

## ADMISSION POLICY AND PROCEDURE – VET STUDENT LOANS

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### POLICY STATEMENT

As an approved training provider for the VET Student Loans program, CHARLTON BROWN® ensures that student application and selection processes are fair, equitable and transparent on the basis of clearly defined entry criteria to be used for student selection. Selection of students is focused on merit and fostering academic success.

### PURPOSE AND SCOPE

The purpose of this policy is to provide a framework for the selection and admission of domestic students for approved courses and units of study, including students seeking Commonwealth assistance through the VET Student Loans program.

### DEFINITION

*Domestic student* – a person enrolling in course of study who is an Australian citizen, an Australian permanent resident (holders of all categories of permanent residency visas, including humanitarian visa)

*Full Fee Paying Student* – a student enrolled in a course of study for which the provider does not receive any funding or loan from a State, Territory or the Commonwealth in relation to the student's enrolment in that course.

*VET Student Loans* - VET Student Loans is a loan program that helps eligible domestic students pay their tuition fees for higher-level VET qualifications undertaken through an approved training provider

### KEY POLICY POINTS

- Minimum qualification entry requirements will be applied as specified in the relevant Training Package or specified as part of the VET Student Loans approved course.
- In setting other additional requirements for courses, CHARLTON BROWN® will identify the minimum skills, knowledge, resources, work environment and work experience necessary for student success in their chosen approved course of study. This will include determination of minimum English language, literacy and numeracy skills required for the course level.
- The entry requirements and specific criteria for all VET Student Loans approved courses will be published in the CHARLTON BROWN® website and will be provided to applicants prior during the Pre-Admission process. These admission requirements do not present unreasonable barriers to access.
- Potential students seeking to enrol will be assessed for entry to study through the same published entry requirements and procedure.
- Applicants with previously completed study in other courses or significant work experience may apply for exemptions through the Recognition of Prior Learning process (RPL).
- In cases where the applicant is assessed as not being eligible to enter the approved course of choice, the applicant will be advised that they are not eligible to enrol and

may have alternative options offered for their consideration.; including not enrolling with CHARLTON BROWN®.

- CHARLTON BROWN® will recognize and remove systemic barriers to learner access and participation and ensure admission procedures promote inclusion and are free from unlawful discrimination.

## LEGISLATIVE CONTEXT

This policy supports the *Higher Education Support Act 2003 (HESA)*, *Standards for RTOs 2015*, the *VET Student Loans Act*, and the *VET Student Loans Rules 2016*

## Pre Admission

### 1. Provision of information to student

Upon receipt of an enrolment enquiry to undertake an approved course of study accessing the VET Student Loan program, CHARLTON BROWN® will provide the following information will be provided to the student prior to enrolment.

#### 1.1 General information

All potential students are provided with current and accurate information that enables the learner to make informed decisions about undertaking training with CHARLTON BROWN®.

Together with course information, general study information is provided including:

- Third party information if training and assessment services are to be provided by another RTO.
- Course outline, duration and schedule, mode of delivery, and vocational outcomes
- Eligibility requirements and associated information for specific government funding and loan schemes including VET Student Loans program
- CHARLTON BROWN®'s Code of Conduct
- Access and equity policy
- Privacy and confidentiality policy
- Recognition of Prior Learning
- Complaints and Appeals policy
- Learning support strategies

#### 1.2 VET Student Loans information

All potential students wishing to enrol in an approved course with CHARLTON BROWN® and is wishing to access a VET Student Loan are provided the following pre-enrolment information.

Please refer to **Appendix I – VET Student Loans Pre-enrolment Information for Students** for the details on the following information:

- VET Student Loan is a loan from the Commonwealth and will remain a personal debt until it is repaid to the Commonwealth
- VET Student Loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity
- A student may seek independent financial advice before applying for the loan
- Tuition fees for the approved course and other fees that are payable for the approved course, including payment options and other charges if applicable

- Eligibility criteria for a student to access the VET Student Loans program
- Application process for a VET Student Loan
- VET Student Loans Information Booklet 2017 and forms
- Withdrawal and Cancellation Procedure – VET Student Loans
- Re-crediting FEE-HELP Balances – VET Student Loans

1.3 Admission policy and procedures and entry/eligibility criteria for admission to approved courses of study will be provided to all potential students prior to enrolment.

