

Vet Student Loan Entry Requirements Policy

Purpose

The Health Arts College is an approved provider of the VET Student loans scheme that is an income contingent loan offered by the Australian Government that helps eligible students pay for some vocational education and training (VET) diploma level or above courses. The programme is open to full-time or part-time students studying a diploma or advanced diploma course with an approved VET provider and covers part or all of their tuition fees.

Scope and Application

This policy relates to any student wanting to enrol in an approved VET qualification, under the VET Student Loan scheme (VSL). This policy is to be used by all pre enrolment and enrolment officers to ensure that the applying student meets the entry requirements under the VSL.

Policy Principles

1. Accessing the VET Student Loan Scheme.

1.1 Students interested in accessing a VET Student Loan to pay for their approved course or part of the course will need to check the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#). This list identifies courses that are approved for loan amounts and the relevant loan cap available.

1.2 Eligible students are able to borrow up to the FEE-HELP limit to pay your tuition fees. The FEE-HELP limit is the total amount available to eligible students under VET Student Loans, VET FEE-HELP and FEE-HELP over a lifetime. Any amount that is borrowed under VET Student Loans, VET FEE-HELP or FEE-HELP will be added together until the FEE-HELP limit is reached.

1.3 For 2017, the FEE-HELP limit is \$100,879 for most students. The FEE-HELP limit is a lifetime limit and is not reset or 'topped up' by any repayments that you make.

1.4 Once the eligible student commences employment and earns a wage over the threshold they will be required to repay the loan. The compulsory repayment threshold for the 2017-18 income year is **\$55,874**.

1.5 Repayment income is calculated from the amounts given on your income tax return for;

- The eligible students taxable income;
- reportable fringe benefits (reported on your payment summary);
- total net investment loss (which includes net rental loss);
- reportable super contributions; and
- Exempt foreign employment income amounts.

1.1 Further information is provided to the students during pre-enrolment and accessible via <http://studyassist.gov.au/sites/studyassist/payingbackmyloan/loan-repayment/pages/loan-repayment>

2. Student Eligibility for Applying for VET Student Loans

2.1 To be an **eligible student** for the purposes of accessing VET Student Loans, the student must meet ALL of these criteria's:

- a. An Australian Citizen OR
- b. A qualifying New Zealand citizen** OR
- c. A permanent humanitarian visa holder, who is usually resident in Australia.

2.2 The enrolling students FEE-HELP balance is more than \$0 and is sufficient to cover the amount you wish to access.

2.3 The enrolling students is enrolled in [an approved course](#) and in accordance with the application requirements.

2.4 The enrolling students is studying the approved course primary at a campus in Australia.

2.5 The enrolling students has been assessed by THA as academically suited to undertake the approved course on the basis of either:

- a. Providing an Australian Year 12 Certificate; OR
- b. Providing evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English); OR
- c. Displaying competence at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test called the LLN Robot (The Learning Resources Group).
- d. Student meets other entry requirement of the course- evidence of any other studies undertaken will be required by the student.

2.1 In addition, THA must reasonably believe that the applying student shows competence in completing the course.

2.2 The applying student needs to include Tax File Number or a certificate from the Commissioner stating that the student has applied to the Commissioner asking the Commissioner to issue a tax file number to the student.

2.3 The applying student must have a Unique Student Identifier (USI) or are otherwise exempt.

2.4 The applying student has read the [2017 VET Student Loans information booklet](#)

2.5 The applying student must have given the required documents to THA and submitted the loan application form by the first census day no less than two business days after enrolling.

****New Zealand Special Category Visa Holder (SCV):** If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a Special Category Visa (SCV) provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but remains in place for as long as you remain in Australia. If you are a New Zealand citizen and hold a SCV you may be able to access VET Student Loans, providing you:

- ◆ have been usually resident in Australia for at least 10 years,
- ◆ were a dependent child when you first began to be usually resident in Australia,
- ◆ have been in Australia for periods totalling 8 years during the previous 10 years, and
- ◆ have been in Australia for periods totalling 18 months during the previous 2 years.

