

# VET Student Loans – Tuition Protection Arrangement

## Policy and Procedure

### Purpose:

The purpose of this policy and procedure is to provide guidelines on the VET Student Loans (VSL) tuition protection arrangements in place.

### Policy Outline:

As an approved provider under the VET Student Loans Act 2016, Frontier Education is required to participate in sector funded tuition protection. Effective from 1 January 2021 the new tuition protection arrangements will require non-exempt providers to pay annual levies from 2021, commensurate with their size and risk.

### Policy Detail:

Tuition protection arrangement protects students in the event a course provided by an approved VSL provider ceases to be provided on the day it was scheduled to start and the student has not withdrawn before that day, or after it starts but before it is completed.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' VSL balance for the affected part of the course will be re-credited.

### Procedure:

A default occurs when the provider either:

- fails to start a course or part of a course on the day on which it was scheduled to start, and the student has not withdrawn before that day; or
  - ceases to provide course or part of the course after commencement but before completion and has not withdrawn before that day.
1. , the Chief Executive Officer (CEO), within 24 hours of default, will:
    - provide written notice to the VSL Tuition Protection Director of the circumstances of the default.
    - notify affected students in writing that an approved course is no longer provided via:
      - student's personal email; or
      - student's postal address; or
      - another method agreed by the student.

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**Note:** Student notice must include the name of the course, part or parts of the course the student was enrolled in at the time of the default, the date of the default, and the website specified by the VSL Tuition Protection Director where the student can get further information about tuition protection.

2. The CEO will give a written notice to the VSL Tuition Protection Director, within 3 business days of the default occurring, specifying for each student in relation to who Frontier Education has defaulted:
  - The student’s full name and contact details
  - The course, or part or parts of the course, the student was enrolled in at the time of the default
  - The amount of tuition fees for each course, or part of the course, the student was enrolled in at the time of the default
  - Details about the payment of those tuition fees, including the amounts that are covered fees:
    - Whether the student was studying part-time or full-time
    - The mode of delivery of the original course
    - If the student did not study online, the location where the original course was primarily delivered
    - Whether the student has withdrawn from the course or part of the course and the date of withdrawal
    - Any part of the course for which the student has deferred study, the date of the deferral and the date the student is expected to re-commence study
    - The completion status for each part of the course the student has enrolled in, including whether the student’s status is ongoing, passed or failed
    - The name and code of each unit of competency as it appears on the National Register of VET for each part of the course Frontier Education has defaulted in relation to the student.
3. As soon as practicable, Frontier Education will also update its website to reflect that the course is no longer being delivered and to give students information about the tuition assurance arrangements.
4. Upon request from the VSL Tuition Protection Director, the CEO will provide the following in relation to the students to whom Frontier Education has defaulted:

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- a copy of a statement of attainment or other Australian Qualifications Framework certification documentation issued by the course provider or an authorised issuing organisation in accordance with the Australian Qualifications Framework for the parts of the course the student has completed; or
- a copy of an authenticated VET transcript prepared by the Registrar (within the meaning of the Student Identifiers Act 2014) for the parts of the course the student has completed.

### Replacement Courses

The Department of Education, Skills and Employment (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:

- the course must lead to the same or comparable qualification as the original course;
- 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;
- 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
- 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:

- 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

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- 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.

If the affected student accepts an offer of a place in a replacement course with Frontier Education, the CEO will give written notice of the acceptance to the VSL Tuition Protection Director within 14 days of the student's acceptance of the offer.

### Re-crediting of Students' VSL Balances

Where there is no suitable replacement course for a student, Frontier Education will re-credit the student's VSL balance. The amount re-credited will be equal to the amount of VSL used to pay tuition fees for the student for the course, or parts of the course which were not completed due to Frontier Education's default.

### Prepaid Fees

Frontier Education does not accept prepaid fees in excess of \$1500 in any one payment.

### Approval Authority:

This document is approved by the Executive Management as indicated with the electronic control copy maintained within the Quality Management System and as such all hard copies need to be verified.

### Documents Referenced:

- VET Student Loans Act 2016
- VET Student Loans Rules 2016
- VET Student Loans Manual for Providers