

Managing VET Student Loans Policy

Policy Objective

VET Student Loan (VSL) is an Australian Government income contingent loan scheme for the vocational educational and training sector. VSL is an extension of the higher education FEE-HELP arrangements. The underlying principle on which VSL is based is that it removes the major financial barrier to entry to vocational education at diploma level or above, allowing students to defer the majority of costs of further study (their tuition fees) through a loan. A VSL debt is repaid through the tax system once a person reaches the minimum income threshold.

VSL are only available for approved courses at the diploma level and above. VSL assists eligible students to pay for part or all of their VET tuition fees while studying an eligible course.

TAFE Gippsland is approved for VSL in relation to certain qualifications.

TAFE Gippsland is a signatory to the *VET Student Loans Code of Practice* (the Code). The purpose of the Code is to identify key complaint areas raised by students with a VSL debt and to share proven complaint resolution principles that can increase the ability of students and providers to successfully resolve disputes without the intervention of the VET Student Loans Ombudsman (VSLO). The Code is not a legislative instrument and while adopting the Code is voluntary, it is viewed by the VSLO as a tool to assist providers like TAFE Gippsland to meet their regulatory obligations and improve business practices.

The purpose of this policy is to ensure that the requirements of the *VET Student Loan Act* and the *VSL Rules* are met and compliance with the *VET Student Loans Code of Practice*.

This policy aims to:

- ensure that only students who are assessed as meeting the eligibility requirements are provided with VSL assistance; and
- enable eligible TAFE Gippsland students to receive a re-credit of their FEE-HELP balance and/or a refund of tuition fees paid.

This policy should be read in conjunction with **TLN029PRO - Managing VET Student Loans procedure**.

Scope

This policy applies to:

- applicants for a course on TAFE Gippsland's VET Student Loan approved course list;
- students successful in applying for a VSL;
- staff involved in the delivery and administration of any course on TAFE Gippsland's VET Student Loan approved course list; and
- parents of applicants for VSL and enrolled students under the age of 18 years of age.

Commitment

TAFE Gippsland is committed to providing a supportive environment to:

- assist students to reach their full academic potential and successfully complete their training and
- promote the principles of child safety, gender equality and mutual respect.

TAFE Gippsland is committed to providing equal and fair treatment for students in their enrolment process and during their application for a VET Student Loan in line with the requirements of the *Higher Education Support Act 2003* (Compilation No. 62 1 January 2017) and *Vet Student Loan Act 2016*.

Students are responsible for course progression and meeting inherent requirements to participate in chosen fields of study.

Fair Treatment

TAFE Gippsland will treat all intending or enrolled students who are eligible for VSL assistance fairly. Through this, and other related policies and procedures, TAFE Gippsland will provide open, fair, equitable, ethical and transparent processes for students applying for, enrolling in, studying or withdrawing from VSL eligible courses. It is to be understood that the application of fair treatment does not require that all students are treated the same.

To ensure fair, transparent and consistent treatment, TAFE Gippsland has policies and procedures in accordance with relevant Acts, legislation, regulations and industry requirement which apply to making decisions about the selection of students seeking to enrol as VET students in VET units with the provider and the treatment of such students.

Equal Benefits and Opportunities

TAFE Gippsland has in place an open, fair and transparent procedures, available to all students and giving accountability to staff to make decisions based on merit and to consider each application on a case by case basis. TAFE Gippsland undertakes to ensure flexibility and unbiased consideration of all applications when dealing with persons applying for courses.

TAFE Gippsland will not apply an income test when making decisions about which of their students are eligible for FEE-HELP assistance. (See 4.8.15 VET Student Loans Manual for Providers.)

Pre-enrolment

TAFE Gippsland will make a judgement as to whether it believes on reasonable grounds that the student is academically suited for a VSL.

Before enrolment in a VSL approved course, and when applying for access to a VSL, TAFE Gippsland will ensure both prospective and currently enrolled students are given accurate, complete, and timely information to enable them to make informed decisions.

