established a network of professional providers who assist students in developing and improving learner skills. These organisations aim to provide people engaged in vocational training with additional language, literacy and numeracy training in order to succeed in their vocational training.

Language, Literacy and Numeracy Course Providers

Institution	Contact Number
Centrelink	13 10 21
ETAS (WA) PTY LTD	(08) 9409 7799
WELL	(02) 6240 7333

COUNSELLING SERVICES

Institution	Website	Contact Number
Victorian Adult Literacy and Basic Education Council	http://www.valbec.org.au	(03) 9546 6892
Reading Writing Hotline		1300 655 506

Student Code of Conduct (Academic Misconduct)

All students are expected to conduct themselves with integrity in their dealing with others to ensure that an environment conducive to a friendly, productive and safe working relationship between students and staff is maintained.

Any use of abusive or intimidating language, threatening behaviour, and the misuse or misappropriation of IIT property is unacceptable and may result in suspension or dismissal.

Students are expected to respect the privacy of others. Students must respect the rights of others and not infringe on these rights. Confrontations or inappropriate behaviour towards others will be reported to the CEO and necessary actions taken.

Plagiarism

Plagiarism is presenting another's words or ideas as your own. Plagiarism and/or collusion are acts of dishonesty and are academic misconduct. IIT takes academic misconduct very seriously and will take appropriate action in all cases.

IIT's Student Misconduct Committee investigates all cases of suspected misconduct, including impersonating another student, submitting another student's work as your own and forging official results. IIT may impose penalties for action deemed to be academic misconduct.

Dispute Resolution Procedure

The International Institute of Technology has documented procedures to provide students with a fair and equitable process for resolving disputes or complaints they may have.

Students of IIT are required to follow the Student Code of Conduct at all times. Failure to do so may involve the imposing of sanctions including removal from a course.

Student Disciplinary Policy

The purpose of this policy is to ensure a safe, healthy, comfortable and educationally productive environment for students, trainer/assessors, facilitators, visitors and all personnel involved in the delivery of course content.

Any behaviour that disrupts the learning process and/or threatens the safety of IIT students, employees or visitors is subject to this policy. Under this policy, there are three main consequences or infractions:

1. Verbal Warning
2. Suspension for the day
3. Suspension from the course

IIT Student Information Guide

IIT reserves the right to modify this discipline policy, or the implementation of its consequences to account for special circumstances.

This determination will be made at the discretion of the CEO and will be subject to board review. Should the student disagree with action taken they are entitled to appeal as per *Clients Complaints, Grievance and Appeals Policy*.

Access and Equity Policy

Students should notify IIT of any special considerations required with regard to access and equity at the time of enrolment.

IIT recognises AQF qualification and Statements of Attainment issued by other Registered Training Organisations (RTO's) and IIT, as an RTO, is bound by laws and regulations governing RTOs, and to that extent, the International Institute of Technology should ensure:

1. Policies and procedures are developed in compliance with all relevant legislation including, but not limited to RTO standards, Anti-discrimination Act, Privacy Act and Trade Practices Act;
2. Training and assessment will be conducted in accordance with any other relevant policy or procedure and;
3. All training and assessment strategies will be reviewed for compliance prior to implementation
4. All training and assessment strategies will be reviewed after implementation for continuous improvement

Access and Equity procedures further detail requirements and obligations defined by, but not limited to:

- Candidates with special needs;
- Fair and equitable assessment systems;
- Clarity in assessment standards and processes;
- Evaluation of potential candidates;
- Thorough evaluation of assessment processes and materials to ensure they do not disadvantage any candidates;
- Method for appropriate and effective review of access, assessment, certification or any other related issues
- Process for the creation of assessment tools, planning, conducting and reviewing assessments shall be documented for all employees and contractors of International Institute of Technology.

Complaints, Grievances and Appeals Policy

The complaints, grievances and appeals policy is based on principles of natural justice and sets out the International Institute of Technology's (IIT) guiding principles in respect to formal expressions of dissatisfaction about a work or learning situation.

