



## VET FEE-HELP Policy

<b>Policy Category:</b>	RTO Operational Policy
<b>Policy Number: 2.014</b>	<b>Date written:</b> July 2014
<b>Related Governance / Enabling Policies:</b>	
<b>Related Operational Policies:</b>	Learner Fees and Refund Policy, Learner Recruitment, Enrolment and Induction Policy, Fairness and Opportunities Policy, Learner Complaints / Grievances and Appeals Policy, Statement of VET FEE-HELP Tuition Assurance
<b>Related Standards:</b>	<i>Standards for Registered Training Organisations (RTOs) 2015. VET Administrative Information for Providers September 2015</i>
<b>Related Legislation:</b>	<i>Higher Education Support Act 2003</i>
<b>Policy Owner</b>	RTO Manager
<b>Person(s) Responsible for Policy:</b>	Learner Enquiry, Records and Enrolment Officer, Compliance Coordinator, Curriculum Coordinator, RTO Manager

### Purpose

The Lady Gowrie Child Centre (Melbourne) Inc, trading as Gowrie Victoria, champions good early and middle childhood education and care. We commit to supporting learners in all facets of their further education and offer various ways to fund their qualifications. This policy outlines VET FEE HELP requirements and information to ensure learners have an understanding of the scheme and Gowrie Victoria's obligations as VET FEE-HELP provider.

### Scope

This policy applies to all Gowrie Victoria learners wishing to apply for VET FEE-HELP assistance to fully or partially fund their qualification tuition fees.

### Principles

- All eligible learners wishing to undertake a Diploma or Advanced Diploma must be offered VET FEE HELP
- No learner should be compelled to undertake a VET-FEE HELP loan
- Learners must be fully informed about VET FEE-HELP prior to making a decision to incur a VET FEE-HELP debt
- There is two-day cooling off period once the person has agreed to incur a VET FEE-HELP debt
- There is a census date by which the learner may withdraw without incurring a VET FEE-HELP debt. The census date is a minimum of 20% of the time between start and finish of a unit of study

### VET FEE-HELP

VET FEE-HELP is a government loan scheme that can assist a learner to pay their tuition fees. The loan is provided to a learner by their training provider and funded by the Australian Government. Learners start to re-pay their loan through the Australian Taxation Office (ATO) once their income reaches the 'minimum income threshold'. Details are available on the ATO website.

### Is there a loan fee?

A fee applies for some learners. A fee of 20% of the loan applies for VET FEE-HELP loans accessed by full fee paying / fee for service (FFS) learners. The fee doesn't count towards a learner's FEE-HELP limit.

You will **not** acquire the loan fee if you're a learner who is subsidised by the Victoria government.

### **How much can I borrow?**

Eligible people can borrow up to their FEE-HELP limit. The FEE-HELP limit is the total amount available to eligible learners under both the VET FEE-HELP loan schemes. This means that any amount you borrow under either VET FEE-HELP or FEE-HELP (Higher education) will reduce your FEE-HELP balance until you have reached the FEE-HELP limit.

The VET FEE-HELP limit changes every year. Please access the [STUDY ASSIST](#) website to check the limit.

This is a lifetime limit and is not reset by any repayments that are made.

### **Am I eligible for VET FEE-HELP?**

A person may be *eligible for VET FEE-HELP* if you:

- are an Australian citizen or permanent humanitarian visa holder (resident in Australia for the duration of the unit); and
- have not exceeded the FEE-HELP limit (see above)
- are a full fee-paying / fee for service learner studying a diploma, advanced diploma level course at an approved VET FEE-HELP provider, or
- are a learner subsidised by the Victorian, diploma or advanced diploma.

### **Census Date**

- The Census Date is a published date set by your training provider, applicable to your enrolment. It is an important date as it is the last day to submit / or withdraw from your course without incurring a VET FEE-HELP debt. The below circumstances apply:

### **VET FEE-HELP balance**

- A person eligible for VET FEE-HELP and has requested VET FEE-HELP to cover their tuition fees, who withdraws from a unit on or before their census date will **not** incur a VET FEE-HELP debt in that unit(s).
- Persons who have requested VET FEE-HELP and are actively enrolled after the census date **will** attract a VET FEE-HELP debt in the unit(s) for which they're enrolled.
- A person who withdraws from a unit(s) after the published census date for that unit(s) **will** attract a VET FEE-HELP debt for that unit(s).

### **Re-crediting a VET FEE-HELP balance**

- Persons who withdraw from a unit(s) after their census date, fail to satisfactorily complete a unit(s), may apply to have their FEE-HELP balance re-credited with respect to the unit, if they believe special circumstances apply

### **Special Circumstances**

- Persons who withdraw from a unit after their census date in a unit(s), or who have been unable to successfully complete a unit(s); for which they believe is due to special circumstances, may apply to have their FEE-HELP balance re-credited for the affected unit(s) only.
- Gowrie Victoria will re-credit the person's VET FEE-HELP balance if it is satisfied that special circumstances apply, where:
  - The turn of events were beyond the person's control; and
  - The turn of events did not make their full impact on the person until on, or after the census date; and
  - The turns of events were such that it was / is impracticable for the person to complete the requirements for the unit(s).

- For the turn of events to be beyond a person's control, the state of affairs should be that which a reasonable person would regard as not being due to the person's action or inaction, directly or indirectly, and for which the person is not responsible.
- The circumstances must be deemed unusual, uncommon or abnormal to be considered special circumstances.

What does not constitute Special circumstances

- Poor knowledge or comprehension of requirements for VET FEE-HELP assistance; or
- A person's inability to repay a VET FEE-HELP balance.

**Definitions**

For the purposes of this document the following refers to:

- The Act - the Higher Education Support Act 2003
- Person/s - past, current and / or potential learners of Gowrie Victoria, who requested and were accessed as eligible for VET FEE-HELP for their tuition fees.
- Census Date - a published date, for each eligible qualification, set by Gowrie Victoria (refer to definition on page 2).
- Tuition Fees - fees for a VET Unit of Study that is approved for VET FEE-HELP and applies to persons who are, or would be entitled to VET FEE-HELP assistance under clause 43 of Schedule 1A and of the Act.
- Unit of study or VET Unit of Study - unit of study approved for VET FEE-HELP that a person may undertake with the training provider
- The Department - Commonwealth of Australia department, responsible for administering the Higher Education Support Act 2003.

<b>Related Documents/Procedures/Forms:</b> Learner Recruitment, Enrolment and Induction Policy, Enrolment Form	<b>Location:</b> S:\1 Tools to do the job\4 Policies and Procedures CURRENT POLICIES\RTO Operational Policies\2.014 VET FEE-HELP Policy
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*It is the responsibility of each employee, or those mentioned within the policy scope, to ensure that they are aware of changes and updates to policies. All employees must ensure that they have the most current version of a policy. Please refer to the electronic policy for the most current version.*

**Employee acceptance of and agreement with Policy content and conditions:**

<b>Name:</b>	<b>Signature:</b>	<b>Date:</b>
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**Human Resource/ Manager witness:**

<b>Name:</b>	<b>Signature:</b>	<b>Date:</b>
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Date	Version	Author	Revision Description
July 2014	1	Simon Daniel	New Policy
November 2015	2	Michele Haywood	Updated to new policy template, hyperlinked to replace old information within document, revised location, updated with new VFH information