

1 Purpose

VET Student Loans is an Australian Government income contingent loan scheme for the vocational education and training sector. VET Student Loans assist eligible students pay their tuition fees for certain qualifications whilst studying at Sunraysia Institute of TAFE.

This student entry procedure outlines the Institute's procedure for assessing a student's eligibility for, and academic suitability to a course where they intend to enrol in a higher-level VET course.

2 Scope

This procedure applies to students enrolling in Diploma and Advanced Diploma qualifications at the Institute intending to take out a VET Student Loan.

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4 Definitions

ACRONYM / Term	Definition
ACER	Australian Council for Educational Research
ACSF	The Australian Core Skills Framework is a tool which assists both specialist and non-specialist English language, literacy and numeracy practitioners describe an individual's performance in the five core skills of learning, reading, writing, oral communication and numeracy.
AQF	Australian Qualifications Framework
CSPA	Core Skills Profile for Adults (developed by Australian Council for Education Research (ACER))
eCAF	Government electronic Commonwealth Assistance Form - online system for students to request a VET Student Loan.
Eligible Student	An eligible student is a student that has met the requirements of the VET Student Loans Act 2016 and is able to access a VET Student Loan.

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Authorised by: Leadership Team

Original Issue: 04/07/2016

Maintained by: General Manager, Operations

Last Review Date: 05/05/2022

Next Review Date: 06/05/2025

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HELP Balance	A student's available HELP balance is the HELP loan limit of that given year, minus their HECS-HELP, FEE-HELP, VET FEE-HELP and VET student loans borrowing. Students that take out a loan will have their available HELP balance reduced, and increased when making a repayment.
LLN	Language, Literacy and Numeracy
Responsible Parent	For the purpose of completing the VET Student Loans Parent Consent Form, a responsible parent in relation to a child is considered: A person that 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 under a parenting order the child is to live with the person; or under a parenting order the person has parental responsibility for the child's long term or day-to-day care, welfare and development; or the person has guardianship or custody of the child, under Australian or foreign law, whether because of adoption, operation of law, an order of court or otherwise.
TFN	Tax File Number
USI	Unique Student Identifier
VET	Vocational Education and Training
VCAA	Victorian Curriculum and Assessment Authority

5 Actions

5.1 Approved Course Provider

- 5.1.1 SuniTAFE is an approved VET Student Loans course provider and satisfies the course provider requirements contained within the *VET Student Loans Act 2016*.

5.2 Eligibility for VET Student Loans

- 5.2.1 Individuals that wish to access a VET Student Loan are required to complete the *VET Student Loan Request form* and provide required evidence to support the application and determine eligibility.
- 5.2.2 To be eligible to access a VET Student Loan, along with undertaking the course whilst living in Australia, an individual must meet the following requirements:
- (i) enrolled in an approved course;
 - (ii) meet the citizenship and residency requirements;

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- (iii) meet academic suitability requirements;
- (iv) must have a valid tax file number or a certificate from the Commissioner stating that the student has applied for a tax file number;
- (v) must have a valid USI; and
- (vi) must have a sufficient HELP balance remaining.

5.2.3 If an individual is under the age of 18 years, they must also:

- (i) have their responsible parent complete and sign the *VET Student Loans Parental Consent form*; or
- (ii) demonstrate evidence through a Centrelink Income Statement that they receive youth allowance on the basis that they are independent within the meaning of Part 2.11 of the *Social Security Act 1991*.

5.3 Determining Citizenship and Residency Requirements

- 5.3.1 SuniTAFE will collect and verify evidence as described in *Appendix 1* to determine an individual's citizenship and residency requirements to access a VET Student Loan.
- 5.3.2 Evidence collected will also be used to verify a student's identity and date of birth.
- 5.3.3 A copy of evidence will be retained with the *VET Student Loan Request form*.

