

VET Student Loans Procedure

Approved by: Chief Student and Community Officer

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Section 1. Purpose

- 1.1 TAFE NSW is required to comply with the [VET Student Loans Act 2016](#) and associated legislative instruments in offering the Australian Government VET Student Loans program.
- 1.2 The purpose of the *VET Student Loans Procedure* is to support the administrative requirements of the VET Student Loans program in accordance with the legislative requirements under the VET Student Loans Act 2016.

Section 2. Scope

- 2.1 The VET Student Loans Procedure applies to eligible students who are enrolled or seeking to enrol in an eligible VET Student Loans course.
- 2.2 This procedure should be read in conjunction with the VET Student Loans Policy, VET Student Loans Tuition Fee, Recredit and Refund Policy and VET Student Loans Tuition Fee, Recredit and Refund Procedure which together, provide the overarching policy framework and related administrative processes.

Section 3. Procedure

VSL administrative arrangements

- 3.1 TAFE NSW (RTO 90003) is an approved provider for delivery of VET Student Loans courses.
- 3.2 The TAFE NSW Student Loans Unit manages the overarching operational processes and supports TAFE NSW staff in administering the requirements of the program, under the delegation of the Managing Director.
- 3.3 TAFE NSW staff are responsible for managing the day-to-day operations of the program, including compliance.

VSL eligible students

- 3.4 VET Student Loans apply only to individuals who meet the specified eligibility and academic suitability criteria. Refer to the [StudyAssist website](#).
- 3.5 TAFE NSW staff are responsible for the day-to-day management of the program, including ensuring compliance with all relevant requirements.

VSL policy requirements

- 3.6 The *VET Student Loans Act 2016* requires providers to ensure students have access to the following:
 - a. Procedures for fair treatment ensuring open, fair and transparent procedures are in place, based on merit, for making decisions about students undertaking, and persons applying for, courses.

- b. Student Grievance procedures for academic and non-academic matters covering matters relating to student progress, assessment, curriculum and awards in a course, covering issues such as harassment, vilification, discrimination, financial matters, fines and payments, application procedures, exclusions from events and facilities and the use or misuse of personal information.
- c. Personal Information procedures and adherence to the relevant privacy legislation.
- d. VET Student Loans Tuition Fee and Refund procedures for all eligible VET Student Loan students, including those who do not take a loan and are eligible for a refund of the fees.
- e. Student Review procedures including applications for a review of a decision not to re-credit or remit a student's FEE-HELP balance. Refer to the TAFE NSW VSL Student Review Information available on the [TAFE NSW website](https://www.tafensw.edu.au).

VSL eligible VET courses

- 3.7 The Commonwealth Government determines approved courses for VET Student Loans based on national skills needs. Public providers can offer an approved VET Student Loans course, providing it is on their scope of registration.
- 3.8 The **TAFE NSW VET Student Loans Approved Course** list is published on the [TAFE NSW website](https://www.tafensw.edu.au).
- 3.9 The Commonwealth Government sets a loan cap for each course. The loan cap is the maximum amount the Commonwealth is prepared to loan a student for that course (the covered fees). If the course fee is greater than the loan cap, the student must pay the difference (the "gap") between the course fee and the loan cap.
- 3.10 VET Student Loans are available for students in both commercial (fee-for-service) and State Government Subsidised (Smart and Skilled) places. There is a 20% loan fee applied for commercial students who take out a loan. There is no loan fee for students in a State Government Subsidised place.

VSL variation to approved course list

- 3.11 Applications to add additional courses to the Australian Government VSL Determination List are open once per year. At this time, providers would be required to present a business case to support the application. For TAFE NSW, the TAFE NSW Student Loans Unit provides information regarding the application process.
- 3.12 If a TAFE NSW approved VET Student Loan qualification is superseded, the replacement qualification is automatically approved for VET Student Loans providing the new approved qualification is on the TAFE NSW Scope of Registration (90003).

