



2020
VET Student Loan (VSL)
Guide

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Introduction

The following information should be read in conjunction with the pre-enrolment information provided on the website and the FIT Education's Student Handbook (2020) that provides a range of policies and procedures relevant to all FIT Education students, including but limited to:

- Access, equity, client selection and admission
- Access to client records
- Appeals
- Assessments
- Delivery
- LLN
- Refund policy
- Rights and responsibilities of Participants (students) in online and classroom based courses
- RPL
- Student feedback and quality improvement
- Support
- Unique Student Identifier (USI)
- Marketing

The following provides **additional** information relating to VET Student Loans and the process relating to application, approval and ongoing management of VET Student Loans as they relate to the relationship between the student and FIT Education.

In the event of any real or perceived inconsistency between policies and procedures for VSL approved students, the VSL Guides take precedence over any other published FIT Education policy or procedures

Course enrolment

FIT Education's course enrolment process for potential VSL students are outlined on FIT education's webpage.

Course Fees

Course fees are approved by the CEO and published on FIT Educations webpage for the calendar year.

Course fees clearly identify the fee component that is eligible to be covered by a VET Student Loan.

Census Dates

Census dates are applied to each Unit of Study that comprise a VSL eligible course.

Census dates are published on FIT Education's website.

Published census dates will cover the forthcoming 12-month period.

Census dates are published for a 'each Unit of Study that occurs within a 3-month period. Within each 3-month period there may be multiple commencement dates for a Unit of Study and each commencement

date will have a separate census date.

A student's study plan will reflect their selection of Units of Study defined by the commencement dates for each Units of Study. Student's may undertake each Unit of study consecutively or undertake 2 or more Units of Study concurrently.

Withdrawal form VSL Eligible Courses

Students seeking to withdraw from all or part of a VSL eligible course are required to take the following action:

Notify in writing [email acceptable] of the intent to withdraw along with the reasons for withdrawal.

Notification is to be provided via FIT Education info@fiteducation.edu.au

Email confirmation will be provided to the student of their withdrawal, including the date and time of the student's withdrawal, the unit of study, part of a course or whole course from which the student withdrew and the relevant census day

FIT Education will provide confirmation as to whether the student has incurred a debt for the unit, part of the course or whole course (noting that no debt may be incurred if the student withdraws prior to the census day)

FIT Education will provide written advice to the student regarding the special circumstances requirements if applicable to the student's circumstances

information about the refund of upfront payments (see ['Refund of tuition fees where student withdraws by the census day'](#))

Counselling to students who want to withdraw?

FIT Education may offer optional counselling services to students wishing to withdraw from their course. This offer will be dependent on the reasons and circumstances of the withdrawal notification.

Regardless FIT Education undertakes that:

staff will not pressure a student into remaining enrolled

staff will not pressure a student to enroll in a different course

any potential counselling will occur within a timeframe that allows the student to withdraw on or before the census date if the student still so chooses.

Withdrawal on or before the census date

For withdrawals on or before the census day from a unit of study, part of a course or whole course, students will not incur:

- a withdrawal fee
- an administration fee
- a fine or penalty
- a fee determined to be a disincentive to withdrawing from a unit, part of a course or whole

course

- any portion of the tuition fees for the unit, part of the course or entire course from which the student is withdrawing

Re-enrolling a student who has withdrawn

If a student withdraws from an approved course, or a part of an approved course, FIT Education will not, after the withdrawal, re-enroll the student without the written permission of the student.

Refund of tuition fees where student withdraws by the census day

Where a student withdraws their enrolment in an approved course on or before the census day, they will not incur tuition fees for the course or part of the course, to which the census day applies

This applies to all of the tuition fees for the course or part of the course to which the census day relates. Therefore, it includes:

- VET Student Loans covered fees
- any gap fees
- upfront payment of tuition fees
- gap fees or tuition fees paid through a loan from FIT Education.

