

VET **Student** Loans

An Australian Government Initiative



MELBOURNE
COLLEGE
OF FURTHER EDUCATION

Melbourne College of Further Education (MCFE) – VET Student Loans

STUDENT INFORMATION GUIDE



VSL quick facts

Melbourne College of Further Education (MCFE) is a division of iAscend Polytechnic Pty Ltd (RTO no 21340). We are approved to offer a selection of VET Student Loan eligible courses by the Department of Education.

What is VET Student Loans?

VET Student Loans is an income contingent government loan for eligible students studying an approved course at Diploma level or above. Students can access a loan, which is paid directly to Melbourne College of Further Education, to cover their course fees and is to be repaid to the Australian Government through the tax system. When you take out a VSL you will incur an additional 20% loan fee (unless you are also partially government funded). The loan fee is paid to the government in addition to the total covered fees for the course.

For example, if your Statement of covered fees is \$8400, your VSL is \$8400 plus you incur a 20% loan fee. The total debt you owe to the government will be \$10,080. The loan fee does not count towards your maximum VSL cap.

Before applying you must read the VET Student Loans information booklet by the Department of Education & Training; you can find that here: <https://docs.education.gov.au/node/42391>

Am I eligible?

To determine your eligibility for VET you should consider the factors outlined [here](#). Fill the form out to gain a preliminary understanding of whether you are eligible or not. We also consider your eligibility during the information session, so we can confirm whether you are eligible or not.

VET Student Loans will not be approved for students who do not meet eligibility requirements.

What is a census date? When are my census dates?

The census date is the predefined date when you incur the VETSL debt for the current Unit of Study.

Our courses contain four units of study and each unit of study has its own census date. Our census day will fall on the first business day after 20% of the Unit of Study has passed, and never on a weekend or public holiday.

To view the census dates for 2021/2022, click [here](#).

We will notify you via email, with a fee notice, as you approach each census date.

If you wish to withdraw at any time, complete the form on our website or call us on 1300 368 883. As long as we receive your withdrawal request before or on your census date, you will not incur the VETSL debt for this unit of study.

When do I repay?

When your income totals over a certain amount each year you begin repayments. When you earn this amount you pay 4% of your income to the government towards your loan repayment through the tax system. [The percentage increases as your income increases, so the more you earn, the higher your repayment will be.](#)

2021/2022 Repayment Thresholds:

2021-2022 Repayment threshold	Repayment % rate
\$47,014 - \$54,282	1.0%
\$54,283 - \$57,538	2.0%
\$57,539 - \$60,991	2.5%
\$60,992 - \$64,651	3.0%
\$64,652 - \$68,529	3.5%
\$68,530 - \$72,641	4.0%
\$72,642 - \$77,001	4.5%
\$77,002 - \$81,620	5.0%
\$81,621 - \$86,518	5.5%
\$86,519 - \$91,709	6.0%
\$91,710 - \$97,212	6.5%
\$97,213 - \$103,045	7.0%
\$103,046 - \$109,227	7.5%
\$109,228 - \$115,781	8.0%
\$115,782 - \$122,728	8.5%
\$122,729 - \$130,092	9.0%
\$130,093 - \$137,897	9.5%
Over \$137,898	10.0%



How do I find out more?

Before you consider a VET Student Loan you should read the Government's [Student Handbook on VSL](#). The [Study Assist](#) website answers the Frequently Asked Questions about VET Student Loans. Our [website](#) has information on courses, fees and census dates, our withdrawal process, the Student Handbook and our policies and procedures. Click on the links to find out more.

Eligibility Document Checklist

Students need to provide documentary evidence relating to their eligibility for VSL. Acceptable ID is as follows:

Photo ID - with date of birth

- Current Driver's Licence
- Current Learner Permit
- Current Passport
- Proof of Age card
- A 'Keypass' card

Evidence of Citizenship:

- Australian Passport
- Citizenship Certificate
- Copy of Humanitarian Visa (subclass 202)
- NZ passport and additional evidence, including but not limited to (see office for more info):
 - Australian academic transcripts (including VET transcripts) dated when the applicant was a minor
 - School reports or certificates
 - Enrolment papers from when the applicant was a minor
 - Australian proof of age card from when the applicant was a minor
 - Australian student ID card or concession card
 - Stamped passport
 - Pay slips or payment summaries from when the applicant was a minor
- Completed Certificate of application for a Tax File Number form, Tax File Number advice or notification of assessment of income tax dated from when the applicant was a minor.
- If you were born in Australia and but don't possess a passport; contact our office for alternative evidence requirements

Completed Year 12 and/or a Certificate 4:

- Senior Secondary Certificate of Education for completion of year 12 awarded by an agency or authority of a State or Territory. We CANNOT accept:
 - Letter from the student's school
 - Tertiary Preparation Certificate
- Certificate for a qualification at level 4 or above in the AQF (Australian Qualifications Framework) delivered in English, from a body registered to award the qualification.
- Complete approved VSL Learning, Literacy & Numeracy assessment to Exit Level 3 for numeracy and reading if neither of these apply.



