



VET STUDENT LOANS HANDBOOK

VET **Student** Loans

An Australian Government Initiative



What is VET Student Loans?

VET Student Loans is a scheme provided by the Australian Government to enable full-fee paying students to apply for a loan. Such a loan is to aid in the payment of all or part of a student's tuition fees for a VET course of study in which the student is enrolled, unless the student cancels their request for a VET Student Loan with the VET provider on or before the census day for the units of study that make up the course.

The loan will remain as a personal debt obligation until it is repaid to the Commonwealth. The signed Request for Commonwealth Assistance form applies to a loan for the entire VET course of study and is charged on a unit of study basis unless the student pays some of the tuition fees.

The loan is spread across the course, with 6 census days one in each fee period.

This scheme is an extension of the FEE-HELP scheme (currently applicable to higher education students) and extends to students studying one or more of the following AQF level courses offered by IH Sydney Training Services (referred to as IH Sydney):

- BSB50120 Diploma of Business
- BSB50820 Diploma of Project Management
- BSB50420 Diploma of Leadership and Management
- BSB50620 Diploma of Marketing and Communication
- BSB60120 Advanced Diploma of Business
- BSB60720 Advanced Diploma of Program Management
- BSB60420 Advanced Diploma of Leadership and Management
- BSB60520 Advanced Diploma of Marketing and Communication

How do I access a VET Student Loan?

After you submit an enrolment application and satisfy the student entry requirements, IH Sydney Training Services will advise the Commonwealth Department of Education and Training you wish to access the VET Student Loan scheme.

You will receive an email from the Department with a username and password. You then create an online application. You must have your Unique Student Identifier (USI) number and tax file number (TFN) handy.

* Please note:

All applications are signed electronically and the application will be treated as having been signed if the communication contains:

1. Student Identification Number
2. Student tax file number
3. An acknowledgement the student has read and understood the application
4. A confirmation by the student of the accuracy of the information in the application.
5. If a student is under 18, you then print out the application form and have a parent sign, and provide this to IH Sydney.
6. If a student is under 18 but is independent, proof of independence, e.g. youth allowance receipt must be provided.

By signing and submitting the form the person accepts that the VET Provider will automatically use the VET Student Loan for those VET units of study on the invoice notice and subsequent invoice notices in relation to the units that contribute to the course, unless the student advises the VET Provider in writing that he or she does not wish to use VET Student Loans as his or her method of paying their tuition fees or any unit of study.

IH Sydney Training Services will issue an invoice 14 days prior to the census day for each unit of study. You will also receive a VET Student Loan Fee Notice 14 days before course commencement.

The day after the census day the student will incur a VET Student Loan debt for the units of study contained in the invoice notice if the student has not withdrawn from the VET unit of study on or prior to the census day indicated on the invoice notice or has paid upfront some or all the amounts due for the VET unit of study.

RTO Code: 91109 CRICOS Code: 02623G



What is needed to be eligible for VET Student Loans assistance?

To be eligible for VET Student Loans assistance, a student must:

1. Satisfy the entry criteria including academic suitability requirements.
2. Have not been offered an inducement to undertake the qualification of study.
3. Be a full-fee paying student.
4. Be an Australian Citizen or
5. a holder of a Permanent Humanitarian sub-class visa usually resident in Australia or
6. Be a New Zealand citizen who:
 - a) Holds a special category visa and has usually been resident in Australia for at least 10 years and
 - b) First entered Australia as a minor under 18 years of age and
 - c) Has lived in Australia for 8 of the last 10 years and
 - d) Has lived in Australia for at least 18 months in the past 2 years
7. Have a FEE-HELP balance greater than zero - that is, they have not exceeded their FEE-HELP limit.
8. Be enrolled in a unit of study that meets the course requirements.
9. Have provided IH Sydney Training Services with all information and documents including USI number, proof of citizenship, academic suitability etc.
10. Be undertaking the course primarily at a campus in Australia.
11. Be enrolled in the unit of study on or before the census day for the unit and remain enrolled at the end of the census day.
12. Meet the Tax File Number (TFN) requirements.
13. Has completed, signed and lodged with the Department of Education and Training a Request for a VET Student Loan. This must be at least 2 days after enrolment in a unit or units of study and 14 days before the scheduled census day.
14. Applicants will also be required to advise the Secretary of the Department of Education and Training that you wish to continue to use the VET Student Loan scheme throughout the course.



What is the census day?

The census day is the date by which an enrolment can be cancelled without incurring tuition fees for the course or part of the course.

The census day of a unit of study is also the last day a student can submit their Request for VET Student Loan form to defer their tuition fees through the VET Student Loans scheme.

It is a date the VET Provider sets which is no earlier than 20% of the way through the period in which the unit of study is undertaken.

