

## Vet Student Loans

VET Student Loans is an initiative of the Australian Government. The VET Student Loans program commenced on 1 January 2017 and replaced the VET FEE-HELP scheme. VET Student Loans offers income contingent loan support to eligible students studying Diploma level and advanced vocational education and training qualifications in courses that address industry needs and create better opportunities for employment.

VET Student Loans are capped, per course, to limits of \$5 406, \$10 813 and \$16 221. Approved VET Student Loans providers are subject to rigorous suitability requirements.

The department will pay your loan directly to your approved course provider. You will be responsible for any gap amount in the tuition fees, which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO). For further information please refer to the [VET Student Loans Information Booklet](#).

The minimum income threshold for repayment is set by the Australian Government each year and is published on [StudyAssist.gov.au](http://StudyAssist.gov.au).

More information on VET Student Loans, including the approved provider list, is available at: <https://www.education.gov.au/vet-student-loans>.

### 1. VET Student Loan Eligibility

The Australian Government has approved Absolute Medical Response Pty Ltd deliver a number of courses eligible for a VET Student Loan. Courses that are approved for a VET Student Loan, and the cap on the loan amounts that students can borrow per course, are set by the Australian Government.

A full list of approved courses is provided in the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#).

In order to apply for and gain access to a VET Student Loan you must provide current and updated evidence against each of the following criteria (prior to enrolment).

**Please note:** Centrelink benefits do not affect your eligibility or the loan amount you can access.

#### 1. Residency:

- Australian Passport; or
- Australian Citizenship Certificate; or
- Australian Birth Certificate (if you do not have an Australian Passport) :
  - If you were born in Australia before 20 August 1986 – FULL Birth Certificate
  - If you were born in Australia on or after 20 August 1986 and only one parent is Australian
    - MUST provide their FULL birth certificate
    - If neither parent was born in Australia, the applicant must also provide a parent's Australian citizenship certificate to prove at least one parent was a citizen at the time of their birth

- If the parent was born in Australia on or after the 20th August 1986, the parent's full birth certificate or the parent's citizenship certificate is required.
- Applicants born overseas and acquired Australian citizenship by application must provide ONE of the following
  - A current Australian passport
  - an Australian citizenship certificate
  - A citizenship by decent extract

## **Please note**

- If the parent was born before 20 August 1986, their full Birth Certificate is also needed.
- If you were born after 20 August 1986 and one parent is a Permanent Resident – Australian Birth Certificate and Australian Citizenship Certificate
- Eligible Permanent Humanitarian Visa holder who usually resides in Australia; or
- New Zealand Citizen on a Special Category Visa who meets the residency requirements
- New Zealand citizens must provide an International Movement Record evidencing that:
  - Been residing in Australia for at least 10 years and
  - Was a dependent child aged under 18 years when they first arrived in Australia and
  - Has been in Australia for periods totalling 8 years during the previous 10 years and
  - Has been in Australia for periods totalling 18 months during the previous 2 years

## **2. Academic suitability:**

- Australian Year 12 Certificate of Education; or
- International Baccalaureate Diploma Programme (IB) diploma; or
- Successful completion of an Australian Qualifications Framework certificate IV or higher qualification (where the course was delivered in English); or
- Assessed by a federal, state or territory government agency which assesses overseas qualification as equivalent or comparable to: a qualification at level 4 or above in the AQF, or a qualification at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF

AND

- Completing a Literacy Language and Numeracy Test (LLN), where you display competence at Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy.



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Once you have completed the LLN assessment, Absolute Medical Response will assess your competence using the Australian Government LLN approved assessment tool powered by the Australian Council for Educational Research (ACER).

- You will be issued with Log-In details and instructions how to use the tool by our Admissions team once you have satisfied other eligibility evidence as necessary.
- Only once you have shown competence to the appropriate levels your enrolment will be finalised for your commencement.
  - Absolute Medical Response holds the right to refuse entry if you do not satisfy these requirements according to the Vet Student Loan requirements.

**Please note:** Absolute Medical Response allows a maximum of two (2) attempts inclusive of your first initial attempt to satisfy the exit level 3 in both reading and numeracy. If you do not achieve these levels after your second attempt, you will be required to wait a minimum of 3 months prior to reattempting the test. In this case, Absolute Medical Response will direct you to tools that help develop your skills in either or both areas as needed.

### 3. Tax File Number (TFN):

In order to gain access to a VET Student Loan you will be required to supply your TFN when completing your electronic Commonwealth Assistance Form (eCAF). The details you provide to Absolute Medical Response need to match to those as held by the Australian Taxation Office (ATO). This includes; Name, Address and Date of Birth.