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Tax File Number (TFN)

- You are required to supply your Tax File Number. If the student has applied for, but not yet been issued with, a tax file number – a certificate from the Commissioner that the student has applied for a TFN.



Overview of the VSL process for students

Stage	Step
Before information session	You enquire about course and VSL
	You will receive an email from us that includes the following:
	Email includes a link to: Schedule of fees (VSL), MCFE VSL Guide
	Course brochure, Government Student VSL guide
	Documents to bring to enrolment demonstrate eligibility for VSL
	Link to LLN Robot if you haven't completed Year 12 or a Certificate IV qualification or higher within Australia
At information session	Course overview & VSL Overview provided Enrolment Pack w/ Brochure, Training Plan, PTR, Enrolment form/link, Schedule of Fees (VSL) , Statement of Fees and MCFE VSL Guide
	Complete Pre-Training Review forms We will collect eligibility documentation, if you need to complete further academic suitability LLN testing we will do this with you after the session
	Check the timetable with your trainer to ensure all holidays work for you and the class, confirm census dates
Course acceptance - enrolment	You will be sent course acceptance email with enrolment link to complete
	Timetable w/ census date as per calculator, Course brochure, MCFE VSL guide attached to email
Completion of enrolment form	MCFE will check your enrolment form and confirm position in course
	The welcome email will be sent out with: Statement of covered Fees + Fee Notice for the commencing period
	MCFE will call you and confirm attendance of day 1 & see if any VSL questions
2 business days after enrolment form	We will create or retrieve your CHESN number to confirm eligibility
	We enter your details into the eCAF system
	eCAF will email you a link to complete your VSL application online (you MUST do this)
First session commenced	Fee notice already sent with welcome email after completion of enrolment form.
Census date 20% into fee period	You will receive a Commonwealth Assistance Notice (CAN) – approx. 7 days after census period. This is formal notice of the VETSL debt you have incurred.
	We report your progression data to the government monthly, if you get an email from eCAF confirming your progression you must respond with 12 days (or you loan may be stopped).



Second Fee period commences	You will receive the fee notice via email within 5 days of the fee period commencing, which is 14 days before the census date, the email will include the link to the student resources on our website
Census date 20% into fee period	You will receive a Commonwealth Assistance Notice (CAN) – approx. 7 days after census period. This is formal notice of the VETSL debt you have incurred.
	We report your progression data to the government monthly, if you get an email from eCAF confirming your progression you must respond with 12 days (or you loan may be stopped).
Third Fee period commences	You will receive the fee notice via email within 5 days of the fee period commencing, which is 14 days before the census date, the email will include the link to the student resources on our website
Census date 2% into fee period	You will receive a Commonwealth Assistance Notice (CAN) – approx. 7 days after census period. This is formal notice of the VETSL debt you have incurred.
	We report your progression data to the government monthly, if you get an email from eCAF confirming your progression you must respond with 12 days (or you loan may be stopped).
Fourth Fee period commences	You will receive the fee notice via email within 5 days of the fee period commencing, which is 14 days before the census date, the email will include the link to the student resources on our website
Census date 20% into fee period	You will receive a Commonwealth Assistance Notice (CAN) – approx. 7 days after census period. This is formal notice of the VETSL debt you have incurred.
	We report your progression data to the government monthly, if you get an email from eCAF confirming your progression you must respond with 12 days (or you loan may be stopped).



Marketing

Melbourne College of Further Education (MCFE) has a comprehensive policy on the marketing standards it will adhere to ensure its marketing activities are ethical, transparent and comprehensible, in accordance with the requirements of Standard 4 of the [Standards for Registered Training Organisations](#). The policy provides, inter alia, that:

- Under no circumstances will MCFE or agents acting on its behalf offer inducements to prospective students to enrol in an MCFE course.
- MCFE will not market courses for which students can apply for VET Student Loans support as other than VET Student Loans being a loan which incurs a debt to the Commonwealth.

In accordance with section 143 of the *VET Student Loans Rules 2016*, in marketing through social media, MCFE specifically refrains from referring to the possible availability of a VET Student Loan, however described, for students undertaking a course.