5.4 Determining Academic Suitability

- 5.4.1 SuniTAFE will make a determination about an individual academic suitability of an approved course through the completing a Pre-Training Review that:
 - (i) ensures the individual satisfies any entry requirements and the course as set out in this procedure and in the specific course information on SuniTAFE's website; and
 - (ii) the individual is assessed as displaying competence at or above exit level 3 in the ACSF CSPA LLN assessments in both reading and numeracy; and
 - (iii) it is determined that the individual displays that competency.
- 5.4.2 SuniTAFE has developed procedures to ensure the Pre-Training Review assessments are conducted with honesty and integrity.
- 5.4.3 The Pre-Training Review consists of the completion of:

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- (i) the online Pre-Training Review; and
 - (ii) a formal Reading and Numeracy assessment via the ACER CSPA system.
- 5.4.4 Individuals will be supplied with the results of the ACER reading and numeracy assessments as soon as practicable after the assessment.
- 5.4.5 If the results of an individual's reading and numeracy assessments do not demonstrate skills at or above exit level 3, they may still be eligible to enrol using a VET Student Loan by providing the following as academic suitability:
- (i) meeting all entry requirements of the course (including pre-requisites); and
 - (ii) providing 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
 - (iii) evidence of successful completion of an AQF Certificate IV or higher qualification (where the language of instruction is English).
- 5.4.6 Individuals that are unable to provide evidence of their Victorian Senior Secondary Certificate of Education will be directed to the VCAA who can provide replacement certificates and results.

5.5 VET Student Loans Information to Students

- 5.5.1 Individuals will be provided with the following information prior to enrolment via the website to ensure they are properly informed and protected:
- (i) Information about the course in which they are enrolling including tuition fees for the course.
 - (ii) Information about the criteria of eligibility for a VET Student Loan.
 - (iii) The application process for a VET Student Loan.
 - (iv) Information about census dates including;
 - the meaning of a census day, and
 - that a student may cancel their enrolment in the course or part of the course completing and submitting the *Student Withdrawal and Refund Request form*, and
 - that if a student withdraws on or before the census day for a course or unit, the student will not incur a VET Student Loan debt for the course or

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unit and will receive a refund for any tuition fees already paid for the course or unit.

(v) The following policies and procedures:

- Complaints and Appeals Policy
- Information Privacy Policy
- Refund of Course Fees Policy
- Complaints and Appeals Procedure Students and Community Procedure
- Fees Charges and Payments Procedure
- Student Withdrawal and Refund of Course Fees Procedure
- VET Student Loans Student Entry Procedure
- VET Student Loans Student Review Procedure

(vi) Information about VET Tuition Assurance protection.

5.5.2 Students will be provided with the following prior to enrolment as part of the pre-enrolment process:

- (i) A Statement of Fees detailing tuition fees for the course and any other fees other than tuition fees that are payable for the course.
- (ii) Options for paying tuition fees, including:
 - payment by the student as fees become due; and
 - a VET Student Loan.
- (iii) Information about VET Student loans via the *VET Student Loans Request form*, including that:
 - it is a loan from the Commonwealth; and
 - the loan will remain a personal debt until it is repaid to the Commonwealth; and
 - the loan may, until the debt is repaid, reduce the student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity; and

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- that the student may wish to seek independent financial advice before applying for a loan.
- an explanation in relation to the Student Progression and Engagement Requirements that the student may be required during the course to communicate their agreement via the eCAF to continue to use their VET Student Loan to pay tuition fees for the course.
- the maximum amount of a VET Student Loan that may be available for the course, and an explanation that the amount of the loan cannot be greater than the student's remaining HELP Balance.
- the total VET Student Loan debt a student may incur if the student receives the maximum VET Student Loan that is not greater than the student's remaining HELP Balance.
- an explanation that the tuition fees will be reasonably apportioned across a specified number of sequential fee periods and that each fee period will contain at least one census day.

