

RULES & INFORMATION FOR VET STUDENT LOAN (VSL) ENROLMENTS

VET STUDENT LOAN

A VET Student Loan (VSL) is an income contingent loan scheme for the Vocational Education and Training (VET) sector which will assist VSL eligible students who are enrolled in an approved VSL Diploma or Advanced Diploma course to help pay for all or part of their Tuition fees and cannot be used to cover other course fees such as Amenities and Materials fees.

A VET Student Loan will be a debt due to the Commonwealth until it is repaid. A VET Student Loan will not be approved for students who do not meet the eligibility requirements.

ELIGIBILITY FOR A VET STUDENT LOAN ASSESSED AT ENROLMENT

To be eligible for a VET Student Loan, prospective students must meet **ALL** of the following criteria:

- Student is:
 - an Australian Citizen; or
 - a [qualifying New Zealand citizen](#); or
 - a Permanent Humanitarian Visa holder who usually resides in Australia.

The applicable evidence of Citizenship must be provided to Melbourne Polytechnic at the time of enrolment.

- Where under 18 years of age, the student must provide a signed Parent/Guardian Consent Form.
- The enrolment is in an *Approved VET Student Loan Course (available in Related Downloads on the VET Student Loan page of the [Melbourne Polytechnic website](#)).*
- Student is assessed as academically suited to undertake the approved VSL course on the basis of either:
 - providing their Australian Year 12 Certificate; or
 - providing their Diploma awarded for completion of the International Baccalaureate Diploma Programme; or
 - providing evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English); or
 - displays competence at or above Exit Level 3 in the Australian Core Skills

Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test. Upon completion of the Assessment, students will be able to access and print their results which includes result date, time spent on completing the assessment and the details of the result.

In addition, Melbourne Polytechnic will report the results to the Secretary in the form, manner and by the time requested by the Secretary.

- The FEE-HELP balance held by the student is sufficient to cover the amount to be accessed for the course enrolment. In the instance where the FEE-HELP balance is insufficient to cover the full Tuition Fee cost, students may pay the outstanding amount upfront via the available payment options.
- Student has a Tax File Number (TFN) or provides a Certificate from the Commissioner stating that the student has applied for a Tax File Number.

If the TFN information provided is assessed as not correct by the Australian Taxation Office, the application will not be finalised and the student will be ineligible for a VET Student Loan.

- Student has a Unique Student Identifier (USI).

Where the student is assessed as eligible for a VET Student Loan, the student must submit the Commonwealth Application Form (eCAF) by the first census day but by no less than two business days after the date of enrolment.

Personal information

Students are advised that Melbourne Polytechnic is required to collect and verify all VSL eligibility documents, including identity and date of birth documents provided by the student at enrolment.

STUDENTS ENROLLED IN APPROVED VET STUDENT LOAN COURSES

Melbourne Polytechnic treats fairly all students who are, or would be, entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act (2003) and all persons seeking to enrol with the VET provider in a VET unit of study that meets the course requirements under subclause 45(1) of Schedule 1A of the Act and who are, or would be, entitled to VET Student Loan under clause 43 of the Act.

Melbourne Polytechnic has open, fair and transparent procedures that, in its view are reasonable - based on merit for making decisions about:

- (a) the selection, from among the students who are, or would be, entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act (2003) (*HESA*) and who seek to enrol with the provider in a VET unit of study that meets the requirements under subclause 45(1) of Schedule 1A of the Act, of students to enrol;
- (b) the treatment of students who are, or would be, entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act (2003) undertaking a VET course of study; and

- (c) the treatment of students who, are, or would be, entitled to FEE-HELP assistance under Part 3-3 Clause 104-1 of the Higher Education Support Act (2003) undertaking a Higher Education course of study.

APPROVED VET STUDENT LOAN (VSL) COURSES

A full list of VSL Approved Courses is available in Related Downloads on the VET Student Loan page on the [Melbourne Polytechnic website](#).

CAPS ON APPROVED VET STUDENT LOAN COURSES

The Commonwealth Government has introduced a loan cap for each VSL Approved Course.

Students who are eligible to access a VET Student Loan will be entitled for loans up to the capped amount for their individual course enrolment.

