

VET Student Loan Entry and Enrolment Policy and Procedure

1. Purpose

This policy and procedure describes the application and enrolment process to ensure that:

- students are academically suited to undertake a VET student loan approved course at RGIT Australia;
- the course chosen meets students learning needs and aspirations;
- the selection process is conducted in an ethical, fair and equitable manner;
- appropriate access and equity principles are considered in selection criteria; and
- the application and selection process is consistent and compliant with the relevant standards and legislation.

2. Scope

This policy and procedure applies to the admission, selection and processing of applications received from prospective students that are, or would be, entitled to a VET student loan, who wish to study the VET student loan approved course at RGIT Australia. It provides a framework and requirements for RGIT Australia to demonstrate compliance in meeting the regulatory and legislative standards and requirements, including the Act and VET Student Loans Rules.

3. Responsibility

RGIT Australia's Student Services Manager (RTO Manager) is responsible for implementation of this procedure and to ensure that staff and students are aware of its application and procedures.

4. Definitions

ACSF: Australian Core Skills Framework (ACSF). It contains the endorsed Language, Literacy, and Numeracy (LLN) standards that are to be reflected in all Training Packages.

Admission: The process by which an applicant applies for a place in a course offered by RGIT Australia is considered and either selected or rejected.

Applicant: Refers to prospective students seeking information about an approved course that meets the course requirements under the Act and who may be eligible to apply for a VET student loan.

Approved course: A qualification or course of study that has been approved as eligible for VET student loans.

AQF: Australian Qualifications Framework. A nationally consistent set of qualifications for all post-secondary education and training in Australia.

ATO: Australian Tax Office.

Census Date: A date by which enrolment may be withdrawn/cancelled without incurring tuition fees for the course or a part of the course.

CAN: Commonwealth Assistance Notice.

eCAF: Electronic Commonwealth Assistance Form.

EOI: Expression of Interest form. The application form an applicant needs to complete and submit with the required supporting documents for RGIT Australia to assess/consider their interest to study at RGIT Australia.

LLN test: Language, Literacy and Numeracy test. An assessment that includes a range of tasks designed to identify the applicant's level in the core language, literacy and numeracy skills.

LLN Robot: An assessment tool approved for use to meet the VET student loan program student entry requirements, provided via the Learning Resource Group's platform.

PTR: Pre-Training Review. A review conducted prior to the enrolment into a course of study to ensure that the training and assessment provided by RGIT Australia is able to meet the student's individual needs and their host workplace requirements (if applicable).

Selection process: The process undertaken to assess the suitability of the applicants for a program according to specified selection criteria, and subsequent notification of applicant's eligibility to enrol.

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Senior Secondary Certificate of Education: Refers to a 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.

Skill set: A single unit of competency or a combination of units of competency from a training package that link to a licensing or regulatory requirement, or a defined industry need.

SMS: Student Management System. RGIT Australia uses RTO Manager.

Student: Refers to a person enrolled in a unit of study with RGIT Australia who is or may be entitled to a VET student loan under the Act.

TFN: Tax File Number.

The Act: Refers to the VET Student Loans Act 2016.

The Department: Refers to the Department of Education, Skills and Employment.

The Secretary: Refers to the Secretary of the Australian Department of Education, Skills and Employment.

Unit of competency: The specification of the standards of performance required in the workplace.

USI: Unique Student Identifier.

VET student loan: A loan scheme that assists eligible full fee paying students studying an approved Vocational Education and Training (VET) qualification to pay their tuition fees.

VET Student Loans Rules: VET Student Loans Rules 2016, made under section 116 of the Act.

VET unit of study: A published unit of study, comprising of Skill Sets, that forms part of an approved course.

5. Policy

(1) Student eligibility for VET student loans

- a. To be an eligible student for the purposes of accessing VET student loans, the student must meet the following requirements:
 - i. the student must meet citizenship and residency requirements;
 1. be an Australian Citizen; or
 2. be the holder of a permanent humanitarian visa holder who is usually resident in Australia; or
 3. a qualifying New Zealand citizen.
 - a. A *qualifying New Zealand citizen* is a New Zealand citizen who:
 - i. holds a special category visa; and
 - ii. has been usually resident in Australia for at least 10 years; and
 - iii. was a dependent child when he or she was first usually resident in Australia; and
 - iv. has been in Australia for periods totalling 8 years during the previous 10 years; and
 - v. has been in Australia for periods totalling 18 months during the previous 2 years.
 - ii. the student must be assessed by RGIT Australia as meeting the academic suitability requirements as outlined in section (5)(2);
 - iii. apply to the government using the approved eCAF form and include all relevant information;
 - iv. confirm his or her engagement and continued progression to access the loan throughout the course, when required to do so by the Department;
 - v. have a HELP balance that is more than \$0 (that is, has not used all their HELP loan limit);