Specific enquiries about the SCV, and other visas, should be directed to the Department of Immigration and Border Protection (www.border.gov.au).

VET Student Loan Procedure

STEP 1 – Academic Suitability & VET Student Loan Eligibility

No.	Who	Actions
1.	THA staff	When The Health Arts College receives an expression of interest, the student is referred to the Academic Student Support Officer.
2.	Academic Student Support Officer	The officer then contacts the prospective student and discusses pre-enrolment information.
3.	Academic Student Support Officer	<p>At the end of the discussion, the student is asked to complete the Application form and provide evidence of entry requirements in the form of certified copies of the below documents:</p> <ul style="list-style-type: none"> ✦ Identity proof ✦ Date of birth proof. Participants must be aged 18 or above. ✦ An Australian Senior Secondary Certificate of Education (Year 12) OR ✦ Evidence of successful completion of an Australian Qualification Framework (AQF) Certificate IV or higher qualification (where the language of instruction is English) OR ✦ If the student is unable to submit Year 12 or Cert IV or higher qualification, they have to undertake a literacy and numeracy assessment using an approved assessment tool and display competence at or above Exit Level 3 in the LLN Robot (The Learning Resources Group) in both reading and numeracy. The results of the testing will be reported to the student as soon as practicable after the assessment and to the Minister on request. THA must retain the results for at least 5 years ✦ If the student is identified to in not achieving Exit Level 3 in the LLN Robot (The Learning Resources Group) in both or either reading and numeracy, the details of the student are forwarded to the Academic Student Support Officer for further intervention. ✦ The officer then sends the information about the student along with the results to the Adult Learning and LLN specialist to intervene in supporting the student to improve the skills lacking and advice the student when to re-sit the online LLN test after a period of 3 months. ✦ Evidence of any other course undertaken by the student. <p>Complete the Assessment of Prior Skills & Knowledge along with the application form to determine student's competence in completing the course.</p>
4.	Administration Officer	The student needs to indicate on the application form if they wish to access Vet Student Loans for an approved course or part of the course.

VET Student Loan Procedure

Upon receiving the application, the officer will check the documents provided by the student against the eligibility requirements as per Part 2 Division 2 of The Vet Student Loan Act 2016.

To be eligible for Vet Student Loans, the following criteria's need to be met in addition to academic eligibility:

- a) An Australian Citizen OR
- b) A qualifying New Zealand Citizen** OR
- c) A permanent humanitarian visa holder who is usually resident in Australia.
- d) Fee-Help balance is more than \$0
- e) Enrolled in an approved course with THA in accordance to the academic suitability.
- f) Tax File Number or a certificate from the Commissioner stating that the student has applied to the Commissioner asking the Commissioner to issue a tax file number to the student
- g) The student needs to submit all the above documents to THA and submit the eCAF form by the first census day and no less than two business days after enrolling in the approved Course or Part of the Course.

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STEP 2: Assessment of Prior Skills & Knowledge

No.	Who	Actions
1.	Academic Student Support Officer	<ul style="list-style-type: none"> ◆ Assessment of Prior Skills & Knowledge is conducted by the Academic Student Support Officer. Where skills and knowledge is identified as some or extensive the student must be referred to the Compliance Manager to establish if CT or RPL is relevant to the student. ◆ Once the assessment has been completed the results are sent to the trainers for ensure that the trainer is aware of the students learning styles, where the trainers requires additional support in the development of learning strategies they are to consult with the compliance manager.

VET Student Loan Procedure

2.	Administration Officer	Once officer has established the student's suitability to the qualification they will document findings on a student support file note and proceed with either the RPL or CT process.
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Once the eligibility is determined for VET Student Loans, THA's enrolment process is followed.