Census days will apply to each of the VET units of study in which a person enrolls, with the student taking out a loan for any tuition fees that remain unpaid at the end of each census day.

Tuition fees will be reasonably proportioned across 6 specific fee periods, each with one census date. The census dates and fee periods can be found on our website under VET Student Loans.

A student may cancel their enrolment by:

1. withdrawing from each VET unit of study on or before the census day and
2. in accordance with our Student Withdrawal Procedures and Refund Policy for Approved Courses

Withdrawal on or before the census day will result in the student:

1. not incurring a VET Student Loan debt and/or
2. receiving a refund for any upfront tuition fee payments made on or before the census day.



How does VET Student Loans work?

Following the successful lodgement and assessment of a Request for VET Student Loan form, the Australian Government will pay directly to the VET Provider, some or all of the tuition fees associated with a student's course. This loan is then repaid by the student via the tax system in compulsory and/or voluntary contributions. The loan may affect (by reducing) the person's take-home (after tax) wage or salary until the debt is repaid and may affect the person's borrowing capacity until the debt is repaid to the Commonwealth.

What is the entitlement under the VET Student Loans scheme?

Over their lifetime, a student will be able to borrow up to the amount of their FEE-HELP limit, which is indexed annually by the Australian Government. Repayments do not reset the maximum that can be borrowed.

The FEE-HELP limit for 2022 is \$109,206 for students not undertaking aviation courses.

What does VET Student Loans cover?

VET Student Loans extends only to tuition fees. It does not cover accommodation and general living expenses.

Note: A loan fee of 25% applies to VET Student Loans. This fee is payable to the Australian Government and added to your loan. It is also not included in the FEE-HELP limit.

For example: BSB60720 Advanced Diploma of Program Management has a full VET Student Loan amount of \$5,000.00. If the full amount is used, the total debt payable to the Australian Government would be \$6,250.00.

This fee is charged by the government and not paid to IH Sydney Training Services. Your HELP debt is also indexed every six months. Current and past indexation are available on the ATO website at www.ato.gov.au



Note: The total loan amount cannot be greater than a student's remaining FEE-HELP balance

When do the first repayments start?

A student's first loan repayment starts when their employment income exceeds the minimum threshold permitted for the specific financial year. For the 2021 - 2022 year, the VET Student Loans threshold level is \$47,014

What else do I need to know about VET Student Loans?

A VET Student Loan can be used to help a student undertake an approved VET course and can be applied to a student's VET tuition fees - provided their total FEE-HELP limit has not been exceeded.

Eligibility for VET Student Loans is not affected by previous qualifications or your study results.

Any debts to the Commonwealth arising from a VET Student Loan remain with the student until they have been repaid by the student and it is the student's responsibility to ensure they have sufficient FEE-HELP balance to cover the VET Student Loan assistance amounts indicated in the invoice notice.

Keeping Track of your VET Student Loan

Once you commence your course enrolment, and prior to your first census date for your course, you will receive a VET Student Loans Statement of Covered Fees, which will provide details of the total course fee and how much will be covered by the loan amount.

Your course may cost more than the VET Student Loan Cap. If so, you will need to pay, or arrange to pay, the difference (referred to as a gap) between the course fees and the VET Student Loan Cap prior to your first census day.

In addition to the Statement of Covered Fees, you will receive a VET Student Loan Fee Notice at least 14 days before a census day, showing you the amount of tuition fees that will, and will not, be covered under a VET Student Loan for that particular fee period.

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.

Two days after the census day has passed you will be emailed a Commonwealth Assistance Notice (CAN) providing you with further information about your debt.

If you believe your CAN is incorrect, you should contact IH Sydney Training Services immediately.



ENROLMENT PROCESS

- 1.** Prospective student reads all information on website, student handbook, terms and conditions and VET Student Loan information.
- 2.** Marketing and Sales discuss all aspects of the course to ensure prospective students have all relevant information.
- 3.** Once prospective student has received all information, they may enrol by providing:
 - enrolment form including Unique Student Identifier number
 - identification (copy of citizenship papers if not born in Australia)
 - training agreement
 - other required information
- 4.** Student is to fulfil all entry criteria as advised for each course on previous pages of this document.
- 5.** Academic Team ascertains prospective student's ability to undertake required studies.
- 6.** Prospective student receives an email of "offer of place" depending on results of discussions with Academic Team.
- 7.** Academic Team to ascertain student's ability to undertake required studies. If student does not have an HSC (this will include LLN testing), special needs are discussed.
- 8.** Academic Team confirms the potential student has read and understood Handbook and VET Student Loans information. A check list is signed by both the potential student and Academic Team ensuring that the potential student is clear on all aspects of course.
- 9.** Academic Team discusses any special needs a student may have and puts appropriate plans into place.
- 10.** Academic Team discusses any RPL or credit transfer applicable to course and details any reduction of hours on the "reduction of hours due to CT or RPL" form.
- 11.** If under 18 years of age, signed parental consent forms for VSL must be provided to IH Sydney Training Services prior to student applying for a VSL
- 12.** Student receives confirmation of enrolment.
- 13.** Student confirms acceptance of place in class and commitment to course.
- 14.** IH Sydney Training Services then sends the Department of Education the student's information for an application for a VET Student Loan.
- 15.** Student receives a username and password to VET Student Loan application and applies online after checking eligibility.
- 16.** Student attends orientation session and receives username and password for learner portal.