VSL units of study

- 3.13 Fees are charged by Units of Study (UoS).
- 3.14 Each VET Student Loans fee schedule (offering) must have a minimum of three fee-periods, each with a minimum of one UoS. Fees must be divided equally across all fee-periods. TAFE staff can access the *TAFE NSW VSL Schedule Calculators* on the [VET Student Loans SharePoint](https://www.tafensw.edu.au).

- 3.15 Fee schedules (offerings) cannot be varied after publishing, unless the fees are reduced for individual learners (for example, for first qualification fee, or recognition of prior learning or credit transfer fee reduction). Variations to published fee schedules that disadvantage students may need to be approved by the Minister.

VSL census days

- 3.16 Each UoS must have a census day set at a minimum of 20% into a UoS.
- 3.17 A student intending to take a loan must complete their application for a loan (via the Commonwealth eCAF system) or pay for the UoS, by the census day.
- 3.18 If a student withdraws on or before a census day, no debt is incurred, or any self-payment is refundable. Refer to the VET Student Loans Tuition Fee, Recredit and Refund Policy on the [TAFE NSW website](#).

VSL course schedules

- 3.19 Prior to advertising a course, the TAFE NSW offerings team is required to provide course schedules to the TAFE NSW Student Loans Unit for approval. These contain course details, UoS details (including start dates, end dates and census days) and the applicable tuition fees. TAFE staff can access the *TAFE NSW VSL Schedule Calculators* on the [VET Student Loans SharePoint](#).
- 3.20 Once approved, the offerings team can make the course offering (based on the approved schedule) publicly available on the TAFE NSW website. VET Student Loans schedules should not be altered once they have been published. TAFE staff can access the relevant system *VSL User Guides* on the [VET Student Loans SharePoint](#).

VET student loans liability

- 3.21 VET Student Loans students who are seeking a loan do not incur a liability for a UoS until after the census day for the UoS.
- 3.22 VET Student Loan amounts are paid to the VET provider on behalf of the student (by the Commonwealth Government) against fees for each UoS in which a student is still enrolled at the end of the census day.
- 3.23 Eligible students who have self-paid for a UoS may request to take a loan for any remaining UoS with future census days for which they have not yet paid.
- 3.24 Students who elect to take a loan may pay or make a self-payment of any fees with census days in the future. For commercial (fee-for-service) students, this will save the 20% loan fee for any UoS they have self-paid.

VSL eligibility and loan application

- 3.25 All students wishing to apply for a loan must meet the **eligibility** requirements.
- 3.26 Students must be assessed for **academic suitability** prior to applying for a loan. To meet this requirement, they may have:
- achieved a senior certificate of education (awarded by an Australian authority or agency) or

- b. an International Baccalaureate Diploma Programme (IB) Diploma.
- c. completed an Australian Qualification Framework qualification at Certificate IV level or above that was delivered in English (they may provide a transcript from a previous provider or from the national [USI register](#) for qualifications attained from 2015) or evidence of an approved [Australian Government assessed](#) overseas qualification
- d. attained a minimum of Exit Level 3 (working at level 4) or above in literacy and numeracy on an approved assessment tool. Refer to the TAFE NSW VSL Student Entry Information available on the [TAFE NSW website](#).

- 3.27 Students wishing to apply for a loan must complete the electronic Commonwealth Assistance Form (eCAF) for each VET Student Loan approved course they are enrolled in.
- 3.28 A minimum of two business days must elapse between a student's enrolment and application for a loan.
- 3.29 Students who are under 18 must complete and have their parent or guardian sign the [Commonwealth VET Student Loans Parental Consent Form](#) and submit this to the college, prior to completing eCAF.
- 3.30 The Commonwealth Government requires all students to complete their eCAF online. Special circumstances where this is not applicable include:
- a. disability that prevents screen or internet use
 - b. cultural or religious restrictions that preclude use of technology
 - c. detention in a correctional facility where internet usage is not permitted
 - d. remote locality where internet is not available.
- Note: Technical or system issues do not constitute special circumstances.*
- 3.31 Where a student cannot apply via eCAF, a hardcopy application form can be requested from the Commonwealth Government, on a case-by-case basis, via the TAFE NSW Student Loans Unit.
- 3.32 TAFE staff can access the *VSL Enrolment Process Flow with Government eCAF guide* on the [VET Student Loans SharePoint](#).

