

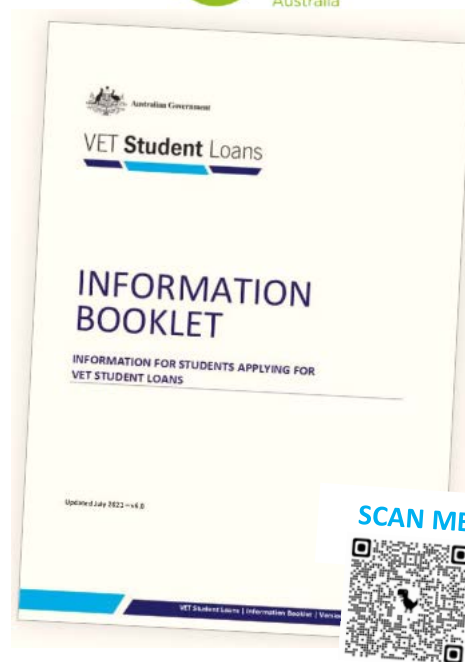
Before applying for a VET Student Loan,  
you must first read the

## VET Student Loans INFORMATION BOOKLET

available online at

<https://www.dese.gov.au/vet-student-loans>

or at any Partners In Training Australia campus



The VET Student Loan (VSL) program is an *Australian Government* loan program that helps eligible students when they enrol with an approved course provider, pay their tuition fees in approved courses at Diploma level or above. This loan has income-contingent repayment arrangements, which means you only start to make repayments if you are earning above the minimum repayment threshold. You can also make voluntary repayments to the Australian Taxation office at any time.

If you are an eligible student, the Department of Education and Training (the Department) may approve your VSL for an approved course. The Department will pay your loan directly to your approved course provider. You will be responsible for any gap amount in the tuition fees which *are not* covered by the loan.

The loan may reduce your take-home (after-tax) wage or salary and may reduce your borrowing capacity. You will owe a debt to the Australian Government for the loan until it is repaid to the Commonwealth, which will be managed by the Australian Taxation Office (ATO). You may wish to seek independent financial advice before applying for a VET Student Loan.

You can check if you are likely to meet the eligibility requirements for a VSL by going to <https://www.myskills.gov.au/more/financial-assistance>

### VSL Eligibility criteria

You will be eligible for a VET Student Loan if you meet these requirements.

1. You are:
  - a. an Australian citizen; **or**
  - b. a New Zealand citizen, who meets **all** of the following long-term residency requirements:
    - ✓ be a NZ Special Category Visa (SCV) holder; and
    - ✓ be living in Australia whilst you study; and
    - ✓ first began to be usually resident in Australia at least 10 years ago;
    - ✓ were a child under the age of 18 with no spouse or de facto partner when you first began to be usually resident in Australia; and
    - ✓ have been in Australia for at least:
      - ✓ a total of eight out of the past 10 years (from when you apply for the loan), and
      - ✓ a total of 18 months out of the last two years (from when you apply for the loan); **or**
  - c. you are a permanent humanitarian visa holder who is usually resident in Australia
2. You have enrolled in *HLT54121* Diploma of Nursing with us and have met all course entry requirements
3. You are studying in Australia
4. Your available HELP balance (being your available borrowing capacity) is more than \$0. This means you have enough of a HELP limit balance remaining for your proposed studies to be covered by the loan
5. **Academic Suitability** meaning we have assessed you as being suited to undertake the *HLT54121* Diploma of Nursing on the basis of you having:
  - a. provided your Australian Year 12 Certificate; **or**

- b. provided a copy of a diploma that has been awarded for the completion of the International Baccalaureate Diploma Programme; **or**
  - c. provided evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF; **or**
  - d. provided evidence of successful completion of an overseas qualification which has been assessed by a Federal, State or Territory government agency as equivalent or comparable to a qualification at level 4 or above in the Australian Qualifications Framework, or a qualification at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF; **or if**
  - e. after sitting for an approved Language, Literacy and Numeracy test, you displayed competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy
6. You have met the Tax File Number (TFN) requirements
  7. You have a valid Unique Student Identifier number (USI), or are otherwise exempt
  8. You have provided all the required documents and submitted the loan application form by the first census date and by no less than 2 business days after you enrolled in the course
  9. We reasonably believe you show commitment to complete the course

### Are you under 18 years of age?

If you are under 18, you must submit a completed parental consent form as a part of your application. The parental consent form needs to be signed by a responsible parent. If you are unable to provide this, you must be able to prove your independence by submitting a Centrelink Income Statement that notes that you have been assessed as independent.

### Identification & evidence required to support your eligibility for a VSL

You must provide us with an **original OR a certified copy of the original** of your:

- a. Current Australian Passport; **or**
- b. Full birth certificate issued by an Australian Registry of Births, Deaths and Marriages (RBDM); **or**
- c. Citizenship certificate if you are born in Australia on or after 20 August 1986 and neither parent was an Australian citizen; **or**
- d. Permanent humanitarian visa confirmed by Home Affairs' Visa Entitlement Verification Online (VEVO) (The email should be sent from VEVO to the designated PTA email address directly); **or**
- e. Evidence that you began living in Australia as a child at least 10 years before applying for the loan if you have a New Zealand SCV holder.