Brokers/Agents and Third parties

Melbourne College of Further Education has a comprehensive policy on the engagement of agents for recruiting. The engagement of agents is subject to a formal written agreement (“the contractor’s agreement”) which stipulates:

- The standards the agent must adhere to in marketing MCFE courses, as set out in MCFE’s policy on marketing and the Standards for Registered Training Organizations
- The agent must identify themselves to any prospective student as an agent of MCFE who will receive a fee if the person enrolls in an MCFE course
- Disclose the course of study to which the referral relates
- The processes MCFE uses to monitor an agent’s activities on behalf of MCFE
- Remuneration arrangements
- Termination conditions.

In accordance with section 49 of the *VET Student Loans Act 2016*, MCFE specifically refrains from entering into any arrangement, whether written or not, that provides for another person to do any of the following in relation to an approved course:

- (a) enrol students, or accept applications for enrolment, in the course;
- (b) provide information or advice in relation to VET Student Loans (however described) for the course;
- (c) assist students to complete or submit applications for a VET Student Loan for the course;
- (d) assist, or provide support for, students who could be eligible for a VET Student Loan for the course to complete any assessments required to show that students are academically suited to undertake the course.

In accordance with sections 62 and 63 of the *VET Student Loans Act 2016*, in cold calling a person or in using a third party contact list to contact a person, MCFE specifically refrains from referring to the possible availability of a VET Student Loan, however described, for students undertaking a course.

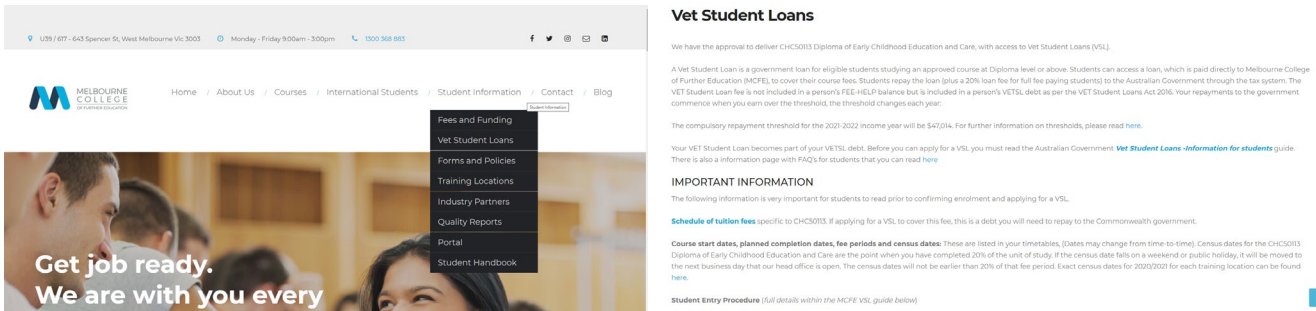
MCFE publishes in a readily accessible place on its website (student information, VSL) a list of all agents with which it has or has had a written agreement.



MCFE will maintain a record of all such agreements with agents for a period of at least five years and make such records available to the Minister in the time, form and manner as directed by the Minister.

Information that is published on our website

Melbourne College of Further Education publishes on its website all relevant information relating to its courses, including fees, relevant policies, Tuition Assurance and information concerning VET Student Loans. Refer to the VSL section within Student Information tab. <http://mcfce.com.au/student+information#vet-student-loans>



Pre-enrolment

Prior to enrolment, persons seeking to enrol in a VET course of study at MCFE are fully informed of the services they are to receive, the fees that apply to any VET course of study, MCFE's responsibilities and the responsibilities, obligations and rights of a student, as set out in Standard 5 of the [Standards for Registered Training Organisations \(RTOs\) 2015](#). Prior to enrolment MCFE must provide information to a prospective student concerning all their rights and obligations in respect of the payment of fees, including through VET Student Loan. This includes information concerning:

- the nature of VET Student Loans as a Commonwealth funded loan scheme, through which a student can incur a personal debt obligation to the Commonwealth, which can be up to 120% of the loan amount
- tuition fees (schedule of fees)
- census dates (on the timetable)
- withdrawal policy and procedure
- requirements of MCFE to refund any fees paid upfront.

These requirements are set out at **Attachment 2** to this Policy.

Statement of VET Tuition Assurance

Melbourne College of Further Education will provide to all enrolling VET students and publish on its website a complete and unambiguous **Statement of VET Tuition Assurance** explaining the VET tuition assurance requirements and the VET tuition assurance arrangement that is in place for each of its VET courses of study.



MCFE has in place policies and procedures to notify its Tuition Assurance operator of its intention to cease providing a course after it has started but before it is completed and of any event(s) which may result in MCFE ceasing to operate.

Student entry procedure

MCFE has in place policies and procedures to ensure that application selection and enrolment processes are robust in assessing the capability and preparedness of a student to undertake a particular course of study and are fair and transparent to the applicant. The entry procedure will be conducted with honesty and integrity by MCFE.