Student Admission Procedures for Approved Courses

Overview

IH Sydney Training Services supports the concept of equal opportunity and is committed to providing all applicants equity of access to its courses. This policy is designed to clearly set out the selection and admission requirements for approved courses offered by us.

Definitions

For the purposes of this document the following applies:

1. The Act: Refers to the VET Student Loans Act 2016.
2. Student: refers to an eligible student who uses a VET Student Loan to pay all or part of their tuition fees.
3. Approved Course: refers to a course that has been approved for eligible students to use VET Student Loan to pay for all or part of their tuition fees.
4. Tuition Fees: refers to fees paid for an approved course.
5. Potential Student: refers to all persons seeking to enrol in an approved course.
6. The Department: refers to the Commonwealth of Australia represented by the department which has the responsibility of administering the VET Student Loans Act 2016.

Fair Treatment and Equal Benefits and Opportunity

1. IH Sydney Training Services will treat fairly all students and potential students.
2. IH Sydney Training Services has open, fair and transparent procedures, based on merit for making decisions about:
 - a) the selection, from among potential students; and
 - b) the treatment of students.
3. Potential students seeking to enrol in an approved course with IH Sydney Training Services, regardless of their background, circumstances or eligibility for funding, will be assessed for entry to study through the same published entry requirements and through the same process.

The above undertakings do not prevent us taking into account that students may be enrolled in an approved course through an arrangement that was entered into between IH Sydney Training Services and an employer or industry body and limits or restricts enrolments in some or all of the places in the approved course.

Student Selection

Entry requirements for approved courses

To be eligible for entry into our approved courses student must:

1. meet the entry and training package requirements as described in our marketing materials
2. discuss the reasons for enrolling in the course with Marketing and Sales; and
3. discuss any potential barriers to successfully completing the course with the Academic Support Manager

Academic suitability requirements

To undertake an Approved Course a Student must be academically suited. A Student is academically suited when:

1. The Student has met IH Sydney Training Services' entry requirements for the Approved Course (set out above); and
2. IH Sydney Training Services believes on reasonable grounds that the Student is academically suited to undertake the Approved Course; and
3. The Student satisfies one of the following requirements:
 - a. IH Sydney Training Services obtains a copy of a Senior Secondary Certificate of Education that has been awarded to the Student by an agency or authority of a State or Territory for the student's completion of Year 12; or
 - b. the Student is assessed as displaying competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy using an approved assessment tool, and
 - c. IH Sydney Training Services reasonably believes that the Student displays that competence; or
 - d. IH Sydney Training Services obtains a copy of a certificate 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.



If a Student does not have a Senior Secondary Certificate of Education or certificate of a qualification at level 4 or above (delivered in English) then IH Sydney Training Services will assess the Student's competence at or above Exit Level 3 in the ACSF reading and numeracy using the Learning Resources Group LLN Robot.

This process will be conducted with honesty and integrity.

If a Student is required to be assessed using the LLN tool, you will be emailed the procedure to access this tool prior to enrolment confirmation. You will also be advised of a support person should you need clarification on any matter. Results of the testing will be emailed to you as soon as practicable after the assessment.

Your results will be downloaded by our staff and you will be informed of the results as soon as practicable after the assessment. The Secretary of the Department of Education may obtain these results upon request. These results are retained for at least 5 years in RTO Manager.

The test has two parts:

Reading

Reading tasks are based on a broad range of texts designed or chosen for their authenticity and relevance to the lives of adult students.

Reading questions are presented to students in a simulated online reading environment. A split screen is used to allow a dedicated area for each text, with questions located in a separate screen opposite.

Numeracy

The CSPA numeracy assessment provides diagnostic feedback on the learner's performance in the focus areas of:

1. Problem solving
2. Number and algebra
3. Measurement and geometry
4. Statistics and probability

The test will be conducted under supervision at the potential student's closest IH Sydney Training Services campus.

Other requirements

All prospective students are to discuss their enrolment and desired course outcomes with Marketing and Sales prior to enrolment. This is to ensure prospective students display a real interest in the course and understand the commitments of the course.

Students are to supply:

1. Notebook and stationery for class
2. Laptop, iPad/Tablet or mobile recommended for virtual classes
3. Computer and internet required at home for research and theory assessments
4. Unique email address

Note: Electronic devices will need the Zoom app for virtual classes.

