



VET Student Loan Guide

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This version 1.0	Initial document
Version 1.1	Updated Document

Introduction

VET Student Loans (VSL) is a loan provided by the Australian Government that helps students who meet eligibility requirements and who are enrolled in approved courses to pay some or all of their tuition fees up to the VET Student Loan Cap. TrEd College (RTO: 40797) is an approved VSL Provider for:

- 10849NAT - Diploma of Applied Blockchain
- 10991NAT - Diploma of Applied Blockchain merging Artificial Intelligence and Machine Learning
- 10747NAT - Advanced Diploma of Applied Blockchain
- CHC50121 Diploma of Early Childhood Education and Care
- HLT54121 – Diploma of Nursing
- HLT57715 Diploma of Practice Management

The following information should be read in conjunction with the pre-enrolment information provided on the website and the [Student Handbook](#) that provides a range of policies and procedures relevant to all students, including but limited to:

- [Access, equity, client selection and admission](#)
- [Access to client records](#)
- [Appeals](#)
- [Assessments](#)
- [Delivery](#)
- [LLN](#)
- [Refund policy](#)
- [Rights and responsibilities of Participants \(students\) in online and classroom based courses](#)
- [RPL](#)
- [Student feedback and quality improvement](#)
- [Support](#)
- [Unique Student Identifier \(USI\)](#)
- [Marketing](#)

The following provides additional information relating to VET Student Loans and the process relating to application, approval and ongoing management of VET Student Loans as they relate to the relationship between the student and TrEd College. In the event of any real or perceived inconsistency between policies and procedures for VSL approved students, the VSL Guides take precedence over any other published TrEd College policy or procedures.

Program Information

COURSE ENROLMENT

TrEd College's enrolment process for potential VSL students are outlined below so that you are fully aware of the process of becoming a VSL student with TrEd College.

1. Enquiry of interest into the program
2. Information booklet sent which includes
 - a. Information on program
 - b. Program/qualification outline
 - c. Delivery mode and dates
 - d. How/where to find more information
3. Scheduled call with TrEd College to inform the student about the program, the qualification details, statement of fees, how the course is structured and how they may pay for those fees and answer initial questions regarding the program
4. Application form is either sent to the applicant to be filled in online or completed over the phone with a Student support officer.
5. Information is sent to the student regarding information about VET student loans in which the student must sign that they have reviewed and understood the information.
6. The application is assessed for suitability by TrEd College and once approved enrolment offer sent to student
7. Student must accept the enrolment offer
8. Enrolment into the program is completed by TrEd College.

LOAN FEES

Course fees are approved by the CEO and published on TrEd College web page for the calendar year. Course fees clearly identify the fee component that is eligible to be covered by a VET Student Loan.

The fees for the all the courses approved for VSL for TrEd College can be applied for under the VET Student Loans if eligible. The loan covers all materials required to complete the course, however, does not cover *additional* costs such as textbooks, accommodation or travel expenses.

If you elect to apply for a VET Student Loan, you must be aware that you will incur a loan for the total of your course costs for any subjects that pass the census date (charged usually 20% into the course, please familiarize with all the census dates). This loan remains a personal debt to the Australian Tax Office (ATO) until fully repaid.

You may wish to seek independent financial advice before applying.

You must also meet all of the following eligibility requirements;

- enrol in an approved VET Student Loans course ([VSL approved courses](#))
- have not already exceeded your FEE-HELP balance. Your FEE-HELP balance is the maximum loan amount the Australian Government will loan you over the course of your life, for all study you undertake. For more information, please visit the Study Assist website or you can review your balance on MyGov.
- meet course academic suitability requirements, as set by TrEd College and as per the Training Package for the qualification
- have a Tax File Number (TFN) or be applying for one and are able to provide evidence of this

- have a Commonwealth Higher Education Support Number (CHESSN)
- have a Unique Student Identifier (USI)
- intend to undertake your course while in Australia
- have read the VET Student Loans Information Booklet – ([VET Student Loan Information](#))
- provide TrEd College with any requested documentation required to enrol, and submit the eCommonwealth Assistance Form (eCAF) before the first Unit of Study Census Day
- comply with ongoing engagement and progression requests, confirming you are a genuine student continuing with your studies
- understand your course duration and important dates, such as your Census Date (Schedule of Tuition Fees for active classes can be found [here](#))

TrEd College does not determine if you are granted a VET Student Loan. The decision to grant a Loan is made by the Department, based on the information you provide.