1.4 The students will be informed of any changes to services, third party arrangements, and change in ownership that will affect the agreed services to be provided by CHARLTON BROWN®

1.5 Prospective students will be provided all the information in Clause 1.1.-1.3 principally through the CHARLTON BROWN® website. Applicants are encouraged to contact a Student Enrolment Officer who will be able to provide further information regarding possible study options. Enrolments Team may be contacted through:

**Email:** [enrolments@charltonbrown.com.au](mailto:enrolments@charltonbrown.com.au) or  
**Phone:** (07) 3216 0288

## 2. Pre-admission interview and course eligibility assessment

2.1 During the Pre-Admission process, the Student Enrolment Officer conducts an interview with the applicant and identifies the level of education already attained. Applicants are also questioned in regard to their interests, abilities and career aspirations. Their reason(s) for seeking admission to the approved course of study, their educational and work history will also be considered.

Using this information, the Student Enrolment Officer will then perform an interim assessment (training needs analysis) of the suitability of the potential student for admission into an approved course of study.

### 2.2 Language, Literacy and Numeracy (LLN)

Language, Literacy and Numeracy (LLN) requirements are set for each course level. The CHARLTON BROWN® LLN tools have been set to ensure the student can successfully participate in the learning process and achieve the requirements of the course.

The LLN tool will also determine any learning difficulty that the applicant may have. This information will then be assessed by the RTO Manager and instructions to the respective Trainer/Assessor will be given as to what learning support strategies have to be made available for the applicant.

As an eligibility requirement of the VET Student Loan program, a student who wishes to access the loan will be required to complete the LLN test (Exit Level 3 in Reading and Numeracy) if the student does not:

- Hold an Australian Senior Secondary Certificate of Education (Year 12 Certificate); or
- Hold a certificate of completion of an AQF Certificate IV or higher qualification.

Results of the LLN test will be provided to the student as soon as practicable after the assessment and will also be provided to the Department of Education upon request.

Results of a student's LLN test will be retained for at least 5 years.

- 2.3 Based on information provided by the applicant and considering course entry requirements, the Student Enrolment Officer will recommend the approved course(s) of study that best suit the applicant's goals and needs and educational and work history. This will assist the applicant make informed decisions about their enrolment.
- 2.4 Once the student has chosen an approved course of study and has been assessed to by the Student Enrolment Officer as successfully meeting the approved course requirements, eligibility criteria to access the VET Student Loans program will be discussed and verified.
- 2.5 Applicants are advised to request RPL or credit transfer at the time of enrolment, if applicable.

### 3. Entry Requirements

- 3.1 Entry requirements are the minimum qualifications, knowledge, skills and experience that an applicant must have if they are to be considered for entry into a CHARLTON BROWN® approved course of study.
- 3.2 Entry requirements are comprised of the general entry requirements and the approved course suitability requirements specified in Clauses 3 and 4.
- 3.3 An eligible applicant is one who has met both the general entry requirements as well as the approved course academic suitability requirements.
- 3.4 Entry requirements for a course of study are advertised on the CHARLTON BROWN® website, and in approved course specific information materials.
- 3.5 Transparent entry requirements, both academic and non-academic, shall be used to underpin judgements that are made during the selection procedure for entry.

### 4. General Entry Requirements

To support a successful study experience with CHARLTON BROWN®, applicants are required to meet the following general entry requirements:

- 4.1 Unique Student Identifier  
All applicants are required to obtain a Unique Student Identifier (USI) should their enrolment be successful. The USI links to an online account which contains all records of training results that a person will have completed from 01 January 2015 onwards. CHARLTON BROWN® will not be able to issue formal documentation i.e., Statement of Attainment, Record of Results or Certificate, if the student does not have a USI.
- 4.2 Computer literacy  
All applicants must have basic computer skills and have access to the Internet and a personal email account.
- 4.3 Minimum age requirement  
All applicants must be at least 16 years of age upon enrolment. Prospective students under the age of 18 must have their enrolment paperwork, loan applications and

agreements signed and witnessed by a parent or guardian.

#### 4.4 First Aid

All applicants enrolling in a course which includes a practicum component are required to hold a current recognised First Aid Certificate prior to commencing their first client contact session.

#### 4.5 Criminal History Check/ Blue card / Working with Children Check

For students who are enrolled in a course that includes a practicum component, there will likely be instances requiring contact with children and people with disabilities in the workplace. As such, a successful Blue Card / Work with Children Check and a Criminal History Check (Police Check) will be required for enrolment and must be submitted to CHARLTON BROWN® and maintained for the period of the student's enrolment.

Students who are not able to obtain and submit a successful Criminal History Check, Blue Card / Work with Children Check will not be able to complete the requirements of the course and will have their enrolments cancelled.

Note: Each State/Territory differs slightly in its legislative requirements.

