



> HELP Loan Handbook

Important information about CIT policies and procedures for students undertaking CIT program/courses or subjects approved for VET Student Loans and FEE-HELP

Canberra Institute
of Technology



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VET Student Loans and FEE-HELP

Important information about CIT policies and procedures for students undertaking CIT programs/courses or subjects approved for VET Student Loan and FEE-HELP.

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About this handbook

This handbook contains information about the loans made available through the Commonwealth Government to assist with the cost of tuition fees. Three loan types are available: VET Student Loans are for students enrolled in Diploma, Advanced Diploma, Graduate Certificate, and Graduate Diploma levels; FEE-HELP which is for certain degree level programs. This handbook should be read in conjunction with the current Department of Education and Training's VET Student Loan or FEE-HELP Information Booklet.

Before applying for a loan you must read the relevant Information Booklet carefully to ensure you are eligible to apply and you understand your rights and responsibilities in applying for a loan.

What are VET Student Loan and FEE-HELP

The Higher Education Loan Programme (HELP) from the Australian Government can assist students who meet the [eligibility requirements](#), to pay for all or part of their tuition fees. These loans are paid back once your income reaches the [minimum repayment threshold](#). Alternatively, you can make [voluntary repayments](#) in full or in stages to pay off your HELP debt sooner.

The loans only apply to the tuition fee component (including Skills Recognition fees) of your program/course or subject fees. They **do not** cover other course costs which may be included in your study for example excursion fees, replacement CITCards or projects.

[VET Student Loan](#) is for students studying programs/courses or subjects at the Diploma, Advanced Diploma, Graduate Certificate or Graduate Diploma levels.

[FEE-HELP](#) is for students studying programs/courses or subjects at the Bachelor level.

For further information about these loans and your eligibility visit the [Study Assist](#) website.

Do I have to apply for a loan if I am eligible?

No. If you are eligible, you do not have to apply for a loan. You can choose to pay all your tuition fees up front when you enrol, or alternatively, you can pay some of your tuition fees when you enrol and access a loan for the remaining amount.

The advantage of taking a loan is that you can defer the payment of your study costs until later.

If you are unsure if a loan is the right option, you can meet with [CIT Student Association \(CITSA\)](#) office staff to discuss your individual circumstances to help you decide.

Where can I find out more information?

All the information, policies, procedures referred to in this handbook are available at:

- ▶ Fees and Financial Assistance – cit.edu.au/fees
- ▶ [CITAskUs](#) (the blue Need Help? icon at cit.edu.au) search the FAQs
- ▶ VET Student Loans cit.edu.au/vetstudentloans
- ▶ FEE-HELP cit.edu.au/feehelp
- ▶ CIT Student Policies cit.edu.au/current/information/policies
- ▶ Study Assist studyassist.gov.au
- ▶ Study Assist eligibility tool studyassist.gov.au
- ▶ [CIT Student Services](#) at any location in print form (by request only).

CIT Census Dates

CIT sets and publishes Census Dates for subjects in approved programs/courses.

CIT's Census Dates can be found on the CIT website at –

- ▶ *VET Student Loans* cit.edu.au/vetstudentloans
- ▶ *FEEL-HELP* cit.edu.au/feelhelp.

The Census Date is the official deadline for finalising your enrolment and fees. Once this date has passed, you are committed to the payment of the subjects you are enrolled in whether you attend or not.

Therefore, on or before the appropriate Census Date you must:

- ▶ have completed your loan application if you want to defer the payment of your tuition fees
- ▶ pay your fees upfront if you do not want a loan
- ▶ formally withdraw in writing (info@cit.edu.au) from any programs/ courses or subjects you do not want to study. Failure to do so may result in you having a debt with the ATO for a subject you have not studied
- ▶ formally request cancellation of any applicable Skills Recognition applications in writing (info@cit.edu.au).

Tax File Numbers (TFN)

A TFN is your unique identification number allocated by the [Australian Taxation Office \(ATO\)](#) for everything tax-related, including making repayments on your loan.

If you want a loan you must have a TFN before you can apply for a loan, and your application must have been completed on or before the Census Date.

If you submit a *Certificate of application for a TFN*, you must allow sufficient time for the ATO to process your application in order to be able to apply for a loan prior to census date

Fees

There are two (2) types of tuition fees at CIT; full fees or government subsidised fees. The loan will generally cover the program/course tuition fees. However, for a few programs/courses the loan will not fully cover the tuition fees, and in these cases you will have to pay the shortfall by some other method.

The loans are also available for Skills Recognition fees when using your work/life experiences as evidence.