ACADEMIC SUITABILITY

To enroll with TrEd College, you will need to meet with a Student support officer. To meet the VSL eligibility requirements, you are required to;

- be studying an approved course [Act s 10(1)(a); 7(1)(b)]
 - be studying with an approved course provider
 - apply to the government using the approved form (eCAF) and include all relevant information [Act Part 2, Division 4]
 - confirm his or her engagement and continued progression to access the loan throughout the course, when required to do so by the department
 - has a HELP balance that is more than \$0 (that is, has not used all their HELP loan limit)
- meet the citizenship and residency requirements [Act s 11]:
 - be an Australian citizen or
 - a qualifying New Zealand citizen or
 - a permanent humanitarian visa holder, who is usually resident in Australia. Permanent humanitarian visas are defined in the Migration Regulations 1994, Volume 1, Part 1, Regulation 1.03 – Definitions. See: Migration Regulations 1994 for the latest version of the Migration Regulations
- meet the academic suitability requirements:
 - providing their Australian Year 12 Certificate4 or
 - providing their International Baccalaureate Diploma Programme (IB) diploma or
 - providing evidence of successful completion of a qualification that has been delivered in English and:
 - was at level 4 or above in the Australian Qualifications Framework (that is Certificate IV or higher qualification), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF, or
 - has been assessed by a federal, state or territory government agency which assesses overseas qualifications (or an organisation contracted by such an agency to undertake such assessments) as equivalent or comparable to: a qualification at level 4 or above in the Australian Qualifications Framework, or a qualification at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF, or

- displaying competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test (and the provider reasonably believes the student displays that competence) and
- in addition, the approved course provider must reasonably believe the student is academically suited to undertake the course; and the student must meet any other specified entry requirements for the course
- meet the enrolment and loan application requirements:
 - be enrolled with an approved course provider in an approved course
 - be undertaking the course primarily at a campus in Australia

CENSUS DATES

Census dates are applied to each Module of Study that comprise a VSL eligible course. Census dates are published on TrEd College's website.

Course Progression:

If you have a VET Student Loan, and are currently studying, or have recently been studying, you are required to complete a Progression Form 2–3 times a year throughout your studies. This is a mechanism to ensure that you are aware of your progression throughout the course and fulfil your obligation as a student that has a student loan. To keep your loan active, it is important to fill these forms as and when you receive them. IF you are unsure you can speak to your support officer or you can find the full fact sheet from the Departments website [VSL Progression Form Fact Sheet - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](https://www.dewr.gov.au/vsl-progression-form-fact-sheet)

The student is expected to complete the progression form every February, June and October and that when the loan is no longer required, advising of either a “completed” Status you can refer to the [Quick Guide - Progressions - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](https://www.dewr.gov.au/quick-guide-progressions)

If you require more information about the VET Student loan, refer to the VET Student Loans Information Booklet. You can also contact the Department of Employment and Workplace Relations by using the department's student enquiry form on Information for VET Student Loans students.

WITHDRAWAL FROM VSL ELIGIBLE COURSES

Students seeking to withdraw from all or part of a VSL eligible course are required to take the following action:

Notify in writing [email acceptable] of the intent to withdraw along with the reasons for withdrawal. Notification is to be provided to TrEd College at info@tredcollege.edu.au.

Email confirmation will be provided to the student of their withdrawal, including the date and time of the student's withdrawal, the unit of study, part of a course or whole course from which the student withdrew and the relevant census day.