Communicating to Potential Students Prior to Enrolment

IH Sydney Training Services will ensure that Potential Students are fully informed of the Tuition Fees and any other fees that apply to the Approved Course; and are clear about their responsibilities, obligations and rights if they enrol in an Approved Course; and are clear about their responsibilities, obligations and rights if they apply for a VET Student Loan.

Before enrolling a Potential Student in an Approved Course, IH Sydney Training Services will provide each applicant the following information:

1. all information required to be provided under the Standards for Registered Training Organisations 2015 that relates to ensuring that each Student is properly informed and protected
2. the Tuition Fees for the Approved Course
3. any fees other than Tuition Fees that are payable for the Approved Course
4. the Student's options for paying Tuition Fees, including payment by the student as fees become due; and/or a VET Student Loan
5. information about VET Student Loans, including that it is a loan from the Commonwealth; and that the loan will remain a personal debt until it is repaid to the Commonwealth; and that the loan may, until the debt is repaid, reduce a Student's take-home (after-tax) wage or salary and may reduce the Student's borrowing capacity; and that a Student may wish to seek independent financial advice before applying for a loan.
6. the criteria for being an eligible student for a VET Student Loan and the application process for a VET Student Loan

7. an explanation that the Student may be required during the Approved Course to communicate their agreement to the Secretary to continue to use the VET Student Loan to pay Tuition Fees for the Approved Course

8. the maximum amount of a VET Student Loan that may be available for the Approved Course and an explanation that the amount of the loan cannot be greater than the Student's remaining FEE-HELP balance

9. the amount of HELP debt the Student would accrue if the Student received the maximum amount of VET Student Loan for the Approved Course and that the debt could be up to 120% of the loan

10. an explanation that the Tuition Fees will be reasonably apportioned across a specified number of sequential fee periods and that each fee period will contain at least one census day

11. information about census days, including the meaning of a census day; and that a Student may cancel their enrolment in the Approved Course or part of the Course using IH Sydney Training Services procedure for withdrawal; and if a Student withdraws before the census day for an Approved Course or part of a Course, the Student will not incur a VET Student Loan debt for the Approved Course or part of the Course and will receive a refund for any tuition fees already paid for the Approved Course or part of the Course

12. how to access on IH Sydney Training Services' website the Tuition Fees for the Approved Course; the census days for the Approved Course; IH Sydney Training Services' procedures for withdrawal from the Approved Course and cancellation of enrolment; and other procedures relevant to the Student

13. advice that it is important for an enrolled Student to notify IH Sydney Training Services of any change of contact details

IH Sydney Training Services will retain the information provided to a student before enrolment as specified above for a period of at least 5 years.

Application and Enrolment Process

A Potential Student is encouraged to read all course information provided on our website, in the Student Handbook, VET Student Loans Handbook, and Terms and Conditions.

Once a Potential Student has received all the information and asked questions, they may enrol by completing an enrolment form, USI number, and identification (copy of citizenship papers if not born in Australia).

Marketing and Sales assess the application against the course entry requirements and academic suitability requirements. Where the application is not complete or if further information is required to assess whether the Potential Student has met the course entry requirements and academic suitability requirements, the applicant will be given the opportunity to provide further information.

Potential students who do not meet the course entry requirements and academic suitability requirements will be notified in writing of the reasons for non-acceptance. Unsuccessful applicants will be advised of their right to appeal the decision and how to access the appeals process.

Potential students who meet the course entry requirements and academic suitability requirements will be sent a Letter of Offer confirming their place in the Approved Course.

Following acceptance of the offer, the applicant is sent information about enrolment explaining all aspects of the Approved Course including start date, payment options and details of student orientation.

Included in the information provided to Students will be full details of any and all fees applicable to the Approved Course including any fees other than Tuition Fees that may apply.

In the case of fees that are not Tuition Fees, IH Sydney Training Services will ensure that Students understand:

1. That the fees are not for tuition
2. The purpose of the fees
3. The Student's total liability for the fees; and when and
4. How the fees are to be paid.

Please note:

Fees will never be charged for assessments to determine whether a student is academically suited to undertake an Approved Course or applying for enrolment, or enrolling in, an Approved Course.

A record of the Student's enrolment, including the date and time of enrolment in the Approved Course, will be maintained for a period of at least 5 years.





Application for VET Student Loan

An application for a VET Student Loan must not be made until at least 2 business days after a Student enrolls in an Approved Course and can be made up until the census day for the Approved Course or part of the Course. Applications must be signed by the Student.

Where the Student is under 18 years of age the application must be co-signed by a responsible parent (if the Student has a responsible parent and the Student has not received youth allowance (within the meaning of the Social Security Act 1991) on the basis that the Student is independent.

