

Policy and Procedure Name:	VET Student Loan (VSL)
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Audience:	Charlton Brown Staff, Students and Community
Contact Officer:	Director Compliance and Training Management
Related Policies:	Records Management Procedure Retention and Disposal Schedule Admissions and Enrolment Policy
Related Documents:	Student Loan Re-credit Application Form VSL Flowchart – Process Student Loan Tuition Fee Schedule
Legislation:	VSL Loan Act 2016 ; VSL Student Loan Rules 2016 ; VSL Student Loans - Study Assist Information for VET Student Loans Students

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1. Purpose

This policy and procedure will provide Charlton Brown with a process for the management of student entry into VET Student Loans eligible qualifications

2. Overview

Charlton Brown is committed to having transparent and rigorous processes for student entry that ensure all eligible students who enrol in VET Student Loans eligible unit/s of study are academically suitable for the program and meet the required minimum entry requirements.

This policy and procedure outlines the step-by-step process to ensure that VET Student Loans student entry applications are assessed fairly and appropriately, with honesty and integrity, and students are enrolled in the most suitable unit/s of study.

3. Accountability:

The Finance Manager is accountable for ensuring the management and maintenance of this policy and procedure, including ensuring its continued appropriateness to the business, compliance with legislation and external requirements, and periodic review.

Charlton Brown Academic Director is responsible for administering VET Student Loans student entry under the terms of this policy and procedure.

3.1 Audience

This policy and procedures applies to:

- Charlton Brown Staff
- Students
- Relevant Third Parties

4. Process

Communicating Student Entry Information:

4.1 Charlton Brown will ensure that consistent information about student admissions is published on all Charlton Brown websites, including:

- (a)** Information on 'How to enrol' and 'Entry requirements' for each VET Student Loans eligible program;
- (b)** Information about any VET Student Loans financial arrangements.

Student Entry Eligibility Rules:

Eligibility Rules:

4.2 Current and prospective students are eligible to apply for a VET Student Loans in the following circumstances. The student must be:

- (a)** An Australian citizen or permanent humanitarian visa holder (resident in Australia for the duration of the unit/s of study); or

(b) A New Zealand Special Category Visa (SCV) holder who meets the long-term residency requirements outlined in the definitions).

4.3 Applicants are also required to meet the following eligibility criteria. The student must:

- (a) Apply for a VET Student Loan for an eligible qualification;
- (b) Have not exceeded their FEE-HELP limit, or course cap limit for the enrolled course;
- (c) Have no outstanding fees or debt with Charlton Brown;
- (d) Provide a Tax File Number or a Certificate of Application for a Tax File Number;
- (e) Supply a valid Unique Student Identifier (USI), or exempt letter;
- (f) If under the age of 18 have their application co-signed by a responsible parent (unless the student is certified as independent, in which case evidence must be provided of independence); and
- (g) Have read the [VET Student Loans Information Booklet](#).

Additional Eligibility Considerations:

4.4 When the number of places in a qualification or unit/s of study is limited by a quota, Charlton Brown may offer places in order of merit of applicants, including an assessment of skills through work experience, performance at interview, or portfolio of evidence.

4.5 Charlton Brown may conduct additional selection processes (e.g., interviews, folio of work, academic screening, admission tests) to support the admission process.

4.6 When making decisions about student entry, Charlton Brown may consider educational disadvantages that a student has experienced. Charlton Brown provides equal and fair treatment of all students seeking to enrol.

Student Entry Applications:

Applying a Two-Day Cooling Off Period:

4.7 VET Student Service Officers will advise students who enrol in relevant unit/s of study that any request for a VET Student Loan:

- (a) Must be given at least two business days after the student enrolls in the unit/s of study; and
- (b) Any student who enrolls in unit/s of study less than two business days before the Census date for the relevant units will not be eligible for a VET Student Loan for those unit/s.

Managing Student Entry Applications:

4.8 To apply for VET Student Loan students must complete the Request for a VET Student Loan eCAF form.

4.9 VET Student Services Officers must ensure that students submit a valid application form and required documentation to Charlton Brown, including proof of identification, date of birth, and citizenship.

4.10 In addition, the VET Student Service Officer will assess student suitability for their chosen unit/s of study by ensuring that students:

- (a) Provide a copy of an Australian Year 12 Senior Certificate issued by a State Agency of Authority; or
- (b) Provide a copy of an International Baccalaureate Diploma.
- (c) Provide evidence of the successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English), or at a level in a framework that preceded the Australian Qualifications Framework that is equivalent to level 4 or above in the Australian Qualifications Framework; or
- (d) Display competence at Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy, by completing the approved Charlton Brown language, literacy and numeracy (LLN) testing (ACER)) and achieve Exit Level 3 or above in reading and numeracy.