IIT Student Information Guide

IIT both recognises and respects that employees and students have the right for complaints and grievances to be heard through all levels of management. IIT is committed to solving problems as they arise. IIT shall ensure:

- An equitable and transparent process is in place to manage complaints and grievances, including an appeals process;
- All complaints, grievances and appeals including the outcomes will be recorded in writing;
- Each appellant is provided a written statement of the appeals outcome and the reasons for the decision;
- Complaints are fully described by the party (client or employee) with the grievance or complaint;
- The person(s) is given the full details of the allegation(s) against them;
- The person(s) against whom the grievance/complaint is made is provided with the opportunity to put forward their version of events prior to resolution and within a reasonable time;
- Proceedings are conducted honestly, fairly and without bias;
- Proceedings are not unduly delayed; and
- Each grievance incident is conducted to facilitate the following outcomes:
 - A peaceful method of conflict resolution to reduce industrial or legal action and provide greater stability while maintaining relationships
 - Quick and effective results
 - Improved communications and working relationships
 - Party participation and consultation
 - Increased productivity and efficiency of the organisation
 - Resolution of problems with workplace change programmes if appropriate
 - Emotional well-being, performance and morale of all parties
 - Avoidance of the costs and delays of going to a tribunal
 - Natural justice for all parties involved

All complaints and appeals must be in writing (or via email) to the CEO at:

**314, 1 Queens Road
Melbourne, Victoria, Australia 3004**
education@iit.edu.au

The CEO will respond to the complaint in writing within 5 working days. If the complainant is not satisfied with the outcome they may request a review of their case. This request must be in writing to the CEO who will confirm receipt within 48 hours. The complainant will be notified of the outcome of the review within 5 working days (or will be notified if this is not possible).

If the complainant remains dissatisfied with the outcome of the review, they should notify the CEO in writing who will schedule mediation with an independent party to resolve the dispute. (The independent party will be a registered mediator from the Institute of Arbitrators & Mediators Australia (IAMA) www.iama.org.au).

If the complainant is not satisfied with the handling of their complaint by the RTO, or there are extenuating circumstances that preclude the complainant from lodging their complaint directly with the RTO, they may lodge their complaint with the registering body or the National Training Complaints Hotline, telephone: 1800 000 674

Complaints to the National Training Complaints Hotline are referred to the appropriate registering body. The national, state or territory registering body will acknowledge receipt of a complaint within 5 working days. The registering body investigating a complaint will inform the complainant of the investigation process and will keep them informed of progress.

Once the registering body has made a decision in relation to a complaint, within 5 working days and in accordance with established procedures for disclosure of information, it will inform the parties of the outcomes of its investigation and any actions to be taken. The registering body will also inform the parties of any further avenues they may follow to resolve any outstanding issues arising from the complaint.

Privacy Policy

IIT collect personal information solely for the purpose of operation as a Registered Training Organisation under the Australian Quality Training Framework administered by the Australian Skills Quality Authority (ASQA). The requirements of the registering authority may mean the release of your personal information for the purposes of audit, or as required by law.

Students should notify IIT of any special considerations that may be required with regards to access and equity at the time of enrolment. IIT recognises AQF Qualifications and Statements of Attainment issued by other registered training organisations. Under the National Privacy Principles you can access your personal information held and may request correction of information, which has become incorrect or out of date.

The International Institute of Technology will follow the ten national privacy principles in the handling of personal information of trainees / employees.

1. *Collection* – The organisation will collect only the information necessary for one or more of its functions. The individual will be told the purposes for which the information is collected.
2. *Use and disclosure* – Personal information will not be used or disclosed for a secondary purpose unless the individual has consented or a prescribed exception applies.
3. *Data quality* – The organisation will take all reasonable steps to ensure the personal information it collects, uses or discloses is accurate, complete and up to date.
4. *Data security* – The organisation will take all reasonable steps to protect the personal information it holds from misuse and loss and from unauthorised access, modification or disclosure
5. *Openness* – The organisation will document how they manage personal information and when asked by an individual, will explain the information it holds, for what purpose and how it collects, holds, uses and disclosed the information.
6. *Access and correction* – The individual will be given access to the information help except to the extent that prescribed exceptions apply. The organisation will correct and update information errors described by the individual
7. *Unique identifiers* – Commonwealth Government identifiers (Medicare number or tax file number) will only be used for the purposes for which they were issued.

IIT Student Information Guide

The organisation will not assign unique identifier except where it is necessary to carry out its functions efficiently

8. *Anonymity* – Wherever possible, the organisations will provide the opportunity for the individual to interact with them without identifying themselves.
9. *Trans border Data flows* – The individual's privacy protections apply to the transfer of personal information out of Australia
10. *Sensitive Information* – The organisation will seek the consent of the individual when collecting sensitive information about the individual such as health information, or information about the individual's racial or ethnic background, or criminal record.