VSL USI requirements

- 3.33 A Unique Student Identifier (USI) is the primary student identifier for all new students accessing Commonwealth assistance. Prior to this change in January 2021, students were allocated a Commonwealth Higher Education Student Support Number (CHESSN) when they first accessed a Commonwealth loan, which served as the primary student identifier.

VSL fee notice

- 3.34 Students must be provided with a VET Student Loan Fee Notice at least 14 days, but no earlier than 42 days, prior to each census day. The Fee Notice must advise of the student's fees, mandatory self-payments (gap payments where the course fees exceed the Commonwealth Government loan cap) and census days.
- 3.35 Fee Notices are system generated automatically and sent to the student's personal email address.

VSL Commonwealth Assistance Notice

- 3.36 Students must be issued with a Commonwealth Assistance Notice (CAN) within 28 days after each census day. The CAN must advise the student of the enrolment details including the UoS, fees, loan amounts, gap payments and any loan fee which is applicable, and which will be reported to the Commonwealth Government as a loan against the student's Tax File Number.
- 3.37 Students have 14 calendar days from the date of the CAN to notify TAFE NSW of any errors on the CAN. If no errors have been identified, TAFE NSW considers this confirmation that the record is correct and will submit the information to the Commonwealth Government.

VSL forecasts and reporting

- 3.38 TAFE NSW provides a forecast of anticipated student loan activity for the following year to the Australian Government annually in September. The forecast must include student satisfaction data, evidence of industry engagement and articulation with Higher Education providers.
- 3.39 The Australian Government allocates a maximum loan amount (provider loan cap). The loan cap is the maximum amount of VET Student Loans that a provider can offer for that year.
- 3.40 TAFE NSW must report VET Student Loan activity to the Australian Government in accordance with its reporting calendar and data requirements.
- 3.41 The TAFE NSW Student Loans Reporting team submits all data to the Australian Government within 14 days of an event (student loan amounts, course completions, adjustments). The Australian Government pays the validated, reported debt for that period to TAFE NSW one month in arrears.

VSL student records management

- 3.42 In accordance with requirements under the *VET Student Loans Act 2016*, TAFE NSW must keep all documents and information related to the operation of VET Student Loans for seven years, except for the following documents that must be kept for five years:
- information provided to a student before the student enrolled in an approved course
 - documents obtained or assessments undertaken for the purposes of determining a student's academic suitability
 - records of the student's enrolment, including the day and time the student enrolls in the course or a part of the course
 - information and documents collected for the purposes of, or in relation to, an application by a student for a VET Student Loan
 - all correspondence between the provider and the student (or the student's parent or guardian) in relation to the course, including notices issued to the student
 - records of each use of the provider's grievance procedure
 - the census days and tuition fees for approved courses
 - a copy of each version of a process or procedure required under this instrument, and the dates when the version was current
 - marketing and promotional material relating to approved courses.

VSL marketing

- 3.43 TAFE NSW must provide clear and accurate information regarding applying for a loan prior to enrolment, and students must be well advised of the tuition fees and census days for the course before applying for a VSL loan.
- 3.44 Inducements to enrol are not permitted, except marketing merchandise to the value of \$30.
- 3.45 Mentioning Student Loans when marketing through social media is prohibited (for example, Facebook, Instagram and X). Engaging in cold-calling and the use of Third Party brokers is also prohibited.
- 3.46 TAFE staff can access the *VSL Marketing Guidelines* on the [VET Student Loans SharePoint](#).
- 3.47 The *VET Student Loans Act 2016* allows for a range of civil penalties, fines and criminal offences that may arise for breaches of marketing guidelines.

