

VET STUDENT LOANS TUITION FEES AND CHARGES POLICY

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1.0 Purpose

The purpose of this policy is to define how EIT will manage fees and refunds for students with a VET Student Loan in accordance with the [VET Student Loans Act 2016](#) and the [VET Student Loans Rules 2016](#).

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 \(Courses and Loan Caps\) Determination 2016](#)) and who have a VET Student Loan.

3.0 Objectives

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

- 3.1** All eligible students, enrolling in an Approved Course (as per the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#)) can apply to the Commonwealth Government for a VET Student Loan (course loan caps apply).

Note: Loan eligibility criteria and academic suitability requirements are defined in the **VET Student Loans Policy**.

- 3.2** Students submitting an electronic Commonwealth Assistance Form (eCAF) to the Commonwealth Government, and who are subsequently approved for a VET Student Loan, will be provided with a Commonwealth Assistance Notice (CAN) within 28 days after each fee period census date, via email.

- 3.3** Fee and loan conditions:

- 3.3.1** Eligible students may apply for a VET Student Loan to cover all or part of their course tuition fees.

3.3.2 Students will be charged the same course fees regardless of their payment method. The Commonwealth Government applies a 20% loan fee to students who take out a loan.

3.3.3 A VET Student Loan forms part of a student's accumulated HELP debt. Once a student reaches the minimum income threshold, loan repayments become compulsory and are made through the Australian Taxation Office (ATO).

3.3.4 The student lifetime loan limit (renewable) and the repayment threshold are set by the Commonwealth Government and reviewed each year. These are published on the [StudyAssist](#) website.

3.4 Tuition fees for VET Student Loan enrolments in EIT's VSL Approved Courses, will be distributed reasonably and proportionately across the full course duration, spread over a minimum of three fee periods.

3.5 Each fee period will contain at least one census date. The census date is the day a student incurs financial liability for the fee period. Students may cancel their enrolment on or before the census day without incurring tuition fees (or a HELP or VSL debt) for the course or the part of the course. A census date is set at no less than 20% into the duration of the fee period.

3.6 Students using a VET Student Loan will incur the debt for a fee period if they are still enrolled on the day after the census date, for the relevant fee period.

3.7 If there is a fee gap between the VSL loan cap, set by the Commonwealth Government, and the course tuition fees charged by EIT for the Approved Course, the student will be required to pay the fee gap at least 14 days before the first census date.

3.8 All students enrolled on an Approved Course will be provided with a 'VET Student Loan Statement of Covered Fees' after enrolment, and before the first census date, whether they take out a VET Student Loan or not, and regardless of the student's location. This will show details of course tuition fees and state whether or not the student's enrolment is accepted on the basis that some or all of the tuition fees for the Approved course will be covered by a VSL.

3.9 All students enrolled on an Approved Course will receive a 'VET Student Loan Fee Notice' 14 days before each census date, whether they take out a VET Student Loan or not. However, this requirement does NOT include those students who clearly do not satisfy the citizenship and residency requirements, such as international students.

All unit/module enrolments in the fee period and their associated census dates will be outlined in the Fee Notice to ensure the student is fully aware of all the fee requirements for the Fee Period they are enrolled into.

Note: the 'VET Student Loan Statement of Covered Fees' and the 'VET Student Loan Fee Notice' may be issued at the same time for the first Fee Period.

3.10 Students on an Approved Course and with a VET Student Loan will be sent a progress review form via the eCAF system at fixed points throughout the periods of study (February, June and October), and/or upon withdrawal or deferral from their course. Students will have fourteen (14) days to complete the progress review form. Failure to comply may result in VET Student Loan funding restrictions.

3.11 Course tuition fees and other non-tuition fee information will be available to students on EIT's website under each course. Fees for future periods of study are indicative only and are subject to change.

3.12 Non-Tuition fees are payable in advance and cannot be charged to a VET Student Loan.

3.13 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](#).

3.14 Students who are unable to continue their studies, will have options available to them. It should be noted that:

3.14.1 It is a condition of enrolment that students fully participate in their studies or provide timely advice to EIT if they wish to withdraw or defer their studies in accordance with EIT's **VET Student Loans Withdrawal, Deferral and Cancellation Policy**.

3.14.2 EIT will, to the best of its ability, contact all students who are not progressing through their course to ascertain their intentions.

3.14.3 If the student cannot be contacted, EIT may cancel the enrolment, with the cancellation taking full effect 28 days after the student has been advised of the cancellation.

3.14.4 The loan for the course tuition fees may be refundable after the census date if the student meets the conditions of 'Special Circumstances' or has not participated in the course, in accordance with EIT's **VET Student Loan Debt Review and Re-Credit Policy**.

3.14.5 If the student has previously withdrawn and wishes to resume their studies, they must contact EIT to re-enrol into the course.

3.14.6 If a student withdraws from an approved course, or a part of an approved course, EIT 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).

Please also refer to the **VET Student Loans Withdrawal, Deferral and Cancellation Policy** and the **VET Student Loan Debt Review and Re-Credit Policy**.

3.15 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**.

3.16 All students have the opportunity to apply to have their VET Student Loans balance re-credited if they withdraw from a course or part of a course after the census date or have been unable to successfully complete the requirements of the course or part of a course and believe this was due to special circumstances. Please refer to the **VET Student Loan Debt Review and Re-Credit Policy**.

3.17 EIT may vary tuition fees for an approved course, or part of an approved course, only if the variation:

- occurs before the published census date for the course, or part of the course, and
- does not disadvantage a student enrolled in, or seeking to enrol in the course, or part of the course, and
- is necessary to correct an administrative error or to deal with a change in circumstances.

If EIT varies the tuition fees for an approved course, or part of an approved course, EIT will prominently

publish on its website, as soon as practicable, the tuition fees as varied in accordance with Section 50 of the [VET Student Loans Act 2016](#), so that the fees are easily accessible without provision of login information.

3.18 Approval from the Secretary will be sought for any variation in published student tuition fees that will disadvantage students (such as an increase in fees) enrolled in, or seeking to enrol in that course or part of the course. Any such variations will not be introduced until EIT has obtained written approval.

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:

- EIT04 Accurate and Accessible Information Policy.VET
- EIT05 Learners are Informed and Protected Policy.VET
- EIT06 Complaints Policy.VET
- Fair Treatment and Equal Opportunity Policy.DS
- Privacy Policy.DS
- Tuition Protection Policy
- VET Student Loans Policy
- VET Student Loans Debt Review and Recredit Policy
- VET Student Loans Withdrawal, Deferral and Cancellation Policy

6.0 Related Legislation

- [Age Discrimination Act 2004 \(Cwth.\)](#)
- [Australian Human Rights Commission Act 1986 \(Cwth.\)](#)
- [Disability Discrimination Act 1992 \(Cwth.\)](#)
- [Equal Opportunity Act 1984 \(WA\)](#)
- [Fair Trading Act 2010 \(WA\)](#)
- [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 \(Cwth.\)](#)
- [Vocational Education and Training Act 1996 \(WA\)](#)

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.