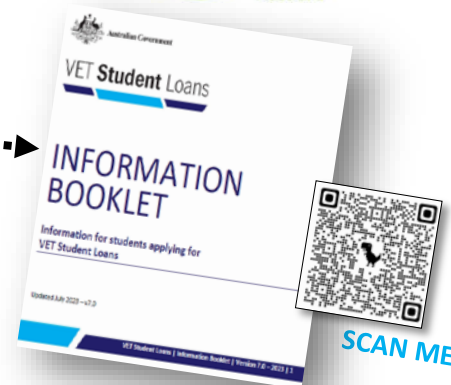


## BEFORE APPLYING FOR A VET STUDENT LOAN, YOU MUST FIRST READ

### VET Student Loans INFORMATION BOOKLET

[www.dewr.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet](http://www.dewr.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet)

Access it via the above link / Scan the QR code / Ask us for a copy!



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 start to make compulsory repayments only 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 eligible for a VSL, the Australian Government may approve your VSL for an approved course and will pay your loan directly to us. 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, and your debt 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

Students enrolled in HLT54121 Diploma of Nursing are eligible for a VSL if they meet the below criteria.

#### Citizenship and residency requirements – you are:

1. an Australian citizen, or
2. a permanent humanitarian visa holder who is usually resident in Australia, or
3. a qualifying New Zealand citizen for which they:
  - hold a Special Category visa, and
  - have been usually resident in Australia for at least 10 years, and
  - have been a dependent child when they were first usually resident in Australia, and
  - have been in Australia for periods totaling 8 years during the previous 10 years, and
  - have been in Australia for periods totaling 18 months during the previous 2 years.

#### Academic Suitability requirements:

4. You have been assessed by us to undertake the course on the basis of providing us with:
  - a copy of your Year 12 Certificate, or
  - a copy of your VCAL Senior or VCAL Intermediate Certificate, or
  - a copy of your International Baccalaureate Diploma Programme (IB) diploma, or
  - a copy of a certificate showing you have been awarded a qualification at level 4 or above in the Australian Qualifications Framework (AQF) (where the language of instruction was English) or at a level in a framework that preceded the AQF and is equivalent to level 4 or above in the AQF, or

#### If you cannot provide any of the above academic evidence:

- you must undertake the approved **BKSB** Literacy and Numeracy skills test. You will be considered academically suitable if the test shows you to be competent at or above Exit Level 3 in the Australian Core Skills Framework in both Reading and Numeracy.

#### Further requirements:

5. Your HELP balance is more than \$0 which means you have enough HELP balance remaining for your proposed studies to be covered by the loan, and
6. You are studying this course at our Shepparton or Sale campus, and
7. You have a Unique Student Identifier (USI) or are otherwise exempt, and
8. You have a Tax File Number (TFN), or can provide a Certificate of Application for a TFN, and

9. We reasonably believe you show a commitment to complete the course, and
10. You have provided all of the required documents to us.
11. You have submitted your Application for a VSL by 11:59pm AEST on or before the Census Day for the unit of study for which you are requesting a loan. You must wait at least 2 business days after enrolling before applying for a VSL.

### If you are under 18 years of age

If you are under 18 years of age, a parent or guardian must complete and sign a [VET Student Loans Parental Consent Form](#) which must be given to us before you can be issued with an eCAF application form. You don't need to supply us with this form if you have been assessed by Centrelink as meeting the requirements for receiving the independent rate of Youth Allowance. In this case, you need to provide us with evidence of your Centrelink Income Statement. To find out how to request this, visit [www.servicessaustralia.gov.au/centrelink-online-account-help-request-document](http://www.servicessaustralia.gov.au/centrelink-online-account-help-request-document).

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

You must supply us with an original or a **certified copy of the original** of your:

- Current Australian Passport, or
- Full birth certificate issued by an Australian Registry of Births, Deaths and Marriages (RBDM); or
- Australian Citizenship certificate (accepted only in certain circumstances), or
- Extract of Citizenship certificate (accepted only in certain circumstances), or
- For First Nations Applicants not registered at birth by the relevant state/territory authority who do not have a current Australian passport: a Statutory Declaration Form - citizenship - First Nations student - birth not registered, or
- For New Zealand SCV holders: evidence that you began living in Australia as a child at least 10 years before applying for the loan. You can obtain copies of your international movement records from the Department of Home Affairs by lodging a *Request for International Movement Records* form, or
- For Permanent humanitarian visa holders: confirmed by the Australia Department of Home Affairs' Visa Entitlement Verification Online (VEVO) system. The email should be sent from VEVO to the requested PTA email address directly)

