



# Living Planit

## Participant Handbook

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## 1. About Living Planit

Living Planit Pty Limited (RTO ID: 40552), trading as Dreamtime Institute of Training and Management, is a Registered Training Organisation (RTO) approved by the Australian Skills Quality Authority (ASQA) to provide high-quality, Nationally Recognised Training in accordance with the VET Quality Framework, which incorporates the Standards for RTOs 2025.

Living Planit aims to deliver consistent, enjoyable and rewarding learning experiences to all learners. Our training programs are designed to be practical, engaging, and aligned with current industry standards.

We are committed to supporting Indigenous and non-Indigenous Australians to gain valuable skills, secure meaningful careers, and empower their communities—all through accessible, high-quality training.

### 1.1. Contact Details

**Head office address:** 8 Parramatta Square, Level 49, 10 Darcy Street, Parramatta, NSW 2150

**Phone:** 02 9233 3233

**Emails:** [enquiries@livingplanit.com.au](mailto:enquiries@livingplanit.com.au)

General enquiries, course fees, enrolments

[accounts@livingplanit.com.au](mailto:accounts@livingplanit.com.au)

Account related enquiries

[assessments@livingplanit.com.au](mailto:assessments@livingplanit.com.au)

Assessment submissions and enquiries

[operations@livingplanit.com.au](mailto:operations@livingplanit.com.au)

Learner support

### 1.2. Standards for Registered Training Organisations (RTOs) 2025

The 2025 Standards for RTOs took effect on 1 July 2025 and are part of the National Vocational Education and Training Regulator Act 2011.

These updated Standards aim to improve the quality of vocational education and training across Australia. They provide a stronger focus on learner outcomes, industry relevance, training quality, and learner support.

At Living Planit, we ensure that all our training and assessment services meet or exceed these Standards — ensuring a quality experience and clear pathways to employment, further study or career advancement for our learners.

### 1.3. Training Program

Living Planit delivers Nationally Recognised Training aligned with our current scope of registration, as listed on the national training register. You can view our scope here:

<https://training.gov.au/Organisation/Details/40552>

Our programs are regularly reviewed to maintain alignment with industry expectations and the Standards for RTOs 2025.

### 1.4. Training Locations

Training is delivered through:

- Online via Zoom calls and our Learning Management System (LMS)
- Partnered training facilities, or
- On-site client premises (for workplace delivery)

Specific training locations depend on availability and are confirmed with learners during enrolment. You will receive final confirmation via email at least one week prior to the course commencement date.

## 2. Governance, Obligations and Responsibilities

At Living Planit, we are committed to creating a respectful, safe and productive learning environment. Both the RTO and learners share responsibilities to ensure the success of the learning experience.

## 2.1 Living Planit's Obligations as an RTO

Living Planit commits to the following responsibilities in accordance with the **Standards for RTOs 2025**:

- Act with fairness, integrity, and professionalism in all dealings.
- Ensure impartiality in all training and assessment processes.
- Provide timely, constructive feedback and continuously improve the quality of training and assessment.
- Maintain compliance with all relevant legislation, regulations, codes of practice, and organisational policies.
- Disclose any conflicts of interest that may arise.
- Ensure training and assessment are delivered by qualified trainers and assessors in accordance with the national standards.
- Issue valid and accurate Australian Qualifications Framework (AQF) certification documentation upon successful completion.
- Uphold the reputation and ethical standing of Living Planit as a quality education provider.

## 2.2 Legislative and Regulatory Compliance

As a Registered Training Organisation, Living Planit operates under a range of Commonwealth and State or Territory legislation relevant to vocational education and training, business operations, and workplace health and safety. We are committed to ensuring all training and assessment services comply with:

- Standards for Registered Training Organisations (RTOs) 2025
- National Vocational Education and Training Regulator Act 2011 (Cth)
- Work Health and Safety Act 2011 (Cth) and corresponding State/Territory WHS legislation
- Fair Work Act 2009 (Cth)
- Privacy Act 1988 (Cth) and Australian Privacy Principles
- Equal Opportunity, Discrimination, and Anti-Harassment Legislation
- Copyright Act 1968 (Cth)
- Disability Standards for Education 2005 (Cth)
- Any other relevant legislation impacting the delivery of training and assessment

Legislation and regulatory requirements are regularly reviewed to ensure continued compliance. Staff, trainers, and assessors are informed of legislative changes through internal communications and professional development.

## 3. Learner Rights and Responsibilities

At Living Planit, we are committed to ensuring all learners are treated fairly, with respect, and have access to the information and support they need to succeed.

We uphold your rights in accordance with the Standards for RTOs 2025, the National Vocational Education and Training Regulator Act 2011, and relevant state and Commonwealth legislation.

### 3.1 Learner Responsibilities

To maintain a positive learning environment and meet the requirements of their course, learners are expected to:

- Provide accurate and up-to-date personal information, including notifying Living Planit of any changes.
- Be punctual and attend all scheduled training sessions.
- Actively engage in learning activities and complete assessments to the best of their ability.
- Seek clarification or support when needed by contacting their trainer or learner support.
- Maintain a safe and respectful learning environment for themselves and others.
- Comply with Work Health and Safety (WHS) standards and the rules of the training venue.
- Use resources and equipment responsibly and avoid causing damage.
- Not engage in plagiarism, cheating, theft, or other forms of academic misconduct.
- Not behave in a way that could be considered disruptive, threatening, discriminatory or harassing toward learners or staff.
- Be free from the influence of drugs or alcohol while attending training.
- Provide their Unique Student Identifier (USI) as required under the Student Identifiers Act 2014 or authorise Living Planit to obtain one on their behalf.

## 3.2 Disciplinary Action

Living Planit is committed to maintaining a safe and respectful learning environment. If a learner fails to meet the above expectations:

- Trainers or assessors may request the learner to leave the session if behaviour is inappropriate.
- Repeated breaches may result in suspension or exclusion from the training program.
- Any serious misconduct — including abusive, threatening, or violent behaviour — will result in immediate expulsion from the course.
- In cases of expulsion due to misconduct, no refund will be issued for course fees paid.

Note: Before any permanent exclusion is enacted, learners will be informed of their right to access the internal complaints and appeals process, as outlined in Section 9 of this handbook.

## 4. Your Training Journey

Living Planit delivers quality, industry-relevant training designed to meet national standards and support learners from diverse backgrounds.

### 4.1 Training Delivery & Learning Environment

Training is conducted in a safe, inclusive, and professional environment by qualified and experienced trainers and assessors. We are committed to:

- Monitoring learner progress throughout the course using a mix of knowledge assessments and practical tasks.
- Providing all required learning materials and resources aligned to the course.
- Ensuring training aligns with the requirements of the relevant training package or accredited course.
- Supporting diverse learning needs through reasonable adjustments, LLND support, and individualised learning plans where needed.
- Providing up-to-date, accurate course information before enrolment.
- Complying with all relevant legislation, including Work Health and Safety (WHS) and fire safety regulations.
- Ensuring training premises are accessible, safe, and adequately equipped (e.g. lighting, ventilation, internet access).
- Appointing qualified staff to manage and coordinate the delivery, assessment, and verification of training programs.

Living Planit is committed to providing inclusive and equitable access to training for all learners, regardless of background, ability, or previous education.

### 4.2 Course Entry Requirements

Each course may have specific entry or technology requirements. These will be clearly outlined in the individual Course Outline, available via the Living Planit website or by emailing [enquiries@livingplanit.com.au](mailto:enquiries@livingplanit.com.au).