5.6 Administrative VET Student Loan Requirements

- 5.6.1 Students must be enrolled at least 16 days before the first Census date for the course or unit/s of study.
- 5.6.2 Students are required to complete and submit the Request for a VET Student Loan eCAF no less than two (2) business days after enrolling, and at least fourteen (14) days prior to the census date.
- 5.6.3 Students that are unable to provide their TFN within their initial VET Student Loan (eCAF) prior to the census date, are required to upload a Certificate of application for a TFN until their TFN is received.
- (i) Students that receive their TFN must make contact with SuniTAFE to request the eCAF be re-opened to update their TFN.
 - (ii) Students that have not obtained a Certificate of application for a TFN and uploaded to the eCAF prior to the census date will be required to pay for the tuition upfront or alter their study plan.
- 5.6.4 Students that do not complete their eCAF will be required to pay for their enrolment upfront or consider altering their study plan prior to the census date.

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6 Associated Documents

- Enrolment Policy
- Enrolment Procedure
- Pre-Training Review
- Pre-Training Review Procedure
- VET Student Loan Request
- VET Student Loan Parental Consent

7 References

- VET Student Loans Act 2016 (Cth)
- VET Student Loans Rules 2016

Forms / Record Keeping

All records generated by this procedure should be listed and must state title, location, responsible officer and minimum retention period.			
Title	Location	Responsible Officer	Minimum Retention Period
VET Student Loans Request form and supporting evidence	Customer Service Centre	Senior Manager, Administration	7 years

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8 Appendix 1 – Determining Citizenship and Visa Status

Australian Citizens			
Applicants born in Australia before 20 August 1986	Applicants born in Australia on or after 20 August 1986	Applicant that is Aboriginal or Torres Strait Islander that is not registered at birth by the relevant state/territory authority	Applicants born overseas and acquired Australian citizenship by application
Australian Passport; or	Australian Passport; or	Australian Passport; or	Australian Passport; or
Full birth certificate An exception to this is where the applicant’s parents were in Australia as diplomats or consular officers at the time of the applicant’s birth. In these circumstances, the applicant will need to provide a citizenship certificate or extract of citizenship certificate as evidence they are an Australian citizen.	Full birth certificate If the student’s full birth certificate shows at least one of their parents was born in Australia, and the parent was born before 20 August 1986, this is sufficient evidence to prove the student’s Australian citizenship. If neither parent was born in Australia, the applicant can provide a parent’s Australian citizenship certificate, or extract of citizenship certificate, to prove at least one of their parents was a citizen at the time of their birth to meet this requirement.; If their parent was born in Australia on or after 20 August 1986, the parent’s full birth certificate, or the parent’s citizenship certificate, or extract of citizenship certificate, is still required; or Australian Citizenship Certificate or extract of citizenship certificate.	Applicants may submit a statutory declaration as provided in the Information for VET Student Loans Provider website.	Australian citizenship certificate or extract of citizenship certificate; or
			a Citizenship by descent extract
New Zealand Citizens			
<p>A New Zealand citizen is eligible if they hold a Special Category Visa (SCV) and has usually been resident in Australia for at least 10 years, and was a dependent child aged under 18 years of age when he or she first was usually resident in Australia and has been in Australia for periods totalling 8 years during the previous 10 years and has been in Australia for periods totalling 18 months during the previous two years.</p> <p>Most New Zealand citizens who arrive in Australia are the holders of a temporary visa called a Special Category visa (SCV). This is not a permanent visa but allows its holder to visit, live and work in Australia indefinitely. Applicants will be required to provide evidence that they began living in Australia as a child at least 10 years before applying for the loan. New Zealand citizens who gain permanent residency (PR) lose their SCV status and, as a PR visa holder, would not be eligible for a VSL from that point on. Note that a holder of a PR visa is generally on a pathway to Australian citizenship. Australian citizenship would confer eligibility to access a VSL from the date of their citizenship ceremony, or the approval of their citizenship application in some cases. That is, if a person loses their NZ SCV status for any reason, they will become ineligible for a VSL for all units of study with census dates after the date their SCV status is lost.</p>			
Permanent Humanitarian Visa Holders			
<p>The student must have a Permanent Humanitarian Visa confirmed through the Home Affairs’ Visa Entitlement Verification Online (VEVO).</p> <p>In determining whether a permanent humanitarian visa holder will be resident in Australia for the duration of their course, the provider must disregard any periods spent outside of Australia if the holder cannot be reasonably regarded as indicating an intention to reside outside of Australia for the duration of the course or is required to leave Australia to complete the requirements of that course.</p>			