CIT sets and publishes all fees for eligible programs/courses and subjects on the CIT website. Once enrolments have opened CIT cannot change the published fees for the related semester. You will find the cost of each program/course or subject within the Schedules at:

- ▶ VET Student Loans cit.edu.au/vetstudentloans
- ▶ FEE-HELP cit.edu.au/feehelp.

CIT fee related policies are listed below and can be found on the CIT website:

- ▶ Admissions and Enrolment Policy
- ▶ General Student Fees Policy
- ▶ Concessions Policy
- ▶ Fee Refunds Policy
- ▶ Commonwealth Entitlements Review of Decisions Policy – FEE-HELP
- ▶ Commonwealth Entitlements Review of Decisions Policy – HELP Loans.

Tuition Assurance

Tuition Assurance is an insurance policy paid by CIT that protects you should something go wrong with the program/course you enrolled into. CIT complies with the Tuition Assurance Statements as per the Higher Education Support Act 2003 (Cth) (HESA). The objective of the tuition assurance requirements is to protect students if CIT, as a VET provider, ceases to provide the program/course or subject you are undertaking. All students eligible for VET Student Loans or FEE-HELP enrolled in the program/course or subject must be offered the choice of either:

- 1. The Course Assurance option:** which allows a student to enrol in a similar course which leads to the same or a comparable qualification at another VET provider and receive full recognition of any successfully completed VET units of study, or as much credit as possible for successfully completed VET units of study; or
- 2. The Tuition Fee Repayment option:** where a student receives a refund of upfront tuition fees they may have paid for any VET units of study they were enrolled in at the time the course ceased to be delivered.

The full versions of CIT's Tuition Assurance Statements are available on the CIT website at

- ▶ VET Student Loans cit.edu.au/vetstudentloans
- ▶ FEE-HELP cit.edu.au/feehelp
- ▶ in print by request, from [CIT Student Services](#) at any location.

Fee concessions

CIT offers fee concessions to students who are enrolled in programs/courses and subjects with government subsidised fees who are in receipt of an eligible Centrelink payment. Fee concessions are available for the government subsidised fees components of tuition fees, Skills Recognition fees. You must apply for a fee concession **before** your first Census date and **before** applying for a loan (FEE-HELP eligible programs/courses are ineligible for concessions).

For more information on fee concessions please read the [CIT Fees Policy](#).

How will I know if my program/course or subject is government subsidised or full-fee?

CIT's Fee Schedules identify programs/course and subjects that are eligible for a fee concession. If the program/course or subject is eligible for a fee concession then it is a profile (government subsidised) program/course or subject. Fee concessions are not available for full-fees programs/courses or subjects.

All Fee Schedules can be found at:

- ▶ VET Student Loans cit.edu.au/vetstudentloans
- ▶ FEE-HELP cit.edu.au/feehelp.

When will my fees be due?

After you enrol you will receive your tax invoice and your VET Student Loans Invoice Details Notice with your Census Date. On or before the Census Date, you must apply for any eligible fee concessions.

If you choose not to apply for a loan you must have paid your fees in full by the Census Date.

Note: If you have not withdrawn from a subject/s on or before the subject's Census Date, you are liable for all outstanding fees even if you have not attended classes.

When can I get my CITCard?

Once you have paid your fees in full; or made the first payment on your payment plan; or completed the VET Student Loan eCAF and your fees have moved over to the VET Student Loan scheme you are able to apply for a CITCard.

The cit.edu.au/citcard link provides information on how you can get your CITCard online. Alternatively you can apply in person at any [CIT Student Services](#) location. You do not have to wait until you have applied for a loan or paid your fees in full to apply for your CITCard.

Applying for a VET Student Loan

What is the process for applying for a VET Student Loan at CIT?

- 1) You must first read the current VET Student Loans Information booklet and this handbook. This will ensure you know if you are eligible to apply and that you understand your rights and responsibilities in applying for a loan. The booklets are available on the CIT and [Study Assist](#) websites or in print from CIT Student Services at any location.

Note: The Information Booklets are updated annually; please ensure you read the booklet for the current year.

- 2) You must provide proof of citizenship/ visa status via email at infoline@cit.edu.au or in person at any [CIT Student Services](#) location.
- 3) You must provide a copy of your Australian Senior Secondary studies (HSC/ Year 12 Certificate); or provide evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English); or undertake an assessment test to show you have the required level of literacy and numeracy (Australian Core Skills Framework Level 3) to complete your course.
- 4) Wait until 2 days have passed since you originally enrolled into the program/ course as there is a mandatory cooling down period after you enrol before you can apply for a VET Student Loan.