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1. 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 your HELP loan limit.
2. RGIT Australia will do an entitlement search to obtain a student's HELP balance and this will be communicated to the student if the HELP balance is less than the VET student loan required for the chosen course.
 - vi. the student must be enrolled in an approved course with RGIT Australia;
 - vii. the student must be undertaking the course primarily at a campus in Australia;
 - viii. the student must meet the Tax File Number (TFN) requirements;
 - ix. the student must have a Unique Student Identifier (USI) or are otherwise exempt'; and
 - x. the student must submit the required documents to RGIT Australia and the loan application form by the first census day for the first unit of the course for which the student is requesting a loan, no less than two business days after enrolling.
- b. VET student loans will not be approved for students who do not meet eligibility requirements.

(2) Academic suitability

- a. Prospective students seeking to enrol in an approved course with RGIT Australia will be academically suited to undertake an approved course if they satisfy the following requirements:
 - i. RGIT Australia obtains, 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
 - ii. RGIT Australia obtains a copy of a diploma that has been awarded to the student for the student's completion of the International Baccalaureate Diploma Programme; or
 - iii. both:
 1. the student is assessed as displaying competence at or above Exit Level 3 in the ACSF in both reading and numeracy using an assessment tool approved under section 82 of the VET Student Loans Rules; and
 2. RGIT Australia reasonably believes that the student displays that competence; or
 - iv. both
 1. RGIT Australia obtains a copy of a certificate (however described) that the student has been awarded a qualification, either:
 - a. at level 4 or above in the AQF or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF; or
 - b. that has been 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 referred to in sub-subparagraph (5)(1)(a)(iv)(1)(a).
 2. the course for the qualification was delivered in English.

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(3) Results of assessments of competency in reading and numeracy for the purpose of academic suitability

- a. To validly and reliably assess an applicant's competence in language, literacy and numeracy against the ACSF, RGIT Australia will use an assessment tool approved under Section 82 of the VET Student Loans Rules.
 - i. RGIT Australia will use the LLN Robot assessment tool.
 - ii. Applicants will be required to undertake the relevant assessment in such a way as to preserve the honesty and integrity of the process. Applicants will be required to undertake the assessment of their competence in language, literacy and numeracy as part of the admission process.
 - iii. It is possible for Applicants to re-sit the assessment.
 1. RGIT Australia reserves the right to permit students to re-sit the assessment, where this is based on RGIT Australia's assessment of the student's readiness.
 2. RGIT Australia acknowledges prior recommendations of a three-month period between re-sits but reserves the right to decide based on individual needs and targeted language, literacy and numeracy support.
- b. The admission process may also require Applicants to undertake a Pre-Training Review, as a further means of determining the suitability of the applicant for the course.
- c. The results of the assessment will be communicated to prospective students as soon as practicable after the assessment is administered.
- d. RGIT Australia will be required to produce this assessment to the Secretary in the form, manner at the time requested by the Secretary.

(4) Providing information before enrolment

- a. The purpose of this section is to ensure that students seeking to enrol in an approved course:
 - i. are fully informed of the tuition fees and any other fees that apply to the course;
 - ii. are clear about their responsibilities, obligations and rights if they enrol in the course; and
 - iii. are clear about their responsibilities, obligations and rights if they apply for a VET student loan.
- b. Before enrolling a student in an approved course, RGIT Australia will give the student the following information:
 - i. all information required to be provided under the Standards for NVR Registered Training Organisations that relates to ensuring that each student is properly informed and protected;
 - ii. the tuition fees for the approved course;
 - iii. any fees other than tuition fees that are payable for the course;
 - iv. the student's options for paying tuition fees, including:
 1. payment by the student as fees become due; and
 2. a VET student loan;
 - v. information about VET student loans, including that:
 1. it is a loan from the Commonwealth;
 2. the loan will remain a personal debt until it is repaid to the Commonwealth;
 3. 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

