

Supplementary Handbook:

VET Student Loan (VSL)

The Australis College Student Handbook is applicable to all students and needs to be read in full.

This Supplementary Handbook provides additional information specific to the VSL scheme, to be read in conjunction with the Student Handbook.

Contents

Overview	2
Enrolment Information	2
Eligibility and Entry Criteria	2
Academic Suitability	3
VSL Application	3
Tuition Fees v Loan Caps	4
Census days	4
VSL Notices and CAN Letters	5
Progression	5
Withdrawals, Cancellations and Variations	5
Special Circumstances and Review	6
Complaints, Grievances and Appeals	6
Grievances (Step One)	6
Internal complaints and appeals (Step Two)	7
External complaints and appeals (Step Three)	7

Overview

VET Student Loan (VSL) is a Commonwealth Government loan scheme allowing eligible students to borrow their tuition fees from the Government for approved Diploma's or Advanced Diploma's offered by VSL approved providers.

There are stringent entry and eligibility criteria, as well as ongoing progression and other requirements attached to VSL. Due to this, and due to the 20% upfront loan fee charged by the Commonwealth plus the indexation of your debt to inflation, we recommend you use VSL only if you cannot pay for your course via alternate options.

Please refer to the course pages on the Australis website for details on which courses offer access to VSL.

Enrolment Information

To aid your enrolment decision please note the following information on our website:

- [Faculty and course information](#)
- [VET Student Loan information](#)
- [Australis College Handbooks](#).
- [Policies and procedures](#) including:
 - Access and Equity.
 - Privacy.
 - Withdrawal, Cancellation and Variation.
 - Complaints, Grievances and Appeals.
 - Core Skills Assessment.
 - Enrolment.
 - Fees and Refunds.
 - Student Entry Procedure for VSL Eligibility.
 - Student Information Handling Procedure.
 - VSL Special Circumstances and Review.
 - VSL Statement of Tuition Assurance.

It is also critical you read the following information booklet provided by the Department of Education:
<https://docs.education.gov.au/documents/vet-student-loans-information-booklet>.

Eligibility and Entry Criteria

To apply for a VET Student Loan, you must meet the following criteria:

- Be an Australian Citizen, or
- Qualifying New Zealand Citizen, or
- Permanent humanitarian Visa holder who is usually resident in Australia.

In addition, you will need to:

- Not have exceeded the VSL course cap for the same course previously.
- Be 18 years of age or older; OR have a parental consent form signed OR be exempt as an Independent (as defined under Social Security Act 1991).
- Meet the Tax File Number (TFN) requirements.
- Provide identification and evidence requirements as requested by Australis to prove eligibility.
- Complete an eCAF (electronic Commonwealth Assistance Form) by the first census day.

Our Course Consultants will guide you through the enrolment process and detail the evidence we are required to collect to confirm eligibility. For more details please refer to <https://www.australiscollege.edu.au/vet-student-loan/>.

If you have previously accessed VSL you will need to supply evidence regarding how much VSL funding you have accessed in the form of:

- All **Commonwealth Assistance Notices (CAN)** letters sent from your previous provider, and
- Proof of withdrawal such as a 'Confirmation of Withdrawal letter/email' which should include details about the VSL debt incurred.

Failure to disclose this information will lead to your enrolment being cancelled. If this occurred, you could re-enrol using an alternate payment option.

Academic Suitability

Students using the VSL scheme must demonstrate academic suitability for a Diploma or higher-level course. To evidence this we will request one of the following:

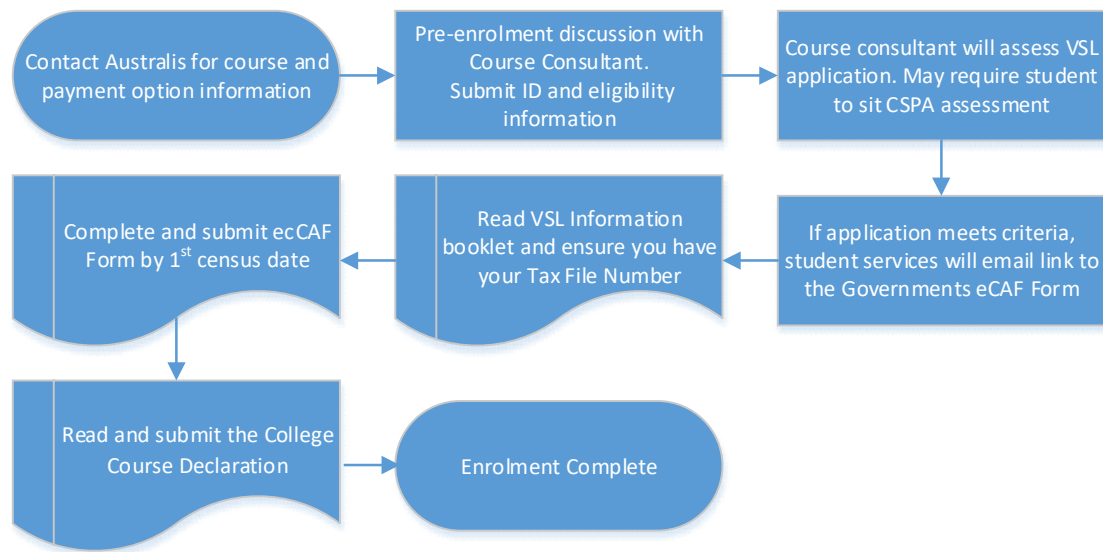
- An Australian Year 12 Certificate; OR
- Successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English); OR
- Completion of a Core Skills Profile for Adults (CSPA) assessment as approved by the Commonwealth Government and successfully achieve an Exit Level 3 in in both reading and numeracy.

VSL Application

Course and application enquiries are handled by our Course Consultants. They will provide you with detailed information on the overall course as well as funding eligibility and academic suitability.

Application process:

1. Complete an Application Form.
2. Submit identification and academic evidence specific to your circumstances.
3. Read DET's VSL Booklet and the Australis Handbooks.
4. Complete and submit DET's eCAF online Form prior to your first census day.
5. A regulatory two day cooling off period applies before you can complete your eCAF.
6. Read, acknowledge and submit the electronic Course Declaration you will be emailed.
7. Once your enrolment has been processed, you will be emailed access details to begin your course.



Tuition Fees v Loan Caps

All the individual course tuition fees charged by Australis are below the Loan Caps set by the Commonwealth Government. This means you should be able to cover your tuition fees in full using VSL (unless you have already previously used VSL).

Please refer to the [Schedule of Tuition Fees](#) on our website for latest course prices and related information.

Please refer to the Student Handbook for any other potential costs related to your course.

Census days

Each course has three census dates over its duration. These dates, set at the time you enrol, represent the dates on which your VET Student Loan will progressively draw down (rather than paying the entire amount upfront).

These dates are very important as they are the cut-off for:

- Applying for a VET Student Loan before the first census day.
- Withdrawing from the course early without incurring further debt on later census date.

Census days for your course are published at <https://www.australiscollege.edu.au/students/> under Schedules of Tuition Fees.

Australis will email you an invoice before each census date, but it is your responsibility to contact Australis in writing before the next census date if you wish to withdraw early.

Once you have gone through a census date you will incur that portion of the debt, so it is essential to withdraw immediately if you decide you no longer wish to continue in your course. Once you pass the census date for each component of the course, we are unable to process refunds unless you can provide substantial evidence that you meet [Special Circumstances](#) criteria. It is therefore imperative you are aware of your course census dates and obligations as a VSL student.

VSL Notices and CAN Letters

During your enrolment you will receive periodic VSL Notices and CAN letters by email. These are issued at set times, so you can keep up to date with the VSL payments and dates these will draw down. Please ensure we always have your latest contact information by updating us at student.services@australiscollege.edu.au or submitting the Student Change of Details Form at <https://www.australiscollege.edu.au/students/>.

Progression

As you are applying for a Commonwealth Government loan you need to demonstrate you are a genuine student by:

- Participating in the online welcome course or any orientation session facilitated by your Faculty.
- Accessing the learning and assessment material.
- Participating in live chats and webinars.
- Submitting assessments within expected timeframes.
- Fulfilling placement obligations (where this is a requirement of your course).

The Commonwealth will also periodically require you to communicate your agreement and intention to continue accessing VSL to pay for your tuition fees. Progression points fall in the following months each year:

- February
- June
- October

You will be required to complete the confirmation form at each progression point within a two-week timeframe. Failure to indicate progression for two consecutive progression points, will initiate an Impending Cancellation Notice issued by Australis. Not contacting Australis or demonstrating progression following a 28 day period will result in Cancellation.

Withdrawals, Cancellations and Variations

You may withdraw from your course at any stage and for any reason, however refunds are not permitted once you have passed the [census day](#) for that portion of your course/unit of study, unless [Special Circumstances](#) exist.

If you are experiencing difficulty with any aspect of your course, time commitments, study methods and any other barriers or issues to your success and progression, we advise you to contact your Faculty in a timely manner so they can offer a range of practical solutions to assist before you fall behind.