If a Student applies for a VET Student Loan IH Sydney Training Services will collect and verify the following information from applicants:

1. information about the Student's identity and date of birth;
2. if the Student is under 18, information that one of the signatories on the application is a responsible parent of the Student or the Student has received youth allowance (within the meaning of the Social Security Act 1991) on the basis that the Student is independent;
3. information and documents to establish that the Student meets the requirements of section 11 of the Act including:
 - details of citizenship and residency
 - details of academic suitability (as per this procedure);
 - if the Student has applied for, but not been issued with, a tax file number, a certificate from the Commissioner that the student has applied for a tax file number.

Information and documents collected for the purposes of, or in relation to, an application by a Student for a VET Student Loan (including the date and time the application is received) will be kept for a period of at least 5 years.

These Student Admission Procedures for Approved Courses are available to Students and Potential Students at www.ihbc.edu.au

Student Withdrawal Procedures and Refund Policy for Approved Courses

Withdrawal from a course

A student of IH Sydney Training Services who wishes to withdraw from a course must do so by completing a withdrawal form available on our learner management system (Canvas) and sending it by email to their campus program manager.

Withdrawal is effective from the date emailed to the program manager.

IH Sydney Training Services will not charge any fees for a student to withdraw or impose any barriers on a student that seeks to withdraw from a course or part of a course.

Students are encouraged to complete the units of competency undertaken but not yet completed in order to obtain the relevant statements of attainment as a minimum.

Where a student withdraws from a course or part of a course, IH Sydney Training Services will not, after the withdrawal, enrol the student in a course or part of a course without the written permission of the student (which must be given after the withdrawal).

Refunds

In the event of a student withdrawing from part of a course that has not been delivered, the student will not incur a debt after the date the withdrawal form was sent. Students will receive a refund for any up-front payment of tuition fees for that part of the course.

No refund is applicable to any time prior to the withdrawal letter being sent, whether the student has been in attendance or not.

Payment of Refunds

Refunds will be paid within 30 days from receipt of withdrawal form. Student is to nominate their bank account details and money will be paid by electronic transfer. IH Sydney Training Services is not responsible for incorrect details supplied.



Student Review Procedures for Re-crediting a FEE-HELP Balance

This policy relates to the process IH Sydney Training Services will follow to re-credit a Student's FEE-HELP balance when a Student withdraws from a course, or part of a course on or after Census Day, or where a course is not provided to completion.

General Principles

1. A Student who withdraws from a course before the Census Day will not incur a VET Student Loan debt for that part of the course that the Census Day relates to.
2. Students who remain enrolled on or after the published Census Day will incur a VET Student Loan debt for that part of the course that the Census Day relates to.
3. Under Part 6 of the Act a Student may apply to have their FEE-HELP balance recredited under certain circumstances.
4. There is no charge for consideration of an application or review of the initial decision. There may be a charge for a review by the Administrative Appeals Tribunal.
5. IH Sydney Training Services will ensure that a Student is not victimised or discriminated against for making an application for re-crediting the Student's FEE-HELP balance under Part 6 of the Act or seeking a review of the initial decision.

Re-crediting a FEE-HELP Balance due to special circumstances

Under section 68 of Part 6 of the Act, Students who withdraw from a course on or after a published Census Day may apply to have their FEE-HELP balance re-credited with respect to that part of the course that the Census Day relates to if they believe special circumstances apply.

IH Sydney Training Services will re-credit the Student's FEE-HELP balance if it is satisfied that special circumstances apply where:

1. These circumstances were beyond the Student's control; and
2. These circumstances did not make their full impact on the Student until on or after the Census Day for the course or part of the course; and
3. These circumstances were such that it was impracticable for the Student to complete the requirements for the course, or part of the course during the Student's enrolment in the course, or part of the course.

For circumstances to be beyond a Student's control, the situation should be that which a reasonable person would consider is not due to the Student's action or inaction, either direct or indirect, and for which the Student is not responsible. The situation must be unusual, uncommon or abnormal to be considered special circumstances.

Special circumstances do not include:

1. lack of knowledge or understanding of requirements for VET student loans; or
2. a Student's incapacity to repay a VET Student Loan (repayments are income contingent and the student can apply to the Australian Taxation Office for a deferral of a compulsory repayment in certain circumstances).

Each application for re-credit of a Student's FEE-HELP balance based on special circumstances will be considered on its merits together with all supporting documentation substantiating the claim.

The Program Manager is the designated officer responsible for the assessment of a Student's request for a re-credit of their FEE-HELP balance due to special circumstances and for the initial decision regarding the request.

Students must apply in writing to the Program Manager for their campus within 12 months after the Census Day for the course, or the part of the course. IH Sydney Training Services has the discretion to waive this requirement if it is satisfied that it was not possible for the application to be made within the 12-month period. Relevant supporting documentation will be required to substantiate the claim.

