

## GOTAFE VET STUDENT LOAN ENTRY FACT SHEET

### VET STUDENT LOAN (VSL) Overview

The following information explains how GOTAFE applies the Vocational Education and Training (VET) Student Loans (VSL) requirements of the Commonwealth government. Applicants are strongly advised to read the VSL Information Booklet which provides authoritative information for students who are considering, or who have accessed a VSL <https://www.dewr.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet>

The VET Student Loans scheme is part of the Australian government's Higher Education Loan Program (HELP). The Commonwealth government will pay GOTAFE the whole or partial amount of the Tuition fees, resulting in the student incurring a debt with the government which is repaid via the Australian Taxation system. VET Student Loans are income-contingent, meaning the amount, each year, is based on how much money a person is earning. Current information regarding options for paying back a VSL is available on the Studyassist website. <https://www.studyassist.gov.au/paying-back-your-loan>

Eligible students can receive a VET Student Loan to pay all or part of their tuition fees for an approved accredited course from an approved VET provider, such as GOTAFE. Students can borrow up to the FEE-HELP lifetime limit to pay tuition fees. A student's VET Student Loan debt becomes part of any HELP debt a student may have accumulated through study with VET providers or universities. Current information of the FEE-HELP lifetime limit is available on the Study Assist website.

<https://www.studyassist.gov.au/help-loans/combined-help-loan-limit>

### Student Eligibility for VSL

There are set eligibility criteria that students must meet to access a VSL. A student may be eligible for a VET Student Loan if they:

1. Hold Citizenship requirements
  - an Australian citizen or
  - a qualifying New Zealand citizen, or
  - a holder of a Permanent Humanitarian Visa holder who, usually resides in Australia

Detailed information on Australian citizenship requirements is available at the Department of Foreign Affairs and Trade <https://www.passports.gov.au/getting-passport-how-it-works/documents-you-need/citizenship>, provides detailed information on Australian citizenship requirements.

2. Are assessed as academically suited to commence study in the course, by providing evidence of:
  - Australian Year 12 certificate, or
  - International Baccalaureate Diploma Program (IB) diploma, or
  - An AQF4 qualification or above in Australian Qualifications Framework, or
  - Overseas qualification assessed by federal, state or territory governments (or their agencies) as equivalent to AQF4 or above, or

- Competence in exit level 3 in the Australian Core Skills Framework in both reading and numeracy. GOTAFE will conduct this assessment using the online Basic Key Skills Builder (BKSB<sup>1</sup>) assessment tool during onboarding;
  - On invitation, students are informed that BKSB testing is to be conducted with honesty and integrity.
  - The results of the BKSB will be shared with the student on completion (results are auto-emailed to student) and will be discussed with the student during the Pre-Training Review interview<sup>2</sup>.
  - All applicants must be assessed as academically suited to the course through a Pre-Training Review, a process which seeks to understand whether the course is best suited to the applicant's aspirations and skills.
3. Meet the enrolment and loan application requirements, of having:
- A Tax File Number (TFN). If a student does not hold a TFN, they may apply to the Australian Taxation Office.  
<https://www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn>
  - A Unique Student Identifier (USI)
  - Enrolled into the approved course
  - Submitted an eCAF (refer to explanation, below) application for the loan after a 2 day 'cooling off' period from the enrolment date and before the first Census Day of the course. The 'cooling off' period allows students to assess the financial implications of taking out the loan; consider the impact upon take home income once re-payments commence and to seek independent financial advice regarding incurring this personal debt.
  - Hold a FEE-HELP balance greater than zero. Students, who have already studied under a HELP loan, will have used some or their entire lifetime loan limit. The HELP balance is the remaining amount of the lifetime HELP limit available to a student.

When a student is under 18 years of age, have the loan agreement signed by a guardian or parent [VET Student Loans Parental Consent Form - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#)

Students may conduct a self-[check of their individual eligibility for a loan on the YourCareer website](#). The summary report from this eligibility tool will give students a list of documents, needed as supporting evidence.