Where applicable, we also assess each learner's readiness through:

- Language, Literacy, Numeracy and Digital (LLND) evaluation
- Digital literacy self-assessment
- Recognition of Prior Learning (RPL) and/or Credit Transfer opportunities

### 4.3 Course Prerequisites

Some courses may require previous qualifications, skills, or experience. All prerequisites are listed in the relevant Course Outline. If you are unsure whether you meet the entry requirements, please contact a Living Planit staff member for support.

### 4.4 Course Fees

Course fees may vary based on:

- The specific course being delivered

- The location of delivery (online, on-site, or workplace-based)
- The course duration
- Whether the course is funded by an employer

Some courses may be partially or fully subsidised through government funding programs where available.

To receive the most accurate and up-to-date fee information, please contact us at [enquiries@livingplanit.com.au](mailto:enquiries@livingplanit.com.au).

Note: You will also receive information about:

- Payment terms and conditions
- Refund and withdrawal policy
- Fee protection arrangements (as per national guidelines)
- Any additional costs (e.g. learning materials or licensing fees)

## 4.5 Course Selection and Enrolment

To ensure you choose the right course for your goals, we recommend speaking with a Living Planit staff member before enrolling. This helps ensure the course:

- Aligns with your skills, interests and career goals
- Matches your learning needs
- Meets any relevant entry or prerequisite requirements

Once you're ready to proceed:

1. Complete the Application Form, available on our website.
2. Participate in any required entry assessments or interviews.
3. Receive confirmation of enrolment, training plan, and access to learning materials.

For employer-funded courses, some aspects of the enrolment process may differ, and course selection may already be determined by your organisation.

Need help choosing the right course? We're here to help. Contact us at [enquiries@livingplanit.com.au](mailto:enquiries@livingplanit.com.au)

## 4.6 Unique Student Identifier (USI)

If you are enrolling in any nationally recognised training in Australia, you must have a Unique Student Identifier (USI). This requirement has been in place since 1 January 2015 under the Student Identifiers Act 2014.

A USI is a unique, lifelong number that links to your personal training records across all RTOs in Australia. It allows you to:

- Access your training history and results through your USI transcript
- Keep a central record of all completed nationally recognised training
- Share your records with employers, education providers, or licensing bodies

Your training data is updated annually (typically in February for the previous calendar year), or more frequently for some government-funded programs. You control who can access your USI records and for how long.

### 4.6.1 Why You Need a USI

By law, Living Planit (RTO ID: 40552) cannot issue a Certificate or Statement of Attainment without a valid USI. You must have a USI before training begins, including for Smart and Skilled or other government-funded programs.

If you don't yet have a USI, you have two options:

#### 1. Create Your Own USI (Preferred)

You can easily create your own USI online:

Visit <https://www.usi.gov.au/students/create-your-usi>

You'll need to provide:

- Personal details (e.g. name, date of birth)
- Contact information (email, mobile, or mailing address)
- Valid ID, such as:
  - Australian passport

- Australian birth certificate
- Australian driver's licence
- Medicare card
- Australian citizenship certificate
- ImmiCard
- Certificate of Registration by Descent
- Non-Australian passport (with Australian visa)

## 2. Authorise Living Planit to Create a USI on Your Behalf

If you're unable to create your own USI, Living Planit can create one for you.

To do this, you must:

- Give your written consent
- Provide valid ID
- Sign the USI Privacy Notice (we will supply this form)

More information about authorising someone to create a USI on your behalf can be found here:

<https://www.usi.gov.au/students/terms-and-conditions/terms-and-conditions-creating-usi-behalf-another-person>

### 4.6.2 Your Privacy

Your USI is protected by both:

- The Privacy Act 1988, and
- The Student Identifiers Act 2014

The personal information you provide when creating a USI is managed by the Student Identifiers Registrar. This includes how your information is collected, stored, used, and who it can be shared with.

To find out how your personal information is protected, or how to access or correct your USI records, refer to the USI Privacy Policy at: <https://www.usi.gov.au/about-us/privacy>.

### 4.6.3 Access to Records (Smart and Skilled & Other Funded Training)

If you are completing a Smart and Skilled program (or another government-funded course), you may be required to:

- Set access controls on your USI account
- Authorise Living Planit and the Department of Education to view your training records

This ensures your training outcomes are recorded and can be validated for funding and certification purposes. For more information, visit the USI Help Centre.

## 5. Training and Assessment Practices

Living Planit ensures that all training and assessment services are delivered in accordance with the Standards for RTOs 2025, the relevant Training Packages, and accredited courses. Our practices include:

- Trainers and assessors hold the required qualifications and maintain industry currency in their areas of expertise.
- Assessment tools are regularly reviewed and validated through moderation activities to ensure fairness, validity, reliability, and flexibility.
- Assessments are conducted in a manner that allows learners to demonstrate their skills and knowledge effectively, including recognition of prior learning (RPL) and credit transfer (CT) processes.
- Flexible delivery options (such as online, face-to-face, and blended learning) are available where appropriate to meet learner needs.

Learners will be informed of assessment requirements prior to commencement. All assessment appeals are handled fairly and promptly in accordance with our Assessment Appeals Policy.



## 5.1 Continuous Improvement and Compliance Monitoring

Living Planit is committed to continuous improvement in all aspects of training delivery, assessment, and client services. To achieve this, we:

- Regularly collect feedback from learners, employers, trainers, and other stakeholders through surveys and direct consultation.
- Monitor training outcomes, assessment results, and completion rates to identify areas for enhancement.
- Conduct internal audits and compliance checks to ensure adherence to regulatory requirements, including the Standards for RTOs 2025.
- Implement corrective and preventative actions based on feedback and audit findings, which are recorded in the Continuous Improvement Register.
- Review and update policies, procedures, and resources to reflect current best practices and legislative changes.

All staff are encouraged to contribute to continuous improvement processes to maintain the highest quality of service and training outcomes.

## 5.2 Assessment

All assessments will be conducted using approved, competency-based assessment instruments that align with industry standards and the relevant training package / accredited course requirements.

Living Planit will:

- Comply with the Assessment Guidelines of the relevant training package or course standards.
- Ensure qualified and credentialed assessors conduct assessments in accordance with Standards for RTOs 2025, including ensuring assessment systems are valid, reliable, fair, flexible, and subject to quality assurance.
- Provide learners with clear information about the context, purpose, and process of assessment, including timing, criteria, and allowable adjustments.
- Emphasise the application of knowledge and skills to real workplace or simulated scenarios, covering task skills, task management, contingency management, and job environment skills where applicable.
- Require evidence that is valid, authentic, sufficient, and reliable to make a judgment of competence.
- Provide constructive feedback and guidance where gaps exist and offer opportunities for re-assessment or further training.
- Design assessments that are equitable, considering learners' diverse linguistic, cultural or educational backgrounds (including reasonable adjustments as needed).
- Use the outcomes of assessment review and validation processes to drive continuous improvement of assessment tools and training delivery.

### 5.2.1 Conduct of Assessment

Before an assessment, the assessor will:

- Confirm your readiness (e.g. understanding assessment instructions, having access to necessary resources).
- Provide time to go through the steps outlined in the assessment instrument.
- Ask oral questions at appropriate points about knowledge, procedures, or reasoning.
- If low literacy is identified, enable oral assessment or alternate formats, if deemed a reasonable adjustment.
- Follow the maximum timeframes for assessments as specified in the assessment outline provided at course commencement.