TrEd College will provide confirmation as to whether the student has incurred a debt for the unit, part of the course or whole course (noting that no debt may be incurred if the student withdraws prior to the census day).

TrEd College will provide written advice to the student regarding the special circumstances requirements if applicable to the student's circumstances information about the refund of upfront payments (see 'Refund of tuition fees where student withdraws by the census day').

Counselling to students who want to withdraw?

TrEd College may offer optional counselling services to students wishing to withdraw from their course. This offer will be dependent on the reasons and circumstances of the withdrawal notification. Regardless TrEd College undertakes that: staff will not pressure a student into remaining enrolled staff will not pressure a student to enroll in a different course. Any potential counselling will occur within a time frame that allows the student to withdraw on or before the census date if the student still so chooses.

Withdrawal on or before the census date

For withdrawals on or before the census day from a unit of study, part of a course or whole course, students will not incur:

- a withdrawal fee
 - an administration fee
 - a fine or penalty
 - a fee determined to be a disincentive to withdrawing from a unit, part of a course or whole course
 - any portion of the tuition fees for the unit, part of the course or entire course from which the student is withdrawing
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- Apart from notifying TrEd College, the student must ensure that they advise the department of a withdrawn, deferred status, via a progression form in the eCAF system, which closes the loan. The student can advise of a resuming once they wish to return to their studies. This ensures that the student journey is correctly recorded in ecaf. Not advising the department affects the your loan. Speak to your support officer if you need assistance on advising the government through the ecaf system.

Refund of tuition fees where student withdraws by the census day

Where a student withdraws their enrolment in an approved course on or before the census day, they will not incur tuition fees for the course or part of the course, to which the census day applies. This applies to all of the tuition fees for the course or part of the course to which the census day relates. Therefore, it includes:

- VET Student Loans covered fees
- any gap fees
- upfront payment of tuition fees
- gap fees or tuition fees paid through a loan

EQUAL AND FAIR TREATMENT

TrEd College ensures that the principles of access and equity in the provision of timely and appropriate information, advice and support services in order to assist clients to identify and achieve their desired outcomes.

TrEd College's approach and commitment to equal and fair treatment of prospective and enrolled students is evidenced in the following documents:

- TrEd College [Student Handbook](#)
- Access, Equity and Client Services Policy

GRIEVANCE PROCEDURE

TrEd College has a Complaints and Appeals Procedure In addition to this procedure, VSL approved students should note the following:

- there is no charge for the internal stage or external stage of an appeals process
- the Department has established a VET Student Loans Ombudsman whose scope of responsibility covers disputes relating to VET loan assistance.

Engaging with the Ombudsman should only occur after all internal stages are exhausted as outlined in TrEd College's Complaints and Appeals Procedure.

For matters which do not fall within the scope of the VET Student Loans Ombudsman's jurisdiction (for example matters relating to personal information held by the TrEd College or matters that do not relate to loan assistance disputes), TrEd College will comply with procedures outlined within its Complaints and Appeals procedure.

Where the VET Student Ombudsman is involved in external resolution of disputes, TrEd College will comply with the requirements of the VET Student Loans Ombudsman [Act s 42C] and fully cooperate with the VET Student Loans Ombudsman to ensure compliance with the Ombudsman Act [Act s 46]

Further information on the VET Student Loans Ombudsman is available at:
<https://www.ombudsman.gov.au/>

Contact Information

Students are requested to please advise TrEd College of any changes to their contact details, especially mailing addresses and emailing addresses.

If you have any further questions regarding your enrolment in one of our courses, or any of the information in this, your [student handbook](#) or any other policy or procedure, please contact the Office on 02 9870 7688 during business hours.

For further information contact us, or alternatively you can write to us at:

TrEd College

Level 2, 1 James Place

North Sydney, NSW 2060

Telephone: +61 2 9870 7688

Email: info@tredcollege.edu.au