### **How do I apply for a VSL approved course at GOTAFE?**

The process for applying for a place in a VSL approved course is like that for all students at GOTAFE, <https://www.gotafe.vic.edu.au/courses/how-to-apply>, with the following variations:

#### Onboarding

During the GOTAFE onboarding process, applicants to a VSL approved course will be given guidance about the process and the documentation required for a VSL. Applicants will receive a GOTAFE VSL Request letter, which, to apply for a VSL, they complete and lodge once they have been enrolled.

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<sup>1</sup> BKSB assessments have been mapped to the ACSF – the national reference point for assessing performance in the core skill areas for literacy and numeracy (LN). The BKSB is one of the Australian Government's approved LN assessment tools for training providers to use in relation to the VET Student Loan.

<sup>2</sup> A student's BKSB results (assessment in reading and numeracy) must be reported to the Secretary of Department of Education and Training in the form and at a time requested by the Secretary.

## Enrolment

If all other entry requirements are met, an applicant will receive feedback from the assessment of their academic suitability for the course and options available to the student will be discussed. There are several outcomes:

1. The student meets all VSL eligibility criteria, they will be offered a place in the course, and may proceed to enrol. Here is a brief description of the steps involved in securing a VSL.
  - Once enrolled, the applicant may apply for a VSL by completing and lodging the GOTAFE Request letter and evidence of citizenship. GOTAFE will notify the Commonwealth government and provide the student's details.
  - The student will then receive an email from the Commonwealth Assistance system with instructions as to how to sign and complete the application for a VSL, through the eCAF (Electronic Commonwealth Assistance Form).  
See <https://ecaf.education.gov.au/home>
  - The student cannot submit a completed eCAF until 2 days after the date of enrolment, allowing for a 'cooling off' period.
  - The completed eCAF must be submitted on or before the first Census Day (see information about Census Days and fee periods, below). If the student does not submit the form by the first Census Day, they will be liable for the fees and miss out on the loan for the first fee period. If the student wishes to access a VSL they will have to wait until the next Census Day.
2. If the student does not hold a Year 12 certificate or an AQF4 certificate and has not achieved an exit level 3 in the Australian Core Skills Framework for both reading and numeracy, they will be counselled as to their options for building these skills. An applicant must wait 3 months before undertaking another BKSB. If they are then successful in achieving the required levels and meet all other eligibility criteria, they may enrol and access a VSL. The date of commencement will usually be that of the next student intake.
3. If a student meets the eligibility criteria for the course but is not eligible for VSL (e.g., \$0 HELP balance, no proof of citizenship requirements), they may enrol into the course and be liable for the total fees.

See the *GOTAFE Admissions Policy* and *Admissions Procedure* for further information.

## Certified Documents

During the application process students will have to present a range of original documents. GOTAFE will accept and retain a copy of each document only if the original has been sighted by GOTAFE staff.

Alternatively, an applicant may present already certified copies of the required documents, provided each page has been signed and certified with the words "Certified to be a true copy of the original seen by me" by an authorised certifying person. A list of persons able to provide certification, can be found [www.justice.vic.gov.au/certifiedcopies](http://www.justice.vic.gov.au/certifiedcopies).

GOTAFE will store all personal information, securely. GOTAFE has strictly adhered to privacy policies and procedures. GOTAFE statement of privacy is available here <https://gotafe.sharepoint.com/sites/PnPCentre/PoliciesProcedures/Privacy%20Statement.pdf>

## **Course Fees for VSL approved courses**

General fee information for each course is listed for each course on the GOTAFE website. A Statement of Indicative fees, presented during Onboarding, is tailored for each students' list of units for the year.

Completion of an enrolment form marks an agreement between GOTAFE and the student, where the student is liable for the fees and GOTAFE provides the training. The VSL only covers the Tuition Fees. The student is responsible for all other fees. The Materials Fees and Student Services Fees are payable on or before course commencement as described in *GOTAFE Fees and Charges Brochure*.