### 5.2.2 Assessment Methods

Depending on the course, assessments may include one or more of the following:

- Written knowledge tests
- Written quizzes or short answer tests
- Oral questioning aligned with practical tasks
- Case studies and scenario responses
- Projects / assignments
- Workplace assessments (e.g. supervisor reports)

- Role plays, presentations or demonstrations
- Final observation of integrated skills and knowledge

Assessments are designed to suit the nature of the competency, and the methods must allow demonstration under realistic conditions.

### 5.3 Study & Learning Methods

Vocational training often involves blending theoretical learning with practical application. You may undertake:

- Classroom or workshop sessions
- Hands-on practical activities
- Group work or peer collaboration
- Oral instruction and questioning
- Simulations or real workplace tasks
- Independent or self-directed study

These methods support competency-based learning and assessment and may differ from previous academic experiences.

### 5.4 Quality Assurance & Continuous Improvement

Learners will be informed of upcoming assessments through email, the learner portal, at course commencement or directly by their trainer / assessor. You will receive:

- An assessment outline including tasks, timelines, marking criteria, and conditions
- Written and oral explanations from your trainer / assessor

All assessment results are confidential. Feedback will highlight strengths, areas for improvement, and suggestions for additional evidence or training if required.

Assessment tools and practices will be:

- Pre-validated prior to use to ensure alignment with the training product and assessment principles
- Validated periodically (on a risk basis) by qualified personnel, including industry representation
- Reviewed and updated based on feedback, gaps observed, and changes in industry standards

### 5.5 Feedback, Reassessment & Appeals

After each assessment, you will be informed whether you are “Competent” or “Not Yet Competent”.

- Competent: You have met the required standard.
- Not Yet Competent: You will be advised which areas require further evidence, training or reassessment.

You may request reassessment within specified timeframes (to be defined in the course’s assessment policy). Reassessment attempts may be subject to conditions (e.g. attending further instruction).

If you disagree with an assessment outcome, you may lodge an assessment appeal using the Complaints & Appeals Policy. Appeals must be submitted within the timeframe specified in that policy.

### 5.6 Recognition of Prior Learning (RPL)

Recognition of Prior Learning (RPL) allows you to gain credit for competency based on your existing skills, knowledge and experience. This may come from prior training, work experience, volunteering, life skills or other contexts.

All learners are entitled to apply for RPL. The RPL process is:

1. Contact our Support Team to receive an RPL Application Form and preliminary guidance.
2. Meet with an assessor to review your evidence and understand the RPL process.
3. Receive an RPL Assessment Kit to help you gather and present evidence.
4. Your assessor will evaluate submitted evidence, possibly including interviews, observations or third-party reports.

If you are assessed as competent, you will receive Statements of Attainment (or full Certificate, if all units are achieved).

If you are assessed as not yet competent, your assessor will discuss gaps and help you provide additional evidence or undertake training.

RPL should ideally be considered early (pre-enrolment or at commencement) so you don't repeat learning unnecessarily, and so fees can be adjusted accordingly.

## 5.7 Credit Transfer

We recognise prior formal training completed with other RTOs or providers. You may apply for Credit Transfer for whole units of competency for which you hold valid Certificates or Statements of Attainment.

Our Credit Transfer process:

1. Submit a Credit Transfer Application with certified copies of prior credentials.
2. Provide originals or certified copies for verification.
3. We process applications within 5 working days (or the period defined by the course).
4. You are encouraged to apply before course commencement to reduce unnecessary training and fees.

Credit Transfer is only granted for whole units meeting the packaging rules. Partial credits are not accepted — for those you may apply for RPL.

You cannot enrol solely for Credit Transfer — you must undertake a training program or have a mix of training and credit.

## 5.8 Reasonable Adjustment

We aim to ensure that training and assessment is accessible to all learners. Reasonable adjustments may be provided for learners with:

- Disabilities or impairments
- Limited language, literacy, numeracy or digital literacy skills
- Communication or learning differences

Possible adjustments include:

- Pre-course advice & planning
- Modified or flexible learning tasks
- Extra time for assessments
- Oral rather than written responses
- Use of assistive technologies
- Enlarged or re-formatted reading materials
- Use of a support person

At enrolment, we will discuss your needs and include appropriate adjustments in your training and assessment plan, as long as they do not compromise the integrity of the competency standard.

## 5.9 Language Literacy Numeracy and Digital (LLND) Assessment

As part of the pre-enrolment process, your language, literacy, numeracy and digital (LLND) skills will be assessed to ensure the course is suitable for you and that any necessary support can be identified early.

The results of your LLND assessment will be shared with your trainer and/or assessor. This allows them to tailor support strategies to your individual learning needs and help you successfully complete your course.

## 5.10 Plagiarism & Academic Integrity

At the start of your course, we will explain the Plagiarism Policy and expectations for academic integrity. You will be required to sign a declaration on your assessment cover sheet, such as:

"I confirm this assessment is my own work, and all sources have been properly acknowledged."

If plagiarism or misconduct is detected, it may result in reassessment, disciplinary action, or exclusion as per the Learner Obligations and Disciplinary Policy.

## 6. Learner Support, Safety and Inclusion

At Living Planit, we are committed to creating an inclusive and supportive learning environment that enables all learners to achieve their educational and career goals. We recognise that learners come from diverse backgrounds and may face a range of barriers to participation, including language, literacy, numeracy and digital literacy challenges, disabilities, cultural differences, and personal circumstances.

To ensure equitable access to our training and assessment services, we provide tailored learner support to assist learners in overcoming these barriers. Our approach is proactive and flexible, offering timely assistance, reasonable adjustments, and referral to specialist services where necessary.

We encourage all learners to communicate their individual support needs at enrolment or as soon as they arise, so that we can work collaboratively to provide appropriate resources and strategies for success. Living Planit is dedicated to upholding principles of equity, fairness, and respect in all aspects of learner support.

### 6.1 Learner Support Services

Living Planit is committed to providing comprehensive support services to ensure that all learners have the opportunity to successfully engage in training. We recognise that each learner may have different needs throughout the course of their study, and we are dedicated to offering timely assistance in both academic and administrative matters. Our qualified trainers, support staff, and resources are available to help you navigate your training experience with confidence and success.

Support may include:

- Additional learning resources or adjustments to assessment methods.
- Access to mentoring, counselling, or specialist services.
- Reasonable adjustments to training delivery or assessment to accommodate disability or other needs.

Learners are encouraged to disclose any support requirements at the time of enrolment or as soon as the need arises, so that Living Planit can make appropriate arrangements. All learner support services are provided confidentially and free of charge. For assistance, please contact us at [operations@livingplanit.com.au](mailto:operations@livingplanit.com.au).

Living Planit is committed to ensuring equal access to training and assessment services for all learners, regardless of background, ability, or circumstance, and operates in line with relevant Access and Equity legislation.

Support Service	Contact details
Speak to our trainer pre-enrolment	02 9233 3233 <a href="mailto:enquiries@livingplanit.com.au">enquiries@livingplanit.com.au</a>
Study guidance and support	02 9233 3233 <a href="mailto:enquiries@livingplanit.com.au">enquiries@livingplanit.com.au</a>
Administrative support	02 9233 3233 <a href="mailto:enquiries@livingplanit.com.au">enquiries@livingplanit.com.au</a>
Access to an allocated trainer	As per individualised training plan

### 6.2 Work Health and Safety (WHS)

Living Planit is committed to providing and maintaining a safe and healthy environment for all staff, learners, contractors, and visitors. We recognise our moral and legal responsibility to ensure that all activities associated with our training and assessment services are conducted in a manner that prevents injury and ill health.

