

VET Student Loans Procedure

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1. Associated Policy

These VET Student Loans (VSL) Procedures have been developed in conjunction with the VET Student Loan Policy.

2. Scope

Where this procedure refers to CIT, it includes CIT Solutions.

This procedure applies to:

- applicants for a course on CIT's VSL approved course list
- students successful in applying for a VSL
- staff involved in the delivery and administration of any course on CIT's VSL approved course list
- parents of applicants for VSL and enrolled students under the age of 18 years of age.

This procedure does not apply to international students.

If any part of this procedure does not align with Australian Government requirements, then the Australian Government requirements take precedence over the relevant sections of this policy and/or the associated procedures.

3. Procedures

This procedure will be published on the CIT public-facing website.

3.1 VET student loans – course entry procedure

Academic suitability for a VSL is determined through the application and enrolment process.

Step	Action	Responsibility
1	<p>Authenticate evidence of citizenship:</p> <ul style="list-style-type: none"> • evidence of Australian citizenship, or • a current permanent humanitarian visa and usually residing in Australia, or • being a New Zealand citizen who holds a Special Category visa and meets certain qualifying requirements. <p>Refer: <i>VET Student Loans Manual for Providers</i></p>	Manager Information and Recognition
2	<p>Assess student's academic suitability for a VSL by sighting evidence of:</p> <ul style="list-style-type: none"> • Australian Secondary Certificate of Education (Year 12) as issued by the relevant Territory Authority or • a certificate (however described) that a qualification at level 4 or above in the Australian Qualifications Framework has been 	Manager Information and Recognition

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Step	Action	Responsibility
	<p>awarded to the student and the course for the qualification was delivered in English, or</p> <ul style="list-style-type: none"> competency at exit level 3 Australian Core Skills Framework (ACSF) or above using a government-approved testing tool for language, literacy and numeracy (LLN). <p><i>Note: Unless the student can provide CIT with a copy of their Senior Secondary Certificate of Education proving completion of year 12 or an authenticated copy of a certificate (however described) that a qualification at level 4 or above in the Australian Qualifications Framework (AQF) has been awarded to them, they must demonstrate competence at or above Exit Level 3 against the ACSF.</i></p>	
3	Ensure LLN and digital capability assessment results, when a student has been assessed, are sent to the relevant teaching area.	Head of Department Foundation Skills
4	<p>When a student has been assessed, communicate LLN and digital capability assessment results in writing to the applicant.</p> <p>Where the results from the LLN and digital capability assessment confirm that the student has not achieved competence at Exit Level 3 ACSF, refer the applicant to Foundation Skills department.</p>	Manager Information and Recognition
5	Complete and submit an online EOI for a VSL.	Student
6	Review EOI for completion. Upload EOI to eCAF system.	Manager Information and Recognition
7	Process completed Electronic Commonwealth Assistance Form (eCAF) into the CIT Student Management System.	Manager Information and Recognition
8	<p>Retain all LLN and digital capability assessment results for at least 5 years and provide to the authorised representative of the Australian Government on request.</p> <p>Attach LLN and digital capability assessment results to the student file in TRIM.</p> <p>Refer: <i>Records Management Policy</i> <i>VSL Rules</i></p>	Manager Information and Recognition

3.2 VET student loans – application procedure

Step	Action	Responsibility
1	<p>If the student is under 18 years of age, obtain:</p> <ul style="list-style-type: none"> a signature from the student's parent or guardian on the VSL Intention to Apply Form, or 	Manager Information and Recognition

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Step	Action	Responsibility
	<ul style="list-style-type: none"> proof of receiving Youth Allowance on the basis that they are independent (as per Part 2.11 of <i>Social Security Act 1991</i>) 	
2	Approve lodgement of EOI.	Manager Information and Recognition
3	Review EOI for completion. Upload EOI to eCAF system.	Manager Information and Recognition
4	Process completed eCAF into the CIT Student Management System.	Manager Information and Recognition
5	<p>Retain all LLN and digital capability assessment results for at least 5 years and provide to the authorised representative of the Australian Government on request.</p> <p>Attach LLN and digital capability assessment results to the student file in TRIM.</p> <p>Refer: <i>Records Management Policy VSL Rules</i></p>	Manager Information and Recognition
6	<p>Issue Progression form and monitor completions of the form.</p> <p>Monitor payments to CIT from VSL, identifying where Progression forms not completed.</p> <p>Contact student to request completion of Progression forms.</p>	Manager Information and Recognition

3.3 VET Student Loans - re-credit or debt remittance

A student may apply for a VSL balance re-credit or debt remittance when they believe special circumstances led to them withdrawing from, or not successfully completing a unit or units of study. This situation must be unusual, uncommon or abnormal. Special circumstances include but are not limited to where:

- the student's withdrawal is beyond their control
- the circumstances did not have an impact on the student until on, or after, the census date
- it is impracticable for the student to complete the unit requirements during the period in which the student undertook, or was to undertake, the unit.

Special circumstances do not include lack of knowledge or understanding of the requirements for VET Student Loan assistance, or a student's incapacity to repay a debt, as repayments are income contingent.

Each application will be examined and determined on its merits by CIT's delegated Australian Government Student Loan Assistance Officer who will consider the student's claims, and independent supporting documentary evidence.

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A student has the right to apply for a review of a decision to not re-credit their VSL balance by applying in writing to the Chief Finance Officer (Review Officer).