As a general rule, any applicant who meets the entry requirements as prescribed in the relevant Training Package and/or 'Key Selection Criteria' will be accepted into any training/assessment program, subject to the availability of a place and to the applicant meeting the requisite language, literacy and numeracy standards for the course.

Persons seeking to enrol in a Diploma level course at MCFE need to demonstrate their capacity to successfully complete the course as follows:

- MCFE reasonably believes the student the student is academically suited to the course;
- the applicant satisfies any entry requirements as specified in the Training Package and/or 'Key Selection Criteria'

AND ONE OF:

- the applicant has successfully completed Year 12 as shown by a Senior Secondary Certificate of Education awarded by an agency or authority of a State or Territory;

OR

- the applicant is assessed as displaying competence in both reading and numeracy at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) using the LLN Robot tool; and,
- MCFE reasonably believes that the applicant displays that competence

OR

- MCFE obtains a verified copy of a certificate (however described) that a qualification at level 4 or above in the Australian Qualifications Framework has been awarded to the student; and
- the course for the qualification was delivered in English.

This means that any applicant who is unable to provide to MCFE an authentic copy of a Senior Secondary Certificate of Education must be assessed against Exit Level 3 of the ACSF.

The ACSF allows for the identification of language, literacy and numeracy skills requirements in diverse work, training, personal and community contexts.

3	Works independently and uses own familiar support resources	Range of familiar contexts Some less familiar contexts	Routine texts May include some unfamiliar elements, embedded information and abstraction	Tasks involving a number of steps Processes include sequencing, integrating, interpreting, simple
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		Some specialisation in familiar/known contexts	Includes some specialised vocabulary	extrapolating, simple inferencing, simple abstracting
4	Works independently and initiates and uses support from a range of established resources	Range of contexts, including some that are unfamiliar and/or unpredictable Some specialisation in less familiar/known contexts	Complex texts Embedded information Includes specialised vocabulary Includes abstraction and symbolism	Complex task organisation and analysis involving application of a number of steps Processes include extracting, extrapolating, inferencing, reflecting, abstracting

The testing tool used by MCFE, as specified in section 82 (50 (a) of the *VET Student Loans Rules 2016*, is the *LLN Robot*. MCFE will conduct the Language, Literacy and Numeracy assessment with honesty and integrity to ensure that potential students are appropriately assessed for suitability for the course.

An applicant's LLN testing results will be reported to the applicant as soon as practicable (usually the day it has occurred via email) after the assessment and reported to the Secretary of the department responsible for administering the VET Student Loans scheme in the form, manner and by the time requested by the Secretary.

If you fail the LLN test we recommend you wait 3 months until resitting the test, to allow time to improve.

All records (pass or fail) will be retained for a period of 5 years.

Processes and procedures for information relating to applications for VET Student Loans

Melbourne College of Further Education has detailed policies and procedures governing pre-training and review and student enrolment.

MCFE requires a prospective student to present formal and verifiable identification, such as a current passport or green Medicare card and current driver's license in order to ensure the student who has presented is in fact the student applying for the course, as well as confirming the student's date of birth.

With respect to students who may seek a VET Student Loan, MCFE, in accordance with section 11 of the *VET Student Loans Act 2016* MCFE will require documentary evidence that the student meets citizenship or residency requirements, as follow:

- (1) The student must be:
 - (a) an Australian citizen; or
 - (b) the holder of a permanent humanitarian visa who is usually resident in Australia; or,
 - (c) a qualifying New Zealand citizen.

- (2) A **qualifying New Zealand citizen** is a New Zealand citizen who:
 - (a) holds a special category visa; and
 - (b) has been usually resident in Australia for at least 10 years; and



- (c) was a dependent child when he or she was first usually resident in Australia; and
- (d) has been in Australia for periods totaling 8 years during the previous 10 years; and
- (e) has been in Australia for periods totaling 18 months during the previous 2 years.

MCFE does not enrol students under the age of 18 years.

All MCFE courses are delivered in Australia principally Victoria, on campus.

Testing of academic suitability is described in section 7 above.

eCAF - Enrolment and Request for Commonwealth Assistance (VET Student Loan)

To ensure that students are allowed time to fully consider the implications and responsibilities associated with applying for VET VET Student Loans assistance, MCFE will not accept a Request for Commonwealth Assistance form (VET Student Loan form) **unless two full business days** have passed from the date and time the person enrolled.

- This means, for example, that a person who enrolls at 2.00pm on a Friday afternoon cannot submit, nor can MCFE accept, a Request for Commonwealth Assistance form until after 2.00pm on the following Tuesday (noting that weekends and public holidays are **not** classified as business days).

