

VET Student Loans - Student Entry Policy

Purpose:

The purpose of this policy and procedure is to outline the entry and eligibility requirements for students electing to access VET Student Loans.

Policy:

All students electing to apply for a Commonwealth VET Student Loan (VSL) must meet the eligibility requirements in accordance with the VET Student Loans Act 2016 and VET Student Loans Rules 2016.

Students are assessed for academic suitability to undertake a high-level VET qualification. This academic suitability assessment is in addition to any entry requirements that may be required for the specific course a student is applying for.

Policy Detail:

To apply for a VET Student Loan to cover part or all fees, the student must meet all the entry criteria as follows:

1. be an eligible student
2. be studying an **approved course**
3. be studying with an **approved course provider**
4. apply to the government using the approved form, which will be managed through your provider, and
5. submit Progression Forms to confirm your ongoing engagement with your studies and continue accessing the loan throughout your course.

The above-mentioned entry criteria are further detailed below.

To meet the citizenship and residency requirements, the student must:

- Be an Australian citizen; or
- A qualifying New Zealand; or

Note: A qualifying New Zealand citizen is a New Zealand citizen who meets all of the following:

- holds a special visa category, such as the New Zealand Special Category Visa (SCV);
 - has been usually resident in Australia for at least 10 years;
 - was a dependent child when he or she was first usually a resident in Australia;
 - has been in Australia for periods totalling 8 years during the previous 10 years; and
 - has been in Australia for periods totalling 18 months during the previous 2 years.
- A permanent humanitarian visa holder, who is usually a resident in Australia.

The student must also be determined by Frontier Education as academically suited and eligible to undertake the course.

The student is academically suited and eligible when:

- The student satisfies the entry requirements of the specific course; and
- He/she meets one of the following requirements:
 1. Provides a copy of the student's senior secondary certificate of education that has been awarded by an Australian agency or authority of a state or territory for the completion of Year 12.

OR

2. Undertakes a reading and numeracy assessment using an approved assessment tool and display competence at or above Exit Level 3 in the Australian Cores Skills Framework (ACSF).

The assessment tool used will be LLN Robot testing. The student will be provided with log-in access to complete the test; the test is invigilated. The required LLN assessment will require the student to act with honesty and integrity.

Frontier Education must be confident that the student has the required skills. If a student undertakes a reading and numeracy assessment, Frontier Education will inform the student of his/her results as soon as practicable after the assessment

OR

3. Provides a copy of diploma awarded for the student's completion of the International Baccalaureate Diploma Programme

OR

4. Provides evidence of successful completion of a qualification of a qualification that has been delivered in English and:
 - was at Level 4 or above qualification in the Australian Qualifications Framework and the course for the qualification was delivered in English.
 - assessed by a Federal, State or Territory government agency which assesses overseas qualifications (or an organisation contracted by such an agency to undertake such assessments), as equivalent or comparable to: a qualification in the AQF at level 4 or above, or a qualification at a level in a framework that preceded the AQF, equivalent to level 4 or above in the AQF.

If a student is **not** able to meet one of these requirements, the student will not be eligible to apply for a Commonwealth VSL.

Where a Student Cannot Provide a Copy of a Certificate

If the student cannot provide a copy of a qualification certificate for their AQF level 4 or above qualification, Frontier Education may accept from the student a copy of their authenticated transcript from the Student Identifiers Register, as proof, provided it evidenced completion of the relevant qualification.

VET Student Loans allows eligible students to access a loan to pay part or all tuition fees for approved courses.

It must be noted: A VET student loan gives rise to a HELP debt that continues to be a debt due to the Commonwealth until it is repaid.

Student must also:

- have HELP balance (the amount of your HELP loan limit you have left) is more than \$0. This means having enough HELP loan limit remaining for your proposed studies to be covered by the loan. The HELP loan limit is the limit on how much you can borrow. Any borrowing under FEE-HELP, VET FEE-HELP, VET Student Loans and, from 1 January 2020, HECS-HELP will count towards the HELP loan limit.
- study the approved course primarily at a campus in Australia.
- meet the Tax File Number (TFN) requirements.
- have a Unique Student Identifier (USI) or are otherwise exempt.
- have given the required documents to your approved course provider and submitted the loan application form by the first census day no less than two business days after enrolling.

Student Record Management

Documents obtained or assessments undertaken to determine the academic suitability of the student are kept for at least 5 years.

Approval Authority:

This policy and procedure is approved by Frontier Education Management as indicated and the control copy is one that is maintained within the Quality Management System and as such all hard copies need to be verified.

Documents Referenced:

- VET Student Loans Rules 2016
- VET Student Loans Act 2016
- Student Enrolment
- Pre-Training Review