We will achieve this by implementing a planned, systematic approach to WHS management, including:

- Identifying, assessing, and controlling workplace hazards and risks
- Providing information, training, and supervision to ensure safe work practices
- Maintaining facilities, equipment, and learning environments that are safe and fit for purpose
- Consulting with staff, learners, and contractors on WHS matters that affect them
- Continuously improving our WHS systems through regular review and feedback

All staff, learners, and visitors are expected to take reasonable care for their own health and safety and that of others, and to comply with all RTO WHS policies, procedures, and directions.

Work health and safety matters are overseen by the team at Living Planit and monitored in consultation with employees, trainers, assessors, learners, and other relevant stakeholders.

## 6.3 Cultural Safety and Inclusion

Living Planit is committed to fostering a culturally safe, respectful, and inclusive learning environment for all learners, including Aboriginal and Torres Strait Islander peoples, people from culturally and linguistically diverse backgrounds, refugees and asylum seekers, and people with disabilities.

We implement culturally appropriate teaching strategies and provide additional support as required to ensure equitable participation and outcomes. Staff receive ongoing cultural awareness training to support this commitment. Learners are encouraged to disclose any cultural or personal needs to enable Living Planit to provide appropriate adjustments and support.

## 7. Fees, Refunds and Consumer Protection

Living Planit is a Registered Training Organisation (RTO Code: 40552) operating in accordance with relevant legislation and the Standards for Registered Training Organisations 2025. Fees are charged for services provided to learners undertaking courses, which may include course materials, administrative support, learner services, and training and assessment services.

### Fee Information Provided Prior to Enrolment

Living Planit will provide prospective participants with the following information before enrolment:

- The total amount of all fees payable.
- Payment terms, including the timing and amount of fees due, as well as any non-refundable deposit or administration fees.
- A receipt will be issued for all payments made.

### Fee Payment

- Payment is accepted via VISA, MasterCard, and American Express credit cards.
- A surcharge of 1.5% applies to American Express credit card payments.

### 7.1 Payment Terms

Fees are payable upon confirmation of enrolment and issuance of a course invoice. Living Planit will not charge more than \$1,500 before relevant services are delivered. For courses with fees less than \$1,500, full payment is required on enrolment.

Progressive payments must be made by agreed due dates. Failure to meet payment obligations may result in enrolment cancellation or discontinuation of training. Payment methods include direct deposit and credit card, with payment details included on the invoice.

### 7.2 Smart and Skilled Program (NSW Residents and Workers Only)

When enrolling in the Smart and Skilled program, learners may be required to pay a Fee, which is a portion of the total training cost subsidised by the NSW Government. The student fees, including any concessions or exemptions, are set by the government and are non-negotiable. Concessions reduce fees for eligible learners, while exemptions waive fees entirely. Eligibility details and applicable fees will be confirmed during enrolment.

- Student fees vary based on whether the qualification is a first or subsequent qualification.
- Concessions are available for individuals receiving specified Commonwealth Government benefits or allowances, or their dependents.
- Fee exemptions apply to Australian Aboriginal and Torres Strait Islander peoples, people with disabilities, refugees and asylum seekers, recipients of Fee-Free Scholarships, and learners studying qualifications under the Entitlement Foundation Skills (EFS) program.
- Fees will be adjusted if Recognition of Prior Learning (RPL) or Credit Transfer (CT) is granted, with refunds issued if awarded post-enrolment.
- Student fees must be fully paid by the end of the training; otherwise, certificates will not be issued.

## First or Subsequent Qualification

Your student fee will differ depending on if you have completed other qualification since leaving school. Those who have another qualification will pay a higher student fee.

## Concessions

For qualifications up to and including Certificate IV, you are entitled to a concession if you are in receipt of a specific Commonwealth Government welfare benefit or allowance or are the dependent of someone on such a benefit.

## Exemptions

You will be entitled to an exemption of fees if you are:

- Australian Aboriginal and Torres Strait Islander.
- People with a disability(ies) (see also Proof of Eligibility for fee status)
- Refugees and asylum seekers (see also Proof of Eligibility for fee status and exemption criteria specified at [Smart and Skilled Asylum Seekers and Refugees](#))
- Recipients of Fee-Free Scholarships. (see also Proof of Eligibility for fee status and [Smart and Skilled Fee-Free Scholarship](#) for scholarship eligibility rules)
- Students studying qualifications under the Entitlement Foundation Skills (EFS) program. Course fee exemptions apply for all EFS qualifications.

## Fees for RPL or CT

Under the Smart and Skilled Program your student fees will be adjusted if you are granted RPL or Credit Transfer for any units in the Training Program. If you apply for, and are granted, RPL or CT before enrolment this will be inputted to the fee calculator and the fee you are charged will be reduced. If RPL or CT is awarded after the start of the training program you will receive a refund for any student fees paid. For further details refer to the Smart and Skilled Fee and Refund Information.

## 7.3 Fee protection

In compliance with regulatory obligations, Living Planit limits upfront fees to no more than \$1,500 before course commencement. Subsequent payments correspond to training and assessment services yet to be delivered. Full payment is required upfront if the total course fee is less than \$1,500.

## 7.4 Fee Protection and Financial Hardship

Living Planit protects student fees paid in advance by limiting upfront payments to no more than \$1500 prior to course commencement, in accordance with regulatory requirements. Fees are collected securely, and learners receive receipts for all payments.

Learners experiencing financial hardship are encouraged to discuss their circumstances with Living Planit. We may offer flexible payment plans, extensions, or deferments on a case-by-case basis to support continued participation in training. Requests should be made in writing to [accounts@livingplanit.com.au](mailto:accounts@livingplanit.com.au) as soon as difficulties arise.

## 7.5 Refund Policy

Refunds may be issued under specific circumstances as outlined below. Requests for refunds must be submitted in writing via email to [accounts@livingplanit.com.au](mailto:accounts@livingplanit.com.au). Approved refunds will be processed by electronic funds transfer to the nominated bank account within 14 days of written notice of cancellation.

Refunds	
Circumstance	Refund Policy
Withdrawal before the Refund Deadline*	Full refund of fees paid.
Withdrawal after the Refund Deadline but more than 5 working days before course start	Refund less a \$100 administration fee.
Withdrawal 5 working days or less before course start	No refund.

Withdrawal after course commencement	No refund, except at the discretion of the CEO for significant personal circumstances.
Course cancelled before commencement	Full refund of fees paid.
Training not completed by Living Planit	Pro-rata refund for undelivered training.
Withdrawal after completing embedded qualification	No refund.

\*Refund Deadline is defined as ten (10) working days prior to the first day of face-to-face training.

Living Planit reserves the right to amend enrolment conditions with at least seven (7) days' notice to affected students.

## 7.6 GST and Tuition Fees

Training tuition fees are GST-exempt under section 38-85 GSTR 2003/1 Goods and Services Tax ruling, which applies to 'professional or trade courses.' GST may apply to miscellaneous charges.

## 7.7 Statutory Cooling-Off Period

In accordance with Australian Consumer Law, Living Planit offers a ten (10) day cooling-off period for enrolments made through unsolicited marketing or sales tactics (e.g., door-to-door sales, telemarketing). During this period, learners may withdraw from the agreement without penalty by emailing [accounts@livingplanit.com.au](mailto:accounts@livingplanit.com.au) within ten days of signing the contract.