Enrolment in the course commences on a person's **acceptance of an offer** for a course when a student provides to MCFE a range of personal and other enrolment information and makes the decision to commit to an enrolment in study of a particular qualification. At MCFE this occurs when MCFE and a student complete an enrolment form.

Once the enrolment data has been filled in by MCFE in the eCAF system we will click the *Submit* button and it will save the enrolment data and email the student an invitation to complete their eCAF.



VET Student Loan Statement of covered fees and Fee Notice

There are three types of fee information documents that student must receive from us, these are:

1. VET Student Loan **Statement of covered fees**
 - a. Rules state to be provided once after enrolment before first census date
 - b. We have standard practice to issue the **Statement of covered fees within 3-5 days of enrolment**, as mentioned below this includes the fee notice for the first fee period.
2. VET Student Loan **Fee Notice**
 - a. Rules state to be provided every fee period, 14 days before the census date (no earlier than 42 days before the beginning of the fee period)
 - b. We have standard practice to issue the first Fee Notice as part of the statement of covered fees within 3-5 days of enrolment.
 - c. We have standard practice to issue all subsequent Fee Notices within 3-5 days of each fee period commencing, always 14 days before the census date
3. Commonwealth Assistance Notice (CAN)
 - a. Rules state to be provided within 28 of every census date
 - b. We have standard practice to issue approx. 7 days after the census date
 - c. see information on following pages for the CAN

The VET Student Loan Statement of Covered Fees may be given to the student along with the VET Student Loan Fee Notice for the first fee period of the course.

A VET student loan statement of covered fees and VET student loan fee Notice will be provided to a student enrolled in an approved course, setting out the information specified in Section 99 of *VET Student Loans Rules* 2016.

MCFE will deliver both the VET Student Loan Statement of covered fees and Fee Notice

to:

- a **personal email address** as advised by the person at the time of their enrolment; or,
- a **personal mail address** as advised by the person at the time of their enrolment
- **in such other manner** as agreed between the student and MCFE

MCFE will generate an electronic Notice and securely store an electronic version of the Notice inside VETtrak.



Fee periods

MCFE diploma courses are divided into **four fee periods**. The maximum fees charged in each fee period will be based on units commenced during that period.

For the Diploma of Early Childhood Education and Care of 15 months duration, the fee periods and the maximum fees for each period at a notional total course fee are as follows:

Qualification: Diploma of Early Childhood Education & Care Course Cost: \$8,400 Course Duration: 15 months

Fee Period 1: Month 1 – 3.5 Fee: \$8,400 course fee / 28 units x 8 units of study = **\$2400**

Fee Period 2: Month 3.5 – 8. Fee: \$8,400 course fee / 28 units x 6 units of study = **\$1800**

Fee Period 3: Month 8 – 11.5 Fee: \$8,400 course fee / 28 units x 7 units of study = **\$2100**

Fee Period 4: Month 11.5 – 15. Fee: \$8,400 course fee / 28 units x 7 units of study = **\$2100**

Please note that student must pay any material fees directly to MCFE. These are not covered in your VET Student Loan.

Maximum course fees

Tuition fees are determined by Melbourne College of Further Education having regard to the matters set out in section 118 of the VET Student Loans Rules 2016 and are payable in respect of the following matters and not otherwise:

- Assessing whether a student is academically suited to undertake the course; and
- Enrolment in the course; and
- Tuition for the course; and
- Examination for the course; and
- Award of a qualification for completion of the course

MCFE will not charge fees other than tuition fees (e.g. Materials fees) without advising a student:

- That the fees are not for tuition;
- The purpose of the fees;
- The student's total liability for the fees;
- When and how the fees are to be paid.

The maximum course fees are to be included in any marketing material that references or names specific courses or qualifications for which a VET Student Loan is available, including on MCFE's website.

MCFE will upload its maximum course costs on the Australian Government website *MySkills* or as otherwise directed by the authorised delegate.



Census dates

The Census Date is the date after which a student incurs a Student Loan debt for the VET unit of study in which they are enrolled.

The Census Date must be no less than 20% of the way between the unit commencement and completion dates. This allows the student to experience 2 classes of each Unit of Study before reaching the Census Date. In general terms, this means that for the Diploma of Early Childhood Education and Care, a 15-month course, the census dates would be as follows:

Course Start Date	Start of Month 1
Course End Date	End of Month 15

	Start Date	End Date	Census Date
Fee Period 1	First day of UOS	Day before next UOS commences	Our census day will fall on the first business day after 20% of the Unit of Study has passed, and never on a weekend or public holiday.
Fee Period 2	First day of UOS	Day before next UOS commences	Our census day will fall on the first business day after 20% of the Unit of Study has passed, and never on a weekend or public holiday.
Fee Period 3	First day of UOS	Day before next UOS commences	Our census day will fall on the first business day after 20% of the Unit of Study has passed, and never on a weekend or public holiday.
Fee Period 4	First day of UOS	Final Submission date	Our census day will fall on the first business day after 20% of the Unit of Study has passed, and never on a weekend or public holiday.

