



Flowers Design School

Policy Title: Payment Plan(s)
 Policy No: CS03
 Date Created: 8/11/2009
 Reviewed:

Payment Plan Policy			
1.	Purpose	This policy is to ensure that all stakeholders are informed of the Flowers Design School Payment Plan policy in relation to services offered and course(s) / workshop delivery.	
2.	Scope	The scope of this policy applies to all FDS stakeholders, including but not limited to; students, agents and FDS team members.	
3.	Definition(s)	<p>For the purposes of this policy, unless otherwise stated the following definitions shall apply;</p> <p>FDS ⇒ Flowers Design School</p> <p>Stakeholders ⇒ All persons with a vested interest in FDS including but not limited to;</p> <ul style="list-style-type: none"> Students Team Members Professional Associations Employers External Agencies Government & Regulatory Agencies 	
4.	Policy Guidelines	<p>Payment Plans are available for students who</p> <ul style="list-style-type: none"> a) Opt for periodical payments rather than upfront payment in full b) Students who may be suffering financial hardship. <p>Payment Plan payments are accepted by cash, cheque, credit card & EFTPos. Students are obliged to inform FDS of any changes to the payment method with written notice.</p> <p>a) Option for periodical payments A deposit as nominated on the course enrolment form is required at the time of booking and is non refundable or transferable. The balance of fees is calculated over periodical payments and is to include a 5% fee. The timeframe for fees paid in full are not to exceed the duration of the course or 12 months whichever comes first. Payment plans can be completed within a shorter timeframe than that nominated, although the establishment fee (5%) is non-refundable. Payments must be made on the agreed date as set out on the schedule. Late payments will incur an administration fee of \$25 for each late payment. Payment plan arrangements are only accepted when the student</p>	

		<p>completes and signs the relevant documentation as provided by FDS.</p> <p>b) Students suffering financial hardship All conditions as set out in schedule a) apply with the exception of the 5% fee which is waived.</p> <p>Payment Default Payments more than seven (7) calendar days overdue incur a bookkeeping fee of \$25.00 (per payment). Any outstanding payments may be directed to an external debt collection agency where internal efforts have been exhausted. Students upon enrolling indemnify FDS in respect to all costs, legal fees and commissions incurred by National Collections as a result of debts outstanding in excess of 30 days and all associated fees to recover debt will be payable by the student.</p>	
5.	References	<p>Related Policies – CS01 Refunds</p> <p style="padding-left: 40px;">- CS02 Fees & Payments</p>	
6.	Appendices	<p>a) Student Enrolment Form</p> <p>b) Student Handbook / Orientation Manual</p>	
7.	Approval	This policy is approved by The Chief Executive Officer of FDS	
8.	Approval Dates	<p>The policy was approved on: 08/11/2009</p> <p>The policy takes effect from: 08/11/2009</p> <p>The policy will be reviewed by:08/11/2010</p>	
9.	Policy Owner	<p>Matters arising from this policy should be directed to;</p> <p>The Chief Executive Officer of Flowers Design School Ms Jayne Endall Suite 39C City West Centre Plaistowe Lane, West Perth 6005 jayne@floristry.com.au Tel: +61 8 9321 022</p>	