***Please note:***

***If your details held at the ATO are not current, we will be unable to enrol you. Check your details are correct by logging into your myGov account prior to enrolment.***

If you don't already have a TFN you can apply for one online via the Australian Taxation Office (ATO) website. If you apply for your TFN but don't receive it before enrolment, you can get a Certificate of Application for a TFN from the ATO. Additionally, the ATO will issue you with a receipt of application. Upload your certificate and receipt of application to your electronic Commonwealth Assistance Form (eCAF) before you submit it.

Once you receive a TFN, please notify Absolute Medical Response Pty Ltd and update your eCAF as soon as possible. If you do not provide you TFN once you receive it, you will not be eligible to access a VET Student Loan and may need to pay fees upfront for any subjects that are post census date.

### 4. Unique Student Identifier (USI):

Similar to your TFN, The Department of Education and Training requires Absolute Medical Response to have your USI in order for you to receive your qualification. Your Name, Address and date of birth must match your details held at the Australia Tax Office (ATO) and the details you provided at enrolment.



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Have your USI ready when you enrol.

***Please note:***

***If you don't have a USI or your name, address and date of birth held on the USI Registry do not match your details held by the Australia Tax Office (ATO) we will be unable to enrol you.***

If you don't already have a USI or need to update your details go to the USI website.

## **5. Parental consent for under 18s**

If you are under 18 years of age applying for a VET Student Loan you must provide one of the following documents:

- Signed Parental Consent form as issued by the Australian Government's Department of Education and Training; or
- Centrelink Income Statement if you are receiving Youth Allowance on the basis that you are independent.

## **6. Enrolment Process**

On confirmation of your eligibility Absolute Medical Response Pty Ltd will guide you through our Admissions process to get you ready to commence your study.

***Please note:***

***If you enrol less than 14 days before the census day for the relevant units you will not be eligible for a VET Student Loan for those unit(s).***



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Your course may cost more than the VET Student Loan Cap. If so, you will need to pay the difference (gap) between the course fees and the VET Student Loan cap prior to each census date, where the amounts will be divided amongst three (3) proportional study periods.

Your VET Student Loan is repaid through the Australian tax system when you reach the minimum income threshold for repayment. The minimum income threshold for repayment is set by the Australian Government each year and is published on Study Assist in the VET Student Loans Information Booklet. Repayments continue until you have repaid your entire debt.

It is important to note that your loan will remain a personal debt until it is repaid and it may reduce your take-home (after tax) wage and your borrowing capacity. You may therefore wish to seek independent financial advice before applying for a VET Student Loan.

You have up until the census day to apply for a VET Student Loan. If you do not apply by the census day, you will be liable for the tuition fees payable for that fee period.

## **7. Applying for a VET Student Loan**

You cannot apply for a VET Student Loan until 2 business days after you accept your letter of offer. This is referred to as your cooling off period.

Two business days following your acceptance for enrolment, Absolute Medical Response Pty Ltd will advise the Australian Government that you wish to apply for a VET Student Loan. The Australian Government will email you your login details to access and complete an eCAF (electronic Commonwealth Assistance Form).

## **8. Course Fees**

Tuition fees are charged by unit of study. Each of the VET Student Loan approved courses will have three (3) fee periods with payments distributed accordingly. Your course may cost more than the VET Student Loan Cap. If so, you will need to pay the difference (gap) between the course fees and the VET Student Loan cap prior to each census date, where the amounts will be divided amongst the three (3) study periods.

Absolute Medical Response will provide you with a Statement of Covered Fees confirming that your enrolment has been accepted and the amounts of the course tuition fees that will, and will not, be covered under a VET Student Loan. In addition to the Statement of Covered Fees, you will receive a VET Student Loan Fee Notice (Invoice) at least 14 days before census day that will show you the amount of tuition fees that will, and will not, be covered under a VET Student Loan for that particular fee period.

After the census day has passed Absolute Medical Response Pty Ltd you will send you a Commonwealth Assistance Notice (CAN), within 28 days after the census day, for each study period that you are using the loan. Your CAN will include information on:

- the tuition fees for your course
- the course for which you have received VET Student Loans
- any upfront payments you have made and
- any VET Student Loan you have used for that study period.



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# VET Student Loans Enrolment Process

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Check your CAN carefully to make sure that the tuition fees listed on your CAN are the same as those published on your provider's website. If you notice any errors on your CAN, you have 14 days from the date of the CAN to send Absolute Medical Response Pty Ltd a written request for correction.

## 9. Additional fees and charges

A VET Student Loan is only for tuition fees and doesn't cover additional costs such as text books, materials, or accommodation.

In addition, a 20 percent loan fee applies. This will be added to your VET Student Loan and will be included in the amount payable once you start earning above the threshold. Please refer to study assist for more information.

## 10. Absolute Medical Response Policies and Procedures

To ensure fair treatment for students, Absolute Medical Response has policies and procedures on admissions and enrolments, student fees, privacy, withdrawals and refunds, academic progression and integrity, student conduct and complaints and appeals.

Absolute Medical Response reviews and updates the policies and procedures that apply to all students as part of our Continuous Improvement Strategy. This involves input from all divisions and valuable feedback from students.