For the purpose of calculating accurate census dates, MCFE will use the [Census Date Calculator](#).

MCFE will publish on its website and in information materials for a course of study the census dates for each VET unit of study it provides or intends to provide on or before the **earliest enrolment date** for the units of study, enabling students to access information about the Census Date before they enrol.

You may view the current census dates linked in our website [here](#).

Commonwealth Assistance Notice (CAN)

All students who have requested VET Student Loan must receive a Commonwealth Assistance Notice (CAN) **within 28 days of the earliest Census Date** indicated in the CAN. MCFE aim to send the CAN via email within 7 days of the census date occurring.

A CAN must be given to all students, even if the student has fully paid their tuition fees on or before the census date and therefore has not incurred a VETSL debt for that VET unit of study.

If the student does not have an email it will be posted.

The CAN must set out the information for each VET unit of study as set out in Section 100 of the *VET Student Loans Rules 2016*.



Progression

The government need to know you are progressing through the course and will send you contact that you will need to respond to.

We also need to see suitable progression to maintain your enrolment and to report to the department and the regulatory body if required. Suitable progression at MCFE takes into consideration:

1. Regular attendance and participation in class
2. Regular submission of theory assessments – we would expect these to be submitted with 4 weeks of distribution/session.
3. Commencement of your placement hours by the latest fee period 4, generally fee period 3

We understand that the department assigns risk ratings due to student progression, with progression equaling units of competency successfully completed throughout the duration of the course.

Due to the design of the Diploma of Early Childhood Education and Care the majority of units rely on practical experience and assessor's observations in the workplace to be deemed competent. We conduct these visits after the theory has been completed. We do this as student/ou need time to get placement and you can't assess what you have not trained. Most observations covered holistic assessment criteria, hence why they need to conducted at the end of the course.

Auditors of VSL and the department need to bare this in mind when look at student progression rates throughout the course.

We will review our own progression using other reporting strategies that are in place for all our Diploma students. We assess based on course attendance and submission of theory assessments on a regular basis and commencement of placement hours & RTO/Employer agreement. We can provide the Department at their request attendance results and that status of the continuing units that will be reported in VETtrak our student management system as "continuing with assessment" if a student has submitted an assessment.



Withdrawal from the course

How to withdraw

1. Complete a withdrawal form available on the VSL section of the website.
2. If you withdraw before the census date for a fee period you will not incur the fees listed on the VSL fee notice. This includes the first fee period for a course.
3. If you withdraw after the census date for a fee period, you will incur the fees as listed on the VSL fee notice for that fee period.
4. You will receive a statement of attainment for successfully completed units of competency that have been paid for.
5. Most Diploma of Early Childhood Education and Care units require practical placement. If you withdraw prior to completing practical placement you will not have successfully completed most units.

Withdrawal from course to be without charge

Melbourne College of Further Education does not have any financial, administrative or other barriers to a student withdrawing from a VET course or unit of study for which a VETSL debt may be incurred before the course/unit Census Date.

That is, a student may withdraw from a course or a unit of study, at their absolute discretion, up to the Census Date, without attracting a withdrawal, administrative or other fee or penalty.

A student who withdraws from a course or unit of study on or before the Census Date will not incur any financial liability for course or unit fees.

A student will be repaid any tuition fees that he or she may have paid upfront for a course or unit if the student withdraws from that course or unit on or before the census date.

Withdrawal may be effected by submission of a withdrawal form available on the MCFE website, email notice or letter. MCFE will seek confirmation of oral or SMS notice of withdrawal which if confirmed will be taken to apply from the date of the original notice.

Re-enrolment

A student may re-enrol in another course or unit provided by MCFE by completing an enrolment form and satisfying any entry requirements. After withdrawing from a course or unit, MCFE will not enrol a student in a further course or unit without such written application by the student.

Special Circumstances & Refunds

Students who have accessed a VET Student Loan to cover all or part of their tuition fees in general incur the liability and therefore the debt for their tuition fees after the Census Date

However, students who have to withdraw from their studies after the Census Date or have been unable to complete their studies due to certain circumstances, may apply to have their FEE-HELP balance re-credited.



If MCFE determines that a person's FEE-HELP balance is to be re-credited, MCFE will repay any amounts of a VET Student Loan it received for the VET unit of study to the Commonwealth. Any VETSL debt the person incurred for the VET unit of study is taken to be remitted.