4.11 VET Student Service Officers may also use discretion in addition to the above, when they have evidence to support a reasonable belief that a student demonstrates competence to complete the qualification or unit/s of study.

* **Please Note:** Charlton Brown may alternatively utilise the services of the Queensland Tertiary Admission Centre to conduct selection processes.

Student Entry Language, Literacy and Numeracy Testing:

4.12 In cases where a student is required to undertake a LLN test to demonstrate suitability for a qualification or unit/s of study, the VET Student Service Officer will:

- (a) Ensure that the student undertakes an ACER-CSPA LLN test for Charlton Brown; and
- (b) Ensure that the LLN test occurs after admission and prior to census date.

Management of Language, Literacy and Numeracy Testing Outcomes:

4.13 LLN Trained Specialists will monitor and manage outcomes of LLN assessments on a daily basis, including:

- (a) analysing LLN Assessment;
- (b) Identifying students who have not met the VET Student Loans eligibility criteria, and referring students to the appropriate area within the college for further action;
- (c) Identifying students who have met the VET Student Loans eligibility criteria;
- (d) Matching each student with submitted Request for a VET Student Loans eCAF forms, or follow up students who have not submitted or have incorrectly completed their Request for a VET Student Loan eCAF form; and
- (e) Notifying each student of the outcome of their LLN assessment and progress their enrolment.

4.14 LLN Trained Specialists will undertake case management of students who have not met the LLN entry criteria, including:

- (a) Informing students they have not met the minimum entry requirements;
- (b) Discussing with the student the most appropriate method of addressing their learning needs, including:
 - I. Undertaking a complete LLN diagnostic to identify specific learning requirements.

- II. Undertaking a supported learning program, including enrolment in learning support program in addition to VET Student Loans eligible program.
- III. Identifying an alternate study pathway.
- IV. Enrolling in specialist foundation skills program/s; and

Other program counselling based on student's learning requirements.

(c) Establishing an appropriate Training Support Plan with the student; and

(d) Formally agreeing upon an alternative enrolment option for the student.

4.15 LLN Trained Specialists will notify VET Student Service Officers of the selected option for the student's alternative enrolment.

Processing Student Enrolments:

4.16 For successful student entry applications, VET Student Service Officers must provide the student with access to the following information:

(a) The Tuition Fees and other Service Fees applicable to the student's enrolment;

(b) The VET Student Loan cap for the qualification, and the student's responsibility to pay the relevant fees over prescribed cap for the qualification;

(c) The student's options for payment of Tuition Fees over the prescribed capped amount for the qualification, including accessing a Payment Plan;

(d) Information about VET Student Loans (including direction to the relevant section of the Charlton Brown website) including:

- I. It is a loan from the Commonwealth
- II. The loan will remain a personal debt until it is repaid to the Commonwealth;
- III. The loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary, and may reduce the student's borrowing capacity; and
- IV. The amount of VETSL HELP debt the student would accrue if the student received the maximum VET Student Loan for the qualification; and
- V. The student may wish to seek independent financial advice before applying for a loan.

(e) Information about Census days, including:

- I. The meaning of a Census Day; and
- II. If the student withdraws before the Census day they will not incur a VET Student Loan debt and will receive a refund.

4.17 Upon communicating a student's successful application for student entry the VET Student Service Officers will undertake the next steps in processing the student's enrolment:

(a) Advise the student of their successful enrolment in the unit/s of study;

(b) Create a Commonwealth Higher Education Support Student Number (CHESSN);

(c) Issue a VET Student Loan Statement of Covered Fees;

(d) Issue a VET Student Loan Fee Notice, not less than 14 days prior to the census date, and not more

than 14 days before the unit commencement date; and

(e) Produce a Commonwealth Assistance Notice (CAN), and issue to the student.

Appeals:

4.18 Students who are dissatisfied with the student entry decision may request an internal review of the decision.

Records Management:

4.19 Results of student LLN testing will be reported upon request to the Secretary, Department of Education and Training (Commonwealth).

4.20 All records related to a student's application for a VET Student Loan must be kept for the minimum period as outlined in the Charlton Brown Records Management Procedure and the Retention and Disposal Schedule, in particular:

(a) Records of LLN testing must be retained for a period of 5 years; and

(b) Records of a student's Senior Secondary Certificate of education must be retained for a period of 5 years (excludes students offered a place via the Queensland Tertiary Admissions Centre, as they will be required to maintain this evidence).