## 5. VET Student Loans eligibility requirements

### Approved course academic suitability – VET Student Loans

Applicants for approved courses must satisfy the following minimum entry criteria:

- The student satisfies the general entry requirements as set out in this procedure
- Hold an Australian Senior Secondary Certificate of Education (Year 12 Certificate); or
- Certificate of completion of an AQF Certificate IV or higher qualification; or
- Successful completion of a Language, Literacy and Numeracy (LLN) test achieving Exit Level 3 in Reading and Numeracy)

### Citizenship and residency requirements – VET Student Loans

To meet the citizenship and residency requirements, the applicant must be either:

- an Australian citizen, or
- a **New Zealand Special Category Visa holder**, who meets the long term residency requirements, or
- a permanent humanitarian visa holder who is usually residing in Australia

To verify proof of visa status, the student may provide permission and passport details to CHARLTON BROWN® to confirm the student's visa status.

### Other eligibility requirements - VET Student Loans

To be eligible for a VET Student Loan, the applicant must:

- be enrolling in an approved course with an approved provider
- have not exceeded the FEE-HELP limit
- meet the Tax File Number (TFN) requirements
- must have read the 2017 VET Student Loans Information Booklet 2017 available at <https://docs.education.gov.au/node/42391>

## Application process – VET Student Loans

More information about applying for a VET Student Loan is available at [www.education.gov.au/vet-student-loans](http://www.education.gov.au/vet-student-loans) or [www.studyassist.gov.au](http://www.studyassist.gov.au)

- To apply for a VET Student Loan, the applicant must complete the *Request for a VET Student Loan eCAF* by the **census day**
  - The applicant must enrol with the CHARLTON BROWN® and indicate their wish to access a VET Student Loan.
  - CHARLTON BROWN® will give the Department, the applicant's enrolment information including the nearest applicable census day, through the eCAF system.
  - The applicant will receive an email from the Department allowing sign into the eCAF system. Once signed –in, the applicant will need to verify the pre-populated information and complete the mandatory fields.
  - Once the eCAF is submitted, the system will generate a copy of the completed eCAF form which will be sent through email to the applicant.
  - The applicant will give this form to CHARLTON BROWN®
- In exceptional circumstances, the applicant may be permitted to complete a paper loan request form which may be provided by CHARLTON BROWN®.
- If the applicant does not complete the eCAF or permitted form by the required census date, the applicant must wait until the next census date to request a VET Student Loan.
- Retrospective access to VET Student Loans is not allowed under any circumstances.

## Documentation of Evidence to Support an Application

- Where the application for entry into an approved course of study requires the submission of documentary evidence, such as transcripts and testamurs of educational achievement, the applicant must provide certified copies of this documentation.
- Where the application for entry into a course of study requires the submission of other supporting documentation (e.g. a written piece of work, a portfolio of the applicant's work), CHARLTON BROWN® must be satisfied with the authenticity of the supporting documentation.
- Where the Student Enrolment Officer or RTO Manager considers that documentary evidence provided to support the application is insufficient, the applicant can be requested to provide further evidence. The applicant will not be considered eligible for entry until they provide the further evidence requested.

## Student Selection

- The selection criteria and methods are fair and do not exclude or discriminate against applicants in any way and will be applied consistently across CHARLTON BROWN®.
- Entry requirements will reflect the level of qualification and must be measurable.
- Applications will be assessed against the published entry requirements for the course and the eligibility requirements for the VET Student Loan.
- Applicants who meet the entry requirements may be offered a place in the course subject to availability of places for the course.

- In cases where eligible applications exceed available places, a criterion based point system will be utilised in order to rank applicants. Offers will be made to applicants in rank order.
- The criterion based points system used to rank applicants will be based on the course specific entry requirements.

### Reviewing Eligibility and Entry Requirements

- Any changes to course eligibility or entry requirements must be approved by the Academic Manager.

### Advising Applicants of Result of Application

- Successful applicants will be made an offer of a place in the course via Letter of Offer.
- Successful applicants will be given a date by which:
  - they must accept the offer, or
  - they must decline the offer, or
- if no correspondence is received by CHARLTON BROWN® by the given date, it will be considered as having declined the offer
- Successful applicants who decline the offer, and who wish to be considered for entry at a subsequent intake, must submit a new application for course entry by the closing date for the subsequent intake. Previous applications will not be held over and applications for deferment will not be considered.
- Unsuccessful applicants will be advised by letter.

