

VET Student Loans Tuition Fee and Refund Policy

TAFE Policy No. DOC17/236691/V02

Approved by: Manager, VET Student Loans

Effective From: 1 January 2017

Web Publication Date: 13 March 2017

Revised: 22 January 2018

1. Introduction

1.1 This policy outlines how TAFE NSW will manage fees and refunds within the context of the VET Student Loans payment option in accordance with the requirements of the [VET Student Loans Act 2016](#) and associated legislative instruments.

2. Scope

2.1 All eligible students who are enrolled in a unit of study in a VET Student Loan approved qualification.

3. Policy

3.1 From 1 January 2017, students who meet the eligibility criteria and are enrolled in a qualification that is approved for TAFE NSW to offer VET Student Loans are able to apply to the Commonwealth for a loan up to the amount of the loan cap that applies to each course. Loan caps are determined by the Commonwealth and are published in the [VET Student Loans \(Courses and Loans Caps\) Determination](#) (also known as the *VET Student Loans Approved Courses List*). The course list is approved by the Commonwealth for TAFE NSW to offer loans is published on the [TAFE NSW website](#).

3.2 Loan eligibility criteria are defined in the *TAFE NSW VET Student Loans Policy*.

3.3 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 full fee-paying (fee-for-service) students are determined by TAFE NSW. Students will be charged the same course fees regardless of their payment method. The Commonwealth applies a 20% loan fee for full fee paying students. – 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. – Fees are charged by units of study spread over a minimum of three fee periods across the full course duration. A census day is set for each unit of study at no less than 20% into the duration of the unit of study. The census day is the date after which a VET Student Loan debt is incurred, for students who have taken a loan, or fee payments are not refundable. – A VET Student Loans debt forms part of a student's accumulated HELP debt and repayments are managed through the Australian Taxation Office (ATO) once a student's income is above the compulsory repayment threshold. – The student lifetime loan limit and the repayment threshold are set by the Commonwealth and reviewed each year. These are published on the Commonwealth [StudyAssist](#) website.

3.4 TAFE NSW charges fees in VET Student Loan courses evenly across the full course duration. Students who take out a VET Student Loan incur the debt for the unit of study if they are still enrolled on the day *after* the census day for the relevant unit of study.

3.5 The Commonwealth sets a cap on the loan amount they will provide for each course. If the loan cap determined by the Commonwealth is less than the course 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.

3.6 Students who elect to take out a VET Student Loan must complete the online Electronic Commonwealth Assistance Form (eCAF). Access to this form will be made available to students indicating they wish to apply for a loan at enrolment, or before the census day of any subsequent unit of study. A period of at least two business days must elapse between enrolment and applying for a loan.

- 3.7 Students enrolling in a VET Student Loan eligible course will be provided with a Fee Notice no less than 14 days before the census day for each unit of study, setting out the loan amounts the student has requested, gap payments required or payments made. Students may elect to pay or part-pay at any time up to the census day for a unit of study. Fee Notices are emailed to a student's personal email address.
- 3.8 Students who have elected to take a loan for a unit of study will be provided with a Commonwealth Assistance Notice (CAN) on the day after census day, setting out the loan and the loan fee, if applicable, for the unit of study. Students who find any incorrect information on their CAN should notify their college or campus immediately to request a correction. CANs are emailed to a student's personal email address.
- 3.9 The Commonwealth requires students to re-engage with its online system during their study to confirm that they are a genuine student and still engaged with their study. Students must comply with requests from the Commonwealth otherwise their loan will be cancelled and they will need to pay their remaining fees in order to continue to study.
- 3.10 It is a condition of enrolment that students participate in their studies or provide timely advice to TAFE NSW if they no longer wish to continue their studies. TAFE NSW will, to the best of its ability contact all students who are not progressing through their studies to ascertain their intention to continue, or to withdraw from their course. If the student cannot be contacted or located, we may cancel the enrolment, with the cancellation taking full effect 28 days after processing. The loan for fees for a unit of study may be refundable after census day if the student has not participated in the study program, or meet the conditions of special circumstances. If the student wishes to resume study at a later time, the student must contact the college of enrolment and re-apply.

4. Withdrawal, refunds and remittance of debt

- 4.1 Students who withdraw on or before the census day for a unit of study will not incur a debt for the unit of study or are entitled to a refund of any upfront payment made against units of study for which the census day has not yet passed.
- 4.2 Students wishing to discontinue their studies should notify their college or campus immediately and complete the VET Student Loan Withdrawal Application available on the [VET Student Loans page](#) of the TAFE NSW website.
- 4.3 Students who withdraw after the census day may be eligible for a refund or remittance of debt if they can demonstrate special circumstances, such as serious illness. For more information, go to the [VET Student Loans page](#) of the [TAFE NSW website](#) or the Commonwealth [StudyAssist](#) website.
- 4.4 If a student's application to have a debt 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 Commonwealth [StudyAssist](#) website.
- 4.5 Students may also apply to the Commonwealth for their HELP balance to be re-credited in circumstances of unacceptable conduct by a provider. More information on how to apply is published on the [StudyAssist](#) website.
- 4.6 The Commonwealth Department of Education is implementing interim VET Student Loan Tuition Assurance measures in 2018. Further information and a revised Statement of VET Tuition Assurance will be published when available. If TAFE NSW ceases to deliver a course and a suitable replacement course cannot be found, TAFE NSW will remit the debt or refund any upfront payment made for any affected unit of study (units of study that have not been completed).

5. Responsibilities

List the particular positions or units responsibility for elements of the Policy. For example:

| Position | Responsibility |
|--------------------------------|---|
| Manager VET Student Loans Team | The TAFE NSW VET Student Loan Unit manages these requirements on behalf of TAFE NSW, under delegation from the Managing Director. |
| All Employees of TAFE NSW | A Memorandum of Understanding between the NSW TAFE Commission RTO and other TAFE NSW RTOs sets out how VET Student Loans are to be managed in TAFE NSW. |

6. Related Documents

6.1 Legislative requirements met by this policy:

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

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

- [VET Student Loans Policy](#)
- [VET Student Loans Tuition Fee and Refund Policy](#)

6.3 The following guideline documents should be referred to in relation to this policy:

- [VET Student Loan Policy Implementation Guidelines](#)
- [VET Student Loan Tuition Fee and Refund Guidelines](#)

7. Contacts

VET Student Loans, NSW TAFE Commission.

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8. Document Information and Review

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

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Review Due: 22 January 2019