Student Enrolment Process: VET Student Loans

Purpose

This Procedure sets out the application and enrolment process for students who are enrolling in an approved VET Student Loan (VSL) course. It applies to students who are enrolling in an approved VET Student Loan course, have requested a VET Student Loan (VSL) and meet VSL academic suitability requirements.

Procedure

Collection and Verification of information

Australian College of Business Intelligence is required to collect and verify the following information and documents relating to a student applying for a student loan, including:

- Information confirming student's identity
- The student's date of birth
- Australian Citizenship Certificate, OR
    - NZ special entry Visa-
- If school leaver, completed HSC certificate or equivalent certification from an Australian state or territory
- If the student is an adult learner, or has completed less than year 12:
    - *The student must undertake the LLN requirements for the appropriate requirements at the appropriate AQF level of the course. ACBI has registered with the Learning Resource Group to use the LLN Robot an online system for testing learners which is an approved tool for VSL funding.*

- If the **student is under 18**:

    - ✓ one of the signatories to the application must be a responsible parent of the student (by submission of the signed parental consent form), OR
    - ✓ If the student has applied for, but not been issued with a tax file number (TFN), a certificate from the Commissioner that the student has applied for a TFN.

The eCAF System

- Australian College of Business Intelligence has relevant staff members with approved access to the eCAF system as students must use this to apply for a VET student loan.

- Students must submit the eCAF prior to the first census day for which they wish to access a loan.

Using the eCAF

Australian College of Business Intelligence staff requiring access to the eCAF system must complete and return to the department the eCAF System Access Request form for each individual officer requesting access to the system. This must also be signed by the CEO.

On accessing the eCAF system, staff can find answers to frequently asked questions under the 'Help' tab. The department will update these answers regularly, and for this reason this should be checked periodically.

NOTES

Staff must supply accurate student enrolment information in the eCAF. If there are inaccuracies in this information, students will be directed back to Australian College of Business Intelligence staff for correction.

Staff cannot delete an eCAF once it has been submitted by a student. However, staff may be able to delete an eCAF that has not been submitted by the student, in the case that the student does not wish to access a VET Student Loan.

E-Communication between students and the Commonwealth

The Secretary will not treat an application by a student for a VET student loan made by electronic communication as having been signed by the student if the communication **does not contain**:

- The student's student identifier; and

- The student's tax file number (or certificate from the Commissioner stating that the student has applied for a tax file number); and

- An acknowledgement by the student that he or she has read and understood the application; and

- a confirmation by the student of the accuracy of the information in the application.

Providing a Tax File Number (TFN)

IMPORTANT: Australian Taxation Office will no longer provide TFNs to providers

Neither the VSL Act or the VSL Rules enable the Australian College of Business Intelligence to access a student's tax file number (TFN) directly from the Australian Taxation Office (ATO). Australian College of Business Intelligence must seek TFNs from the eCAF system or from the enrolling students.

Provision of TFN by students

If a student cannot remember their TFN they can call the ATO on 13 28 61.

Students who do not have a TFN should apply for one by completing a *Tax file number – application or enquiry for individuals* (NAT1432) form available from the ATO.

A TFN is usually provided within 28 days of application to the ATO, it is essential for students to apply early to ensure they have their TFN on or before the census date. If a student applies for a TFN less than one month before the relevant census date, the student should request one of the following;

- A Certificate of application for a TFN issued by the ATO
- A copy of their online application summary and barcode matched receipt issued by Australia Post

If a student has not received their TFN by 10 days before the census date, the student should provide this certificate or receipt to Australian College of Business Intelligence as proof of having applied so that Australian College of Business Intelligence may monitor subsequent provision of the TFN.

If the eCAF does not have either the TFN or Certificate of Application for a TFN uploaded, or it is not able to be submitted by the student, the student will need to pay for their studies upfront or alter their study plans.

Upon the student advising they have received their TFN from the ATO, the Australian College of

Business Intelligence will:

- Re-open the eCAF to enable the student to update their TFN
- Put the eCAF into 'revision status' to enable the student to input their TFN.
- Once in 'revision status', the eCAF system will send an email to the student indicating they can update their TFN in their eCAF record.

ACBI will advise the student that even though they have uploaded a 'Certificate of application for a TFN', the student must provide the TFN as soon as they receive this from the ATO. Without a TFN, the loan amount will not be paid, and the student will not be able to use the loan for that study period.

Providing a VET Student Loan Statement of Covered Fees

When a student has enrolled in an approved course, Australian College of Business Intelligence provides the student a written statement as to whether or not the enrolment is accepted on the basis all of the tuition fees for the course will be covered by a VET Student Loan. Where tuition fees are covered by a VET Student Loan, they are known as 'covered fees'

The statement includes:

- The title, 'VET Student Loan Statement of Covered
- The student's name, residential address, phone number and email address;
- The date of the notice;
- The student's student identification number as issued by Australian College of Business Intelligence
- the student's Commonwealth Higher Education Student Support Number (CHESSN), if available;
- the student's student identifier (USI); and
- the name of the course.