4.21 In cases where the retention period outlined in a contractual or funding agreement is longer than the Retention and Disposal Schedule the relevant records should be maintained in accordance with that agreement.

5. Responsibilities

VET Student Service Officers:

5.1 Provide consistent information to prospective students regarding VET Student Loans entry requirements.

5.2 Assess student entry requirements prior to confirming their admission to a VET Student Loans eligible program.

5.3 Apply a two day cooling off period to all VET Student Loans enrolments.

5.4 Confirm student suitability for entry into VET Student Loans eligible programs (Certificate of Education) and make LLN testing available to students.

5.5 Monitor LLN testing outcomes.

5.6 Refer students who have not met LLN entry criteria to the College's LLN Trained Specialist.

5.7 Manage VET Student Loans applications and enrolments for students who have met LLN entry criteria.

5.8 Create CHESSNs, CANs and VET Student Loans Invoice Notices for successful applicants.

5.9 Manage student records.

LLN Trained Specialists:

- 5.10 Advise and manage students who have not met LLN entry criteria.
- 5.11 Assist student to make informed decision about their future study pathways.
- 5.12 Co-ordinate and/or facilitate additional testing or training required by students.
- 5.13 Advise VET Student Service Officers of a student's pathway and/or eligibility for enrolment into VET Student Loans eligible qualifications or unit/s of study.
- 5.14 Manage student records.

6. Definitions

Approved Course: A course for which students can access a VET Student Loan. These courses are listed in the courses and loan caps determination and have a high national priority, meet industry needs, contribute to addressing skills shortages and align with strong employment outcomes.

Census Date: The deadline, for completing the request for a VET Student Loan and formally withdrawing from any courses or part of a course without any financial penalty.

VET Student Loan Balance: The amount of VET Student Loan, a student has left to use before reaching the FEE-HELP limit.

FEE-HELP Limit: The maximum amount of VET Student Loans, VET FEE-HELP a student can use over a student's lifetime. The FEE-HELP limit is indexed annually on 1 January.

Electronic Commonwealth Assistance Form (eCAF) (Request for a VET Student Loan eCAF): The online system for students to request a VET Student Loan (and other loans) under the Higher Education Loan Program (HELP). It provides students with a secure and easily accessible way to complete application forms for these courses.

Language, Literacy and Numeracy (LLN): Language relates to the words, verbal structures, and gestures to convey meaning. Literacy means being able to read and use written information. It also means being able to contextualise writing in an appropriate way. Numeracy is the ability to understand and work with numbers.

New Zealand Special Category Visa Holder (SCV): A visa for New Zealand passport holders provided in the absence of another valid Australian visa, provided they have met certain security, character and health requirements. A temporary visa that expires as soon as the person leaves Australia but remains in place for as long as they remain in Australia.

A New Zealand citizen and that's holds a SCV a student may be able to access VET Student Loans, providing they:

- (a) Have been usually resident in Australia for at least 10 years.
- (b) Were a dependent child when a student first began to be usually resident in Australia.
- (c) Have been in Australia for periods totalling 8 years during the previous 10 years; and
- (d) Have been in Australia for periods totalling 18 months during the previous 2 years.

Request for a VET Student Loan eCAF Form:

The on-line system for students to request a VET Student Loan. It provides students with a secure and easily accessible way to complete application forms for VET Student loans (see Government Electronic Commonwealth Assistance Form (eCAF)).

Responsible Parent:

A person who:

(a) Is a parent of the child except where, because of orders made under the Family Law Act 1975, the person no longer has any parental responsibility for the child; or

(b) Under a parenting order the child is to live with (whether or not the person is a parent of the child); or

(c) Under a parenting order has parental responsibility for the child's long-term or day-to-day care, welfare and development (whether or not the person is a parent of the child); or

(d) Whether or not a parent of the child, has guardianship or custody of the child, jointly or otherwise, under an Australian law or a foreign law, whether because of adoption, operation of law, an order of a court or otherwise. A responsible parent's signature is required for a VET Student Loan application if the student:

- I. Is under 18; and
- II. Has a responsible parent; and
- III. Has not received a student's allowance on the basis that they are independent.

Unique Student Identifier (USI):

Unique reference number made up of 10 numbers and letters that creates a secure online record of a student recognised training and qualifications gained in Australia.

VET Student Loans (VSL):

Australian Government loan program that helps eligible students enrolled in approved course

7. Legislative and Policy

Online Resources

[VET Student Loans Act 2016 \(Clth\)](#)

[VET Student Loans Information Booklet](#)

8. Fee-Help and VET Student Loans Re-Credit Rules

If a student withdraws from a unit of study after the census date, they will incur a VETSL debt for that unit of study.