VSL audit

- 3.48 The provision of VET Student Loans does not require any additional audits under the Standards for National VET Regulator (NVR) Registered Training Organisations.
- 3.49 The Australian Government may perform additional monitoring and audits to ensure TAFE NSW complies with the legislative requirements for the VET Student Loans program.
- 3.50 TAFE NSW has implemented local control measures which are routinely audited by the Student Loans Unit to ensure compliance with VET Student Loans program requirements.

Where to get help

- 3.51 Students can seek further information from their Teacher, Head Teacher, Course Coordinator or Customer Service Representatives.
- 3.52 Staff can seek clarification or assistance on the application of this policy from the Team Leaders of Student Administrative Services (Student Finance team) and the VET Student Loans Unit.

Section 4. Responsibilities

Position	Responsibilities
TAFE NSW Student Loans Unit	Administer the VSL program requirements on behalf of TAFE NSW, under delegation of the Managing Director.
TAFE NSW Staff	Administer the administration functions of the VSL program.

Position	Responsibilities
Prospective students / students	• Provide all required information for enrolment and application (eCAF). • Provide evidence to support eligibility and academic suitability. • Provide a Unique Student Identifier (USI). • Accept relevant terms and conditions on enrolment. • Read the VSL Student Manual when taking a loan. • Complete eCAF Progression and engagement surveys. • Notify TAFE NSW in writing using the appropriate withdrawal form.
Parents or legal guardians (for students under 18)	Complete the Parental Consent Form prior to the student applying for a VET Student Loan via eCAF.

Section 5. Governance information

Governance	Details
Policy, legislation, regulations, and standards	This procedure is governed by: • VET Student Loans Act 2016 • VET Student Loans Rules 2016 • VET Student Loans Policy
Associated policies and procedures	This procedure is to be read together with: • Enrolment and Student Administration Policy • Customer Complaints and Feedback Policy and Online Feedback Form • VET Student Loans Tuition Fee, Recredit and Refund Policy • VET Student Loans Tuition Fee, Recredit and Refund Procedure
Accountable Officer	Chief Student and Community Officer
Responsible Officer	Executive Director Student and Campus Services
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Section 6. Document history

No.	Effective	Approved by	Amendment
V4	2020	Manager Student Loans	4.3.1 - corrected font 4.4.4 - addition 'state' and pagination corrected 4.7.2 - corrected sentence 4.8.2 - addition 'tuition' added 4.9.2 - addition of brackets to (by the Commonwealth Government) 4.10.2 – removed the word 'also' 4.10.2 – addition of 'an International Baccalaureate Diploma Programme. Diploma (Bullet 2) 4.10.2 – corrected 'achieved' to 'completed' 4.14.1 – corrected 'October' to 'September' 4.16.1 – addition of 'and students must be well advised of the tuition fees and census days for the course before applying for a VSL loan' 4.16.3 – addition of 'engaging in cold-calling and the use of Third Party brokers is also prohibited' - <i>*updated the links to websites, where required</i>
V5	16/03/2021	Manager Student Loans	4.11.1 – updated text to replace below 4.11.1 – removed 'All students requesting a loan must have a Commonwealth Higher Education Student Support Number (CHESSN). This number uniquely identifies the student in the Commonwealth Department of Education records that are forwarded to the Australian Taxation Office (ATO). 4.11.2 – removed text 'Where a student does not have a CHESSN, the Region can apply for one on their behalf if the student permits'.
V6	2 October 2026	Chief Student and Community Officer	Redesigned onto new Document Template. Adjustments made to numbering and content; links updated, and some items moved. Document previously known as 'VET Student Loans Policy Guidelines'.