Before enrolling in a given VSL eligible course, TAFE Gippsland will determine that the applicant meets the entry procedure requirements (course requirements) and is academically suited for a VSL. The applicant must meet all specified entry requirements for the particular course (e.g. pre-requisite qualifications, industry experience, successful police check).

Every applicant seeking to enrol in a course at TAFE Gippsland will complete a pre-training review prior to enrolment. The outcomes of the pre-training review will inform advice to the applicant regarding their suitability of the course and academic suitability for a VSL.

TAFE Gippsland will obtain evidence to support that belief either:

- a copy of a Senior Secondary Certificate of Education that has been awarded to the student by an agency or authority of a State or Territory for the student's completion of year 12, or
- the student is assessed as displaying competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy using an assessment tool approved under the *VET Student Loan Act* (the Act) and TAFE Gippsland reasonably believes that the student displays that competence, or
- TAFE Gippsland obtains a copy of a certificate (however described) that a qualification at level 4 or above in the Australian Qualifications Framework has been awarded to the student, and the course for the qualification was delivered in English.

Refer: TLN040POL - Pre-training Review policy

Student Grievance and Review Procedures - Academic and Non-Academic

TAFE Gippsland has robust procedures and processes in place to allow students to openly question, discuss and seek a full review regarding outcomes they may not agree with, this is in respect of both curriculum and non-curriculum issues.

The Institute's procedures and processes ensure a student is not victimised or discriminated against during a review or appeal.

Refer: TLN012POL - Managing Learner Misconduct policy

TLN013POL - Academic Integrity policy

CMT006POL - Complaints Appeals and Reviews policy

Customer Complaints and Feedback Process

Complaints of any nature received by TAFE Gippsland will be treated with discretion and remain confidential. TAFE Gippsland will investigate all issues raised and respond to the complainant in a professional and timely manner and in accordance with policy and procedure **CMT006 Complaints Appeals and Reviews policy**.

All students are made aware of support services available, of their rights and obligations, their right of appeal and of the process for lodging complaints or feedback during the post enrolment induction.

Refer: TLN010POL - Learner Orientation and Induction policy

Privacy and Personal Information

TAFE Gippsland will at all times, comply with the requirements of the Privacy and Data Protection Act 2014 (Vic), the Commonwealth Privacy Act 1988 and the Privacy Amendment Act (Enhancing Privacy Protection) 2012.

A documented procedure has been established to ensure that TAFE Gippsland, in conducting Institute business, applies management processes that protect and respect individual information privacy rights.

Refer: CMT023POL - Privacy policy

Published Materials

When marketing VSL approved courses and recruiting prospective students, TAFE Gippsland will act ethically and be open and honest in their representations. Information will be published on the TAFE Gippsland website and accessible from the 'For Students' link.

Course Withdrawal

In the event a student withdraws or disengages from their course, TAFE Gippsland will be clear and timely with their communication and fully inform students of the impact on their enrolment and their VSL.

Refer: TLN003POL - Withdrawal Policy

Enrolment or Course Cancellation and Provider Closure

In the event of course cancellation or provider closure, TAFE Gippsland will comply with the VSL Rules, act ethically and meet their responsibilities to students to:

- make reasonable efforts to inform all affected students about the course cancellation or provider closure
- make available to each student an accurate and complete record of their progress towards each competency in their course of study
- deal with or resolve any matter that arose during, or that relates to, the period when TAFE Gippsland were an approved VSL provider
- provide the student with at least 28 days to initiate grievance procedures before the cancellation take final effect; and
- provide for the cancellation to take final effect only after any grievance procedures initiate by the student have been completed.

Refer: CMT006POL - Complaints Appeals and Reviews policy

FEE-HELP Balance Re-credit

TAFE Gippsland will re-credit a student's FEE-HELP balance if:

- the student applies to the provider in writing for the re-credit; and
- the application is made within 12 months after the census day for the course, or the part of the course; and
- TAFE Gippsland is satisfied that special circumstances prevented, or will prevent, the student from completing the requirements for the course, or the part of the course.

