

VET STUDENT LOANS POLICY

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1.0 Purpose

The purpose of this policy is to define how EIT will manage VET Student Loans in accordance with the [VET Student Loans Act 2016](#) and related legislative instruments.

2.0 Scope

This policy extends to all EIT staff engaged in the VET Student Loans program and EIT students enrolled in an approved course of study as per the current [VET Student Loans \(Courses and Loan Caps\) Amendment Determination](#).

3.0 Objectives

EIT is committed to the following principles that underpin this policy by ensuring that:

- 3.1** Students enrolling in an approved course of study may, subject to eligibility, apply to the Commonwealth Government for funding to assist with their course tuition fees in the form of a VET Student Loan, subject to the loan cap for each course.
- 3.2** There are specific eligibility requirements that students must meet before applying for a VET Student Loan which are **in addition** to the entry requirements for EIT's courses. The VET Student Loan eligibility requirements are:
 - 3.2.1 Citizenship requirements** – a student must:
 - Be an Australian citizen (proof will be required), **or**
 - hold an eligible permanent humanitarian visa and usually reside in Australia, or
 - be a New Zealand citizen on a Special Category Visa (SCV subclass 444) and meet the following long-term residency requirements:

- the student began living in Australia at least 10 years before applying for a loan, **and** at that time, was a child under 18 years of age **and** did not have a spouse or de-facto partner; **and** has resided in Australia for at least eight of the 10 years immediately prior to applying **and** at least 18 months of the last two years.
- Holders of other permanent visas and temporary visas are NOT eligible for a VET Student Loan.

3.2.2 Academic Suitability requirements – students must provide a copy of:

- Their Australian Year 12 certificate or International Baccalaureate Diploma Programme (IB) Diploma, or
- Achievement of an Australian Qualification Framework (AQF) qualification at level four or above. A transcript of their USI register for qualifications after 2015, is also acceptable, or
- Achievement of an approved Australian Government assessed overseas qualification, or
- A certificate of an approved literacy and numeracy (LLN) assessment demonstrating achievement of Australian Core Skills Framework (ACSF) Exit Level 3 or above, or
- EIT can administer the LLN assessment via The Learning Resources Group LLN Robot, which is an “Approved Government Skills Assessment” for VET Student Loans. In addition:
 - All assessments will be undertaken with honesty and integrity, and
 - Results will be made available to students as soon as practicable, and
 - Results will be provided to the Secretary in the form, manner and by the time requested by the Secretary.

3.2.3 Additional Requirements – students must also meet the following enrolment and loan application requirements:

- Provide EIT with information and documents confirming their identity and date of birth, and to establish that the student meets the eligibility requirements for a VET Student Loan.
- Be over 18 years of age
- Undertake the course primarily in Australia
- Have a Tax File Number (TFN) or proof of a TFN application. If a student has applied for a TFN, but has not been issued with one yet, they must provide EIT with a certificate from the Commissioner stating that they have applied for one.
- Have a Unique Student Identifier (USI) or be exempt
- Submit an online course application form
- Provide any requested documentation to EIT
- Submit the VET Student Loan application to the Commonwealth Government electronically using the electronic Commonwealth Assistance Form (eCAF) by the first census day and no less than two business days after enrolling
- Have not exceeded their lifetime Commonwealth student loan limit
- Have read the VET Student Loans information booklet.
- Comply with ongoing Commonwealth engagement and progression requests, to confirm that they are a genuine student.

Please note: Students must meet the requirements listed in section **3.2.1** and, **3.2.2** and, **3.2.3** to be eligible for a VET Student Loan. VET student loans will not be approved for students who do not meet eligibility requirements.

3.3 Information will be collected from students to ensure that they meet the eligibility requirements and in accordance with EIT's **Privacy Policy**. This includes evidence of the student's identity and date of birth. Evidence will be obtained from the student, to verify their eligibility and, in addition:

3.3.1 If the student is under 18, information that:

- (i) One of the signatories to the enrolment application is a responsible parent of the student, **or**
- (ii) The student has received youth allowance (within the meaning of the *Social Security Act 1991*) on the basis that the student is independent.

3.4 Students will be provided with ongoing information relating to their VET Student Loans, via email:

3.4.1 A VET Student Loan Fee Notice will be issued to the student fourteen (14) days prior to each fee period census date

3.4.2 A Statement of Covered Fees will be issued to the student before the first fee period census date and may be sent in conjunction with the first fee period VET Student Loan Fee Notice

3.4.3 A Commonwealth Assistance Notice (CAN) will be issued to the student within twenty-eight (28) days of each census date

3.4.4 Progress reviews will be issued (see section 3.5 below). This serves to confirm that a student is actively participating in the qualification.

3.5 Once students enrolled on an EIT VSL approved course and provided with a VET Student Loan, they must demonstrate that they are genuine students throughout the term of the course. This will be achieved by EIT issuing students with electronic progression forms via the eCAF system at fixed points each year (in February, June and October) and/or upon withdrawal or deferral from their course. Students will have fourteen (14) days to complete the progression review form. Failure to comply may result in VET Student Loan funding restrictions.

3.6 Student liability data on a per unit/module basis will be reported to the Department by the monthly deadline of the 7th via the TCSI reporting system.

Additional reporting will be submitted to the Secretary on request, as per the [VET Student Loans Act 2016](#).

3.7 Students withdrawing from an Approved Course or part of an Approved Course should do so in accordance with **VET Student Loans Withdrawal, Deferral and Cancellation Policy**

3.8 Students will not be victimised or discriminated against for:

- a) seeking review or reconsideration of a decision made by EIT; or
- b) using EIT's processes or procedures about dealing with grievances; or
- c) making an application for re-crediting of a HELP balance under Division 2 or 3 of Part 6 of the Act.

4.0 Definitions

Please refer to the EIT Glossary that can be found [here](#) for all definitions used in this document.

5.0 Related Documents:

- Admissions Policy.VET
- EIT04 Accurate and Accessible Information Policy
- EIT05 Learners are Informed and Protected Policy
- EIT06 Complaints and Appeals Policy
- Privacy Policy.DS
- Student Complaints, Grievances and Appeals Policy.VET
- Tuition Protection Policy.VET
- VET Student Loans Debt Review and Recredit Policy.VET
- VET Student Loans Tuition Fees and Charges Policy.VET
- VET Student Loans Withdrawal, Deferral and Cancellation Policy.VET

6.0 Related Legislation

- [Age Discrimination Act 2004 \(Cwth.\)](#)
- [Australian Human Rights Commission Act 1986 \(Cwth.\)](#)
- [Disability Discrimination Act 1992 \(Cwth.\)](#)
- [Disability Services Act 1986 \(WA\)](#)
- [Equal Opportunity Act 1984 \(WA\)](#)
- [Fair Work Act 2009 \(Cwth.\)](#)
- [Privacy Act 1988 \(Cwth.\)](#)
- [Racial Discrimination Act 1975 \(Cwth.\)](#)
- [Sex Discrimination Act 1984 \(Cwth.\)](#)
- [Standards for Registered Training Organisations \(RTOs\) 2015 \(Cwth.\)](#)
- [VET Student Loan Act 2016 \(Cwth.\)](#)
- [VET Student Loan Rules 2016 \(Cwth.\)](#)
- [Workplace Gender Equality Act 2012 \(Cwth.\)](#)

7.0 Accountabilities

The Governance Board is responsible for review and approval of this policy.

The policy is to be implemented via induction and training of staff and distribution to students and EIT's community via the website and other publications.