# 8. Government Training Entitlements

As a student, you may be eligible to receive government-subsidised training through programs like Smart and Skilled, which helps reduce the cost of gaining a nationally recognised qualification. Living Planit is an approved provider under this program and is committed to making sure you understand your entitlements and how to access them.

This section explains what government training support is available, who is eligible, what documents you'll need, and how to enrol in a Smart and Skilled course. It also covers important information about your rights, support services, and how your personal information is protected throughout your training journey.

## 8.1 Smart and Skilled Enrolment Policy

Living Planit is an approved provider under the NSW Smart and Skilled program and delivers training under this funding model in accordance with the:

- Smart and Skilled Operating Guidelines (Training Services NSW)
- Standards for RTOs 2025, and
- All relevant contractual requirements.

This section outlines the Notification of Enrolment process, eligibility checks, student rights and responsibilities, and associated entitlements under the Smart and Skilled program.

### 1. Pre-enrolment information:

Prior to enrolment, you will be provided with the information listed below. This is included on other pages of this Participant Handbook.

- Recognition of Prior Learning and Credit Transfer information
- Consumer protection information
- Learner support
- Contact details for any support services provided
- The fee chargeable
- Information about the course you are enrolling in
- Your rights and obligations
- Information about obtaining a USI



## 2. Check eligibility

You can check your eligibility on the [Eligibility Checker on the Smart and Skilled website](#). This will give you an indication of the student fee that you will have to pay to enrol in your chosen course, (refer to the Fees and Refund section below for more information on Student Fees, Concessions and Exemptions).

To be eligible for a Smart and Skilled place, you must meet the following criteria:

- Be an Australian citizen, a permanent resident, a humanitarian visa holder or a New Zealand citizen, and
- Be aged 15 years or older, and
- Live or work in New South Wales, and
- No longer be at school or equivalent (Note: Home schooled students are eligible)

Aboriginal and Torres Strait Islander students who do not live or work in New South Wales but live in specific defined interstate NSW border areas are eligible for government-subsidised training under Smart and Skilled. The eligibility will be checked on enrolment.

NSW apprentices and NSW new-entrant trainees undertaking traineeships on the NSW skills list are eligible for a government subsidy under this program for the qualification that supports their apprenticeship or traineeship.

Note: NSW existing-worker trainees are not eligible to a government subsidy under any Smart and Skilled Program for the qualification that supports their traineeship.

Your eligibility will be confirmed via the STS NSW Portal, and a Notification of Enrolment student copy will be provided to you to confirm your government training entitlement.

## 3. Proof of Eligibility:

You will be provided a *Proof of Eligibility Checklist* on enrolment and be asked to provide proof of eligibility and sign statements; the table below outlines the type of evidence that is acceptable.

You are required to provide a copy of the relevant original evidence prior to the course commencement, and it must be certified by a person who is on the list of approved witnesses who can verify documents, a list of which is available at the Commonwealth Attorney General's Department website at <https://www.ag.gov.au/Publications/Statutory-declarations/Pages/List-of-authorised-witnesses.aspx>.

Alternatively, you can choose to get your evidence sighted by a person authorised by Living Planit on the first day of your training. Living Planit will confirm with you regarding the relevant evidence required prior to commencement. Failure to do so may result in cancelation of your eligibility.

Eligibility Requirement	Evidence Required
Proof of Identity	USI – validity checked with Office of USI Registrar
Living or working in NSW	Any Commonwealth or NSW Government issued document providing evidence of living location, or employer-issued document confirming employment in NSW
Citizenship: Australian citizen, and permanent resident/New Zealand citizen	<ul style="list-style-type: none"><li>• Australian or New Zealand birth certificate; or</li><li>• Australian or New Zealand Passport; or</li><li>• Green Medicare card; or</li><li>• Naturalisation Certificate; or</li><li>• A certificate of Evidence of Resident Status (CERS), which confirms status as an Australian permanent resident; or</li><li>• Use the Department of Immigration and Border Protection's Visa Entitlement Verification Online (VEVO) facility to confirm status as Australian permanent resident and check passport</li></ul>



Humanitarian visa holder (Refugee or asylum seeker)	<ul style="list-style-type: none"> <li>• Relevant visa documentation; or</li> <li>• ImmiCard (where appropriate)</li> </ul> <p><i>Note: if a Bridging Visa holder, the student must provide a document from the Department of Immigration and Border Protection acknowledging application for a humanitarian visa.</i></p>
Home schooled students	Copy of current certificate of home-schooling registration, which clearly indicates the period of time for which the student will be home schooled.
Date of birth	USI data
Registration as NSW apprentice or new entrant trainee	Training Contract identifier (TCID) number
Previous qualification	Department's system checks against Smart and Skilled records in the Department's database and checks again USI transcript
Year 10 completion or equivalent (if under 17)	Evidence that student has met school leaving age requirement
Postcode for ATSI on borders	Learner declaration and signature
<b>Proof of Concessions/Exemptions</b>	
Fee Exemption: Aboriginality	Learner declaration and signature. This declaration also covers proof of Australian citizenship
Fee Exemption: Disability	<ul style="list-style-type: none"> <li>• Centrelink Evidence: proof of Disability Support Pension; or</li> <li>• Documentary evidence of support demonstrating a clear additional need as a result of the student's disability: A letter or statement from: <ul style="list-style-type: none"> <li>○ A medical practitioner</li> <li>○ An appropriate government agency; or</li> <li>○ Relevant specialist allied health professional or</li> </ul> </li> <li>• Centrelink evidence – dependent child, partner or spouse of a recipient of a Disability Support Pension</li> </ul>
Fee Exemption: Refugee or Asylum Seeker	<ul style="list-style-type: none"> <li>• Relevant visa documentation; or</li> <li>• ImmiCard (where appropriate); and</li> <li>• Where a Bridging Visa Holder, a document from Department of Immigration and Border Protection acknowledging application for a humanitarian visa.</li> </ul>
Concession: Commonwealth Government Welfare Recipient	<ul style="list-style-type: none"> <li>• Centrelink evidence – Proof of benefit; or</li> <li>• Centrelink evidence – dependent child partner or spouse of a specified Commonwealth Government welfare recipient</li> </ul>
Social housing status (Fee-Free Scholarship)	Student declaration/signature
Out-of-Home Care status (Fee-Free Scholarship)	<p>For students currently in out-of-home care:</p> <ul style="list-style-type: none"> <li>• A copy of the Children's Court Care Order; or</li> <li>• A copy of the 'Confirmation of Placement' letter; or</li> </ul>

	<ul style="list-style-type: none"> <li>• A letter from Family and Community Services or the Out-of-Home Care Designated Agency verifying that the student is in statutory or supported care; or</li> <li>• Any other evidence which clearly shows that the student is in out-of-home care.</li> </ul> <p>For students previously in out-of-home care:</p> <ul style="list-style-type: none"> <li>• A copy of the expired Children's Court Care Order; or</li> <li>• A copy of the 'leaving care' letter from the Minister for Family and Community Services; or</li> <li>• A letter from Family and Community Services verifying the student was previously in statutory or supported care; or</li> </ul> <p>Any other evidence which clearly shows that the student was previously in out-of-home care.</p>
Domestic and Family Violence eligibility (Fee-Free Scholarship)	<p>A letter of recommendation is required from a domestic and family violence service, refuge or other support agency such as:</p> <ul style="list-style-type: none"> <li>• Legal Aid NSW through their Women's Domestic Violence Court Advocacy Services</li> <li>• Organisations who provide Integrated Domestic Family Violence Services</li> <li>• Organisations who provide <i>Staying Home, Leaving Violence services</i></li> <li>• Organisations who deliver Special Homelessness Services (i.e.: refuges and crisis accommodation)</li> <li>• Domestic Violence NSW</li> <li>• Any other organisation which clearly shows that the student is or has been previously receiving support services for domestic and family violence (for example a non-government organisation or charity that is self-funded)</li> </ul>

#### 4. Declarations:

You will also be required to sign the following documents:

- Consent to Use and Disclosure of Personal Information to the Department of Education and Communities and Other Government Agencies
- Privacy Form if you would like Living Planit to apply for USI on your behalf.