Welfare and Guidance Services

As an RTO the Assessors and Trainers will advise where welfare and guidance counselling can be obtained. Issues may be varied but information on many issues can be found from the heading below.

Legislation Information for Trainers and Students/ Trainees

The AQTF standards require the RTO to provide information to staff and clients about legislation that affects their activities and participants. Information is required on the following legislation and any other legislation relevant to the training program being delivered. The information will usually be presented in staff/ trainer and client/ student folders or handbooks.

Workplace Harassment, Victimisation and Equal Employment Opportunity

- Commonwealth Racial Discrimination Act 1975
- Commonwealth Sex Discrimination Act 1984
- Commonwealth Disability Discrimination Act 1992
- Commonwealth Racial Hatred Act 1995
- Victorian Equal Opportunity Act 1995
- Victorian Racial and Religious Tolerance Act 2001

IIT aims to remove barriers and to open up developmental opportunities for all students by creating a workplace and training environment that is free from discrimination, harassment, bigotry, prejudice, racism and offensive behaviour.

All students will receive fair and equitable treatment in all aspects of training and employment without regard to political affiliation, race, colour, religion, national origin, sex, marital status or physical disability.

Vocational Education and Training

International Institute of Technology as a Registered Training Organisation will comply with the following:

- The AQTF Standards for Registered Training Organisations

IIT Student Information Guide

- Privacy of trainee information
- All requirements of any Performance Agreements it has with Government departments or bodies
- Only issue credentials for qualifications and units of competency listed on its Scope of Registration
- Maintain a student management recording and reporting system
- Maintain its registration
- Ensure marketing and advertising material is accurate and ethical

The VET sector framework is established by both State and Commonwealth legislation. The Commonwealth Acts are:

- The Australian National Training Authority Act 1992, which established the functions and powers of the Australian National Training Authority
- The Vocational Education and Training Funding Act 1992 which sets out the funding of VET in Australia

The Australian Skills Quality Authority's (ASQA's) functions include registering training providers as registered training organisations (RTOs), and as CRICOS providers. ASQA governs VET.

Occupational Health and Safety Policy

All trainees have the responsibility to:

- Adhere to class instructions and rules
- Immediately report unsafe classroom conditions or equipment to management
- Not misuse, damage, refuse to use, or interfere with anything provided in the interest of occupational health and safety
- follow all classroom instructions in a manner which ensures individual health and safety and that of all other classmates/facilitators
- Encourage fellow classmates to create and maintain a safe and healthy classroom environment
- Co-operate with all facilitators to enable the health and safety responsibilities of all trainees be achieved

IIT is committed to providing a safe and healthy work environment for all students/trainees. Its policy is to make every reasonable effort to prevent accidents, protect trainees from injury and promote the health, safety and welfare of all trainees.

The relevant act in Victoria is the Occupational Health and Safety Act 1985

Intellectual Property Rights

Intellectual Property (IP) rights are held by the International Institute of Technology in relation to all IIT training material and content in accordance with the Australian Copyright Act 1968

No element of our training resources may be copied or reproduced in any form or by any means (whether graphic, electronic or mechanical, including photocopying, printing, recording, or storing in an information retrieval system) without prior written consent from the International Institute of Technology. IIT's training resources include but are not limited to; all course content and materials, assessment materials and booklets, enrolment forms, brochures, website content and this Student Information Guide.

Student Surveys and Feedback

Registered Training Organisations are required to collect student feedback and administer student and employer satisfaction surveys. IIT complies with this requirement and seeks to implement suggestions, which we believe will improve our educational and operational processes and procedures.

All IIT students will be asked to complete student feedback and satisfaction surveys at the completion of modules and courses. This information is collated and stored in a specialised database in an anonymous format.

Student's employers may also from time to time be requested to complete surveys regarding their satisfaction with the educational outcomes provided by IIT for their employees.

IIT is required to submit this information on a yearly basis as part of ongoing registration and compliance for Quality indicator report. These reports are also uploaded each year on the IIT website.

From time to time ASQA our registering body or a research organisation acting on their behalf may contact students to request their involvement in further surveys and questionnaires. An example of such an organisation is the Australian Council for Educational Research (ACER). A student's involvement in such research is completely optional.