



VET Student Loan (VSL) Guide

(updated and issued September 2024)

Table of Contents

Table of Contents

INTRODUCTION	3
COURSE ELIGIBILITY AND ENROLMENT	3
COURSE FEES	4
CENSUS DATES	4
WITHDRAWAL FROM VSL ELIGIBLE COURSES	4
COUNSELLING TO STUDENTS WHO WANT TO WITHDRAW?	5
WITHDRAWAL ON OR BEFORE THE CENSUS DATE	5
RE-ENROLLING A STUDENT WHO HAS WITHDRAWN	5
REFUND OF TUITION FEES WHERE STUDENT WITHDRAWS BY THE CENSUS DAY	5
CANCELLATION OF ENROLMENT	6
EQUAL AND FAIR TREATMENT	6
GRIEVANCE PROCEDURE	6
RE-CREDIT POLICY AND PROCEDURE	7
MAKING A RE-CREDIT APPLICATION.....	8
RE-CREDIT DECISIONS	8
APPEALS	8
INFORMATION HANDLING PROCEDURE	9

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 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
- Complaints and Appeals
- Assessments
- Course Eligibility
- 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 Eligibility and Enrolment

All applicants are advised that:

- VET student loans will not be approved for students who do not meet all eligibility requirements; and
- a VET student loan gives rise to a VET Student Loan debt that continues to be a debt due to the Commonwealth until it is repaid

FIT Education's course enrolment process for potential VSL students is outlined on FIT Education's Application for Enrolment. When you click on the Application link below, the following information will be provided or collected, and applications conditions must be met prior to your application being accepted.

- Terms and Conditions
- Eligibility and Academic Entry Requirements (minimum academic requirements)
- LLN process, if applicable
- Contact Details
- Verification Details (eg: applicants I.D, DoB, Under 18 conditions)
- Citizenship eligibility

- Tax file number requirements
- Unique Student Identifier (USI) requirement
- VSL parental consent form completed by a responsible parent where a student is under the age of 18 and wishes to access a VET Student Loan.

[Application for Enrolment](#)

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

A census day is the last day on which a student can withdraw from part of a course without incurring tuition fees. It is also the last day on which a student may complete and submit an eCAF to apply for a VET Student Loan. If a student is still enrolled after the census day, they will be liable for the tuition fees for that part of the course.

- 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 '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.

VSL Information

- Information about VET Student Loans:
 - it is a loan from the Commonwealth, and
 - the loan will remain a personal debt until it is repaid to the Commonwealth, and
 - the loan 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, and
 - a student may wish to seek independent financial advice before applying for a loan.
- Student may be required during the course to communicate their agreement that the Secretary continue to use the VET Student Loan to pay tuition fees for the course (student progression and engagement requirements).
- The maximum amount of the VET student loan available for the course is listed on the FIT Education website.
- The amount of the loan cannot be greater than the student's remaining HELP balance.

- In addition, a 20 percent government loan fee applies to VET Student Loans for full fee-paying students. The government will add this to your VET Student Loan. The loan fee for the SIS50321 Diploma of Sport is 20% of \$15000 = \$3000 (Total \$18000). The loan fee for the BSB50120 Diploma of Business is 20% of \$10000 = \$2000 (Total \$12000).
- The tuition fees are reasonably apportioned across a specified number of sequential fee periods and each fee period will contain at least one (1) census day.
- It is important for enrolled students to notify Fit Education of any change of contact details.

Withdrawal from VSL Eligible Courses

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

1. Notify in writing [email acceptable] of the intent to withdraw along with the reasons for withdrawal. Notification is to be provided via FIT Education admin@fiteducation.edu.au
2. 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.
3. 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).
4. If applicable, FIT Education will provide written advice to the student regarding the special circumstance requirements relevant to the student's situation.

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.

If a student subsequently seeks to re-enroll in the same course, re-enrolment is subject to an academic meeting with the CEO or their delegate. Students should request a meeting in writing with the CEO. The purpose of the meeting is to ensure that the student is informed of any financial implications of their re-enrolment and to assess the student's academic progress to ensure that the student has the greatest likelihood to succeed. The personal circumstances of the initial withdrawal and re-enrollment will be considered as part of this meeting.

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 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.

Cancellation of Enrolment

The Deferment, Suspension or Cancellation Policy and Procedure is intended to ensure that there is a process in place which can be used to provide flexibility in the enrolment period of students who experience significant hardship or who engage in serious misconduct.

Refer to the **Deferment or Cancellation Policy** on the Fit Education website for further details.

Progression Forms

It is a government requirement that students complete progression forms throughout the course to confirm their study status and agreement that the Secretary continue to use the VET Student Loan to pay the tuition fees. Progression forms need to be completed and submitted within 2 weeks of receiving the invitation email.

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 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 Educations approach and commitment to equal and fair treatment of prospective and enrolled students is evidenced in the following documents (available on the FIT Education website):

- **FIT Education Student Handbook**
- **Access, Equity and Client Services Policy**

Grievance Procedure

FIT Education has a Complaints and Appeals Procedure published on the FIT Education Website. 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 Loans Ombudsman is involved in external resolution of disputes, FIT Education will:

- comply with the requirements of the VET Student Loans Ombudsman [**Act s42C**]
- 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 Policy and 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 is unable to successfully complete a unit of study, and believes that 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.

Applications for re-crediting must be made within 12 months after the census day for the course, or the part of the course, concerned, or within that period as extended by Fit Education

There are other circumstances whereby a student can apply for re-credit of Fee-Help balances A student's FEE-HELP balance can be re-credited under [Division 2 or 3 of Part 6 of the Act S89](#). Part (2) outlines the conditions for re-crediting including but not limited to:

- a student may apply to the Secretary (as defined by the Act) for the student's HELP balance to be re-credited under section 71 of the Act because:
 - Fit Education, or a person acting on the Fit Education's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan; or
 - Fit Education has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student.

Applications for re-crediting under section 71 of the Act must be made within 5 years after the census day for the course, or the part of the course, concerned, or within that period as extended by the Secretary;

There is no charge for reconsideration or review of decisions, other than review by the Administrative Appeals Tribunal.

The Secretary may re-credit a student's HELP balance in relation to special circumstances if FIT Education

- is unable to act or is being wound up or has been dissolved; or
- has failed to act and the Secretary is satisfied that the failure is unreasonable.

Making a Re-Credit Application

To make a re-credit review application for **Special Circumstances**, contact admin@fiteducation.edu.au to acquire an **Application for Re-Credit of Fee Help**. Submit the completed Application to Fit Education, attention CEO

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 based on 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](#)

Fit Education provides a commitment to students that throughout any application for a course withdrawal, refund application, re-credit application, or any appeal of any Fit Education decision, students will not be victimised or discriminated against for submitting the application, making an appeal or seeking a review.

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.

Services Australia Support for School Leavers and Students

Prospective FIT students starting study in 2024 may have questions about what student payments they may receive from Centrelink. FIT Education encourages all prospective students to visit the [Services Australia](#) website to learn about the support available

Prospective students are encouraged to look at: Youth Allowance, ABSTUDY and other payments students can get if they relocate for study. This includes the Tertiary Access Payment worth up to \$5,000. New students are encouraged to claim a payment 13 weeks before their course or training starts.