#### 5. RPL and Credit Transfer:

If you are applying for RPL or Credit Transfer for any units, it is best if you let us know prior to enrolment, as your student fee will be adjusted according to how many units you are awarded recognition for. You can still apply during the course, and you may be entitled to a refund.

#### 6. Notification to Department:

On completion of this process, a copy of the Notification of Enrolment Report will be generated and kept on your file, you will also be provided a Student Copy. A student Commitment ID will also be issued.

## 7. Fees and Charges:

You will be informed of all fees, schedule of payments, refunds for withdrawal or deferment and the policy relating to fees paid in advance.

## 8. Training Plan:

Prior to starting training, you will be given a copy of the Training Plan. If you have any questions relating to the Notification of Enrolment Process, please do not hesitate to contact us.

## 8.2 Smart and Skilled Consumer Protection Policy

Living Planit is aware of its obligations to provide consumer protection for all students as designated in the Competition and Consumer Act 2010, the NSW Fair Trading Act 1978, the Standards for Registered Training Organisations (RTOs) 2025 and Smart and Skilled Consumer Protection Policy. To ensure our customers are fully protected and aware of their rights and of avenues of complaint, we have developed a Consumer Protection Strategy as listed below.

Living Planit uses a comprehensive and systematic strategy to ensure that consumers' rights are protected, and the Organisation follows all related legislation and regulatory requirements. The strategy includes:

- Ethical and accurate advertising / marketing
- Comprehensive information provision
- Fee protection
- Accessible and transparent complaints and appeals processes and systems
- Protection of consumer's personal information

### 8.2.1 Ethical and accurate advertising/ marketing

Living Planit ensures that it provides all prospective and current learners and clients with accurate, factual and accessible information about the RTO, its services and performance.

All advertising and marketing material is systematically checked in accordance with Living Planit's "Marketing Policy and Procedure" and is approved prior to its publication release.

The advertising and marketing of all products listed on its scope of registration are free of inducements and do not provide the consumer with any guarantees of a successful completion outcome, that their course can be completed in a manner inconsistent with volume of learning requirements, and that their course will lead to an employment or licensing outcome if this cannot be guaranteed.

Where a course is offered under a funding subsidy, Living Planit provides information in accordance with its contractual requirements including but not limited to the acknowledgement of funding, subsidy details and any loss of entitlement that may occur.

In the instance where the advertising and marketing of products on Living Planit's scope of registration is undertaken by another party, Living Planit ensures that:

- A comprehensive agreement outlines the expectation and requirements of both parties.
- Advertising and marketing principles and materials remain consistent with the organisations "Marketing Policy and Procedure".
- Advertising and marketing materials are approved by the organisation prior to its publication release.
- Where a third party is being used to recruit students on the organisation's behalf, this is clearly identified and reflected in the relevant marketing and advertising materials.
- Monitoring processes and systems are in place to monitor the third-party agreement and the learner's experience.

### 8.2.2 Comprehensive information provision

Throughout the application and enrolment process Living Planit provides consumers with different ways to access the relevant information required to make an informed decision about their course and RTO selection and to fully understand their rights and responsibilities. The application, enrolment and continuous improvement process supports the provision of information and closely monitors the learners experience to ensure that consumer rights are upheld at all times.

Information is accessible via a variety of different ways including but not limited to Living Planit's website, Participant Handbook, applicant information sessions, learner interviews and by speaking to Living Planit staff throughout the application and enrolment process.

Comprehensive information is available to consumers including learner related policies and procedures, course and fee information, rights and responsibilities, feedback, complaints and appeals mechanisms and the collection of personal information. Detailed course information can also be found on the website and is sent to applicants on enquiry.

Consumers are provided with information prior to enrolment on how to make a complaint and/or raise any concerns related to their enrolment. Learners are provided with the Consumer Protection Officer and where government subsidises are offered, the relevant Department Customer Support Centre contact details.

To protect the rights of consumers under 18 years of age, parents/guardians are encouraged to ask questions relating to their child's application/enrolment. To ensure that sufficient information has been provided, parents/guardians are required to co-sign the declaration found on the application and enrolment form.

### 8.2.3 Fee protection

Living Planit is committed to meeting its contractual requirements and in accordance with the Standards for Registered Training (RTOs) 2025 does not collect more than \$1500.00 in pre-paid fees at any one point in time.

Prior to enrolment, prospective students are made aware of the following:

- Fee protection mechanisms (information contained in fees and refund policy and procedure)
- Fees to be charged, by when and in what amounts
- Payment plans
- Refund policy and procedure and criterion
- How to apply for a refund
- Complaints and appeal process

### 8.2.4 Accessible and transparent complaints and appeals processes and systems

To ensure the organisation delivers high quality training and continually improves upon its systems and processes, Living Planit has an accessible and transparent complaints process and system. The complaints and appeals process quickly respond to allegations involving the conduct of the RTO, its trainers, assessors or other staff, a third-party providing services on Living Planit behalf or a learner of Living Planit.

For more information, see Living Planit Complaints and Appeals section in this document.

### 8.2.5 Protection of consumer's personal information

All prospective and current consumer personal information is protected in accordance with the National Privacy Principles. The following principles are applied:

- Living Planit only collects personal information for the purposes of application/enrolment.
- Consumers are provided with information on the Unique Student Identifier and are required to sign a declaration/consent authorising Living Planit to use/verify their USI for their enrolment.
- Information is securely stored and only accessed by Living Planit staff for the purposes of the individual's enrolment.
- Consumers are provided with information on how their information will be collected, used and stored prior to enrolment.
- Students complete a declaration stating that they consent to their personal information being collected and used by Living Planit, governments and other agencies for the purpose of administration and research.
- Consumer's personal information is not disclosed to another party without the individual's written consent.
- Students have a right to access and correct their personal information.

For more information, see "Privacy Policy" section in this document.

For students undertaking training and assessment under the Smart and Skilled, the following procedures apply:

- The Executive Officer will be the designated Customer Protection Officer. Their role will be to handle all complaints and grievances and to ensure Consumer Protection contractual compliance with the Smart and Skilled Guidelines.
- The contact details of Customer Protection Officer will be made available to all clients on the website and in pre-enrolment information.
- Details of, or links to, the Smart and Skilled website and 1300 772 104 contact number will be made available on all public information including the website and pre-enrolment information.
- A link to the Smart and Skilled Consumer Protection Strategy will be included in Student Information available on our website.
- Every attempt will be made to resolve any student complaints using the Living Planit Complaint and Appeals Policy.
- If after following the Complaint and Appeals Process a student cannot resolve their complaint with Living Planit, they can contact Training Services NSW by:
  - Applying online ([https://www.training.nsw.gov.au/build/online\\_forms/general\\_enquiry\\_form.html](https://www.training.nsw.gov.au/build/online_forms/general_enquiry_form.html))
  - Phone on 1300 772 104
  - In person at a Training Services NSW regional office (see [https://www.training.nsw.gov.au/about\\_us/sts\\_contacts.html](https://www.training.nsw.gov.au/about_us/sts_contacts.html))
- If a student feels matters are unresolved to their satisfaction and wish to inform a third party, they will be provided with contact details for NSW Department of Education and Communities Consumer Protection Unit for Students. They can do so at: <https://smartandskilled.nsw.gov.au/for-students/consumer-protection-for-students>
- Students will sign to confirm they have received Consumer Protection Information. This will be included in the Declaration made by students when completing the Proof of Eligibility Checklist on enrolment.