## 11. Withdrawal Process

You may choose to withdraw from your course by submitting:

- A completed Application for Withdrawal form to National Training and Education Manager
- or
- A request in writing to your Course and Careers Advisor, Student Services or Course Coach in a formal email from their registered email on their student record.

***Please note: parent/guardian authorisation is required for students requesting to withdraw who are under the age of 18 years.***

If you withdraw your enrolment on or before the census day, you will not incur the tuition fees for that fee period. This applies to fees covered by the VET Student Loan and any gap or upfront fees paid for that fee period. For more information on refunds refer to the Domestic Student Refund Policy. However, if you withdraw from your course after the census day, you will incur a VET Student Loan debt and will be liable for any gap payments applicable to those unit(s).

## **12. Refund of Fees under special circumstances**

If you withdraw after the census day or are unable to successfully complete a unit, and believe this was due to special circumstances, you may apply to have your VET Student Loan balance re-credited for the unit of study. To apply for a re-credit, you need to submit an Application for Special Circumstances Refund Form.

If you feel that Absolute Medical Response decision about your re-credit request is unfair, you also have a right to ask for an internal appeal of the decision. For more information on re-credits please see the Student Fees Policy on our website.

## **13. Statement of Tuition Assurance**

Under the provisions of Schedule 1A of the Higher Education Support Act 2003 (HESA); and Chapter 2 of the Higher Education Provider Guidelines, Absolute Medical Response must comply with the higher education tuition assurance requirements.

Tuition assurance protects students in the event that Absolute Medical Response ceases to provide the program of study they are undertaking. The definition of 'ceasing to provide a course of study' as set out in Chapter 2 of the higher education Provider Guideline. For more information, please see Absolute Medical Response Tuition assurance statement.

In accordance with Part 7, Division 1 Subdivision J of the Student Loans Rules Absolute Medical Response must have in place procedures and actions when Absolute Medical Response ceases to provide course. As an approved course provider Absolute Medical Response must have a procedure to ensure that the provider performs the following actions after the provider ceases to provide an approved course after it starts but before it is completed:

- a) within 2 days, notify students enrolled in the course, in writing, that the course is no longer being provided;
- b) within 7 business days after notifying the students, hold a meeting with the students and the tuition assurance scheme operator for the course at the location where the course was primarily delivered;
- c) as soon as practicable, update the provider's website to reflect that the course is no longer being provided and to give tuition assurance information;
- d) give the operator notice of events as required under sections 52 (information about events that affect provider) and 53 (notice and information when course ceases);
- e) as soon as practicable after receiving notice from the operator required under subsection 73(2) (notice that a student's FEE-HELP balance must be re-credited) re-credit the student's FEE-HELP balance.

In accordance with section 92 of the Student Loan rules, Absolute Medical Response must have procedures as to a replacement provider and ensure that a student is enrolled in a replacement course with the provider:



- a) is granted course credits for parts of the original course successfully completed by the student, as evidenced by a statement of attainment issued in accordance with the Australian Qualification Framework; and
- b) is not charged tuition fees for a replacement component of the replacement course

## **14. Information for existing VET FEE-HELP students**

On 1 January 2017, the VET Student Loans program commenced and VET FEE-HELP scheme closed for all new students. VET Student Loans give students, providers and the VET sector the opportunity to better meet industry needs and employment outcomes while ensuring quality providers are delivering the program. For further information please see [VET FEE-HELP Grandfathering Information Sheet](#)

## **15. Departmental Information**

If you are considering applying for a VET Student Loan you should familiarise yourself with further information as follows:

- [VET Student Loan Information Booklet](#)
- [Australian Government's Department of Education and training website](#)
- [Study Assist website](#)

## **16. Fair and equitable treatment for all**

Absolute Medical Response is committed to the advancement of equality, diversity and inclusion. Absolute Medical Response seeks, through all its policies and actions, to be a genuinely inclusive organisation, and draws for this on good practice throughout the higher education sector and wider economy with a view to integrating the principles of equal treatment and the promotion of diversity into all aspects of the organisations day-to-day life.



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## **Equality Diversity and Inclusion at Absolute Medical Response**

Directors, Managers and senior staff roles and responsibilities will:

- ensure that the aims and the values embodied in this policy are appropriately reflected in all job descriptions, person specifications and annual personal development reviews
- have due regard to equality issues in all decision-making
- investigate whether any groups, including people with 'protected characteristics', have particular needs in relation to accessing services
- ensure that due consideration is given to equality, diversity and inclusion within their own sphere of influence
- promote an environment where respect is shown to all, and mutual understanding is fostered
- challenge any actions or behaviour which are in conflict with the values and principles laid down in this policy
- ensure staff and students know how to report any instances of discrimination, bullying and harassment without fear of victimisation and
- deal with complaints fairly, thoroughly, quickly and confidentially.