Where the student has paid tuition fees upfront to FIT Education or through a loan from FIT Education, FIT Education will refund this amount to the student.

Equal and Fair Treatment

Fit Education ensures that the principles of access and equity in the provision of timely and appropriate information, advice and support services in order to assist clients to identify and achieve their desired outcomes is provided at all times. Fit Education ensures that it meets the needs of individuals without discrimination

FIT Education's approach and commitment to equal and fair treatment of prospective and enrolled students is evidenced in the following documents:

- FIT Education Student Handbook (2018) <insert web link>
- Access, Equity and Client Services Policy <insert web link>

Grievance Procedure

FIT Education has a Complaints and Appeals Procedure. In addition to this procedure, VSL approved students should note the following:

- there is no charge for the internal stage or external stage of an appeals process
- the Department has established a VET Student Loans Ombudsman whose scope of responsibility

covers disputes relating to VET loan assistance.

Engaging with the Ombudsman should only occur after all internal stages are exhausted as outlined in FIT Educations Complaints and Appeals Procedure

- For matters which do not fall within the scope of the VET Student Loans Ombudsman's jurisdiction (for example matters relating to personal information held by the FIT Education or matters that do not relate to loan assistance disputes), FIT Education will comply with procedures outlined within its Complaints and Appeals procedure.

Where the VET Student Ombudsman is involved in eternal resolution of disputes, FIT Education will:

- comply with the requirements of the VET Student Loans Ombudsman [Act s 42C]
- fully cooperate with the VET Student Loans Ombudsman to ensure compliance with the Ombudsman Act [Act s 46]

Further information on the VET Student Loans Ombudsman is available at:

[VET Ombudsman](#)

Re-Credit Procedure

If a student in a VSL eligible course withdraws from a unit of study after the census date the student will incur a FEE-HELP debt for that unit of study.

However, if the student withdraws after the census date or are unable to successfully complete a unit of study, and believe this was due to **Special Circumstances**, the student may apply to have their FEE-HELP balance re-credited for the unit of study.

Special circumstances are circumstances that are:

- Are beyond your control; and
- Did not make their full impact until after the census date for the unit of study; and
- Make it impractical for you to complete the requirements for the unit of study.

Making a Re-Credit Application

To make a re-credit review application, you need to submit a [**Application for Re-Credit of Fee Help**](#) to Fit Education, attention CEO

Any re-credit review application must be submitted within:

- 12 months from the date you withdrew from the unit of study (or if you didn't withdraw, 12 months from the end date of the unit of study) (for FEE-HELP and VET FEE-HELP eligible)

students); or

- 12 months of the census date for the unit of study (for VET Student Loans eligible students).

Re-Credit Decisions

The CEO will make its decision within 28 days of receiving all the information required to support your application.

If you are eligible for a re-credit, FIT Education will re-credit your FEE-HELP balance for the appropriate amount, and ensure that an updated Commonwealth Assistance Notice is provided to you.

If you are not eligible for a re-credit, the CEO will provide you with its decision in writing.

Appeals

Internal Appeals:

If you feel that the CEO's decision about your re-credit request is unfair, you have a right to ask for an internal appeal of the decision.

Your request for an internal appeal must be on the basis of the way in which the decision was reached by CEO, and include:

- The grounds for the appeal; and
- Any supporting documentation.
- If you are asking for an internal appeal, it must be made in writing using the form provided to you, and be submitted within 28 days of receiving the notification of the re-credit decision by the CEO.

The CEO will forward the appeal to the FIT Education Industry Advisory Board Chair who will then consider the matter and respond to you within 45 days.

External Appeals:

If you are still dissatisfied with the decision, you may have the right to take the matter to the [VET Ombudsman](#)

Useful forms

[Application for Re-Credit of Fee Help](#)

Information Handling Procedure

FIT Education has a Client Information Policy and Procedure that ensures that all prospective clients receive all information that they require to make an informed decision about the organisation and the products and services it provides in relation to nationally recognised training.