You must do these things before completing the Expression of Interest (EOI) for a VET Student Loan via [CIT Self Service](#).

Once you have completed the EOI CIT will upload this information into the Australian Government's Electronic Commonwealth Assistance Form (eCAF).

Passkey for Government eCAF

The Department of Education will send you an email with a Passkey allowing you to sign into the Commonwealth Assistance (eCAF) system. Once you sign in you will need to verify the prepopulated information and complete the mandatory fields including your Tax File Number. You will then be able to submit your eCAF. You will receive a copy, via email, of your completed form. Keep this for your records.

You will need to complete and submit a valid Request for VET Student Loan assistance electronic form for each program/course or subject you are wishing to access VET Student Loan on or before the Census Date.

Please contact [CIT Student Services](#) if you need assistance.

What if I am under 18 years of age and wish to apply for a VET Student Loan

Students under 18 must have a parent or guardian co-sign the Request for a VET Student Loan form. However, if Centrelink has assessed your situation and you meet the requirements for receiving the independent rate of Youth Allowance you will need to provide your Centrelink Income Statement. You can request a copy of this statement by logging into myGov and selecting your Centrelink online account. For more information, visit www.humanservices.gov.au/customer/enablers/request-document-using-your-centrelink-online-account.

The parent/guardian consent form is available in CIT Self Service within the HELP Loans section.

Applying for a FEE-HELP loan

What is the process for applying for a FEE-HELP loan at CIT?

- 1) You must first read the current FEE-HELP Student Loans Information booklet and this handbook. This will ensure you know if you are eligible to apply and that you understand your rights and responsibilities in applying for a loan. The booklets are available on the CIT and [Study Assist](#) websites or in print from CIT Student Services at any location.

Note: The Information Booklets are updated annually; please ensure you read the booklet for the current year.

- 2) You must provide proof of citizenship/ visa status via email at infoline@cit.edu.au or in person at any [CIT Student Services](#) location.
- 3) Wait until 2 days have passed since you originally enrolled into the program/course as there is a mandatory cooling down period after you enrol before you can apply for a FEE-HELP Loan.
- 4) You must do these things before completing the Electronic Commonwealth Assistance Form (eCAF) via [CIT Self Service](#).

Can I choose to pay my fees at the time of enrolment next semester?

Yes you can, however, you must formally withdraw your *Request for VET Student Loan* or *FEE-HELP* assistance by emailing info@cit.edu.au and include:

- ▶ your full name
- ▶ CIT Student ID
- ▶ the name of the program/course that you are withdrawing your application for.

Where can I get information and help to complete my application?

If you have questions about applying or need help in completing your application, assistance is available through:

- ▶ accessing the FAQs in [CITAskUs](#) (the blue Need Help? icon at cit.edu.au)
- ▶ emailing info@cit.edu.au or calling the CIT Infoline on (02) 6207 3188
- ▶ speaking with [CITSA Office staff](#) in person
- ▶ [CIT Student Services](#) staff in person at any location
- ▶ the [CIT Yurauna](#), if you are an Aboriginal or Torres Strait Islander student. Contact staff on (02) 6207 3309 or in person at D Block, Room D40, CIT Reid.

How will my fees be transferred to my loan?

Once you have successfully applied for your HELP Loan your tuition fees will automatically transfer from your student account to your loan.

You can still make variations to your enrolment up until the Census Date; this may include adding* or withdrawing from subjects or making upfront payments. After the Census Date, the amount of your loan plus loan fee (if applicable) is the amount that will be your debt to the Australian Government.

*** Additions can only be made up until 14 days prior to Census Date.**

Leading up to and after a Census Date

Make sure you are ready for the approaching Census Date

1. With each approaching Census Date you must ensure you have completed the following where it is relevant to you: check your enrolment in [CIT Self Service](#) and decide if there are any variations (additions or withdrawals) you want/need to make to your subjects. If so, complete and submit the appropriate forms with [CIT Student Services](#)
2. apply for a loan or pay your fees upfront
3. provide your TFN to [CIT Student Services](#) within 21 days of your TFN being issued to you by the ATO, if you provided CIT Student Services with a Certificate of Application for a TFN
4. ensure CIT has your up-to-date email address, daytime phone number and address via [CIT Self Service](#).