**AND an original or certified copy of the original** of your:

- Year 12 Certificate, or
- VCAL Senior or VCAL Intermediate Certificate, or
- International Baccalaureate Diploma Programme (IB) diploma, or
- A copy of a certificate showing you have been awarded a qualification at level 4 or above in the Australian Qualifications Framework (AQF) (where the language of instruction was English) or at a level in a framework that preceded the AQF and is equivalent to level 4 or above in the AQF, or
- if you are unable to provide any of the above academic documents, you must have undertaken and passed the **BKSB** Literacy and Numeracy skills test.

### VSL Fees and Charges

- a) **FEE FOR SERVICE** students have a **20% loan fee** applied to their VSI Tuition fee which does not form part of their HELP limit.
- b) **Victorian Skills First funded students do not incur** this loan fee if using a VSL to pay for the Tuition fee.

A schedule of indicative VET Student Loan fees (including Tuition fees, materials fees and admin fees) is available on our website at [www.partnersintraining.edu.au/student/#vet\\_student\\_loans](http://www.partnersintraining.edu.au/student/#vet_student_loans). Fees charged may vary depending on your individual circumstances at the time of enrolment. Information about Tuition Fees covered by the VSL program as well as any other fees payable for the course, including information on how to withdraw before the Census day without incurring fees will be provided to you before applying for a VSL.

### VSL Loan Cap limit & Gap Fee

**There is a limit to how much you can borrow. This limit is referred to as the VSL Loan Cap.**

**The 2024 loan cap is \$18,097** (Band 3)

Before you enrol in this course, we'll provide you with information about the value of Tuition Fees above the loan cap as well as any associated payment arrangements. If your course Tuition fees cost more than your available HELP balance, you will need to pay the difference (gap amount) directly to us in accordance with set payment arrangements. The amount of your loan cannot be greater than your remaining available HELP balance - 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.

If you do not want to access a VSL to pay for your Tuition fees, other options for paying your fees are listed on our HLT54121 Diploma of Nursing course information sheet.

## What are Census dates and where can I find them?

Your **total** course Tuition Fee is divided by **3 Census dates** because there are **3 Units of Study** in this course (1 Unit of Study = 1 semester on your timetable). You will be liable for the value of the Tuition Fees associated with each Census date. These 3 dates exist to protect you and ensure that your debt is proportionate to the amount of studies completed.

Before each census date, we will send you a VET Student Loan Fee Notice which details the fees that will be deferred to your loan. We will also send you a Commonwealth Assistance Notice after the census day to confirm the amount of loan debt you have incurred.

*Illustration:*

2023		Unit of Study 1			Unit of Study 2			Unit of Study 3		
Course Code	Course starts	Starts	Ends	CENSUS DATE	Starts	Ends	CENSUS DATE	Starts	Ends	CENSUS DATE
SHE2023CA#43	Tuesday, 22 August 2023	22-Aug-23	16-Aug-24	Thursday, 2 November 2023	20-Aug-24	15-Aug-25	Thursday, 31 October 2024	19-Aug-25	28-Aug-26	Monday, 3 November 2025

These dates are also 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. You can find the Census dates for your course on our website [www.partnersintraining.edu.au/student/#vet\\_student\\_loans](http://www.partnersintraining.edu.au/student/#vet_student_loans)

## Census dates and why they're SO IMPORTANT!

### CENSUS DATES ARE THE MOST IMPORTANT DATES YOU NEED TO KNOW!

They are set deadlines and are the **FINAL DATE** by which you can:

- COMPLETE YOUR eCAF TO ACCESS A VET STUDENT LOAN; OR
- CHANGE YOUR MIND & CANCEL YOUR VSL WITHOUT INCURRING DEBT FOR THAT UNIT OF STUDY IN THE COURSE



1. You may cancel your VSL **on or before** the Census date for that Unit of Study, which means you will not incur a HELP debt.
2. If you cancel **after the Census date** for a Unit of Study you no longer want a VSL for, 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 upfront payments towards your Tuition fees, you are NOT eligible for a refund of those payments.
3. If you failed a Unit of Study or cancelled your VSL after the Census date because you became seriously ill or because of other special circumstances, you can apply with us to have your HELP debt removed.