The application for re-crediting a FEE-HELP balance must include details of:

1. those parts of the course for which a Student is seeking to have a FEE-HELP balance re-credited; and
2. the special circumstances as referred to above, including supporting documentation.

IH Sydney Training Services will consider each application as soon as practical but no later than 28 days after receipt of the application.

If IH Sydney Training Services is satisfied that special circumstances prevented, or will prevent, the Student from completing the requirements of the course, or part of the course the Student's FEE-HELP balance will be re-credited equal to the amount of the VET Student Loan for the affected parts of the course.

Applicants will be notified in writing of the decision within 28 days, including reasons for the decision.

The Secretary of the Department may re-credit a Student's FEE-HELP balance in relation to special circumstances if IH Sydney Training Services is unable to act or is being wound up or has been dissolved or has failed to act and the Secretary of the Department is satisfied that the failure is unreasonable.

Review of a decision to re-credit a FEE-HELP Balance due to special circumstances

Where IH Sydney Training Services decides not to re-credit a Student's FEE-HELP balance that decision may be subject to review.

If a Student is not satisfied with the decision, the Student may apply, within 28 days of receipt of the original decision, for a review of the decision by the Quality and Assurance Manager. The application for review must:

1. be made within 28 days of receipt of the original decision;
2. include the date of the original decision;
3. state fully the reasons for applying for the review;
4. include any additional relevant evidence.

Applications should be made in writing to the Quality and Assurance Manager as the designated Review Officer of any decisions relating to a request for re-crediting of a FEE-HELP balance. The Review Officer is senior to the designated officer responsible for the original decision and was not involved in making the original decision to be reviewed.

The Review Officer will:

1. acknowledge receipt of the application for review of a decision in writing within 10 working days; and
2. inform the Student that if the Review Officer has not advised them of a decision within 45 days of receipt of the application for review, it is taken that the Review Officer has confirmed the original decision.

The Review Officer will then:

1. review the information from the original decision and then assess any new evidence provided by the Student;
2. provide written notice to the Student of the decision, setting out the reasons for the decision;
3. inform the Student of their right to apply to the Administrative Appeals Tribunal if they disagree with the Review Decision, and timelines involved.

Reconsideration by the Administrative Appeals Tribunal

At the time of the original decision, and at the time of the subsequent review decision, the Student will be notified of their review rights and responsibilities.

The relevant officer will inform a Student in writing of their right to appeal to the Administrative Appeals Tribunal (AAT) if they are not satisfied with the outcome and the contact details of the closest AAT office and the approximate costs of lodging an appeal.

The application must be lodged at the AAT within 28 days of receiving written notice of the review decision. This time limitation can be extended in limited circumstances by order of the AAT.

Full details of the application process and fees payable are available on the AAT's website: www.aat.gov.au. An application fee may have to be paid in the amount of \$952.00 and is subject to change.

Applications cannot proceed until the fee has been paid or waived. Applications for fee waiver must be made to the AAT. Refer to the AAT website for more details. Details of the closest AAT office can also be found on the AAT website: www.aat.gov.au

The Secretary of the Department, or the Secretary's delegate, will be the respondent for cases that are brought before the AAT.

Upon the Department's receipt of a notification from the AAT, the Department will notify IH Sydney that an appeal has been lodged.

Upon receipt of this notification from the Department, the Review Officer will provide the Department with copies of all the documents that are relevant to the appeal within five business days.

Re-crediting a FEE-HELP Balance due to provider behaviour

Under section 71 of part 6 of the Act a Student may apply to the Secretary of the Department if:

1. IH Sydney Training Services, or a person acting on its behalf, engaged in unacceptable conduct in relation to the Student's application for the VET Student Loan; or
2. IH Sydney Training Services has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the Student.

A Student must apply in writing to the Secretary of the Department 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 of the Department.

These procedures are published on www.ihbc.edu.au to ensure students have up to date and accurate information publicly available to them.

Statement of Tuition Assurance for exempt VET Student Loans (VSL) providers

Introduction

Tuition assurance protects students in the event a course provided by an approved VSL provider ceases to be provided after it starts but before it is completed. Affected students are offered a replacement course with another provider and where this is not possible, the students' FEE HELP balance for the affected part of the course will be re-credited.

As an approved provider under the VET Student Loans Act 2016, IH Sydney Training Services must be a party to an approved tuition assurance arrangement or have an approved exemption in place.

It is intended that, from acceptance as an approved provider, IH Sydney Training Services will be admitted to the tuition protection scheme and pay any such charges.

What happens if IH Sydney closes or ceases to provide any part of a course a student is enrolled in?

Information for affected students

IH Sydney Training Services will notify affected students in writing that an approved course is no longer provided within 2 business days after it ceases to provide the course after it starts but before it is completed.