You must also provide an **original OR a certified copy of the original** of your:

- a. Australian Year 12 certificate; **or**
- b. Evidence of successful completion of an Australian Qualification Framework (AQF) Certificate IV or higher qualification (where the language of instruction is English). *If you are unable to provide this document; **you must***
- c. Complete the BKSB assessment tool to assess Language, Literacy and Numeracy levels.

### VSL Fees and Charges

Your VSL may only be used to pay for all or part of your tuition fee. A VSL cannot be used for additional study costs such as admin fees, materials fees, training resources, Recognition of Prior Learning fees or accommodation. These additional costs must be paid by you to us prior to course commencement.

**Full fee-paying students** (*fee for service*) have a **20% loan fee** applied to their VSL tuition fee which. This does not form part of their HELP limit.

**Victorian Skills First funded students** who choose to access a VSL to pay their tuition fees do not incur the 20% loan fee.

A schedule of indicative VET Student Loan fees (including tuition fees, materials fees and admin fees) is available on our website at [https://www.partnersintraining.edu.au/student/#vet\\_student\\_loans](https://www.partnersintraining.edu.au/student/#vet_student_loans) but the fees charged may vary depending on your individual circumstances at the time of enrolment.

The **exact** VSL fees that will be charged to you are set out in the Course Information Sheet for the relevant qualification which is provided to you at the Partners in Training Information Session you will be required to attend.

### VSL Loan Cap limit

**VSL loan cap band for this qualification in 2023 is \$16,788.00 (band 3)**

There is a limit on how much you can borrow, and the amount of your loan cannot be greater than your remaining available HELP balance. This means that if your tuition fees cost more than the loan amount you are approved to borrow, it does not stop you from enrolling in the qualification. Rather, it is a maximum loan amount the government is willing to provide you with to assist in paying for part of your tuition fees.

Before you enrol in the course, we will provide you with comprehensive information regarding any tuition fees above the loan cap band and payment arrangements. You will be required to pay us the difference in the tuition fees (gap fees) in accordance with set payment arrangements.

You also have a number of options to pay your fees and charges other than through the VET Student Loan scheme which we have set out in detail in our Student Fees and Charges Policy and Procedure available at any Partners in Training campus or on our website.

### What is a Census day and where can I find the Census dates for my course?

Census day provisions are designed to protect students, ensuring that their debt liability is proportionate to the amount of studies completed. These dates are intended to prevent you from incurring large debts for course tuition fees that you may not be able to repay if, for example you do not complete your studies

We have **3 specific census dates** which have been spread reasonably evenly across our *HLT54121* Diploma of Nursing course.

We publish the census dates for each of our current courses on our website here at [https://www.partnersintraining.edu.au/student/#vet\\_student\\_loans](https://www.partnersintraining.edu.au/student/#vet_student_loans)

### Census days and withdrawal

**A CENSUS DATE IS THE MOST IMPORTANT DATE YOU NEED TO KNOW ABOUT**

It's a deadline set by our organisation and is the **FINAL DATE** that you will be able to:

1. COMPLETE THE ECAF TO ACCESS A VET STUDENT LOAN; OR
2. WITHDRAW YOUR ENROLMENT WITHOUT INCURRING DEBT FOR THAT PART OF THE COURSE



Your total tuition fee will be divided by the number of census days in the course. You will be liable for a portion of the tuition fees associated with each census day.

You may withdraw your VET Student Loan enrolment at any time in accordance with the Withdrawal Policy and Procedure detailed in our Student Handbook. Withdrawal **on or before the census day** for a Unit of Study means you do not incur a VET Student Loan debt and/or receive a refund for any up-front tuition fee payments made on or before the census day.

If you withdraw or cancel your enrolment **after the census day** for a Unit of Study, you will still incur a HELP debt that you are required to repay to the Commonwealth, regardless of whether you attend training sessions or submit assessments. If you made an upfront payment, you are NOT eligible for a refund of that payment.

If you failed the unit or withdrew after the census day because you became seriously ill or because of other special circumstances, you can apply to us to have your HELP debt removed.

Our withdrawal policy and the procedure is set out in the Student Handbook. Pick up a copy at either of our campuses or download it from our website at <https://www.partnersintraining.edu.au/student/#documents>.

### Engagement and progression requirements under the VSL scheme

You must meet engagement and progression requirements by completing a Progression Form to continue assessing a VET Student Loan. You are required to complete a Progression Form issued by PTA in the eCAF system within **2 weeks** of receiving the invitation email. There are 3 fixed progression points (Feb, Jun & Oct) throughout the year, at four-month intervals. Failure to submit the Progression Forms may impact your VSL payments.