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4. a student may wish to seek independent financial advice before applying for a loan;
- vi. the criteria for being an eligible student for a VET student loan;
- vii. the application process for a VET student loan;
- viii. an explanation that the student may be required during the course to communicate his or her agreement that the Secretary continue to use the VET student loan to pay tuition fees for the course;
- ix. the maximum amount of a VET student loan that may be available for the course under section 8 of the Act (not taking into account the effect of paragraph (b) of that section), and an explanation that the amount of the loan cannot be greater than the student's remaining HELP balance;
- x. the amount of VET student loan debt the student would accrue if the student received the maximum amount of VET student loan for the course (the debt could be up to 120% of the loan);
- xi. 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;
- xii. information about census days, including:
 1. the meaning of a census day (in accordance with the definition of *census day* in the Act);
 2. that a student may cancel the student's enrolment in the course or part of the course using RGIT Australia's procedure for withdrawal; and
 3. if a student withdraws before the census day for a course or part of a course, the student will not incur a VET student loan debt for the course or part of the course and will receive a refund for any tuition fees already paid for the course or part of the course;
- xiii. how to access the following RGIT Australia's website: and
 1. the tuition fees for the course;
 2. the census days for the course;
 3. RGIT Australia's procedures for withdrawal from the course and cancellation of enrolment;
4. other procedures RGIT Australia is required to have by the VET Student Loans Rules.
- xiv. advice that it is important for an enrolled student to notify RGIT Australia of any change of contact details.

(5) Making an application for a VET student loan

- a. Applications must:
 - i. be made to the government using the approved form (eCAF) and include all relevant information;
 1. If the eCAF does not have either the TFN, or certificate of application for a TFN uploaded, it is not able to be submitted by the applicant and the applicant will need to pay for their studies upfront or alter their study plans.
 - ii. include a TFN or a form of evidence demonstrating an application for a TFN as outlined in section (6)(b)(v)(2);
 - iii. include a USI or are otherwise exempt; and

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- iv. have been submitted by the census day for the first unit for the course for which the student is requesting a loan and no less than two business days after enrolling.
- b. The applying student must have read the VET student loans information booklet.
- c. The applying student must acknowledge that he or she has read and understood the application; and confirms the accuracy of the information in the application.
- d. The student will be required to confirm his/her engagement and progression to continue to access the loan throughout the course in subsequent study periods as per the Schedule of Fees, when required to do so by the department.
- e. RGIT Australia will be required to collect and verify the information and documents relating to a student applying for a VET student loan in regards to the student's identity and date of birth.

(6) Collection and verification of information

- a. RGIT Australia will require applicants to provide a certified (by an authorised delegate) copy of the information and documents in support of their VET student loan application or bring their original documents to the pre-enrolment session where a delegated RGIT Australia staff member will self-attest the copy provided by the student.
- b. Applicants should provide a minimum of the following:
 - i. must provide a proof of identity; and
 - ii. must provide proof of age; and
 - iii. must provide proof of education (i.e. qualification certificate); and
 - iv. for students under the age of 18, the application is also signed by a responsible parent/nominated guardian of the student, therefore demonstrating parental consent; or
 - 1. The signed parental consent form must be obtained prior to submitting enrolment information into the eCAF system.
 - v. have evidence of the assessment of receipt of youth allowance on the basis the applicant is independent within the meaning of Part 2.11 of the Social Security Act 1991. Evidence of this assessment may be provided through submission of the form of the applicant's Centrelink Income Statement noting this assessment; and
 - vi. their TFN.
 - 1. If an applicant cannot remember their TFN they can call the ATO.
 - 2. If the applicant does not have a TFN, they will need to apply for one with the ATO. They will then need to provide RGIT Australia with a certificate of application for a TFN issued by the ATO.
 - a. Once the applicant receives their TFN from the ATO, the applicant will need to contact RGIT Australia immediately. The applicant should ask RGIT Australia to re-open the eCAF to enable the applicant to update their TFN.

(7) Re-enrolment of a student who had previously withdrawn from a part of an approved course undertaken with RGIT Australia

- a. The student must complete the course enrolment process.
- b. The student will be required to attend a pre-training review and complete a language, literacy and numeracy test.
- c. Any additional fees and charges will be calculated at time of enrolment. Students may apply for credit transfer/RPL for a previously completed skill set/s.

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- d. The student will not be enrolled in an approved course or a part of an approved course without the written permission of the student (which must be given after the withdrawal).