As soon as practicable, IH Sydney Training Services will also update its website to reflect that the course is no longer being delivered and to give students information about the tuition protection arrangements.

Replacement courses

The Commonwealth Department of Education (the Department) (or a consultant engaged by the Department) will work with affected students to identify a replacement course and arrange for students to be placed with replacement providers.

Replacement courses must meet the following requirements:

1. the course must lead to the same or comparable qualification as the original course;
2. the mode of delivery of the replacement course must be the same as or, with the student's consent, similar to the mode of delivery for the original course;
3. the location of the replacement course must be reasonable, having regard to the costs of, and the time required for, a student's travel; and
4. the student will not incur additional fees that are unreasonable and will be able to attend the replacement course without unreasonable impacts on the student's prior commitments.



Affected students will be offered a replacement course and may seek a review about whether the course offered to them meets the requirements for replacement courses.

A student who accepts the replacement course offered will not be required to pay the replacement provider for the replacement components of the replacement course. However, the fees payable for the remainder of the replacement course may be different from the fees payable for the original course.

A student who accepts the replacement course offered will also receive course credits for parts of the original course successfully completed by the student, as evidenced by:

1. a copy of a statement of attainment or other Australian Qualifications Framework certification document issued by the course provider or an authorised issuing organisation in accordance with the Australian Qualifications Framework; or
2. a copy of an authenticated VET transcript issued by the Student Identifiers registrar.

Each affected student will have a period of six (6) months in which to accept the replacement course offer. The Department may extend that period in circumstances that justify an extension.

If an affected student enrolls in a course that is not a replacement course, the student may be required to pay additional tuition fees, and might not receive the course credits the student would have received if the student had enrolled in a replacement course.

Re-crediting of students' FEE-HELP balances

Where there is no suitable replacement course for a student, IH Sydney Training Services will re-credit the student's FEE-HELP balance for the affected parts of the original course.

The amount re-credited will be equal to the amount of VET Student Loan used to pay tuition fees for the student for the course, or parts of the course.

Prepaid fees

For tuition fees paid up-front below \$1500, students should be aware that there is no formal protection in place and students will be responsible for seeking a refund for these fees directly from IH Sydney Training Services if IH Sydney Training Services fails to provide the agreed services.

IH Sydney Training Services has in place a refund policy which is detailed in Student Handbook. If the provider is under external administration, this may require the student to submit a proof of debt with the external administrator.

Record keeping

It is strongly recommended that students retain assessments, records of competencies or statements of attainment that they receive from their education provider.

Tuition Protection Procedures

Approved Course refers to a course that has been approved for eligible students to use a VET Student Loan to pay for all or part of their Tuition Fees.

The Rules refers to the VET Student Loans Rules 2016.

When IH Sydney ceases to provide an Approved Course

If for any reason IH Sydney Training Services ceases to provide an Approved Course after it starts but before it is completed, we will:

1. within 2 days of ceasing to provide the Approved Course, notify students enrolled in the Approved Course, in writing, that the Approved Course is no longer being provided;
2. within 7 business days after notifying the students, hold a meeting with the students and the tuition assurance scheme operator for the Approved Course at the location where the Approved Course was primarily delivered;
3. as soon as practicable, update our website to reflect that the Approved Course is no longer being provided and to give tuition assurance information;
4. give the tuition protection scheme operator notice of events as required under sections 52 (information about events that affect provider) and 53 (notice and information when course ceases) of the rules;
5. 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.

When IH Sydney provides a replacement course

When IH Sydney Training Services provides a replacement course under a tuition protection arrangement we will ensure that each student enrolled in the replacement course:

1. 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
2. is not charged tuition fees for a replacement component of the replacement course.

This document is made available to students and persons seeking to enrol on our website.



Marketing of VET Student Loan courses (VET courses of study)

The VET Guidelines require a Registered Training Organisation (RTO) that is approved to offer VET Student Loan assistance to its eligible students (a VET Provider) to market its VET Student Loan enabled courses (VET courses of study) in such a way that prospective students who are, or would be, entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act 2003 (the Act) are fully informed about a VET course of study before they enrol and are not offered any prohibited inducements to enrol in a VET course of study.

Furthermore, if a VET Provider uses agents to market its courses their activities must be quality assured, and the VET Provider must take full responsibility for those agents.

Procedures

IH Sydney Training Services will market its VET Courses of Study in an ethical manner and in compliance with the VET Guidelines.

IH Sydney Training Services' marketing and sales staff will not at any time from the point of initial contact with a prospective student:

1. market a VET Course of Study or VET Unit/s of Study as free, or without obligation to repay, or in any other way which would mislead a person into believing that VET Student Loan assistance is not a loan to be repaid by the person to the Commonwealth; and
2. market the availability of a VET Student Loan for a VET Course of Study or VET Unit/s of Study, the VET Student Loan scheme, or VET Student Loan as "government funded".

