

## VET Student Loans Policy

TAFE POLICY No. DOC17/236643V4

Approved by: Manager, TAFE NSW Student Loans Unit

Effective From: 1 January 2017

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Revised: 16 March 2021

### 1. Introduction

**1.1** TAFE NSW is an approved VET Student Loans (VSL) provider and must ensure policies and procedures are in place to administer compliance requirements of the Commonwealth Government VET Student Loans program.

### 2. Purpose

**2.1** This policy defines how TAFE NSW will manage VET Student Loans in accordance with the requirements of the [VET Student Loans Act 2016](#) and associated legislative instruments.

### 3. Scope

**3.1** Applies to all eligible TAFE NSW students who are enrolled in a VET Student Loans approved qualification and to TAFE NSW employees who are engaged in the VET Student Loans program.

### 4. Policy

**4.1** Students who meet the eligibility criteria and are enrolled in VET Student Loans approved courses, are able to apply to the Commonwealth Government for a VET Student Loan to cover all or part of their course tuition fees, subject to the loan cap for each course.

**4.2** VET Student Loans courses must be:

- Diploma, Advanced Diploma, Graduate Certificate or Graduate Diploma
- Listed on the Commonwealth Government [VET Student Loans \(Courses and Loans Caps\) Determination](#) (also known as the *Commonwealth Government VET Student Loans Approved Courses List*)
- On the [TAFE NSW RTO](#) Scope of registration

Not all providers are approved for all courses. The **TAFE NSW VET Student Loans Approved Course list** is published on the [TAFE NSW](#) website.

**4.3** The Commonwealth Government sets a loan cap on the amount that can be borrowed for each VET Student Loans Approved course. If the loan cap determined by the Commonwealth Government is less than the course tuition fees, the difference between the cap and the allowable loan amount (the gap) must be self-paid by the student on or before the census day for the Unit of Study (UoS).

**4.4** Students must meet the eligibility requirements and be assessed as academically suitable, prior to applying for a VET Student Loan.

**4.4.1 To be eligible, students must:**

- be an Australian citizen, **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 long term residency requirements: *first began living in Australia at least 10 years before applying for a loan, **and** at that time, were a child under 18 years of age **and** did not have a spouse or de-facto partner; **and** has been in Australia for at least eight of the 10 years immediately prior to applying **and** at least 18 months of the last two years.*

**4.4.2 To be academically suitable, students must:**

- provide a copy of their senior secondary certificate of education (that has been awarded by an Australian authority or agency) **or** an International Baccalaureate Diploma Programme (IB) Diploma
- provide evidence of attainment of an Australian Qualification Framework qualification at certificate IV or above, this may be a transcript from a previous provider (or a transcript from the national [USI register](#) for qualifications attained from 2015) or evidence of an approved [Australian Government assessed](#) overseas qualification
- undertake an approved literacy and numeracy assessment and be competent at Exit Level 3 (working at level 4) or above

**4.4.3 Additional student eligibility requirements include:**

- have not exceeded their Commonwealth lifetime HELP limit (which includes FEE-HELP loans for higher education qualifications)
- meet the Tax File Number (TFN) requirements to enable ongoing loan management through the Australian Tax Office (ATO)
- have a Unique Student Identifier (USI)
- undertake the course primarily in Australia
- be actively participating and progressing through their course of study (i.e. meet the progression and engagement requirement under the VET Student Loans Act 2016)
- have applied to the Commonwealth Government for a loan by completing the electronic Commonwealth Assistance Form (eCAF)

**Exclusions:**

This policy does not apply to:

- Holders of temporary visas, or
- Other permanent visas, or
- International students

## 5. Responsibilities

**5.1** TAFE NSW employees involved in the VET Student Loans program

**5.2** TAFE NSW Student Loans Unit who administers the VET Student Loans program requirements on behalf of TAFE NSW, under delegation of the Managing Director

**5.3** Further information with regard to TAFE NSW staff roles and responsibilities can be found in the [VET Student Loans Policy Guidelines](#) (TAFE NSW employees)

**TAFE NSW ensures fair treatment for all students by having in place:**

- Student entry procedures
- Student review procedures
- Student grievance procedures for academic matters
- Student grievance procedures for non-academic matters
- VET Student Loans Tuition Fee and Refund Policy
- Tuition assurance provisions
- Staff training for all relevant processes and procedures

## 6. Related Information

**6.1** Legislative requirements met by this policy:

Other Commonwealth Government and State Legislative requirements such as those relating to the Privacy Act 1988 and Government Information (Public Access) Act 2009 (NSW) (GIPA Act) require TAFE NSW to have specific procedures in place in relation to the secure management of records and providing student access to personal information.

- [VET Student Loans Act 2016](#)
- [VET Student Loans Rules 2016](#)

- [Standards for Registered Training Organisations \(RTOs\) 2015](#)
- [Migration Act 1958](#)
- [Privacy Act 1988](#)
- [Privacy and Personal Information Protection Act 1998 \(NSW\) \(PIIP Act\)](#)
- [Government Information \(Public Access\) Act 2009\(NSW\) \(GIPA Act\)](#)

6.2 The following policy documents and guidelines should be referred to in relation to this document:

- [TAFE NSW VET Student Loans Policy Guidelines](#) (TAFE NSW Employees)
- [TAFE NSW VET Student Loans Tuition Fee and Refund Policy](#)
- [TAFE NSW VET Student Loans Tuition Fee and Refund Guidelines](#) (TAFE NSW Employees)

## 7. Policy contact

Manager – TAFE NSW Student Loans Unit  
 Phone: 02 9715 8032

## 8. Document Information and Review

The policy will be monitored and evaluated on an annual basis.

**Revised:** 16 March 2021 **Review Due:** 30 October 2021

Record No. DOC17/236643V4

### Approval History

No	Effective	Approved by	Amendment
V4	16 March 2021	Kevin Wakeford	4.4.3 – removed ‘have a Commonwealth Higher Education Support Number (CHESSN)’
V3	29 October 2020		4.4.2 – addition ‘an International Baccalaureate Diploma Programme (IB) Diploma’ *updated the links to websites, where required