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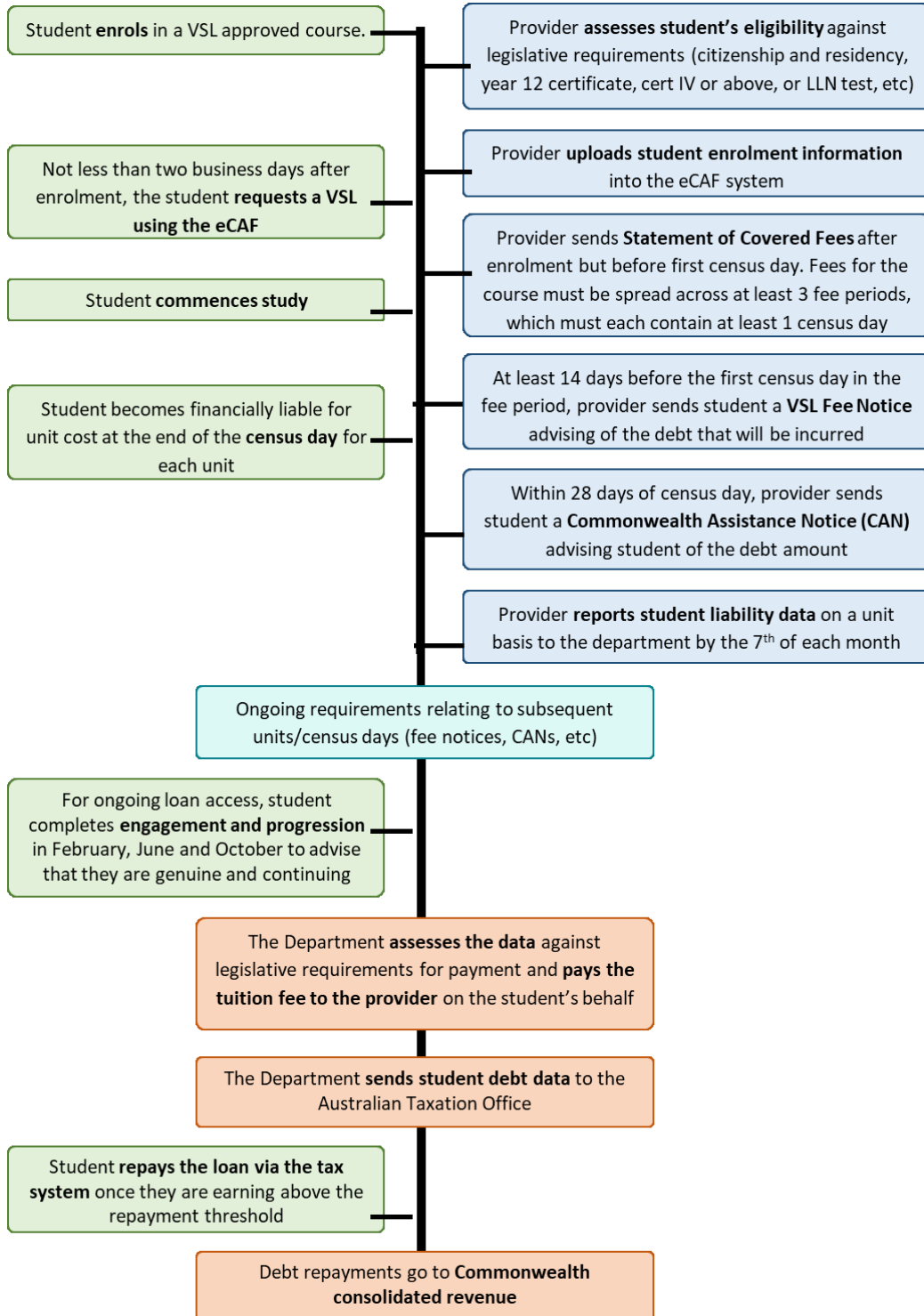
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Appendix 2 – VET Student Loan Application Flowchart



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