(8) Other requirements

- a. Application procedures shall be student-focused, consistently applied and equitable.
- b. All applications shall be treated fairly, with respect and sensitivity.
- c. RGIT Australia shall reserve the right to request additional information from applicants which may be relevant to their application, including documentation of previous academic records, medical certificates, or other supporting documentation in case of Special Consideration applications on any of the established grounds for Special Consideration.
- d. RGIT Australia reserves the right to request applicants' authorisation to obtain further information from relevant third parties, where necessary, regarding their application.

(9) Publication

- a. This policy and procedure will be made available to students and applicants intending to enrol with RGIT Australia through publication on RGIT Australia's website.

6. Procedure

(1) Pre-admission information

- a. The RGIT Australia website contains information about the courses available, EOI forms, related policies, and contact details. Prospective students requesting information regarding the courses will be contacted by a Marketing Officer and refer to the website

(2) Entry requirements and admission criteria, including academic suitability and VET student loan eligibility

- a. RGIT Australia's marketing materials, including the website and course brochures, provide applicants with information on the following:
 - i. Entry requirements: The entry requirements for each qualification as per the training package or other regulatory/accreditation bodies' directives; and
 - ii. Admission criteria: Criteria set by RGIT Australia for applicants seeking admission into a course to ensure that candidates meet industry requirements.
- b. If the applicant indicates on the application form that they wish to access VET student loan for an approved course or part of the course, they must meet the eligibility requirements as per the policy above.
- c. Students must read and understand the entry requirements and admission criteria for the courses they are planning to enrol.

(3) EOI form

- a. The EOI form is available on RGIT Australia's website or from RGIT Australia campuses. Applicants complete the EOI and submit this with required evidence and documents.
 - i. Evidence to demonstrate satisfying VET student loan eligibility will be provided by the applicant.
- b. Each application will be assessed by the Admissions Officer to determine if the applicant meets the course entry requirements and admission criteria.
 - i. Evidence of academic suitability and student eligibility for VET student loans will be assessed.

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- ii. Enrolment details are verified and the form and all other evidence and documents are uploaded into the student profile in the SMS.
- iii. If the applicant is an existing student, their details will be updated.
- c. AVETMISS data is collected using this form.

(4) LLN test and statement of covered fees

- a. A LLN test is to be scheduled and conducted with all VET Student Loan applicants.
- b. All students are required to meet the relevant entry requirements for courses offered by RGIT Australia.
- c. RGIT Australia's Student Services Officer in conjunction with trainers and assessors is responsible for assessing the LLN tests submitted by applicants.
- d. The Course Coordinator will formulate a strategy for each applicant in discussion with the Student Services Officer based on results of the LLN test.
 - i. This strategy will be maintained in the student's file.
 - ii. Trainers and Assessors access and review this document on a regular basis to update the progress of a student. Student support needs are also identified and regularly updated so as to provide the best support.
- e. If an applicant does not satisfy the entry requirements or admission criteria, they will be notified via email or a letter stating the reason for the rejection of their application.
 - i. This communication will be recorded in student profile in the SMS along with the EOI form.
- f. If the applicant is successful an Offer Letter and/or Confirmation of Admission, payment details and any other course specific requirements are e-mailed to or collected in person from the student.
 - i. The eligible students for the VET student loan will be sent a statement of covered fees along the payment details.

(5) The eCAF

- a. Upon successfully enrolling the student in an approved VET student loan course, the officer will then supply accurate student enrolment information in the eCAF.
- b. The student will then receive an email from the Commonwealth Government to complete their application for accessing VET student loans. If the student finds any inaccuracies in the enrolment information, they are to contact RGIT Australia immediately.
- c. RGIT Australia will then revise the correct information and resubmit the enrolment information in the eCAF.
- d. The student will receive a revised email from the Commonwealth Government to complete their eCAF application.
- e. The student must submit the eCAF form by the first census day of the enrolled course and no less than two business days after enrolling.
- f. When submitting the eCAF application the student must acknowledge that he/she has read and understood the application and confirm the accuracy of the information in the application.

(6) VET student loan fee and CAN

- a. Students will be issued with a VET student loan fee notice at least 14 days before the first census day for each fee period of a course, to the student's personal email or by another method agreed to by the student.
 - i. Fee notices must be given to all students enrolled in a VET student loans approved course. This includes students who do not wish to access a VET student loan.

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Students who are clearly not eligible for VET student loans, such as international students, will not be given a fee notice.

- b. The CAN will be sent to the student within 28 days after the census day, to the student's person email or by another method agreed to by the student.

7. Revision History

Revision	Date	Description of modifications
1.0	January 2022	Original