### Tuition Protection Arrangements

'Tuition protection' refers to the protections and assistance available to support VSL students, in the event we as the private educational provider default (cease delivering or do not commence a course).

If we default before you are able to complete your course, the **Tuition Protection Service (TPS)** will assist you to:

- continue your studies with a replacement provider in an equivalent or similar course; *or*
- if TPS can't find you a suitable replacement course, you may be entitled to receive a loan re-credit for parts of the course you were unable to complete because of your provider's default.

A provider **default** occurs in relation to a VSL student when either a course, or part of a course:

- fails to start on the day on which it was scheduled to start; *or*
- ceases after commencement but before completion; and
- the student has not withdrawn.

Key steps after a private VSL provider default:

- provider defaults – you should print or save a copy of your study information and documents
- students contacted – TPS will identify and contact affected students
- replacement course options – TPS will advise whether a suitable replacement course is available.
- replacement course suitability and reconsideration – you can ask TPS to reconsider the above decision if you do not think your replacement options are suitable
- choosing a course and commencing your studies – you must enrol and commence your studies in the replacement course.

If your provider defaults, TPS will contact you within 7 days with information about the next steps. If you do not hear from them, you should contact TPS by email at [administrator@tps.gov.au](mailto:administrator@tps.gov.au) or call **1300 980 434**.

For more information on Tuition Protection Service, please go to <https://tps.gov.au/Vet/Get/vetoverview>

Partners in Training's Statement of VET Tuition Assurance is available on our website at [https://www.partnersintraining.edu.au/student/#vet\\_student\\_loans](https://www.partnersintraining.edu.au/student/#vet_student_loans).

### Summary of key points....

It is important that you understand the following information in relation to the VET Student Loans scheme:

- Your VET Student Loan becomes part of your accumulated HELP debt and must be paid back at the relevant repayment rate when your repayment income **is above** the compulsory repayment threshold.
- Your repayments which are made through the Australian taxation system are called 'compulsory repayments' and continue until you have repaid your whole debt.
- The [compulsory repayment threshold](#) is different each year.
  - a) for the 2022-23 income year, the compulsory repayment threshold is \$48,361
  - b) for the 2021-22 income year, the compulsory repayment threshold was \$47,014
- You will need to supply us with all the information we request to prove that you meet the VSL eligibility criteria.

- For the duration of your course, you are required to confirm your continued engagement in your course of study. We will manage this engagement and progression activity using the Department of Education and Training's electronic eCAF system. Your ongoing access to your VSL is dependent upon you demonstrating that you are still engaged in and progressing through your course. *Progression Forms* are emailed to you in February, June and October each year.
- You incur your VSL liability to pay for your tuition fees for each part of your course on the census day for only that part of your course.
- If you do not wish to incur a liability for that part of the course you must withdraw your enrolment in that part of the course, before the census day. You must withdraw in writing and in line with our withdrawal procedure.
- Fee for service students incur a 20% loan fee on their VET Student Loan and Victorian *Skills First* subsidised students do not.
- The amount of a VSL for a course is capped. The loan may not be sufficient to cover all of the tuition fees for your course. We have to send you written notice of the amount of your course tuition fees covered by the loan and any gap fees you are required to pay. We must send you this information by the first census day in your course. You are responsible for paying the gap fee as you progress through your course.
- Prior to your application for a VSL, we provide you with information about tuition fees covered by VSL program and any other fees payable for the course. This includes information on how to withdraw before the census day so as not to incur further fees.
- You must notify us of any change of your contact details, such as your contact number, email address, home address and so on.
- The Department may contact you to verify your enrolment in the course at any time.

### Applying for a VET Student Loan (VSL)

#### FOLLOW THESE STEPS TO [APPLY](#):

1. Enrol in our VSL approved course *HLT54121* Diploma of Nursing
2. Inform us that you want to access a VSL and we will assess your eligibility
3. If you are assessed as being eligible, we make you wait 2 business days before we will provide you with our VET Student Loans Application form. This ensures that you have been given adequate time to reflect upon and consider your decision to take on a loan
4. You submit your application form to us along with evidence of your eligibility
5. We provide the Department via the Commonwealth Assistance Form (eCAF) system, with your enrolment information including the nearest applicable census day in the course
6. The eCAF system then sends you an email with instructions on how to access your application
  - a. once you sign-in, you need to verify the pre-populated information and complete the mandatory fields
  - b. you will need to provide your Tax File Number (TFN) or Certificate of application for a TFN
  - c. if you are under 18, you need to provide additional information - refer to the section '*Are you under 18 years of age?*'
7. **You must submit the eCAF on or before the 1<sup>st</sup> census day** for which you would like the loan to apply
8. After submitting your eCAF, you will receive a receipt via email with a copy of your completed form and confirmation that your loan has been approved
9. We are now able to view your eCAF in the eCAF system
10. Your application process is now complete!

You are now able to access a VSL which is paid directly to Partners In Training Australia for any census days that will occur after the eCAF submission date.

