

VET STUDENT LOAN APPLICATION FACT SHEET

The VET Student Loan (VSL) program is an Australian Government assistance loan that helps eligible VET students, studying for a diploma qualification or higher, to pay their tuition fees.

VSL only applies to your course tuition fees only, you are still required to pay your materials/ auxiliary fees and the Student Services and Amenities Fee (SSAF) upfront before the due date.

If you would like to defer your course tuition fees via a VSL you must firstly meet all the eligibility criteria and submit a VSL application as follows:

To submit a VSL application you must complete a VET Student Loan (VSL) request form downloadable from <https://www.vu.edu.au/sites/default/files/vet-student-loan-request.pdf> and provide all supporting documentation to meet the academic suitability and citizenship/residency requirements.

You can submit this form and supporting documentation by email to reception@mcohb.edu.au or in person at the college reception.

If your application is successful, we will notify the Department of Education, Skills and Employment to send you an electronic Commonwealth Assistance Form (eCAF) invitation email which will contain a 22 character alpha-numeric passkey.

Once you receive your eCAF invitation email containing your passkey, you are required to login to the Government eCAF(external link) system and provide your tax file number (TFN) or Certificate of Application for a TFN by the relevant VET census date.

Language Literacy and Numeracy Assessment (LLN)

As a requirement of the student entry procedure, students may have to undertake a Language Literacy and Numeracy (LLN) assessment.

An LLN test is to be scheduled and conducted with all VET Student Loan applicants.

All applicants are required to meet the relevant entry requirements for courses offered by MCOHB.

MCOHB Student Services Officer in conjunction with trainers and assessors is responsible for assessing the LLN tests submitted by applicants.

Applicants are required to undertake their LLN assessment using an approved LLN assessment tool.

The assessment tools approved for use to meet the VET Student Loans program student entry requirements are:

- a. Core Skills Profile for Adults, published by the Australian Council for Educational Research Limited in July 2013
- b. Basic Key Skills Builder (bksb) (Australian Edition)
- c. Safe Work Resources VFH LLN Assessment Tool (provided via The Learning Resources Groups' LLN Robot Platform)
- d. assessment tools approved for specific provider use.

If an applicant does not satisfy the entry requirements or admission criteria, they will be notified via email or a letter stating the reason for the rejection of their application.

This communication will be recorded in student profile in the SMS and in their student file.

If the applicant is successful an Offer Letter and/or Confirmation of Admission, payment details and any other course specific requirements will be emailed to or collected in person by the student.

The eligible students for the VET student loan will be sent a statement of covered fees along the payment details.

Student Entry Procedure

As part of the student entry procedure, all students must either:

- provide an Australian Senior Secondary Certificate of Education (year 12 certificate) or
- provide their International Baccalaureate Diploma Programme (IB) diploma or
- display competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy or
- provide a certificate of a qualification at level 4 or above in the Australian Qualifications Framework or
- undertake a Language Literacy and Numeracy assessment with their VET Student Loans provider.

When you meet the above qualification entry criterion, you are eligible to apply for a VET Student Loans up to a capped amount in an approved course at the diploma, advanced diploma, graduate certificate or graduate diploma level in the Australian Qualifications Framework offered by Melbourne College of Hairdressing Beauty Therapy and Natural Medicine if you:

Have not been approached with an offer of cash, vouchers or gifts (e.g. laptops, special fee rebate) to enrol in a qualification or hand over your personal information;

AND

Meet the citizen and residency eligibility requirements. MCOHB will verify proof of citizenship/visa status to ensure that you:

- a. are an Australian citizen or
- b. are a qualifying New Zealand citizen and hold a Special Category Visa and
- c. Is a resident in Australia for at least 10 years; and
- d. Was a dependent child when you were first a usually resident in Australia; and
- e. Has lived in Australia for a period totaling 8 years during the last 10 years; and
- f. Has lived in Australia for periods totaling 18 months in the last two years.
- g. are a permanent humanitarian visa holder, who is usually resident in Australia. Permanent humanitarian visas are defined in the Migration Regulations 1994, Volume 1, Part 1, Regulation 1.03 – Definitions. (See: Migration Regulations 1994 for the latest version of the Migration Regulations).

- h. Have not exceeded your HELP Loan limit.
- i. Meet the Tax File Number (TFN) requirements.
- j. Have a Unique Student Identifier (USI) or are otherwise exempt.
- k. Provide a parental/guardian consent form signed by your parent/guardian if you are under 18 years at the time of enrolment.

OR

Provide the receipt of an assessment of youth allowance that shows the student is independent within the meaning of Part 2.11 of the Social Security Act 1991; (evidence is from Centrelink Income Statement noting this assessment).

Have read the VET Student Loans Information Booklet

Have provided the required documents to Melbourne College of Hairdressing Beauty Therapy and Natural Medicine as proof of eligibility

Have submitted your Request for a VET Student Loan eCAF via the eCAF System by signing in to the Government's eCAF System and verifying your information on or before the first census date and no less than two (2) business days after enrolling.

