

Trustee Decision on Student Complaint

Institution: 4225 – Canada College of Arts & Business

1. Introduction

The Complainant was enrolled in the Accounting and Payroll Administration Program [**Program**] in the “distance delivery” stream, which is 100% online.

The Complainant filed a complaint against the Institution [**Complaint**] on February 6, 2026, after having completed the Program on July 10, 2025.

The Complainant alleges the Equipment Policy is misleading and contains the false representation that the Institution provides all students, including distance delivery students, with the requisite hardware and software for the Program. The Complainant seeks a partial tuition refund and reimbursement for software purchased. The Institution denies misleading the Complainant as alleged, or at all.

The matter at issue is whether the Institution misled the Complainant by representing that it would provide hardware and software to students attending the Program by distance delivery.

The Complainant exhausted the Institution’s dispute resolution process [**DRP**] prior to filing this Complaint.

For the reasons outlined below I find the Institution did not mislead the Complainant regarding a significant aspect of the Program and, accordingly, deny the claim.

2. Statutory Scheme

Section 23(1) of the PTA provides that a student may file a claim against the Student Tuition Protection Fund [**Fund**] on the ground that a certified institution misled the student regarding any significant aspect of an approved program of instruction in which that student was enrolled. Claims are filed with the Trustee, being the minister or the person to whom the minister has delegated the relevant powers or duties.

Claims must be filed no later than one year after the student completed or was dismissed or withdrew from the program and only after the student has exhausted the institution’s dispute resolution process.

Following receipt of the complaint, the process is as follows:

Claim the student was misled		
Who	What	When
Trustee	Gives a copy of the claim to the institution	As soon as practicable
Institution	May respond to the claim [Response]	Within 15 days of receiving a copy of the claim from the Trustee
Trustee	Gives the Response from the institution, if any, to the student	Within 15 days of receiving the Response from the institution
Student	May reply to the Response from the institution [Reply]	Within 15 days of receiving the Response from the Trustee

Trustee	Must give the Reply from the student, if any, to the institution	Within 15 days of receiving the Reply from the student
Trustee	Adjudicates the claim to determine whether any refund should be issued, and provides written reasons to the student, the institution, and the registrar.	

If a claim is approved, the Trustee may authorize payment from the Fund of all or a portion of the tuition paid to the institution by or on behalf of the student. Section 25(4) of the *Fees and Student Tuition Protection Fund Regulation* requires that payments from the Fund be directed first to the government if all or a portion of the tuition was paid using funds from a provincial or federal student assistance program, and then to the claimant.

3. Program Information

Program:	Accounting and Payroll Administration
Start date:	June 10, 2024
End date:	June 2, 2025
Revised start date:	July 8, 2024
Revised end date:	June 30, 2025
Graduation date:	July 10, 2025
Total charged:	\$ 16,302
Tuition:	\$ 14,500
Registration / Application Fee:	\$ 250
Administrative Fees:	\$ 250
Supplies / Materials Fees:	\$ 145 + 5%
Textbook Fees:	\$ 1,094.80 + 5%
Amount paid to date by Complainant:	\$ 16,302
Amount of tuition paid to date by Complainant:	\$ 14,500

4. Issues

The following issue arises for consideration: whether the Institution misled the Complainant in respect of the equipment that would be provided to students attending the Program by distance delivery.

5. Chronology

May 30, 2024	Complainant signs enrolment contract
August 19, 2024	Complainant signs Program Outline which includes Equipment Policy and starts the Program online
July 10, 2025	Complainant graduates and is issued credential
November 14, 2025	Complainant initiates DRP
December 8, 2025	Institution issues final decision declining refund request
February 6, 2026	Complainant files Complaint with PTIRU

6. Analysis

The Complainant was enrolled in the Program's distance delivery stream. The Program is designed to provide students with theoretical and practical skills in accounting, including the use of industry tools and software to record, summarize, and report financial information. Although the Complainant experienced difficulties accessing and using the required technology during the Program, they ultimately completed the Program and graduated.

The Equipment Policy, in its entirety, reads as follows:

Computers/software are provided at the College. No other equipment is required.

For distance delivery it will be the responsibility of the student to make sure the necessary hardware/software are available and compatible to complete the program such as Internet connection, up-to-date web browsers and video conferencing equipment.

The Complainant alleges the Equipment Policy represented that all students, including those in the distance delivery stream, would be provided with the hardware and software necessary to complete the Program. They submit that this misunderstanding led to unexpected costs and difficulties, including the purchase of software such as Microsoft Word and borrowing a laptop from a friend. Although the Complainant borrowed a computer rather than purchasing one, they say that device was not fully compatible with the required software, which prevented them from completing certain assignments.

The Complainant further submits that the Policy is unclear and vague. They argue that the first sentence, when read in isolation, does not distinguish between in-person and distance students, implying that all students will be provided with equipment, while the subsequent sentences do not clearly indicate that distance delivery students are excluded.

The Institution denies that the Equipment Policy contains any misleading representation. It submits that, when read as a whole, the Policy clearly distinguishes between equipment provided at the College and the responsibilities of distance delivery students. According to the Institution, the Policy makes it clear that distance delivery students must ensure they have access to the necessary and compatible hardware and software to complete the Program.

The Institution further submits that it provided distance delivery students with access to the required accounting software at no cost. In its view, any difficulties experienced by the Complainant resulted from their use of a computer that was not compatible with the Program requirements, rather than from any ambiguity or deficiency in the Policy. The Institution also notes that other distance delivery students were able to access the software and says the Complainant was responsible for ensuring compatibility or seeking assistance if technical issues arose.

7. Decision

For the reasons set out below, I find the Institution did not mislead the Complainant in respect of the equipment provided to distance delivery students.

I do not accept the Complainant's position that the opening sentence of the Equipment Policy should be read in isolation or that the Policy is vague and unclear. When read as a whole, the Policy plainly distinguishes between in-person and distance delivery students. For example, the second sentence establishes separate expectations for

distance learners, clarifying that the initial statement about equipment being provided “at the College” is not universally applicable. A reasonable reading of the Policy supports the Institution’s position that distance delivery students are responsible for providing their own hardware and ensuring software compatibility.

The claim is denied.

This decision is final. The Trustee does not have authority to re-open or reconsider the decision and there is no appeal under the PTA. Parties may wish to seek legal advice regarding a judicial review by the BC Supreme Court.

Date: July 14, 2026



Joanna White

Trustee, Student Tuition Protection Fund