You should refer to Section 10. VET Student Loans in our Student Fees and Charges Policy/Procedure as well as section 15.2 Student-initiated withdrawal in our Student Handbook at [www.partnersintraining.edu.au/student/#documents](http://www.partnersintraining.edu.au/student/#documents)

Cancelling your VSL does not cancel your enrolment in the course. You can still continue your studies but will need to make other arrangements with us to pay for your Tuition fees.

## 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 [tps.gov.au/Vet/Get/vetoverview](https://tps.gov.au/Vet/Get/vetoverview)

## SUMMARY OF KEY POINTS....

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

1. Prior to your application for a VSL, we provide you with information about Tuition fees covered by the 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.
2. You will need to supply us with all the information we request to prove that you meet the VSL eligibility criteria.
3. Your VET Student Loan becomes part of your accumulated HELP debt and must be paid back at the relevant repayment rate when your income **is above** the compulsory repayment threshold.
4. The [compulsory repayment threshold](#) for financial year ending 30/6/2024 is \$51,550.
5. Your repayments are made through the Australian taxation system and are called 'compulsory repayments' which continue until you have repaid your whole debt back to the Commonwealth.
6. The amount of the VSL you can be approved for will not be more than your available HELP balance. Your available HELP balance is your HELP loan limit of that given year, minus your HECS-HELP, FEE-HELP, VET FEE-HELP and/or VET Students Loans borrowing.
7. You incur a HELP debt for each Unit of Study in HLT54121 Diploma of Nursing – there are 3 Units of Study with each having its own set Census date deadline.
8. The amount you can borrow under a VSL is capped each year. Your loan may not be sufficient to cover the total cost of your Tuition fees for the course which means you will have a gap fee.
9. By the 1<sup>st</sup> Census date in 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. You are responsible for paying the gap fee as you progress through your course in line with set payment arrangements.
10. Fee for Service students incur a 20% loan fee on their VET Student Loan whereas Victorian *Skills First* subsidised students do not.
11. We manage your VSL student engagement and progression activities through the Departments eCAF system. *Progression Forms* are emailed to you in February, June and October each year.
12. For the duration of your course you are required to submit your Progression Form every 4 months via the eCAF system to confirm that you are continuing to engage in your studies. If you don't do this, your ongoing access to your VSL may be affected.
13. If you do not wish to incur a HELP debt for a Unit of Study, you must cancel your VSL for that part of the course on or before its Census date deadline.
14. To cancel your VSL on or before the Census date deadline, you must withdraw from your VSL in writing to us, in line with our Withdrawal procedure.
15. You **must notify us** of any changes to your personal details.
  - If at any time your TFN or USI become unverified you are ineligible for a VET Student Loan. Your name, date of birth and sometimes your permanent address details are used to verify your TFN and USI.
  - You must advise any change to your citizenship and residency details immediately to avoid future issues with your VET Student Loan.
16. The Department may contact you at any time to verify your enrolment in the HLT54121 Diploma of Nursing.

## Applying for a VET Student Loan (VSL)

### FOLLOW THESE STEPS TO APPLY:

1. Enrol in our HLT54121 Diploma of Nursing qualification.
2. Let us know that you want to access a VET Student Loan.
3. We will then determine if you meet the eligibility criteria.
4. Once you have provided all of the documentation to us that proves you meet the eligibility criteria, we make you wait 2 business days before giving you our VET Student Loans Application Form. We do this so that you have time to reflect upon and consider your decision to take on a loan.
5. Once you have submitted your completed application form to us, we provide the Department with your enrolment information via the Governments *Electronic Commonwealth Assistance Form* system, referred to as **eCAF**.
6. You will then receive an auto-generated email from [ecafsystem@education.gov.au](mailto:ecafsystem@education.gov.au) with details and instructions about how to sign in to the eCAF system as well as other information.
7. You should check your spam/junk email folder if you cannot see the email in your inbox.
8. Once signed in, you will need to verify the pre-populated information and complete the mandatory fields to submit a Request for a VET Student Loan eCAF. This becomes your formal application for a VET Student Loan.
9. **You must submit your eCAF on, or before, the 1st Census day of your course.**
10. Once your formal eCAF is submitted, you will receive an email confirming your loan approval and a copy of your completed form - which you should keep for your records.
11. **If you do not submit your eCAF on or before the Census date in your course, you will not be able to access a VSL for those Units of Study.**



If you are having any difficulties submitting your eCAF, read the eCAF FACT SHEET on our website  
OR speak to our  
*Student Administration Manager*  
at our Head Office  
**Ph: 1300 664 601**