MCFE will re-credit a person's HELP balance with an amount equal to the amounts of VET Student Loans the person received for a VET unit of study if:

- The person has been enrolled in the VET unit of study with the MCFE; and
- The person has not completed the requirements for the VET unit of study in the period the person undertook, or was to undertake the VET unit of study; and
- MCFE is satisfied that special circumstances apply to the person; and
- The person applies in writing via email to MCFE for re-crediting of the -HELP balance; and
- Either:
 - The application is made within 12 months of the person withdrawing from the VET unit of study or if the person has not withdrawn, within 12 months of the end of the period in which the VET unit of study was, or was to be, undertaken; or
 - MCFE waives the requirement the application be made before the end of the 12 months, on the ground that it would not be, or was not, possible for the application to be made before the end of the 12 months.

A student must demonstrate that such circumstances:

- Were beyond their control
- Did not make their full impact on the student until on or after the census date, and
- Made it impracticable for the student to complete the unit(s) of study requirements.

Similarly, a student may apply to have their FEE HELP balance recredited in circumstances where:

- MCFE, or a person acting on MCFE's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan;
- MCFE has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student

Where a student wishes to apply for a FEE HELP balance to be recredited under these circumstances, the student must do so 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.

Any student who wishes to apply to have their FEE HELP balance recredited, for any reason as listed, shall not be discriminated against or victimised for doing so.



Meaning of ‘beyond a person’s control’

Circumstances could be considered beyond a person’s control if a situation occurs that a reasonable person would consider is not due to the person’s action or inaction, either direct or indirect, and for which the person is not responsible. This situation would generally be expected to be unusual, uncommon or abnormal.

A lack of knowledge of how VET Student Loans works or the requirements regarding census dates would not be considered beyond a person’s control.

Meaning of ‘do not make an impact until on or after the census date’

Circumstances could be considered not to make their full impact on the person until on or after the census date for the unit if the person’s circumstances occur:

- Before the census date, but worsened after that day;
- Before the census date, but the full effect or magnitude did not become apparent until after that day; or
- On or after the census date.



Meaning of impracticable for the person to complete the VET unit of study requirements

Circumstances that make it impracticable for the person to complete the requirements for their unit may include:

- Medical circumstances. For example, where a person's medical condition has changed to such an extent that he or she is unable to continue studying;
- Family/personal circumstances. For example, death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect a person to continue studies;
- Employment related circumstances. For example, where a person's employment status or arrangements have changed so that the person is unable to continue his or her studies, and this change is beyond the person's control; or
- Course related circumstances. For example, where mcfe changes the course or unit it had offered and the person is disadvantaged by either not being able to complete the unit, or not being given credit towards other units or courses.

A VET Student Loan decision is a reviewable decision

As soon as practicable after an application is made, MCFE will consider the application and notify the applicant of the decision on the application, including a statement of reasons.

A decision of MCFE regarding to re-crediting a person's FEE-HELP balance is reviewable by a review officer appointed by MCFE.

Review of loan scheme decisions

Where MCFE determines that special circumstances do not apply in a student's case, the student has the right to apply for a review of that decision within a 28-day time limit. The request must be in writing and include the following matters:

- The date of the original decision
- The reasons for seeking the review
- Any additional relevant evidence.

Receipt of a request for a review will be acknowledged in writing by MCFE to the student. This acknowledgement will set out the review process and inform the student that, if the reviewer has not advised the student of a decision within 45 days of receiving the request for review, the reviewer is taken to have confirmed the original decision.

Special loan fee exemption

On 12 April 2020 the Australian Government announced a six-month exemption of the 20 per cent loan fee for full fee paying VSL students. This exemption applies for VET Student Loan amounts incurred on census days between 1 April 2020 to 30 September 2020. Students will not need to do anything for the exemption to be applied. Student VETSL debt records with the ATO will also reflect the loan fee exemption as system changes are implemented, subject to legislative amendments.



In 2020, the Higher Education Relief Package was announced by the Government in response to COVID-19. This meant loan fees for FEE-HELP loans were waived during 2020, so as to lessen the impact of COVID-19 on students and higher education providers. The Government has extended the FEE-HELP loan fee exemption until 31 December 2021 to continue to encourage local students to study for the remainder of 2021. Undergraduate students accessing a FEE-HELP loan will not be charged the FEE-HELP loan fee for census dates in 2021.

Review Officer

Melbourne College of Further Education will appoint a review officer to undertake reviews of decisions made by MCFE relating to assistance under Part 2 of Schedule 1A of the HESA Act – VET FEE-HELP Assistance.