Note: evidence of Australian citizenship may be obtained by lodging Form 119 Application for evidence of Australian citizenship with certified copies of the required documents and the application fee with Home Affairs.

VET Student Loans are a debt from the Australian Government that allows you to pay tuition fees during the course of your study. Tuition fees will be reasonably apportioned across a specified number of sequential fee periods and each fee period will have one census date.

If you do not complete your Request for a VET Student Loan eCAF via the eCAF System or other permitted form by the required census date, you will not be eligible for the VET Student Loan for the unit/s of study in the qualification. You will have to wait until the next study period to re-apply. (You will need to make tuition fees payments for the unit/s of study in which you are enrolled for study).

More information for FEE HELP Limit or maximum loan amounts and loan repayments can be found at www.studyassist.gov.au.

Administrative VET Student Loans requirements:

There are other important administrative requirements that you need to be aware of when applying for VET Student Loans. MCOHB will collect and verify your identity, date of birth and eligibility. Please ensure that you:

Are enrolled prior to the commencement of the qualification or unit/s of study.

Complete and submit a valid Request for a VET Student Loan eCAF prior to commencement of the qualification or unit/s of study using the Australian Government eCAF System.

You will receive an email from the Australian Government allowing you to sign into the eCAF System. You will be required to sign-in, verify your information and complete the mandatory fields prior to submission of your application for access to VET Student Loans.

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You must read the VET Student Loans Information Booklet for more information before you apply for a VET Student Loan.

Have a Tax File Number or a Certificate of Application for a Tax File Number.

If you are under the age of 18, your application must be co-signed by a parent or guardian or you have received youth allowance (within the meaning of the Social Security Act 1991) on the basis that you are certified as independent.

Once you are deemed eligible to access a VET Student Loan:

MCOHB is required to provide a 'cooling off' period. Your request can only be processed after two (2) business days following your enrolment into the unit/s of study for the qualification.

You will receive the following:

A VET Student Loan Statement of Covered Fees prior to the first census date of the qualification in which you are enrolled.

This statement will include the tuition fees associated to your enrolment, tuition fees covered by the VET Student Loans up to the capped amount, the amount not covered by the VET Student Loans that must be paid by you prior to the start of your classes and census dates relevant to your enrolment

A VET Student Loan Fee Notice 14 days prior to census date and no earlier than 42 days before the census date.

The VET Student Loan Fee Notice will give you notice of the part of the qualification in which you have enrolled into and, a Commonwealth Government loan fee amount that may apply to you.

Once you have been approved with a VET Student Loan:

You will also receive a Commonwealth Assistance Notice within 28 dates from the Census date for the qualification or part thereof and for which you have accessed a VET Student Loan.

You will be required to communicate your agreement to the Australian Government during the course of your study to continue to access the VET Student Loans program for payment of your tuition fees in the qualification in which you have enrolled.

Government Loan Fee Amount:

A Government loan fee amount may apply to you if you are a full fee paying student. This loan fee amount is 20% and will be added to the HELP debt amount for the qualification.

Census dates

The census date is the most important date for you to know about in terms of your loan. The census date is the last day you can:

- complete the eCAF to access a VET Student Loan, or
- withdraw your enrolment without incurring the cost or debt for that unit of study.

Note: You must wait at least two business days after your enrolment to submit your eCAF - this is to make sure you have had time to fully understand your loan obligations.

The census day is also the last day on which you can withdraw from part of a course without incurring tuition fees. You must defer, withdraw or cancel your enrolment in writing according to your course provider's published processes before the census day or you will still incur a VET Student Loan debt for that fee period.

Every part of a course (unit/subject) has its own census date so that you incur debts as you progress through your course, not for the whole course at the beginning. You will be enrolled in multiple census dates over the period of your course with a minimum of 3 census dates per full course enrolment. Census Dates can be viewed on MCOHB's website.

Unit or Course Withdrawal/Refund

For students that do not want to continue their studies in the Diploma course the following rules apply.

If you withdraw from the unit on or before the census date you will not incur a debt for that part of your course. If you have already made an upfront payment of your tuition fees you will receive a refund for these fees.

If you fail a part of a course (unit or subject), or withdraw from a unit after the census date, you will still have to pay the tuition fee for that unit. If you used a VET Student loan, you will incur a HELP debt. 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 date because you became seriously ill or because of other special circumstances, you can apply to have your HELP debt removed or your fees refunded. Please refer to MCOHB Fee's and Refund Policy

If you withdraw from an approved course, or a part of an approved course, the course provider must not, after the withdrawal, enrol the student in an approved course or a part of an approved course without the written permission of the student (which must be given after the withdrawal).

For information about VET Student Loans, you must read the VET Student Loans Information Booklet issued by the Australian Government.

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