Melbourne Polytechnic course fees may exceed the capped VET Student Loan amount. In this instance, students will be required to pay the difference between the Course Tuition Fee and the capped VET Student Loan amount at enrolment using the available payment options.

INTENTION TO CANCEL STUDENT ENROLMENT AFTER CENSUS DATE

In the instance where Melbourne Polytechnic intends to cancel a student's enrolment after the census date, students will be advised in writing by the teaching department and given 28 days to lodge an appeal under Melbourne Polytechnic's [Student Complaints and Appeals Policy](#) and [Student Complaints and Appeals Procedure](#).

The enrolment cancellation will not take effect until the appeals process under the [Student Complaints and Appeals Procedure](#) has been exhausted. In the event a student's appeal is unsuccessful the student will not be entitled to a refund or cancellation of their VET Student Loan debt.

TREATMENT OF STUDENTS SEEKING REVIEW

There will be no victimisation or discrimination against students who:

- seek review or reconsideration of a decision; or
- use Melbourne Polytechnic's processes or procedures about dealing with grievances; or
- makes an application for re-crediting their FEE- HELP balance under Division 2 or 3 of Part 6 of the Act.

WITHDRAWING FROM A FULL COURSE or INDIVIDUAL UNIT/s OF STUDY

A student who intends to withdraw from all or part of a course will not incur financial, administrative or any other barrier to withdrawal.

Students will be required to advise their intention to be withdrawn from either a full course or part of a course by sending an email to vetstudentloans@melbournepolytechnic.edu.au Where the intention is to withdraw from part of a course, the advice should include a list of the applicable unit/s of study.

To avoid incurring a VET Student Loan debt it is important to withdraw before the census date. The census date is set at no less than 20% of the duration of the unit of study date as is listed on the [Schedule of VET Tuition Fees](#). It is important that you check the census date for each unit of study.

Students will also receive a VET Student Loan Fee Notice at least fourteen (14) days prior to the Census date for each Unit of Study.

Full Course Withdrawal

If a student withdraws from a Diploma or Advanced Diploma level course **prior to or on the Census Date**, Melbourne Polytechnic will refund the tuition fee and any other fees and charges paid by, or on behalf of, the student. A student who has a VET Student Loan will incur no debt.

Partial Course Withdrawal

If a student withdraws from only part of a Diploma or Advanced Diploma course **prior to or on the Census Date**, Melbourne Polytechnic will refund the tuition fees payable for the withdrawn unit/s of study. A student who has VET Student Loan will not incur a debt for the withdrawn unit/s of study.

No refund will be issued for any fees and charges paid by, or on behalf of the student, including any VET Student Loan debt incurred except in Special Circumstances **for full course or partial course withdrawals after the Census Date**.

RE-ENROLLING AFTER COURSE WITHDRAWAL

If a student withdraws from an approved course or part of an approved course, Melbourne Polytechnic will not, after the withdrawal, enrol the student in an approved course or a part of an approved course without the written permission of the student (which must be given after the withdrawal). Where applicable, the student's authority will be granted via the Addition to Enrolment form at the time of re-enrolment.

RE-CREDITING VET STUDENT LOAN BALANCES

A student's VET Student Loan balance can be re-credited:

- Under Part 6 of the VET Student Loan Act (2016) (VSL);
- Under Section 68 of the VSL because of Special Circumstances;
- By applying to the Secretary under Section 71 of the VSL because Melbourne Polytechnic or person acting on behalf of Melbourne Polytechnic is engaged in unacceptable conduct in relation to the student's application for VET Student Loan or Melbourne Polytechnic has failed to comply with the VSL or an instrument under the Act and that failure adversely affects students. Applications under Section 71 must be made within five years after the census day for the course or the part of the course concerned or within that period as extended by the Secretary.

There will be no charge for reconsideration or review of decision other than review by the Administrative Appeals Tribunal.

APPLYING FOR RE-CREDIT of VET STUDENT LOAN DEBT under SECTION 68 of the VET STUDENT LOAN ACT (2016) – SPECIAL CIRCUMSTANCES

Students may only apply for re-credit of a VET Student Loan debt if they withdraw from a unit of study after the census date or have not completed the unit of study requirements. Students are unable to apply for a re-credit for a unit of study that has been successfully completed. Applications must be submitted within 12 months of the withdrawal date specified on the Withdrawal Form.