Roles and Responsibilities

Academic Registrar

The Academic Registrar is responsible for:

- maintaining current knowledge of legislation and regulatory compliance requirements; overseeing the implementation of this policy and associated procedure;
- managing course entry requirements and application processes where VSL apply; and
- managing instances of re-credit or debt remittance of a VSL.

Related Legislation/Regulation

- Privacy and Data Protection Act 2014 (Vic)
- Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth)
- Commonwealth Privacy Act 1988 (Cth)
- VET Student Loans Act 2016
- VET Student Loans (Consequential Amendments and Transitional Provisions) Act 2016
- VET Student Loans (Charges) Act 2016
- VET Student Loans Rules 2016
- VET Student Loans (VSL Tuition Protection Levy) Act 2020
- VET Student Loans (Courses and Loan Caps) Determination 2016
- VET Student Loans (Charges) Regulations 2017
- Higher Education Support Act 2003 (HESA)(Cth)
- VET Student Loans (External Dispute Resolutions Scheme) Specification 2017 (Cth)
- VET Student Loans Code of Practice

Related Policy and Procedures

- CMT002POL - Records Management policy
- CMT006POL - Complaints Appeals and Reviews policy
- CMT023POL - Privacy policy
- TLN002POL - Enrolment and Fee Paying policy
- TLN003POL - Withdrawals policy
- TLN010PRO - Learner Orientation and Induction procedure
- TLN011POL - Student Support Services policy
- TLN012POL - Managing Learner Misconduct policy
- TLN013POL - Academic Integrity policy
- TLN029PRO - Managing VET Student Loans procedure
- TLN034POL - Fees Charges and Refunds policy
- TLN040POL - Pre-Training Review policy

Related Documents

- VET Student Loans Manual for Providers
- TLN029FOR1 - VSL Intention to Apply Request form
- TLN029REF1 - VSL Additional Student information
- TLN040REF1 - LLN Online Screening Assessment - Student Instructions
- TLN040REF2 - LLN Online Screening Assessment - Instructions for teaching staff
- Administrative Appeals Tribunal - <https://www.aat.gov.au/>

Definitions

Census date	In accordance with paragraph 67(3) of Schedule 1A of the <i>Higher Education Support Act 2003</i> (HESA) and paragraph 3.4 of the <i>VET Administration Guidelines</i> , the census date for each VET unit of study will be published on or before the earliest enrolment date for the units of study, enabling students to access information about the census date before they enrol.
Eligible Student	Means a student meeting the requirements of clause 43 of <i>HESA</i> .
Materials fees	Materials fees apply to courses where students receive materials such as notes, consumables or learning materials that are retained by the student.
Re-crediting	VET Student Loans are capped. Circumstances may mean an amount of the VET student loan that has been used to pay tuition fees for the student for the course, or the part of a course may be put back into funds available for a VSL in the future.
The Secretary	The Secretary of the Department.
Tuition fee	The tuition fee is the fee that TAFE Gippsland charges a student for each VET unit of study. VET Student Loan can only be used to pay for tuition fees.
VET course of study	Approved Vet Student Loan course.
VET unit of study	A VET unit of study is a unit of study that a student may undertake with TAFE Gippsland part of the full VET course of study. Students may access VET Student Loan to pay for some or all of their tuition fees for each unit.

Version Control

Item	Summary of Update	Version	Review Date
1	Original Document issue	1.0	17/01/2011
2	Updated	2.0	16/06/2018
3	Rebranded from Federation Training to TAFE Gippsland	3.0	10/07/2019
4	External legislation updated - VET Student Loans & Privacy Acts AAP contact details updated	3.1	12/02/2020
5	Comprehensive review in line with legislative, regulatory requirements and to reflect current business practices and to incorporate TL046 VSL Student Entry Procedure	4.0	28/03/2022
6	Updated in light of the Compliance review of Publishing Requirements by DESE	5.0	11/04/2022
7	Review and adoption of new template and naming conventions. Separation of Policy and Procedure	5.1	17/01/2023

Appendices

Nil.