After the Census Date has passed

Commonwealth Assistance Notice (CAN) and Commonwealth Higher Education Student Support Number (CHESSN)

If you made a valid loan application for a CIT program/course or subject your Commonwealth Assistance Notice (CAN) will be made available to you. Your CAN is accessed through [CIT Self Service](#). Your CAN includes:

- ▶ the name of the programs/courses in which you are enrolled for the period
- ▶ the tuition fees for the programs/courses/subjects (including any fees for Skills Recognition)
- ▶ any loan fees charged by the Australian Government for administration (where applicable)
- ▶ the total loan amount you are requesting for the period
- ▶ your Commonwealth Higher Education Student Support Number (CHESSN); your unique identification number that is used to keep track of your HELP loan.

- ▶ You must check your CAN carefully and report any errors to CIT within 14 days of the issue date by emailing infoline@cit.edu.au and include:
 - your full name
 - CIT Student ID
 - the name of the program/course(s) or subject(s) where you found an error
 - the description of the error
 - day time contact number.

Adding a subject and withdrawing from a program/course or subject after CIT's Census Date

Withdrawing from a program/course or subject

If you want to withdraw from a program/course or subject after the Census Date you will be required to complete and submit an enrolment variation on the Enrolment Form (available from [CIT Student Services](#)). You are required to let your teacher know if you wish to withdraw as they must authorise your withdrawal and sign the form.

You will still be liable for the outstanding fees even if you did not attend classes.

Note: The re-crediting of FEE-HELP Balances, fee waivers and refunds may be possible in exceptional circumstances.

Withdrawing from a program/course or subject does not automatically cancel an application for Skills Recognition. Applications are cancelled by emailing a request to infoline@cit.edu.au.

Engagement and Progression of your program/course – VET Student Loan

Students with a VET Student Loan will be required to complete an engagement and progression survey each Feb, June and October until the completion of their program/course. Students will be sent an invitation, by the Australian Government, via email to confirm they are continuing with the program/course and will have two weeks from receipt of the invitation email to complete and submit the survey. Failure to complete may impact on their VET Student Loan.

Students will be sent an acknowledgement of their completion with a copy of their responses, together with a reminder that they are agreeing to a VET Student Loan being used to pay for their tuition fees.

CIT policies and procedures

All CIT student policies are available on the [CIT website](#) or in print on request, from [CIT Student Services](#).

Personal information

As an education provider CIT is required to collect a range of personal information from you to process your enrolment. CIT is committed to protecting the personal information of all its students (past, current and future) and manages all personal information in accordance with the *Information Privacy Act 2014 (ACT)*.

The CIT Privacy Notice on the student enrolment form lists the purpose for the collection of information and any relevant governing laws. The [CIT Privacy Policy](#) establishes the framework to ensure that all personal information collected, held or shared by CIT is done in accordance with appropriate legislation. The CIT Privacy Policy also includes information on how to make a complaint if you feel your personal information has not been dealt with appropriately.

Access to your personal details and results

Financial students may access their personal details and results at any time through [CIT Self Service](#). Through CIT Self Service you can update your phone, email and address information at any time. If you need to make changes to your name or date of birth, email infoline@cit.edu.au or contact any [CIT Student Services](#) (you will need to provide official evidence for any name/date of birth changes).

Statutory collection and disclosure requirements

In addition to CIT's requirement to provide enrolment data to the government, CIT is required to collect and disclose additional personal information in relation to students who are eligible for VET Student Loans and FEE-HELP assistance to meet its obligations under the *Higher Education Support Act 2003* (Cth). This includes the disclosure of personal information to the:

- ▶ Department of Education and Training for statistical information about student demographics and completions and personal details of students requesting VET Student Loans and FEE-HELP assistance or with a HELP debt; ATO for reporting certain personal details; including but not limited to Tax File Numbers, addresses of students with a HELP debt to the ATO; ATO for adjustment to a student's HELP debt on direct request from the ATO; and

- ▶ TAFE Directors Australia if CIT ceases to provide a program/course or subject, it will give access to your personal details to the tuition assurance administrator.

Fairness, equal benefits and opportunity policies and procedures

CIT is committed to the principles and practices of equal benefits and opportunity and ensures that it treats all students, staff and visitors respectfully and fairly.

CIT policies that involve fairness, equal benefits and opportunity include:

- ▶ Student Equity Policy
- ▶ Anti-Bullying and Harassment Policy.

Non-Academic and Academic Grievances and Complaints

CIT is committed to providing high quality education and training. CIT endeavours to treat all students respectfully and fairly. We acknowledge however that from time to time students may have concerns, academic or non-academic, and have the right to make a complaint regarding anything they feel is unreasonable or unfair.

All processes relating to grievances and complaints are available to all students and potential students who are entitled to VET Student Loans and FEE-HELP assistance at no charge.