The contact details of the Consumer Protection Officer are as follows:

Executive Officer

Email: [operations@livingplanit.com.au](mailto:operations@livingplanit.com.au)

Phone: 02 9233 3233

## 9. Complaints and Appeals

Living Planit welcomes complaints from any learner, client, prospective participant or client, or third party, with the assurance that all matters will be handled with integrity, confidentiality, and fairness, in accordance with the principles of natural justice and procedural fairness.

Complaints may relate to the conduct of:

- Living Planit RTO, including trainers, assessors, or other staff;
- Third parties providing RTO services on behalf of Living Planit, including their trainers, assessors, or staff; or
- Another Living Planit learner.

For concerns specifically about assessment results, please refer to the Appeals Policy detailed below. This policy does not cover complaints from facilitators or staff members.

### 9.1 Complaint Process

Learners are encouraged to first raise their concerns directly with their course facilitator. If uncomfortable doing so, or if the issue is unresolved, learners should contact the Operations Manager at [operations@livingplanit.com.au](mailto:operations@livingplanit.com.au) or via phone at (02) 9233 3233. This should occur within five (5) working days of the incident giving rise to the complaint.

#### Complaint Procedure:

1. A Complaint Request Form will be provided to the complainant to complete.

2. Upon receipt of a complaint, Living Planit will acknowledge receipt in writing within five (5) working days and provide a unique ticket number. The complaint will then be forwarded to the Operations Manager for investigation. Additional information may be requested from the complainant as necessary. Relevant records will be reviewed and consultations conducted with staff or other parties to determine an appropriate outcome.
3. The Operations Manager will provide the complainant with a written outcome, including the decision, rationale, rights of appeal, and instructions on how to lodge an appeal. The complaint and outcomes will be recorded in the Complaint Register and any improvements noted in the Continuous Improvement Register.
4. Outcomes will be communicated within twenty (20) working days of receipt of the complaint. Should the investigation exceed this timeframe, regular progress updates will be provided.

### **Complaint Appeals:**

If the complaint is not satisfactorily resolved, the complainant may submit a written appeal to the Operations Manager at [operations@livingplanit.com.au](mailto:operations@livingplanit.com.au) within fifteen (15) working days of receiving the outcome.

The appeals process is as follows:

1. A Complaint Appeal Form will be provided for completion.
2. Receipt of the appeal will be acknowledged in writing within five (5) working days, using the original complaint ticket number as the appeal reference. Additional information may be requested.
3. The Operations Manager will review the original complaint and appeal details, consult relevant records and staff, and prepare a comprehensive report.
4. The case will be presented to the Appeal Committee, which may meet informally as required.
5. The Appeal Committee will review all evidence and may seek further information from the complainant before making a decision.
6. The complainant will be advised in writing of the outcome, including reasons and appeal rights, within twenty (20) working days of receipt of the appeal. Regular updates will be provided if this timeframe is exceeded.
7. Outcomes will be recorded in the Complaint Register and relevant improvements logged for continuous enhancement.

The Appeal Committee consists of at least three of the following:

- A facilitator/assessor with expertise in the relevant area
- The General Manager
- The RTO Chief Executive Officer
- A representative from a relevant external authority

## **9.2 Appeals Related to Assessment**

Learners wishing to appeal an assessment result must submit their appeal in writing to [assessments@livingplanit.com.au](mailto:assessments@livingplanit.com.au) within fourteen (14) days of receiving the result.

### **Assessment Appeal Procedure:**

1. An Assessment Appeal Form will be provided to the learner.
2. Receipt of the appeal will be acknowledged within five (5) working days, with a ticket number issued.
3. The Operations Manager will review relevant evidence and forward the appeal to the original assessor.
4. The assessor will reassess the learner's work in accordance with the Standards for RTOs 2025, providing results within five (5) working days.
5. The learner will be provided with a written outcome, including the decision, reasons, and appeal rights. Updated assessment records will be maintained.

6. If the learner remains dissatisfied, an independent assessor, uninvolved in the original assessment, will be appointed to review the case. The independent assessor will meet all relevant standards.

### 9.3 External Review

If unsatisfied with the outcome of an internal complaint appeal, learners may request an external review through an independent third party. The learner will be responsible for any costs incurred, including travel and representation.

Learners may consider contacting the following external agencies:

- **Office of Fair Trading** for consumer-related issues.
- **National Training Complaints Service** for training and assessment-related concerns, phone: 13 38 73 or visit <https://www.education.gov.au/NTCH>.
- **Office of the Australian Information Commissioner** for privacy-related matters, visit <https://www.oaic.gov.au/individuals/how-do-i-make-a-privacy-complaint> or call 1300 363 992.

### 9.4 Confidentiality

Living Planit treats all complaints with sensitivity and strives to maintain confidentiality. However, confidentiality cannot be guaranteed in all cases, especially when the complaint involves allegations against another individual, who must be informed and given an opportunity to respond.

## 10. Deferral, Withdrawal and Guarantee

Living Planit understands that individual circumstances may change throughout your training journey. As such, we have established clear processes to support learners who may require an extension, need to defer, or choose to withdraw from their course. We encourage open communication with your trainer or support staff to ensure you are fully informed of your options and any requirements.

### 10.1 Course Extension

Learners are expected to complete their course within the timeframe specified in their Assessment Outline. If you are unable to meet the course deadline and require additional time, you may request a course extension.

To apply for an extension:

- Submit a formal written request to Living Planit prior to the expiry date listed in your Assessment Outline.
- Complete any required documentation as specified by Living Planit.

An extension of up to six (6) months may be granted if:

- Sufficient and relevant supporting evidence is provided before the course expiry date.
- All outstanding course fees have been paid.
- Any applicable extension fee is paid in full.
- There have been no significant changes to the training package that affect your course.
- The course is not currently in a teach-out period.

### 10.2 Deferral of Training

Should you wish to temporarily pause your training, you may apply for a deferral.

Steps to defer:

- First, speak with your trainer to discuss your situation. You may also be referred to appropriate support services or the Customer Protection Officer if needed.
- If approved, your training may be deferred for a maximum period of 12 months.
- After this time, your enrolment will be closed, and you will no longer be eligible to resume training in the same course.

Living Planit is committed to supporting learners during this process and will work with you to determine the most suitable outcome based on your circumstances.



## 10.3 Withdrawal from Training

If you decide to withdraw from your course, we encourage you to speak with your trainer or a member of our support team first. This conversation may help identify any alternative options, such as support services or temporary deferral.

If you choose to proceed with a withdrawal:

- Submit formal written notice to [operations@livingplanit.com.au](mailto:operations@livingplanit.com.au), including your withdrawal date and reason.
- Any applicable refunds will be assessed in line with Living Planit's Fees and Refund Policy.
- You may appeal a refund decision under the Complaints and Appeals Policy.

