



VET Student Loans Tuition Fee and Refund Policy

TAFE Policy No. DOC17/236691/V5

Approved by: Manager, TAFE NSW Student Loans Unit

Effective From: 1 January 2017

Original Web Publication Date: 13 March 2017

Revised: 11 June 2021

1. Introduction

1.1 TAFE NSW is an approved VET Student Loans 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 fees and refunds for VET Student Loan students, in accordance with 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 course and to TAFE NSW employees who are engaged in the VET Student Loans program.

4. Policy

4.1 From 1 January 2017, students who meet the eligibility criteria and are enrolled in an eligible course can apply to the Commonwealth Government for a VET Student Loan to cover their course tuition fees (course loan caps apply). The **TAFE NSW VET Student Loans Approved Course list** is published on the [TAFE NSW website](#). Loan caps are determined by the Commonwealth Government and are published in the [VET Student Loans \(Courses and Loans Caps\) Determination](#) (also known as the Commonwealth Government VET Student Loans Approved Courses List).

4.2 Loan eligibility criteria and academic suitability requirements are defined in the [TAFE NSW VET Student Loans Policy](#).

4.3 Fee and loan conditions: Eligible students may apply for a VET Student Loan to cover all or part of their course tuition fees. Fees for commercial (fee-for-service) students are determined by TAFE NSW. Students will be charged the same course fees regardless of their payment method. The Commonwealth Government applies a 20% loan fee for commercial students who take a loan. Students in a NSW Government subsidised training place are charged according to the [NSW Smart and Skilled published fees schedule](#). There is no loan fee for NSW subsidised students.

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).

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](#).

4.4 Fees for VET Student Loan enrolments in TAFE NSW are charged evenly across the full course duration, spread over a minimum of three fee periods. Students who take a VET Student Loan incur the debt for the Unit of Study (UoS) if they are still enrolled on the day after the census day, for the relevant UoS. For students who have self-paid for that UoS, the census day is the day that those fees are non-refundable. A census day is set at no less than 20% into the duration of all UoS.

4.5 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 UoS.

- 4.6** Students who elect to take a VET Student Loan must complete the online electronic Commonwealth Assistance Form (eCAF). Eligible students who have requested a loan and have been assessed as academically suitable, will be given access to the Commonwealth Government eCAF system. The student must complete an eCAF prior to the first census day for the course, or any subsequent UoS. A period of at least two business days must elapse between enrolment and applying for a loan.
- 4.7** Students enrolling in a VET Student Loan eligible course will be provided with a Fee Notice no less than 14 days before each census day of the course. The Fee Notice indicates the UoS details, loan amounts, gap payments, self-payments and any applicable loan fees, for each UoS. Students may elect to pay for some or all of their course tuition fees, up until the census day for each UoS. Fee Notices are emailed to the student's personal email address.
- 4.8** Students who have been approved for a loan will be provided with a Commonwealth Assistance Notice (CAN) on the day after census day, confirming the loan and loan fee (if applicable) that will be reported to the Commonwealth Government. If the information on the CAN is incorrect, students should notify their college or campus immediately to request a correction. CANs are emailed to a student's personal email address.
- 4.9** The Commonwealth Government requires students to confirm that they are genuine students (at set intervals) throughout the duration of their course. Students will be invited to indicate progression of their study via the Commonwealth Government eCAF system. Students who do not meet the progression and engagement requirements may have their loan cancelled by the Commonwealth Government and will be required to pay for their course tuition fees.
- 4.10** It is a condition of enrolment that students participate in their studies or provide timely advice to TAFE NSW if they wish to withdraw or defer their studies. TAFE NSW will, to the best of its ability, contact all students who are not progressing through their course to ascertain their intentions. If the student cannot be contacted, TAFE NSW may cancel the enrolment, with the cancellation taking full effect 28 days after the student has been advised of the cancellation. The loan for the course tuition fees may be refundable after census day if the student meets the conditions of 'Special Circumstances' or has not participated in the course. If the student has been withdrawn and wishes to resume their studies, they must contact the college to re-enrol into the course.
- 4.11** Students that have a loan or self-paid for a UoS, who withdraw on or **before** the census day, will not incur the loan amount and self-paid course tuition fees are refundable (for that UoS).
- 4.12** Students wishing to discontinue their studies should notify their college or campus immediately and complete the VET Student Loan Withdrawal Application form available on the [VET Student Loans page](#) of the TAFE NSW website.
- 4.13** Students who withdraw **after** the census day may be eligible for a refund or re-credit of their loan amount, if they can demonstrate 'Special Circumstances' such as serious illness. An Application to re-credit a HELP balance form must be submitted within 12 months of the census day of the Unit of Study/Part of Course. For more information, go to the [VET Student Loans page](#) of the TAFE NSW website or the [StudyAssist website](#).
- 4.14** If a student's application to have their loan re-credited is not successful, they may request a review of the decision. If a review request is also unsuccessful, they may lodge an appeal to the Administrative Appeals Tribunal (AAT). For more information, go to the [VET Student Loans page](#) of the TAFE NSW website or the [StudyAssist website](#).
- 4.15** Students may also apply to the Commonwealth Government for their HELP balance to be re-credited in the event of unacceptable conduct by a provider. More information is available on the [StudyAssist website](#).
- 4.16** If TAFE NSW ceases to deliver a course and a suitable replacement course is not available, TAFE NSW will re-credit the loan amount or refund any upfront payment made for any affected UoS that has not been completed. For more information, go to the [VET Student Loans page](#) of the TAFE NSW website.

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 Loan Tuition Fee and Refund Guidelines* (TAFE NSW employees).

6. Related Information

6.1 Legislative requirements met by this policy:

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

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

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

7. Policy contact

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8. Document Information and Review

The policy will be monitored and evaluated on an annual basis.
Revised: 28 October 2020 **Review Due:** 30 October 2021
 Record No. DOC17/236691/V5

Approval History

No	Effective	Approved by	Amendment
V5	11 June 2021	Kevin Wakeford	4.13 – addition ‘An Application to re-credit a HELP balance form must be submitted within 12 months of the census day of the Unit of Study/Part of Course’.
V4	29 October 2020	Kevin Wakeford	3.1 – replaced ‘Qualification’ with ‘course’ 4.1 – replaced ‘Qualification’ with ‘course’ 4.3 – addition ‘renewable’ 4.16 – removed ‘The Commonwealth Government has implemented interim VET Student Loan Tuition Assurance measures’ *updated the links to websites, where required