However, if a student withdraws after the census date or are unable to successfully complete a unit of study, and believe this was due to Special Circumstances, a student may apply to have a student FEE-HELP balance re-credited for the unit of study.

i. Special circumstances are circumstances that are:

- (a) Are beyond a student's control; and

- (b) Did not make their full impact until after the census date for the unit of study; and
- (c) Make it impractical for a student to complete the requirements for the unit of study.

ii. Making a Re-Credit Application

To make a re-credit review application, a student needs to submit a VET Student Loans Re-Credit Application Form to Student Services at Charlton Brown studentservices@charltonbrown.com.au

Any re-credit review application must be submitted within:

- (a) 12 months from the date a student withdrew from the unit of study (or if a student didn't withdraw, 12 months from the end date of the unit of study): or
- (b) 12 months of the census date for the unit of study (for VET Student Loans eligible students).
- (c) A student will not be victimised or discriminated against for making an application for re-credit of a student VET Student Loans balances.

iii. Re-Credit Decisions

A student service officer at Charlton Brown will make a decision within 28 days of receiving all the information required to support a student's application.

If a student is eligible for a re-credit, Charlton Brown will re-credit a student FEE-HELP balance for the appropriate amount and ensure that an updated Commonwealth Assistance Notice is provided to a student.

If a student is not eligible for a re-credit, Charlton Brown will provide a student with its decision in writing.

iv. Reviews of Re-Credit Decisions

Internal Review:

If a student feels that Charlton Brown's decision about a student's re-credit request is unfair, a student has the right to ask for an internal review of the decision.

A student request for an internal review must be based on the way in which the decision was reached by Charlton Brown, and include:

- (a) The grounds for the review; and any supporting documentation.

If a student is asking for an internal review, it must be made in writing using the form provided to a student and be submitted within 28 days of receiving the notification of the re-credit decision by Charlton Brown.

Charlton Brown will then consider the matter and respond to a student within 45 days.

v. External Appeals:

If a student is still dissatisfied with the decision, a student may have the right to take the matter to the Administrative Appeals Tribunal for an external appeal.

vi. Applications to the Secretary for Re-Credits

A student may also apply to the Secretary of the Australian Government Department of Education, Skills, and Employment for re-credit of their VETSL debt if:

- (a) Charlton Brown, or a person acting on Charlton Brown's behalf, engaged in unacceptable conduct in relation to the student's application for a VET Student Loan; or
- (b) Charlton Brown has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student.

Applications must be submitted to the Secretary within 5 years of the census date of the unit of study, or within a period extended by the Secretary.

The Secretary may also re-credit a student's VETSL balance in relation to special circumstances if Charlton Brown is unable to act or has been dissolved; or if Charlton Brown has failed to act and the Secretary is satisfied that the failure is unreasonable.

vii. Replacement Course Rules

In cases where a student is were undertaking training with an approved VET Student Loans provider that closes, fails to start a course, or stops offering a course to eligible students, students may be placed with Charlton Brown to continue their studies in an equivalent or similar course.

In cases where a student is enrolled in a replacement course with Charlton Brown:

- (a) A student will be granted course credits for parts of a student's original course a student successfully completed. A student will be required to provide evidence through a Statement of Attainment issued by the relevant provider in accordance with the Australian Qualifications Framework; and
- (b) A student will not be charged.

viii. Withdrawals and Change of Enrolment

If a student wishes to withdraw from a unit or course, or make any changes to a student's enrolment, a student must apply to Charlton Brown using the [Enquire Now](#) form (selecting withdrawing from or changing my course).

If a student is under the age of 18 a student will require authorisation from a student's parent/guardian to withdraw or undertake a change of enrolment.

If a student withdraws from a course or part of a course prior to the census date Charlton Brown will ensure that there are no financial, administrative, or other barriers to the withdrawal.

If a student withdraws from a course or part of a course and are seeking to enrol in another part of that course, Charlton Brown will work with a student to ensure that a student understand the impacts of a student's withdrawal on a student's enrolment in other parts of the course, including a student's eligibility and impacts on a student's study plan.

If a student withdraws from a course or part of a course Charlton Brown will not, after the withdrawal, enrol a student in a course or a part of a course without a student’s written permission.

ix. Cancellations of Enrolment:

If Charlton Brown is cancelling a student’s enrolment, we will provide a student with:

- (a) 28 days to request an internal review of the decision before the cancellation takes final effect: and
- (b) ensure that the cancellation only takes effect only after the appeals process has been completed.

Version History				
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D1				New Policy developed
1.0	Academic Director	June 2022	June 2022	Approval of new policy