A student has an external right of appeal to the Administrative Appeals Tribunal (AAT). The Australian Government will be the respondent for cases which are before the AAT.

Step	Action	Responsibility
1	<p>Apply in writing to the CIT delegated Australian Government Student Loan Assistance Officer for re-credit or debt remittance of a VSL, within 12 months of the original enrolment date, outlining special circumstances linked to the application.</p> <p><i>Note: The Applicant may seek:</i></p> <ul style="list-style-type: none"> • a refund of any up-front tuition fees paid • re-crediting of their FEE-HELP balance • to have their VSL debt remitted. <p><i>Address applications to:</i></p> <p>The Australian Government Student Loan Assistance Officer, Canberra Institute of Technology, and either send to GPO Box 826, Canberra, ACT 2601 or lodge the application via Infoline (infoline@cit.edu.au).</p>	Student
2	<p>Acknowledge the application for a re-credit or debt remittance within 2 business days.</p> <p>Consider the application within 15 working days of the date of the receipt of the application and advise the applicant of:</p> <ul style="list-style-type: none"> • the outcome of the application stating the reasons for the decision and their rights to request a review of the decision within 28 days from the day the student first received notice of the decision, or • a request for additional information. <p>Where special circumstances apply:</p> <ul style="list-style-type: none"> • re-credit the student's VETSL balance with an amount equal to the amount of VET Student Loan assistance that the student received for that VET unit of study • notify the Australian Government of the decision through the relevant reporting process. <p>Refer: <i>VET Student Loans Manual for Providers</i></p>	Manager Information and Recognition

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Step	Action	Responsibility
3	<p>Review where a decision is made not to re-credit a student loan</p> <p>Apply in writing to the Chief Finance Officer (Review Officer) within 28 days of receiving notice from the CIT delegated Australian Government Student Loan Assistance Officer of the decision, stating the reasons for applying for a review.</p> <p><i>Applications to be addressed to: Review Officer, Canberra Institute of Technology, and either send the application to GPO Box 826, Canberra, ACT 2601 or lodge the application at the Office of the Chief Finance Officer, Building A, Reid Campus.</i></p>	Student
	<p>Acknowledge receipt of the application within 2 working days of receipt and advise the student where advice of the decision is not received within 45 days of receiving the application for review, the Review Officer is taken to have confirmed the original decision.</p> <p>Inform the student of the right to appeal the decision of the Review Officer to the Administrative Appeals Tribunal (AAT), the approximate cost and AAT contact details.</p>	Chief Finance Officer
	<p>Within 15 working days of receipt of the application, advise the student in writing:</p> <ul style="list-style-type: none"> • That the original decision is confirmed, varied or set aside and substituted with a new decision, the reasons for the decision or • request additional information. <p>Confirm with the student the right to appeal the review decision to the AAT, the approximate cost and AAT contact details.</p> <p>Retain all documentation in accordance with the Records Management Policy.</p>	Chief Finance Officer
4	<p>Appeal to AAT</p> <p>Within a further 5 business days provide to the nominated representative of the Australian Government, by courier or Express Post, all the original documents required for the appeal.</p> <p>Update records in accordance with the Records Management Policy.</p>	Review Officer

3.4 Re-enrolment

A student who has previously withdrawn from a unit of study with VSL assistance may be eligible to re-enrol in that unit.

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Step	Action	Responsibility
1	Request a Progression form from Student Services.	Student
2	Complete the Progression form and lodge with the Australian Government.	Student

4. Documentation

4.1 Related Legislation/Regulation

- *Information Privacy Act 2014 (ACT)*,
- *Privacy Amendment (Enhancing Privacy Protection) Act 2012*
- *Privacy Act 1988 (Cth)*
- *VET Student Loans Act 2016*
- *VET Student Loans (Consequential Amendments and Transitional Provisions) Act 2016*
- *VET Student Loans (Charges) Act 2016*
- *VET Student Loans Rules 2016*
- *VET Student Loans (VSL Tuition Protection Levy) Act 2020*
- *VET Student Loans (Courses and Loan Caps) Determination 2016*
- *VET Student Loans (Charges) Regulations 2017*
- *VET Student Loans (External Dispute Resolutions Scheme) Specification 2017*
- *VET Student Loans Code of Practice*
- *Higher Education Support Act 2003 (HESA)*

4.2 Related Policy and Procedures

- [Records Management Policy](#)
- [Student and Community Members Complaint Policy](#)
- [Student and Community Members Complaint Procedure](#)
- [Privacy Policy](#)
- [Admission and Enrolment Policy](#)
- [Fees Policy](#)
- [Student Induction Policy](#)
- [Student Progression Procedure](#)
- [Student Support Policy](#)
- [Student Conduct Policy](#)

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- [Academic Integrity and Misconduct Policy](#)
- [Course Closure Procedure](#)

4.3 Related Documents

- Engagement and Progression form
- [VET Student Loans Manual for Providers](#)
- [Administrative Appeals Tribunal](#)

5. Definitions

All terminology used in this policy is consistent with definitions in the CIT Definition of Terms.

The Secretary	The Secretary of the Australian Department of Education and Training
Re-crediting	VET Student Loans are capped. Circumstances may mean an amount of the VET student loan that has been used to pay tuition fees for the student for the course, or the part of a course may be put back into funds available for a VSL in the future.

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