### Loan Cap

The Australian government sets a cap for fees it will loan for each course. If GOTAFE sets a fee higher than the Fee Cap, the student will be liable for the difference between the Fee Cap and the GOTAFE Tuition Fee.

### Loan Fee

Applicants who are not eligible for government subsidised places, such as Victorian Skills First Program and consequently pay a full fee-for-service Tuition Fee, will incur a 20% loan fee. The Loan Fee is calculated on the total Tuition Fee for the course. This amount may be included in the total loan amount. However, the loan fee is not included in a person's HELP balance. Students, who choose to add a loan fee to their VSL, may reach a total debt of 120% of the capped fee for the course.

### Variation of Fees

GOTAFE sets all fees annually. If the course continues into the next calendar year, the fees may vary from the previous year's fees. Students will be advised of fees for the next year, in a timely manner.

## **VSL requirements during the course**

### Formal Notices issued by GOTAFE on behalf of the Commonwealth government

GOTAFE supplies students accessing a VSL with formal notices of the fees and the loan.

1. 'VET Student Loan Statement of Covered Fees' outlines the tuition fee up to the Loan Cap for the course, that is the amount of fees covered by VSL. Students will receive this notice after they have enrolled into the course and before the first Census Day.
2. 'VET Student Loan Fee Notice' advises the student of the amount of debt the student will incur during the upcoming fee period. This notice is issued 14 days prior to the Administration date. (Note: The Administration Date is 1 week before the Census Day and is the day by which students must notify any changes, they wish to make to their enrolment with GOTAFE.)
3. Commonwealth Assistance Notice (CAN) which is issued on or within 28 days of passing a Census Day. The CAN will outline the HELP debt a student has incurred to date.

### Census Days

Each VSL approved course is divided into at least 3 equal parts by duration and the total tuition fee is apportioned equally to these 3 fee periods. The 3 periods are referred to as 'unit of study' under the Commonwealth government VSL requirements. The 'unit of study' is essentially the amount of study assigned to each fee period and will consist of several units of competency.

Part way (20%) through each 'unit of study', (i.e., fee period) is a date at which there is a check of whether the student is continuing in the course. These are the Census Days (also referred to as a Census Date). The Census Days of GOTAFE VSL approved courses are published on the website, <https://www.gotafe.vic.edu.au/students/key-Cs>

### Why are Census Days important for students?

The Census Day is the day the student incurs financial liability for a fee period.

The Census Days are important because if a student plans to cancel their enrolment the amount of VSL they incur will depend on whether the cancellation is before or after a Census Day. GOTAFE will provide a student with a VET Student Loan Fee Notice no less than 14 days before each Census Day. The notice will detail the tuition fees that will be incurred during that fee period.

1. If the student is continuing their studies past the Census Day, they will incur the debt for the fee period.
2. If a student cancels their enrolment before a Census Day, then they will not be liable for the loan in the fee period.
3. If a student cancels their enrolment after the Census Day, GOTAFE will not refund the tuition fees (i.e., VSL debt), except under special circumstances.

The above rules apply to partial withdrawal, which means withdrawal from some units but not the whole course. The student will only incur a VSL debt for the units they continue to study.

### How does a student withdraw from the course?

To withdraw from a whole course or from some units of the course, a student must complete the GOTAFE 'Course deferral, pause or withdrawal form', <https://www.gotafe.vic.edu.au/students/student-forms-policies>

Completed forms must be presented on or before the Census Day, for students to not incur a loan debt. The date of submission of the form is the date recorded for the withdrawal.

If a student is withdrawing from only some units and not the whole course, these must be listed on the withdrawal form. The tuition fee for units of competency that the students continue to study will be calculated as a percentage of the fee period tuition fee based upon their student contact hours. VSL will continue for the tuition fee related to the units the student continues to study.

When students withdraw from courses, they may be able to receive a refund from GOTAFE for Materials fees for units not commenced may be available. Students Service Fees are not refundable.