A review officer appointed will be a person not involved in the making of the decision to be reviewed and will be senior to the person(s) making the original decision. Alternatively, MCFE will appoint a suitably qualified person external to MCFE to undertake a review of a decision.

The review officer will provide a written decision to the student, including reasons for the decision and advice that a student has the right to apply to the Administrative Appeals Tribunal (AAT) for a review of the original decision or a decision that has been reviewed. This written notice will provide contact details of the nearest registry of the AAT and the approximate cost of lodging an appeal with the AAT and that this cost can change. Students will be advised that the Department of Education and Training, rather than MCFE, will be the other party in any case in the AAT. In the case of an application to the AAT, MCFE will forward all relevant documents to the Department.

Remission of VETSL debt: alleged inappropriate behaviour by MCFE

Separate to the special circumstances remissions procedure, a person may apply **to the Department** for a remission of their VETSL debt under circumstances relating to alleged inappropriate behaviour by MCFE or its agent or associate.

Student Code of Conduct

Melbourne College of Further Education has in place policies and practices to ensure that students have the best opportunity to maximise their training experience, including by MCFE providing a clean, safe, secure training environment free from harassment and distraction. As part of their own responsibilities, all students must observe MCFE's *Student Code of Conduct* in the student handbook on the website, please also refer to the complaints and appeals process generic for all students.

Cancellation of enrolment by MCFE

MCFE has in place a policy and procedure to cancel a student's enrolment in an approved course, or part of an approved course, after the Census Date for the course, for serious misconduct or continuing non-attendance at classes. The policy and procedure provides that:

- MCFE gives the student 10 business days' notice of MCFE's proposed cancellation of the student's enrolment in a course or part of a course;



- if the student fails to provide a satisfactory response to that notice, MCFE further advises the student that they have 28 days to initiate grievance procedures before the cancellation takes final effect;
- the cancellation takes final effect only after any grievance procedures initiated by the student have been completed;
- circumstances in which fees for the course, or part of the course, will, or will not be, refunded;
- the Department be advised of any such cancellation.

Refer to the student handbook for reasons for course cancellation.

Remission of VETSL debt: alleged inappropriate behaviour by MCFE

Separate to the special circumstances remissions procedure, a person may apply **to the Department** for a remission of their VETSL debt under circumstances relating to alleged inappropriate behaviour by MCFE or its agent or associate.

Grievance Procedure, Complaints and Appeals

The grievance procedure for VSL students is the same process as for all MCFE students, it is known as the Complaints and Appeals Process and applies to all academic and nonacademic matters. This is documented in the student handbook on the website. You will need to complete a complaints and appeals form also on the website.

The establishment of a VET Student Loans Ombudsman on 1 July 2017 does not remove the requirement for providers to have a decision on appeal reviewed by an appropriate external independent person. The VET Student Loans Ombudsman will act as the external dispute resolution body to conduct investigations and make recommendations in relation to VET loan assistance (i.e., VET Student Loans and VET FEE-HELP) and compliance by VET providers with the Act, the HESA and any legislative instruments under either of those Acts. The Ombudsman will report on its investigations and recommend that providers and others take action or stop certain behaviours, to address identified problems and provide redress to affected students.

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 provider or matters that do not relate to loan assistance disputes), the provider must ensure that the external stage of the grievance procedure makes appropriate provision for external and independent review. MCFE will ensure that there is no cost to the student at either the internal or external stages of the grievance procedure.

MCFE will keep appropriate records, for at least 5 years, for each use of the grievance procedure.

Any student who wishes to provide feedback, register a complaint, grievance, or lodge an appeal for review or reconsideration of a decision by utilising MCFE's Complaints and Appeals process for any matter, whether academic or non-academic, shall not be discriminated against or victimised for doing so.

Fairness, Equity and Privacy

Melbourne College of Further Education has in place well established policies relating to:



MELBOURNE
COLLEGE
OF FURTHER EDUCATION

VET Student Loans

An Australian Government Initiative

- **fair treatment and equal opportunity**, including in enrolment procedures
- **student review procedures**
- **securing privacy** and personal information, in accordance with Australian Privacy Principles – on the website

These are published in a Student Handbook and accessible on MCFE's website – www.mcfecollege.com.au

Information published on our website

- schedule of VET tuition fees
- fair treatment and equal opportunity procedures (within MCFE VSL Information guide)
- student grievance procedures (within MCFE VSL Information guide and student handbook)
- statement of tuition assurance or statement of tuition assurance exemption
- refund policy
- personal information procedures
- relevant Census Dates (timetables for each class and standard census dates in the VSL section)
- the engagement of agents (VSL section of mcfecollege.com.au website)

The Student Entry Procedure is published on the MCFE website no more than two links from the general home page/landing page and a single link from the home page for each VET course of study.