

## VET STUDENT LOANS INFORMATION FOR STUDENTS TUITION FEES AND REFUNDS

### Key dates

Payments, withdrawals and refunds for VET Student Loans enabled courses are based on advertised Units of Study/Parts of a Course and are managed according to key dates:

**Start date:** this is the date on which your Unit of Study begins

**Census day:** this is a minimum of 20% of the way through a Unit of Study/Part of a Course. If you are taking out a loan, it is the date by which your enrolment in the Unit of Study is confirmed and you incur a debt

**End date:** this is the date on which your Unit of Study finishes.

### Withdrawing

All students who withdraw from a Unit of Study/Part of a Course or the whole course need to advise the college in writing using the [VET Student Loans Withdrawal Application form](#).

#### Withdrawing on or before the Census day

If you withdraw on or before the Census day, this means that you:

- are entitled to a refund if you have paid upfront; or
- do not incur a debt if you have taken out a VET Student Loan.

#### Withdrawing after the Census day

If you withdraw *after* the Census day has passed, this will mean that you:

- receive no refund if you have paid upfront; or
- are liable for the full debt if you have taken out a VET Student Loan.

#### Applying to re-credit a FEE-HELP Balance

If you withdraw *after* the Census day and can demonstrate 'special circumstances' you will be eligible for either a refund, if you have paid up-front, or a re-credit of your FEE-HELP balance if you have taken out a VET Student Loan.

**Special circumstances\*** are outlined below and in the [VET Student Loans Information booklet](#), which you are required to read prior to enrolment. Your application should be made within 12 months of the withdrawal date and must include any independent documentation to support your claim, for example, a letter from your doctor or counsellor.

You will need to complete the [VET Student Loan application to re-credit a FEE-HELP balance form](#). You will be notified in writing about the outcome of your application.

If your FEE-HELP balance for a Unit of Study/Part of a Course is re-credited, any FEE-HELP debt you have incurred for that unit will also be removed including any indexation which may have been applied.

You are not eligible to apply for a re-credit if you have successfully completed the VET Unit of Study/Part of a Course.

### Review and appeals

If your application for a re-credit is not successful, you can request a review of the decision.

See the [VET Student Loans Student Review Procedures](#) for more information.

If your review request is unsuccessful, you may lodge an appeal to the Administrative Appeals Tribunal (AAT). The approximate cost to lodge an appeal with the AAT is \$884. In certain circumstances, this fee can be reduced to \$100. Go to <http://www.aat.gov.au/>.

### \* Special Circumstances

1. **Beyond the student's control** - Circumstances could be considered beyond the student's control if a situation occurs that a reasonable person would consider is not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible. This situation would generally be expected to be unusual, uncommon or abnormal. **and**
2. **Do not make full impact until on or after the census day** - Circumstances could be considered not to make their full impact on the student until on or *after* the census day for the course or the part of the course if the student's circumstances occurred:
  - before the census day, but worsen after that day
  - before the census day, but the full effect or magnitude does not become apparent until after that day; or
  - on or after the census day **and**
3. **Impracticable for the student to complete the requirements for the course, or the part of the course during the student's enrolment** - Circumstances that make it impracticable for the student to complete the requirements for their course or part of the course may include:
  - medical circumstances, for example, where a student's medical condition has changed to such an extent that he or she is unable to continue studying.
  - family/student circumstances, for example, death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect a student to continue studies.
  - employment related circumstances, for example, where a student's employment status or arrangements have changed so the student is unable to continue their studies, and this change is beyond the student's control; or
  - course related circumstances, for example, where the provider has changed the course or parts of a course it had offered and the student is disadvantaged by either not being able to complete the course or parts of a course, or not being given credit towards other courses or parts of a course.

A student is unable to complete the requirements for a course or part of a course, for example, if the student is unable to:

- undertake the necessary private study required, or attend sufficient lectures or tutorials or meet other compulsory attendance requirements in order to meet their compulsory course requirements; or
- complete the required assessable work to the required standard; or
- sit the required examinations and obtain a required mark; or
- complete any other course requirements because of their inability to meet the above.

**Note: Pre-existing conditions** – A circumstance that first occurred before the census day may satisfy the special circumstances requirement where it worsens after that day or the full effect or magnitude does not become apparent until after that day.

For example, a student may have an illness or other underlying, pre-existing condition or incapacity prior to the census day for the course or the part of the course, but that condition may worsen, or that student may suffer from an aggravation, deterioration or episode, after the census day.

Alternatively, the full implications of a student's condition may not have been apparent until after the census day. This may be because recovery does not go to plan, or the degree of disability or incapacity for study are not fully realised until after the census day.