### Re-enrolling after withdrawal

If a student wishes to re-enrol after having withdrawn from a course, they will be treated as a recommencing student. No re-enrolment will take place unless authorised by the student's request.

#### Cancellation of enrolment by GOTAFE

If GOTAFE has reason to cancel a student's enrolment during the course the student will be notified in writing. The student will be given 28 days to appeal the decision (see the *GOTAFE Feedback, Complaints and Appeals Management Procedure*

<https://www.gotafe.vic.edu.au/students/student-forms-policies>). If after all appeals have been exhausted GOTAFE proceeds with the cancellation, fees liable due to having passed Census Days, will not be refunded to the student.

#### Student Progression Compliance

Students will be asked to confirm their continuance in the VSL course by the Commonwealth Department of Education and Training, twice each year. The purpose of this compliance is to ensure that a person is a genuine student, that is a student who is engaged in their course. This is in addition to requirements for participation in the course which GOTAFE reports to the government at Census Days.

A request to acknowledge that you are continuing in the course and to complete a survey will be emailed direct to the student through the eCAF system. You will be given login details in the email. This email should be responded to as the student's response will provide evidence that the student is a genuine student. If the student does not complete the progression request and survey, they may be ineligible to continue accessing their VSL.

#### Special circumstances resulting in re crediting fees

If a student in receipt of a VSL, withdraws after a Census Day for the fee period, in special circumstances the debt may re-credited by GOTAFE paying back the funds received from the Commonwealth government incurred by that student for that fee period.

What are considered special circumstances? These are circumstances which:

- Are beyond the student's control,
- Do not make their full impact on a student until after the census Day, or
- Make it impracticable to complete the course of study.

Some examples could be a serious illness, becoming homeless, or onset or worsening of a medical condition.

Students may apply in writing to the Director Education Governance at GOTAFE outlining the reasons why they consider that they have special circumstances for withdrawing from their VSL studies. The Director of Education Governance will consider the application under the guiding principles outlined in the *GOTAFE Feedback, Complaints and Appeals Management Policy*.

If the request is granted, GOTAFE will re-credit the Commonwealth government and the student's loan fee for that fee period will be removed and their HELP balance will be restored by the same amount.



If the student's request for re-crediting the fees is not granted, they may formally appeal the decision, using GOTAFE Feedback, Complaints and Appeals Management Procedure, Stage 3: Formal Appeal processes. If the appeal is successful, GOTAFE will re-credit the fees.

If the appeal is not successful, the student may appeal the GOTAFE decision at the Administrative Appeals Tribunal (AAT). If this appeal is successful, GOTAFE will re-credit the fees.

In circumstances where GOTAFE is unable to operate, an application for re-credit, direct to the Secretary of Department of Education and Training, may be lodged.

### Complaints and Grievance procedures

Any complaints that a student has about GOTAFE processes or management of VET Student Loan may be made at any time, through *Feedback, Complaints and Appeals Management Procedure*. <https://www.gotafe.vic.edu.au/students/student-forms-policies>

GOTAFE is committed to responding to any complaint or appeal in transparent, objective, and fair manner, whilst respecting the student's privacy and other rights.

GOTAFE will not discriminate against or victimise students who seek review of a decision, during or after the review process, including in instances where a student is making an application for withdrawal, deferral or re-crediting of a FEE-HELP balance.

Refer *Fee HELP re-credit and review procedure*.

### **VET Student Loans Tuition Assurance**

GOTAFE will provide protection to students if the institute cannot deliver a course which students have commenced but not completed. GOTAFE will keep students informed of any changes in a timely manner and will provide every assistance to individuals to complete either a replacement course at GOTAFE or with another provider.

If required GOTAFE may provide a replacement course for students who have been impacted by a course cessation at other providers.

GOTAFE will make every effort to ensure that students transition to a replacement course efficiently, and as much as is practicable endeavour to meet the best interests of the student. A full explanation detailing impact on fees, replacement courses, course credit and choices available to students is provided. Please refer to *GOTAFE VET Student Loans Statement of Tuition Assurance* for the full details.