Should you choose to withdraw, a Withdrawal Form is available on our policy section of the website for you to download, complete and submit to Student Services at student.services@australiscollege.edu.au. Alternatively you may email Australis your withdrawal request. There is no fee to submit a withdrawal.

Australis may choose to suspend or cancel an enrolment without refund due to:

- Student misconduct including a breach of academic integrity i.e. plagiarism and cheating.
- Abuse of staff or other students.
- Non-progression.

Terms and conditions are also covered in the Student Handbook and Australis website.

Special Circumstances and Review

The Commonwealth and Australis recognise there may be occasions while you are enrolled in a VSL funded course where you are unable to study for a meaningful duration due to circumstances beyond your control and thus may be entitled to a re-credit of tuition fees.

Australis will consider special circumstances applications as stipulated in the VET Student Loans Act 2016 where you are able to demonstrate the circumstances:

- Are beyond your control.
- Did not make their full impact until on or after the census date for the course, or part of the course.
- Made it impractical for you to complete the requirements for the course during the enrolment duration.

Circumstances that qualify for consideration include:

- Medical reasons.
- Family and personal reasons.
- Employment related reasons.

All applications for special circumstances must be received in writing within 12 months after the census day or part of the course being applied for. A form may be obtained on request to student.services@australiscollege.edu.au.

Each application must be supported by verifiable evidence that clearly demonstrates:

- The nature of the circumstance.
- Level of impact of the circumstances.
- When it occurred.
- How long it lasted.
- The full impact occurred on or after the census date.

Refer to the [Special Circumstances Policy for VET Student Loans Students](#) for further information if you believe these scenarios may apply to you.

Complaints, Grievances and Appeals

Should you have a grievance or complaint with any aspect of your time with Australis, there are formal avenues for lodging these concerns for review. Please note you do forfeit your right to access complaints, grievances and appeals processes if you breach any criminal code as specified in the Student Code of Conduct policy.

Parties to a complaint or appeal may wish to be supported by another person throughout the complaint process. Where this occurs, the party that sourced the support person will be liable to pay any costs associated with their services.

All complaints or appeals are acknowledged in writing, recorded in the Quality Notification Register, added to your student record and forwarded to the relevant Faculty and/or department and/or Executive for investigation.

Grievances (Step One)

Please communicate your grievance with your Faculty through your iTRAIN inbox.

Should you be dissatisfied with the action taken or response to your grievance, you are able to lodge a formal complaint.

Internal complaints and appeals (Step Two)

COMPLAINT

Formal complaints are to be recorded on the Complaint Form available on the [Australis website](#) and forwarded to quality@australiscollege.edu.au.

We will endeavour to finalise the complaint as soon as practicable and notify you of the outcome in writing. Where an outcome response exceeds 60 days we will provide periodic updates including reasons for the extended timeframe.

The complaint outcome will detail the reasons for why the decision was made, and will advise you of the appeals process. You will be required to respond to the outcome email within ten business days, advising whether you accept the outcome or whether you intend on appealing.

There is no cost associated with submitting an internal complaint.

APPEAL

Appeals are to be recorded on the Appeal Form available on the [Australis website](#) and forwarded to quality@australiscollege.edu.au.

We will endeavour to finalise your appeal as soon as practicable and notify you of the outcome in writing. Where an outcome response exceeds 60 days we will provide periodic updates including reasons for the extended timeframe.

The appeal outcome will detail the reasons for why the decision was made. If dissatisfied with the outcome, you can advise that you require your internal appeal to be reviewed by an independent and external party. This advice is to be sent to Quality in writing within ten business days of receiving the internal appeal outcome.

There is no cost associated with submitting an appeal.

External complaints and appeals (Step Three)

THIRD PARTY/EXTERNAL APPEAL

Should you elect to have your appeal escalated, an external and independent person or body (third party) will be sought to review.

In the event a third-party review is required, Australis will request they review and provide a response as soon as practicable and no later than 60 days from receipt.

The external appeal outcome will be provided by the third party and will record how the outcome decision was made. This outcome will be recorded in the Quality Notification Register and added to your student record.

There is no cost associated with requesting an external appeal.

THIRD PARTY/EXTERNAL COMPLAINT

Should you be dissatisfied with the external appeal outcome, the final step is to lodge a complaint with the VET Student Loan Ombudsman <http://www.ombudsman.gov.au/about/vslo>.

There is no cost associated with submitting a complaint to the Ombudsman.

Please note, if you submit a complaint to the Ombudsman without having gone through the internal complaints process first, the Ombudsman will typically refer the matter back to the College.