IH Sydney Training Services' marketing and sales staff will not advise a person about the likelihood of their future repayments of VET Student Loans including any inference that the person will never reach the salary threshold to pay back the loan to the Commonwealth.

IH Sydney Training Services' marketing and sales staff will ensure that any information provided about VET Student Loans to a prospective student is accurate and up to date.

IH Sydney Training Services will not approve third party agreements for:

1. recruitment of domestic students enrolled under a funding agreement or fee for service
2. supervision of Language, Literacy and Numeracy testing or
3. training and assessment services.

Education agent agreements clearly outline that they are only engaged to market to international students as per Standard 4 of the National Code 2018.

Pre-enrolment information

Prior to enrolment IH Sydney Training Services will ensure that a Prospective Student has received the following information:

1. all information required to be provided under Standard 5 of the Standards for Registered Training Organisations (RTOs) 2015
2. the person's options for paying their Tuition Fees including up-front payment; or a Government loan through the VET Student Loan scheme (including eligibility criteria); or a combination of the first two options
3. the tuition fees that are covered by a VET Student Loan, including whether a loan fee will apply and if so the amount, and any other fees that may be incurred that will not be covered by a VET Student Loan
4. the location of the published Tuition Fees, published Census Dates, and published withdrawal policy and procedures
5. information on the VET Student Loan scheme including that:
 - VET Student Loan assistance is a loan from the Commonwealth
 - a VET Student Loan will remain as a personal debt obligation until it is repaid to the Commonwealth
6. a VET Student Loan may reduce the person's take-home (after-tax) wage or salary until the debt is repaid and may affect the borrowing capacity of the person until the debt is repaid to the Commonwealth.
7. a Request for Commonwealth Assistance form signed by the student applies to a loan for the entire VET Course of Study, charged on a unit by unit basis, unless the student pays some of the Tuition Fees up-front.

8. Census Date(s) will apply to each of the VET Units of Study in which the person enrolls, with the student taking out a loan for any Tuition Fees that remain unpaid at the end of each Census Date.

9. a student may cancel their enrolment by withdrawing from each VET Unit of Study on or before the Census Date in accordance with IH Sydney Training Services' Withdrawal and Refund Policy; withdrawal will result in the student not incurring a VET Student Loan debt; and/or receiving a refund for any up-front Tuition Fee payments made on or before the Census Date;

10. a student may wish to seek independent financial advice prior to applying for a VET Student Loan.

11. IH Sydney Training Services will document, maintain, and retain accurate records of enrolments and applications for VET Courses of Study for at least 5 years including:

- a record of all information provided to the person seeking to enrol and access a VET Student Loan (including the information referred to above); the date and time the person enrolled in the VET course of study; and the date and time any completed and signed Request for Commonwealth Assistance form was accepted by IH Sydney Training Services.

IH Sydney Training Services will make these records available to the Minister as directed by the Minister.

Request for VET Student Loan assistance

IH Sydney Training Services will not accept a Request for Commonwealth Assistance form from a person unless two business days have passed from the date and time the person enrolled; and that IH Sydney Training Services is satisfied that prior to or at the time of the person's enrolment the person had received the information referred to in this policy.

Agents

IH Sydney Training Services does not use agents or third parties for recruitment.

IH Sydney Training Services will comply with all marketing requirements for VET Student Loans.

Provider Cancellation of Enrolment Procedures for Approved Courses

IH Sydney Training Services may decide in certain circumstances to cancel a Student's enrolment in a Course or part of a Course after the Census Day for the Course or part of the Course.

The circumstances that may lead to a Student's cancellation from a Course or part of a Course are:

- 1.** that the student has not meaningfully engaged with the Course or part of the Course prior to the Census Day; and
- 2.** IH Sydney Training Services believes the Student does not have a reasonable chance to complete the Course or part of the Course.

Where IH Sydney Training Services has taken a decision to cancel a Student's enrolment, it will:

- 1.** inform the Student of the proposed cancellation; and
- 2.** provide the Student with at least 28 days to initiate grievance procedures before the cancellation takes final effect; and
- 3.** provide for the cancellation to take final effect only after any grievance procedures initiated by the Student have been completed; and
- 4.** set out the circumstances in which fees for the Course, or the part of the Course, concerned will, or will not be, refunded.

Our Provider Cancellation of Enrolment Procedures for Approved Courses are made available to Students and persons seeking to enrol on the website:

www.ihbc.edu.au





International House

Sydney City | Bondi
Darwin | Melbourne
Gold Coast | Byron Bay

For more information and to check your eligibility please contact:
enquiries@ihbc.edu.au | www.ihbc.edu.au

VET Student Loans