### Acceptance Advice

- Applicants who have been offered a place must accept the place in the course of study by way of signing the Letter of Offer.
- The acceptance form sets out the contractual obligations of accepting a place in the course, including the student's tuition fee obligations.
- For students accessing the VET Student Loans program, the Request for Commonwealth Assistance Notice form will be received by CHARLTON BROWN® at least 2 business days after the student's acceptance of the Letter of Offer.

### Appeals for Unsuccessful Applicants

- Applicants who are unsuccessful in gaining a place in a CHARLTON BROWN® course of study may appeal the decision.
- The appeals process is governed by the CHARLTON BROWN® Complaints and Appeals procedures.
- If the appeal is successful, the applicant will be offered a place in the course of study.
- If the appeal is dismissed, the applicant will not be offered a place in the course of study, however the applicant can reapply for entry at the next or subsequent intakes.

### Roles and Responsibilities

- Staff involved in student selection and admissions are responsible for the effective administration and implementation of these procedures.
- The RTO Manager has overall responsibility for overseeing the admissions process and making admissions decisions in relation to the course.
- The General Manager – Operations, has responsibility for oversight of admissions procedures and for resolving admissions issues identified by the RTO Manager.

### Fees and charges / Payment Options

- Tuition fees for all VET Student Loan approved courses offered by CHARLTON BROWN® are available at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>
- CHARLTON BROWN® will inform the student in writing, of the amounts of the tuition fees that will and will not be covered by the VET Student Loan.
- For the amounts of the tuition fees that will not be covered by the VET Student Loan, the student will pay these fees according to the agreed payment options with CHARLTON BROWN®.
- CHARLTON BROWN® will inform the student of other incidental charges in relation to the enrolment which are not part of the tuition fees, if any.
- The tuition fees will be apportioned into sequential fee periods and that each fee period will contain at least one census day.

### Withdrawal and Re Credit

- A domestic student accessing the VET Student Loans program may withdraw from an approved course or unit of study. Refer to the *Withdrawal and Cancellation Procedure – VET Student Loans* which is available at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>
- A student accessing the VET Student Loans program may apply for a re-credit of FEE-HELP Balance under special circumstances. Refer to the *Re-crediting FEE-HELP Balances Procedure – VET Student Loans* available at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>

### REVIEW

The General Manager - Operations have overall responsibility for implementing and monitoring this policy, which will be reviewed every two years. However, if at any time the legislative, policy or funding environment is altered that the policy is no longer appropriate in its current form, the policy will be reviewed immediately and amended accordingly.

## APPENDIX 1. VET STUDENT LOANS – PRE-ENROLMENT INFORMATION FOR STUDENTS

This information sheet will be provided to all prospective students wishing to enrol in an approved course with CHARLTON BROWN® and who wishes to access a VET Student Loan. This information should be read in conjunction with the *Admission Policy and Procedure – VET Student Loans*.

**CHARLTON BROWN® is an approved provider of the VET Student Loans program commencing on 01 January 2017.**

### What is VET Student Loans?

VET Student Loans:

- is a loan program that helps eligible students enrolled in higher level vocational education and training courses at approved course providers pay their tuition fees;
- is a loan from the Commonwealth and will remain a personal debt until it is repaid to the Commonwealth;
- may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity;
- a student may seek independent financial advice before applying for the loan;
- a student may be required during the course to communicate his or her agreement that the Secretary continue to use the VET Student Loan to pay tuition fees for the course.

### Am I eligible to apply for a VET Student Loan?

A student who wishes to access the VET Student Loans program will have to meet the following eligibility requirements:

#### A. CITIZENSHIP AND RESIDENCY

- an Australian Citizen; or
- hold a of Permanent Humanitarian Visa and usually reside in Australia; or
- be a qualifying New Zealand citizen holding a New Zealand Special Category Visa (SCV) who meets long-term residency requirements

Students are required to provide evidence for the above eligibility requirements which may include:

- Copy of Australian Passport
- Copy of Australian birth certificate / citizenship certificate
- Copy of Permanent Humanitarian Visa
- Copy of New Zealand SCV

#### B. ACADEMIC SUITABILITY

- Hold an Australian Senior Secondary Certificate of Education (Year 12 Certificate); or
- Certificate of completion of an AQF Certificate IV or higher qualification; or
- Successful completion of a Language, Literacy and Numeracy (LLN) test (achieving Exit Level 3 in Reading and Numeracy)

#### C. OTHER REQUIREMENTS

- Enrolling in an approved course with an approved provider (CHARLTON BROWN® is an approved VET Student Loan provider for the Course of Study specified above.)
- You have not exceeded the FEE-HELP limit
- You meet the Tax File Number (TFN) requirements
- You have read the 2017 VET Student Loans Information booklet

### How much can I borrow?

- The amount of the loan must not be greater than any of the following;
  - the maximum loan amount for the course specified in, or worked out in accordance with, the courses and loan caps determination;
  - the student's remaining FEE-HELP balance
- The student is responsible for keeping track of their FEE-HELP balance and for advising the approved provider if there is not enough balance to cover the tuition fees.