Under the Higher Education Support Act (2003) (HESA) an application for re-credit of a FEE-HELP Loan is considered on the basis of special circumstances that:

- were beyond your control; and
- did not make their full impact on you until on, or after, the census date; and
- made it impracticable for you to complete your unit(s) or study requirements.

RE-CREDIT of FEE-HELP DEBT by the SECRETARY

‘Section 89 - Explaining re-crediting’ of the VET Student Loans Rules 2016 states:

- (2) (i) the Secretary may re-credit a student’s HELP balance in relation to special circumstances if the course provider:
 - (i) is unable to act or is being wound up or has been dissolved; or
 - (ii) has failed to act and the Secretary is satisfied that the failure is unreasonable.

LOAN FEE

A 20 percent loan fee will apply to all students who are not eligible for a government funded place under the Skills First Program. This fee will be added to the total VET Student Loan debt. For further information, students may contact the Department of Education, Skills and Employment (DESE) directly or for general information on VET Student Loans visit the [Study Assist website](#) and download the VET Student Loan Information Booklet.

Important Note: All VET Student Loan amounts incurred on census days between 1 April 2020 and 30 June 2021 do not incur the usual 20 per cent loan fee. Students will not need to do anything for the exemption to be applied. VET Student Loan debt records with the Australian Taxation Office will automatically reflect the loan fee exemption from early June 2020.

REPAYMENT OF VET STUDENT LOANS

Students will be required to commence repaying their VET Student Loan when their income reaches the repayment threshold. The threshold can be found at [Study Assist](#).

The maximum loan amount you can borrow from the Australian Government in 2022 is \$109,206.00. This is the total amount available under all of VET Student Loans and FEE-HELP.

PROTECTION OF FEES

Melbourne Polytechnic has in place the [Protection for Pre-Paid Upfront Fees \(VET\) Policy](#), which advises students that upfront pre-paid fees are protected in the event that Melbourne Polytechnic ceases to deliver a course of study in which the student is enrolled and has commenced.

In the event Melbourne Polytechnic is unable to provide services for which a learner has prepaid, the learner will:

- be placed into an equivalent course such that the new location is suitable to the learner, and will receive the full services for which the learner has prepaid at no additional cost; or
- be paid a refund of any prepaid fees for services yet to be delivered in line with the [Administration of Student Enrolment, Fees and Charges Policy](#) and the [Administration of Student Enrolment, Fees and Charges Guidelines](#).

REPLACEMENT PROVIDER

Where a student accepts an offer of a place in a replacement course, the following will apply:

- (a) the student will be granted course credits for parts of the original course successfully completed as evidenced by:
 - (i) a Statement of Attainment or other Australian Qualifications Framework certification documentation issued in accordance with the Australian Qualifications Framework; or
 - (ii) an authenticated VET transcript prepared by the Registrar (within the meaning of the *Student Identifiers Act 2014*);
- (b) the student will not be charged tuition fees for the replacement component of the replacement course – if tuition fees have been paid for the affected part of the original course;
- (c) the student will be enrolled in the replacement course as soon as practicable; and
- (d) Melbourne Polytechnic will provide written notice of the acceptance to the VSL Tuition Protection Director within 14 days of the acceptance by the student.

VET STUDENT LOAN – STUDENT PROGRESSION COMPLIANCE REQUIREMENTS

Effective from 1 July 2017, to continue to access a VET student loan, students must demonstrate to the Department of Education and Training that they are a genuine student, continuing with their studies. The Student Engagement and Progression requirement process is part of the increased protections for students accessing the VET Student Loans program.

To demonstrate engagement and to continue to receive the loan, students must complete the 'VET Student Loans—Confirming Enrolment and Continued Course Engagement and Participation form' (the Progression Form) in the eCAF system **at least twice each calendar year** for the duration of their course. The form asks if students intend to continue studying and accessing a VET student loan, and contains a short survey.

An invitation email with login details to the eCAF system will be sent to students requesting that they indicate their study intent and complete a short survey. Students who fail to complete the form and survey within the required time, **may be ineligible** to continue accessing their VET Student Loan to pay for the remainder of their course tuition fees.