Kaplan Statement of Tuition Assurance

Scope

This document applies to Kaplan Business School, Kaplan Professional and Kaplan Higher Education Pty Ltd (trading as Kaplan Professional, Murdoch College, and Kaplan International College Adelaide). This Statement covers all courses delivered by Kaplan for domestic and international students (Kaplan).

Purpose

The purpose of this Statement is to provide information on:

- the arrangements for tuition assurance that are available to Kaplan students, and
- the steps Kaplan will take if it cannot provide the course for which the student has paid or incurred a FEE-HELP debt.

Policy Statement

This Statement of Tuition Assurance protects the interests of current and prospective students of Kaplan's courses that lead to an award/qualification to ensure that students are given a suitable alternative course or have their course fees refunded / FEE-HELP debt remitted if Kaplan cannot provide the course for which the student has paid or incurred a FEE-HELP debt.

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)).

ELICOS means English Language Intensive Courses for Overseas Students

FEE-HELP is a loan scheme provided by the Australian Government that assists eligible fee-paying domestic students to pay part or all of their tuition fees at an institute of higher education for subjects studied as part of an award course. Non-award subject enrolments are not eligible for a FEE-HELP loan.

International student means a student on an Australian student visa.

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.

Policy Principles

As a group containing approved institutes of higher education under the Higher Education Support Act 2003 (Australia), an approved vocational education provider under the Compliance Standards for RTOs 2025 (Australia), and an accredited provider of Foundation Studies, ELICOS and other non-award courses under the Education Services for Overseas Students Act 2000 (Australia), Kaplan must meet the corresponding tuition assurance requirements or be exempt from those requirements.

When Kaplan cannot provide the course for which the student has paid, or incurred a FEE-HELP debt, Kaplan and/or the TPS will ensure that students are able to:

- complete their studies in another course or with another education provider, or
- 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 practicable, Kaplan will also update its relevant 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 the course assurance arrangements or apply for a refund or remission of their FEE-HELP debt if applicable. For more information, contact the relevant 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 the student's studies and will also arrange for affected students to be placed with a suitable alternative 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 a replacement course.

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 at Kaplan.

The student will also receive course credits for parts of the original course successfully completed by the student, as evidenced by a copy of the student's academic transcript, Statement of Attainment, or other Australian Qualifications Framework certification document issued by Kaplan or other authorised issuing organisation in accordance with the Australian Qualifications Framework.

- If an affected student enrols 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 Higher Education Pty Ltd and Kaplan Business School Pty Ltd, and
- Kaplan Education Pty Ltd and Kaplan Business School Pty Ltd.

These guarantees are further financially backed by Graham Holdings Company.

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/

Apply for a Re-credit of HELP Debt (Australia only)

Where the student prefers to apply for a re-credit of their FEE-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 FEE-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. Below are the most relevant legislation which apply to this Statement:

- Compliance Standards for RTOs and Fit and Proper Person Requirements 2025 18.4 (c)
- Education Services for Overseas Students Act 2000 (ESOS Act) – Section 45
- ELICOS Standards 2018
- Foundation Programs Standards 2021
- Higher Education Standards Framework (Threshold Standards) 2021
- Higher Education Support Act 2003
- Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act)

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

Version Control and Accountable Officers

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

Policy Category	Academic
Responsible Officer	Finance and Commercial Director
Implementation Officer	Director, Quality Assurance and Governance
Review Date	June 2028
Approved by	
Vice President, Academic under a standing delegation from the KHS and KHE Academic Boards	

Version	Authored by	Brief Description of the changes	Date Approved	Effective Date
1.6	Quality, Regulations and Standards Team	Cyclical review including the updating of Kaplan entities covered by the Statement	02.05.2023	02.05.2023
1.7	Quality, Regulation and Standards team	Immaterial change to reflect Standards for RTOs 2025	13.06.2025	1.07.2025
1.8	Quality, Regulation and Standards team	Updated the Scope section to clarify the Kaplan entities covered and confirm that the Statement applies to all courses delivered by Kaplan for domestic and international students.	10.06.2026	02.07.2026