The VET Student Loan Statement of Covered Fees can be given at the same time and as part of the same notice as the VET Student Loan Fee Notice for the first fee period of the course.

Providing a VET Student Loan Fee Notice

When a student is enrolled in an approved course, they are given a notice known as a 'VET Student Loan Fee Notice' in relation to each fee period.

This notice is provided to the student at least 14 days before the first census day in the fee period.

- The student's name, residential address, phone number and email address;

- The date of the notice;

- The student's student identification number as issued by Australian College of Business Intelligence

- The student's Commonwealth Higher Education Student Support Number (CHESSN), if available;

- The student's student identifier (USI); and

- The name of the course.

- The names of the parts of the course included in the fee period;

- An identifying code for each part of the course included in the fee period;

- The census day for each part of the course included in the fee period;

- The amount of the tuition fees that are to be covered by a VET student

loan, and a statement that:

a) Withdrawal of the student's enrolment in a part of the course before the census day for the part of the course must be in accordance with VET Student Loans Withdrawal Policy and Procedures, and

b) If the student withdraws from a part of the course before the census day for the part of the course, the student will not incur a VET student loan debt for the part of the course and will receive a refund for any up-front payment of tuition fees;

c) Information about how to withdraw, including where to find a copy of the procedure for withdrawal;

d) Information on the student's right to request the correction of information contained in the notice in accordance with Australian College of Business Intelligence Privacy Policy and Procedures;

e) Advice that the student may be required to communicate the student's agreement for the Secretary to continue to use a VET student loan to pay tuition fees for the course;

f) Advice that a VET student loan will not be used to pay the covered fees for a part of the course if the student advises Australian College of Business Intelligence before the census day for the part of the course that the student does not want the tuition fees to be paid using a loan;

g) Advice that any VET student loan debt will remain a personal debt until it is repaid to the Commonwealth.

Providing a Commonwealth Assistance Notice (CAN)

Students who are enrolled in a part of course on the census day for that part of the course, and who has a VET Student Loan for the course, are provided with a Notice titled 'Commonwealth Assistance Notice' by the Australian of Business Intelligence. This includes important information about the student's enrolment, any HELP debt incurred or student contribution amounts paid and loan fee that may have incurred. This Notice is given to the student after the census day.

Information included in the Commonwealth Assistance Notice includes the following:

- The units of study for which the student have received Commonwealth assistance
- The units for which the student have received FEE-HELP
- Any upfront payments made
- Any VET FEE-HELP loan fee incurred

How notices are to be provided

Although Australian College of Business Intelligence may issue students with email addresses, students must still provide their personal email address for Australian College of Business Intelligence to send notices to.

Monitoring student engagement

As part of stronger compliance measures, students will use the eCAF to demonstrate they are engaged with their training. Students will be required to indicate continuing engagement only after at least three months have elapsed since their eCAF application was submitted, or they last indicated engagement. The absence of student engagement will be monitored through compliance procedures and may prompt an investigation of student lack of engagement which may trigger the remission of debts.

There are four fixed progression points through the year, at three-month intervals, with delivery dates in February, May, August and November. Two weeks will be allowed for responses by students.

Australian College of Business Intelligence must contact the Department if exceptional relevant circumstances justify departure from the above timing arrangements.

Progression points will be monitored by Australian College of Business Intelligence:

- This may be done at the individual student level from their eCAF or by spreadsheet. Progression points must be monitored at some point within the identified month (exact timing at the discretion of the Australian College of Business Intelligence, or when a student returns from a break in their studies - for example, deferral for a period of time, or return after ceasing study).
- Students will be required to indicate that they are continuing to be a genuine student only after at least three months have elapsed since their eCAF application was submitted, or they last indicated that they are a genuine student.
- Completion of progressions by students is not, at this stage, directly connected to the making of payments. However, completion rates will be monitored and may be taken into account in determining risk, and where a student fails to complete two consecutive progressions the department may take the view that they should no longer be considered to be a genuine student.

Viewing student progression status

Within the eCAF system, student progressions can be viewed on the eCAF Dashboard or by going to the Progression tab.

- Progressions that have been created, where the invitations have been sent and where the students have signed into the eCAF system but not completed the progression form, will be counted as outstanding progressions.
- Australian College of Business Intelligence will be able to see which students have completed the progression and their intentions for study, but will not have access to the survey responses.

Advise students about the arrangements, such as;

- Having to complete and submit the form within 2 weeks of receiving the invitation email
- Encourage students to participate in the student progression process.
- It is inappropriate to direct students about the responses to provide, or to put students in a position where they are otherwise compelled, or reasonably feel compelled, to answer in a

particular way.

Reasonably engaged in the course

Students must demonstrate that they are reasonably engaged in the course. Reasonable engagement includes where:

- The student has satisfied course requirements for the course or participated in assessment activities for the course
- If the course is an online course — the number of occasions on which the student has logged in to the course is not insignificant.