The refund of VET Student Loan and FEE-HELP fees and re-crediting of FEE-HELP Balances are handled through a specific process outlined in the Commonwealth Entitlements Review of Decisions Policy and the Commonwealth Entitlements Review of Decisions Policy – VET Student Loans.

The following are the CIT policies relating to your rights and responsibilities for Non-Academic and Academic Grievances and Complaints -

Non-Academic Grievances

- ▶ Complaints Policy - Students and Community Members.

Academic Grievances

- ▶ Academic Appeals Policy
- ▶ Academic Misconduct by CIT Students Policy
- ▶ Responsibilities in the Learning Environment Policy
- ▶ Assessment Policy and Procedures
- ▶ Anti-Bullying and Harassment Policy
- ▶ Work Health and Safety of Students Policy.

Re-crediting of FEE-HELP Balances, fee waivers and refunds after the Census Date

If you withdraw from a program/course or subject after the Census Date you are liable for the payment of fees to:

- ▶ the Australian Government, if you applied for a loan
- ▶ CIT, if you did not apply for a loan.

After the Census Date, fees can only be waived, refunded or re-credited to your FEE-HELP Balance in exceptional circumstances by following the processes within the Commonwealth Entitlements Review of Decisions Policy for FEE-HELP and the Commonwealth Entitlements Review of Decisions Policy – VET Student Loans. These policies apply to students who have or are eligible for a loan regardless of how they pay their tuition fees (i.e. upfront payment or deferred payment through a loan).

The full policy and procedure for applying to have fees waived, refunded and/or a re-credit is available on the CIT website or in print by request, from CIT Student Services.

VET Student Loan Ombudsman

To complement the new program, the Australian Parliament passed the [Education and Other Legislation Amendment Act \(No.1\) 2017](#) which established the VET Student Loans Ombudsman function within the Office of the Commonwealth Ombudsman to manage and investigate complaints regarding both the VET FEE-HELP scheme and the new VET Student Loans program.

Visit www.ombudsman.gov.au/How-we-can-help/vslo for more information regarding the role of the VET Student Loan Ombudsman.

Glossary – CIT terminology

Banner	CIT's Student Information Management System.
CIT Self Service	Student section of the CIT's Student Information Management System (Banner) where students can access and amend their personal details, see their results and apply and/or enrol via the CIT website.
CITCard	Identification card issued to a current student at CIT.
Competency	A unit of competency is from a National Training Package which makes up all or part of a subject.
Course materials	Course materials includes items such as textbooks and uniforms. CIT's "profile" students can apply for ACT Government Fee Assistance for course materials available in CITSA Bookshops.
Fee concession	A 50% reduction on profile fees, Skills Recognition fees for students receiving eligible Centrelink payments or who have entered into and fulfill a Fee Concession Agreement.
HELP debt	The total of any unpaid Commonwealth Assistance (FEE-HELP, and VET Student Loans).
Loan fee	A fee imposed by the Commonwealth Government to cover administration costs of the loan scheme. Subsidised programs have no loan fee; commercial VET programs have a 20% loan fee; and FEE-HELP programs have a 25% loan fee.
Material/technology/resource and excursion fees	Fees in addition to program/course and subject fees that may be charged to recover the costs of providing materials and other services to students. Fee concessions are not available on these fees.
Other course costs	Other course costs includes items such as printing, personal equipment, accommodation and travel costs.
Profile fees	Program/course or subject fees which are highly subsidised by the government. Fee concessions are available on these fees.
Program/course	A collection of subjects/competencies which make up a full qualification, also referred to as a <i>Course of Study</i> .
Full fees	Program/course or subject fees where CIT receives minimum or no funding from the government; also refer to as commercial or fee for service.

Skills Recognition fees	Fees charged for the processing and assessment of applications for Skills Recognition when using your work/life experiences as evidence.
Subject	A CIT subject or group of national units of competency, or national module. Subjects make up a program/course, also referred to as a <i>Unit of Study</i> .
Tuition fees	CIT's overall tuition fees, which can include: program/course/subject fees (full fees or profile fees), Skills Recognition fees, materials/ technology/resource fees and excursion fees. VET FEE-HELP/VET Student Loans and/or FEE-HELP loans are available for some of these fees.

Contacts and Information

General enquiries

Study Assist website at studyassist.gov.au
[CIT website](#); [FEE-HELP VET Student Loans](#)

Help completing forms and CIT processes

In person: [CIT Student Services](#) or
[CITSA](#) staff at any location

Via email: infoline@cit.edu.au

Over the phone: (02) 6207 3188

All other enquiries

Email: infoline@cit.edu.au

In person: [CIT Student Services](#) at any location

Phone: (02) 6207 3188



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