

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 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 or 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 Schedules 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 or 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.

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.