



VET Student Loans Tuition Fee and Refund Policy

1. Introduction

This policy outlines how Absolute Medical Response will manage fees and refunds within the context of the VET Student Loans payment option in accordance with the requirements of the [VET Student Loans Act 2016](#) and associated legislative instruments.

2. Scope

All eligible students who are enrolled in a unit of study in a VET Student Loan approved qualification.

3. Policy

- 3.1 From 1 January 2017, students who meet the eligibility criteria and are enrolled in a qualification that is approved for Absolute Medical Response to offer VET Student Loans are able to apply to the Commonwealth for a loan up to the amount of the loan cap that applies to each course. Loan caps are determined by the Commonwealth and are published in the [VET Student Loans \(Courses and Loans Caps\) Determination](#) (also known as the *VET Student Loans Approved Courses List*). The course list is approved by the Commonwealth for Absolute Medical Response to offer loans is published on the Absolute Medical Response website.
- 3.2 Loan eligibility criteria are defined in the Absolute Medical Response *VET Student Loans Policy*.
- 3.3 Fee and loan conditions: – Eligible students may apply for a VET Student Loan to cover all or part of their course tuition fees. – Fees for full fee-paying (fee-for-service) students are determined by Absolute Medical Response. Students will be charged the same course fees regardless of their payment method. The Commonwealth applies a 20% loan fee for full fee paying students. – Students in a NSW Government subsidised training place are charged according to the NSW Smart and Skilled published fees schedule.
- 3.4 There is no loan fee for NSW subsidised students. – Fees are charged by units of study spread over a minimum of three fee periods across the full course duration. A census day is set for each unit of study at no less than 20% into the duration of the unit of study. The census day is the date after which a VET Student Loan debt is incurred, for students who have taken a loan, or fee payments are not refundable. A VET Student Loans debt forms part of a student's accumulated HELP debt and repayments are managed through the Australian Taxation Office (ATO) once a student's income is above the compulsory repayment threshold. The student lifetime loan limit and the repayment threshold are set by the Commonwealth and reviewed each year. These are published on the Commonwealth [StudyAssist](#) website.
- 3.5 Absolute Medical Response charges fees in VET Student Loan courses evenly across the full course duration. Students who take out a VET Student Loan incur the debt for the unit of study if they are still enrolled on the day *after* the census day for the relevant unit of study.



VET Student Loans Tuition Fee and Refund Policy

- 3.6 The Commonwealth sets a cap on the loan amount they will provide for each course. If the loan cap determined by the Commonwealth is less than the course fees, the difference between the cap and the allowable loan amount (the “gap”) must be self-paid by the student on or before the census day for the unit of study.
- 3.7 Students who elect to take out a VET Student Loan must complete the online Electronic Commonwealth Assistance Form (eCAF). Access to this form will be made available to students indicating they wish to apply for a loan at enrolment, or before the census day of any subsequent unit of study. A period of at least two business days must elapse between enrolment and applying for a loan.
- 3.8 Students enrolling in a VET Student Loan eligible course will be provided with a Fee Notice no less than 14 days before the census day for each unit of study, setting out the loan amounts the student has requested, gap payments required or payments made. Students may elect to pay or part-pay at any time up to the census day for a unit of study. Fee Notices are emailed to a student’s personal email address.
- 3.9 Students who have elected to take a loan for a unit of study will be provided with a Commonwealth Assistance Notice (CAN) on the day after census day, setting out the loan and the loan fee, if applicable, for the unit of study. Students who find any incorrect information on their CAN should notify their college or campus immediately to request a correction. CANs are emailed to a student’s personal email address.
- 3.10 The Commonwealth requires students to re-engage with its online system during their study to confirm that they are a genuine student and still engaged with their study. Students must comply with requests from the Commonwealth otherwise their loan will be cancelled and they will need to pay their remaining fees in order to continue to study.
- 3.11 It is a condition of enrolment that students participate in their studies or provide timely advice to Absolute Medical Response if they no longer wish to continue their studies. Absolute Medical Response will, to the best of its ability contact all students who are not progressing through their studies to ascertain their intention to continue, or to withdraw from their course. If the student cannot be contacted or located, we may cancel the enrolment, with the cancellation taking full effect 28 days after processing. The loan for fees for a unit of study may be refundable after census day if the student has not participated in the study program, or meet the conditions of special circumstances. If the student wishes to resume study at a later time, the student must contact the college of enrolment and re-apply.



VET Student Loans Tuition Fee and Refund Policy

4. Withdrawal, refunds and remittance of debt

- 4.1 Students who withdraw on or before the census day for a unit of study will not incur a debt for the unit of study or are entitled to a refund of any upfront payment made against units of study for which the census day has not yet passed.
- 4.2 Students wishing to discontinue their studies should notify Absolute Medical Response immediately and complete the VET Student Loan Withdrawal Application available on the VET Student Loans page of the Absolute Medical Response website.
- 4.3 Students who withdraw after the census day may be eligible for a refund or remittance of debt if they can demonstrate special circumstances, such as serious illness. For more information, go to the VET Student Loans page of the Absolute Medical Response website or the Commonwealth [StudyAssist](#) website.
- 4.4 If a student's application to have a debt re-credited is not successful, they may request a review of the decision. If a review request is also unsuccessful, they may lodge an appeal to the Administrative Appeals Tribunal (AAT). For more information, go to the VET Student Loans page of the Absolute Medical Response website or the Commonwealth StudyAssist website.
- 4.5 Students may also apply to the Commonwealth for their HELP balance to be re-credited in circumstances of unacceptable conduct by a provider. More information on how to apply is published on the [StudyAssist](#) website.
- 4.6 The Commonwealth Department of Education is implementing interim VET Student Loan Tuition Assurance measures in 2018. Further information and a revised Statement of VET Tuition Assurance will be published when available. If Absolute Medical Response ceases to deliver a course and a suitable replacement course cannot be found, Absolute Medical Response will remit the debt or refund any upfront payment made for any affected unit of study (units of study that have not been completed).

5. Variation to Tuition Fees

5.1 Variation to Fees

AMR College will only vary a published tuition fee for an approved course or a part of a course:

- i. If the Secretary has given written approval of the proposed variation, or
- ii. If the change:
 - Occurs before the published census date; and
 - Does not disadvantage students enrolled in, or seeking to enrol in that part of the course; and
 - Is necessary to correct an administrative error or deal with a change in circumstances



VET Student Loans Tuition Fee and Refund Policy

Where there is a variation to tuition fees, the AMR College will publish the varied information on our website as soon as practicable after making the decision. The Marketing and Admissions Officer is responsible for implementing the variation to tuition fees process, under the direction of the Head of College / Chief Executive Officer.

5.2 Variations to Tuition Fees that Disadvantage Students

AMR College will vary its tuition fees where it disadvantages students only if the Secretary of the Department has approved its request to vary tuition fees. The request from AMR College must include:

- the name of the affected unit of study and unit of study code
- the course to which the unit forms a part
- what change is being made
- details of when the provider first became aware of the need to change
- the commencement date for the unit
- the current census day for the unit
- the current tuition fee
- the intended increase in the tuition fee
- the last day a person may enrol in the unit without incurring the increase
- the number of students who are eligible for VET Student Loans and enrolled in the unit of study
- whether the students have been advised of the possible variation, and
- why the Secretary has approved the request.

6. Responsibilities

The National Training and Education Manager is responsible for the management of the VET Student Loan requirements on behalf of Absolute Medical Response, under delegation from the Directors.