More information about loan amounts, FEE-HELP limit and balance and repayment of the loan is available at [www.education.gov.au/vet-student-loans](http://www.education.gov.au/vet-student-loans) or [www.studyassist.gov.au](http://www.studyassist.gov.au)

### Is there a loan fee?

- A 20% loan fee applies to VET Student Loans for full fee paying/fee for service students.
- The amount of HELP debt the student will accrue if the student receives the maximum amount of VET Student Loan for the course could be up to 120%.
- The loan fee does not count towards your FEE-HELP limit and does not have to be paid upfront. It is reported by the approved training provider and is added to your HELP debt at the Australian Taxation Office (ATO).
- The student does not have to pay the loan fee if you are a student who is subsidised by a state or territory government.

### How much is the tuition fee for the course? Are there any other charges I need to know about?

- Tuition fees for all approved courses offered by CHARLTON BROWN® are available at <http://www.charltonbrown.com.au/vet-student-loans/>
- CHARLTON BROWN® will inform the student in writing, of the amounts of the tuition fees that will and will not be covered by the VET Student Loan.
- For the amounts of the tuition fees that will not be covered by the VET Student Loan, the student will pay these fees according to the agreed payment options with CHARLTON BROWN®.
- CHARLTON BROWN® will inform the student of other incidental charges in relation to the enrolment which are not part of the tuition fees, if any.
- The tuition fees will be apportioned into sequential fee periods and that each fee period will contain at least one census day.

### What is a census day?

As per section 58 of the VET Student Loans Act,

*“A date by which enrolment may be cancelled without incurring tuition fees for the course or a part of the course is a **census day**.”*

- Census days for all CHARLTON BROWN® approved courses are contained in the VET Student Loan Fee Schedule published at <http://www.charltonbrown.com.au/vet-student-loans/>

## How do I apply for a VET Student Loan?

More information about applying for a VET Student Loan is available at [www.education.gov.au/vet-student-loans](http://www.education.gov.au/vet-student-loans) or [www.studyassist.gov.au](http://www.studyassist.gov.au)

- To apply for a VET Student Loan, the applicant must complete the *Request for a VET Student Loan eCAF* by the **census day**
  - The applicant must enrol with the CHARLTON BROWN® and indicate their wish to access a VET Student Loan.
  - CHARLTON BROWN® will give the Department, the applicant's enrolment information including the nearest applicable census day, through the eCAF system.
  - The applicant will receive an email from the Department allowing sign into the eCAF system. Once signed –in, the applicant will need to verify the pre-populated information and complete the mandatory fields.
  - Once the eCAF is submitted, the system will generate a copy of the completed eCAF form which will be sent through email to the applicant.
  - The applicant will give this form to CHARLTON BROWN®
- In exceptional circumstances, the applicant may be permitted to complete a paper loan request form which may be provided by CHARLTON BROWN®.
- If the applicant does not complete the eCAF or permitted form by the required census date, the applicant will have to wait until the next census date to request a VET Student Loan
- Retrospective access to VET Student Loans is not allowed under any circumstances.

## What happens if I withdraw from the course or unit of study?

A student may withdraw from the approved course of study or from a unit of study using the CHARLTON BROWN® *Withdrawal and Cancellation Procedure – VET Student Loans* which is available at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>

- If the student withdraws before the census day of a course or unit of study, the student will not incur a VET Student Loan debt for the course or unit of study. Any tuition fees paid in advance for the course or unit of study will be refunded to the student.
- If the student withdraws after the census day for the course or unit of study, the student will incur the HELP debt for the course or unit of study.
- A student may apply for a re-credit of the FEE-HELP balance under *special circumstances*. Refer to CHARLTON BROWN® *Re-crediting FEE-HELP Balances Procedure – VET Student Loans* which is available at: <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>

## Other Important Matters

- For any grievances of academic or non-academic nature, please refer to the CHARLTON BROWN® Complaints and Appeals Policy and Procedure available at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>
- The CHARLTON BROWN® Privacy Policy and Code of Conduct are available at <http://www.charltonbrown.com.au/apply-online/policies-procedures-forms/>
- The student must notify CHARLTON BROWN® of any change contact details.