Upon withdrawal:

- You will receive a Statement of Attainment for any units you have been assessed as competent in, within 21 calendar days.
- A copy of your updated Training Plan and assessment outcomes will be provided to you.

## 10.4 Training and Assessment Guarantee

Living Planit is committed to delivering high-quality training and assessment services that fully comply with the requirements of the Australian Qualifications Framework (AQF), the 2025 Standards for Registered Training Organisations (RTOs), and all other relevant legislation and regulatory obligations.

We guarantee that:

- Training and assessment will be provided in accordance with the course structure, duration, and delivery method outlined in our official Course Brochures.
- All training and assessment will be conducted by qualified trainers and assessors using validated tools and materials that align with current industry standards.

In the event that Living Planit is unable to deliver the agreed training and assessment services for any reason, learners will be issued a refund in line with our Fees and Refund Policy.

## 11. Records, Certification and Privacy

Living Planit is committed to issuing nationally recognised certification in a timely and accurate manner, in accordance with the Standards for RTOs 2025 and the Australian Qualifications Framework (AQF).

### 11.1 Record-Keeping and Credential Issuance

Living Planit maintains comprehensive and secure records of all learner enrolments, training progress, assessments, and outcomes in compliance with the Standards for Registered Training Organisations (RTOs) 2025 and relevant legislation. All records are managed confidentially and retained for the required minimum period to ensure accuracy, integrity, and accessibility for auditing and verification purposes. Credentials, including Statements of Attainment and Testamurs, are issued in a timely manner to learners who meet all course requirements, in accordance with regulatory guidelines.

### 11.2 Testamurs (Qualification Certificates)

Learners who successfully complete all required units of competency within a nationally recognised qualification will be issued with a Testamur and a Record of Results.

To be eligible for a Testamur, learners must:

- Have been assessed as competent in all units of competency that make up the qualification;
- Have provided a valid Unique Student Identifier (USI);
- Have paid all course fees in full.

Testamurs and Records of Results will be issued within 28 calendar days of the learner being assessed as competent in all relevant units and meeting the above requirements. Certification will be sent to the postal address provided at the time of enrolment, unless an alternative is requested in writing.



## 11.3 Statements of Attainment

Learners who partially complete a qualification or withdraw before completing all units may be eligible for a Statement of Attainment for the units in which they have been assessed as competent.

Statements of Attainment will be issued if:

- The learner has achieved competency in one or more units of competency;
- A valid USI has been provided;
- All applicable fees have been paid.

Statements of Attainment will also be issued within 28 calendar days of final assessment and will be posted to the nominated postal address.

## 11.4 Replacement

In the event that a learner's original Testamur is lost or destroyed, a replacement may be requested by contacting Living Planit via email at [operations@livingplanit.com.au](mailto:operations@livingplanit.com.au).

A replacement Testamur will only be issued upon receipt of a statutory declaration from the learner, confirming that the original document has been lost or destroyed.

Living Planit will process and reissue the replacement Testamur within 10 working days of receiving the statutory declaration and the request.

Please be advised that a fee of \$40 (plus GST) applies for the reissuance of a Testamur.

## 12. Marketing and Recruitment

Living Planit is committed to ensuring that all marketing and recruitment activities are conducted ethically, honestly, and transparently. We provide prospective students with accurate, clear, and accessible information about our courses, services, entry requirements, fees, and support available, enabling informed decision-making prior to enrolment.

Our marketing materials comply with relevant legislation and regulatory requirements, including the Standards for Registered Training Organisations 2025, and are free from false, misleading, or deceptive statements. We aim to attract students who are genuinely interested and capable of successfully completing their chosen qualification.

We undertake recruitment processes that are fair, equitable, and inclusive, ensuring equal opportunity for all applicants regardless of background. Through effective communication and comprehensive pre-enrolment support, we seek to align prospective students' expectations with the realities of their training pathway, promoting positive learner outcomes.

### 12.1 Marketing and Enrolment Information

Living Planit ensures that all marketing and recruitment materials are accurate, truthful, and not misleading. Information provided to prospective learners prior to enrolment includes:

- Course content, duration, entry requirements, and expected outcomes.
- All fees, charges, and refund policies, including any potential additional costs.
- Information about learner support services and pathways following course completion.

Living Planit complies with the Australian Consumer Law and the Standards for RTOs 2025 in all marketing and recruitment activities to ensure learners can make informed decisions about their training.

## 13. Privacy Policy

Living Planit is committed to protecting the confidentiality and privacy of its learners. Personal and training information will not be disclosed to unauthorized third parties without the learner's prior written consent.

In delivering training and assessment services, Living Planit may be required to provide learner information to relevant governing authorities. Where applicable, information may also be shared with a learner's employer solely for training-related purposes.

Living Planit complies with the Privacy Act as enforced by Australian Commonwealth and State Governments and guarantees that personal information will never be sold to any third party. To safeguard learner information, Living

Planit employs rigorous data security measures, including encrypted storage, controlled access, and regular staff training to prevent unauthorized access, disclosure, or misuse of personal data.

### 13.1 Privacy Notice

Under the Data Provision Requirements 2012, Living Planit is required to collect personal information and disclose it to the National Centre for Vocational Education Research Ltd. (NCVER).

Your personal information—such as details provided on your enrolment form and training activity data—may be used or disclosed by Living Planit for statistical, regulatory, and research purposes. This information may be shared with third parties including:

- Your school (if you are a secondary student undertaking VET, including school-based apprenticeships or traineeships);
- Your employer (if they are funding your training);
- Commonwealth and State or Territory government departments and authorised agencies;
- NCVER;
- Organisations conducting student surveys; and
- Researchers.

Personal information provided to NCVER may be used or disclosed for the following purposes:

- Issuing statements of attainment or qualifications and populating authenticated VET transcripts;
- Facilitating education-related statistics and research, including surveys;
- Understanding the operation of the VET market for policy development, workforce planning, and consumer information;
- Administering VET programs, including regulation, monitoring, and evaluation.

You may be contacted to participate in an NCVER student survey, which may be conducted by NCVER employees, agents, or contractors. Participation is voluntary, and you may opt out at the time of contact.

NCVER collects, holds, uses, and discloses your personal information in accordance with the Privacy Act 1988 (Cth), the VET Data Policy, and NCVER's policies, all of which can be viewed on their website at [www.ncver.edu.au](http://www.ncver.edu.au).

Living Planit also engages third-party service providers to assist with data storage and processing. All third-party providers are required to comply with Australian privacy legislation and are bound by strict confidentiality agreements to protect your personal information.

### 13.2 Data Retention and Disposal

Living Planit retains learner personal and training information for the minimum period required by legislation and regulatory authorities. After this retention period, data is securely destroyed or anonymized to protect learner privacy.

### 13.3 Learner Rights

Learners have the right to access their personal information, request corrections, or restrict certain uses of their data, subject to exceptions outlined in the Privacy Act. Requests should be submitted in writing to Living Planit and may require proof of identity.

Learners may also withdraw consent for specific uses of their data where applicable and have the right to lodge complaints concerning privacy breaches.

### 13.4 Privacy Policy Review and Contact

Living Planit reviews this Privacy Policy at least annually to ensure ongoing compliance with legal requirements and best practices.

For any inquiries, concerns, or to exercise your privacy rights, please contact our Privacy Officer at [privacy@livingplanit.com.au](mailto:privacy@livingplanit.com.au) or by phone at (02) 9233 3233.