

VSL 2.2: VET Student Loan Fees Charges Policy and Procedure

Purpose

This policy and procedure is to ensure Casey College of Beauty Therapy operates a fair and equitable process for the collection and management of fees and refunds.

Scope

This policy and procedure applies to all students enrolled with Casey College of Beauty Therapy.

Policy

Tuition Fees for Vet Student Loans (VETSL)

VET Student Loan (VETSL) is a loan from the Commonwealth Government that needs to be repaid when the threshold income is reached. More information is available on our website and on www.studyassist.gov.au. VET student loan debt will remain a personal debt until it is repaid to the Commonwealth.

VETSL students will not be charged the total course tuition fees in one up-front hit. The tuition fees will be reasonably apportioned across fee/study periods and each fee period will contain at least one census day.

The student are required to communicate their agreement to continue to use a VETSL student loan to pay tuition fees for the course to the Secretary through student progressions survey.

Census days, withdrawals and Variations and Notices

Census days are determined to be minimum 20 percent of the way between the Unit of Study (UoS) commencement date and completion date with a minimum 3 census days for the course.

Census days and VET tuition fees are published on our website before the course commencement date and is accessible to any current or prospective student on the website under <https://www.caseycollegeofbeauty.vic.edu.au/vet-student-loans> and Fees and Census date.

It is the responsibility of eligible Vet Student Loans (VETSL) students to put in their withdrawal request in writing/email before the Census day. Any request past the Census day will incur the loan.

Casey College of Beauty Therapy may vary a published VET tuition fee and/or a published census day for a VET unit of study if the variation occurs prior to the published census day if:

- it does not disadvantage an enrolled student or a person seeking to enrol and
- the variation is necessary to correct VET tuition fee and/or the census day due to administrative error or circumstances that did not apply at the time the VET tuition fee or census day was determined.

All varied VET tuition fee and/or the census day will be published on our website as soon as practicable.

Provision of 'VET Student Loan Statement of Covered Fees'

- Casey College of Beauty Therapy provides either electronically, via mail or in class 'VET Student Loan Statement of Covered Fees' to each eligible VETSL students stating the amount of tuition fee covered and not covered by the VET student Loan.
- This statement is given to the students after the enrolment in the course and before the first census day.
- Casey College of Beauty Therapy may be give this statement along with the VET student loan (VETSL) fee notice for the first fee period of the course or it may be incorporated within the VET Student Loan Fee Notice.

VSL 2.2: VET Student Loan Fees Charges Policy and Procedure

Provision of 'VET Student Loan Fee Notice'

- Casey College of Beauty Therapy provides either electronically, via mail or in class 'VET Student Loan Fee Notice' to each eligible VETSL Student at least 14 days before the first census day in the fee period but not more than 42 days before the beginning of the pay period. The Fee notices are filed in the students file.
- The notice may include but not limited to the details of the course, fee/study period, student details including student identification number, VETSL for each fee period, amount of debt accrued for each fee period and statements about withdrawals.

Provision of 'Commonwealth Assistance Notice' (CAN)

- Casey College of Beauty Therapy provides either electronically, via mail or in class 'Commonwealth Assistance Notice (CAN)' to each eligible VETSL Student within the period starting on the census day for the part of the course and ending 28 days after the census day.
- The notice may include but not limited to the details of the course, fee/study period, student details including student identification number, VETSL for each fee period, amount of debt accrued for each fee period and statements about withdrawals.

Fee protection scheme – Statement of Tuition Assurance for VSL Students

- Tuition assurance protects students in the event a course provided by an approved VETSL 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, Casey College of Beauty Therapy Pty Ltd is party to an approved tuition assurance arrangement or has an approved exemption in place.
- It is intended that, from 1 January 2018, Casey College of Beauty Therapy will be exempted from the requirement to be a party to an approved tuition assurance arrangement. Instead, Casey College of Beauty Therapy is required to comply with interim arrangements which ensure similar tuition assurance protection is provided to students.
- The Statement of Tuition Assurance for Exempt VET STUDENT LOANS Provider sets out the interim arrangements for tuition assurance that will apply from 1 January 2018 and Casey College of Beauty Therapy's obligations from that date.
- If any changes occur to the proposed arrangements outlined below, a revised statement will be provided on Casey College of Beauty Therapy's website and advised to all students that have enrolled in the intervening period.
- The Commonwealth Department of Education and Training (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

VSL 2.2: VET Student Loan Fees Charges Policy and Procedure

commitments.

- Casey College of Beauty Therapy does not collect fees paid up-front greater than \$1500.
- For tuition fees paid up-front, Please note: *Fees of \$1000 will not be collected prior to course commencement and the total amount required to be paid which is attributable to tuition or other services yet to be delivered does (will) not exceed \$1500*, students should be aware that there is no formal protection in place and students will be responsible to seek a refund for these fees directly from Casey College of Beauty Therapy if Casey College of Beauty Therapy fails to provide the agreed services. Casey College of Beauty Therapy has in place VSL 2-Re-Credit-Policy-and-Procedure-2018. If the provider is under external administration, this may require the student submitting a proof of debt with the external administrator

Please refer to VETSL Statement of Tuition Assurance for further information available on

www.caseycollegeofbeauty.vic.edu.au

Accounts and records

All accounts and records are maintained and managed by the Casey College of Beauty Therapy finance department and as per relevant regulatory requirements.

All records in relation to fee-for-service income, VSL income, income from government subsidy and refunds are maintained in separate records for easy identification.

Casey College of Beauty Therapy keeps records, including evidence, to support any claim for a contribution towards revenue foregone as a result of granting concessions or waivers/exemptions.

Other Requirements

Note: VET Student Loans (VETSL) does not cover the cost of materials or the non academic fee for eligible student's available at the time of enrolment.

Note: VET Student Loans (VETSL) for eligible courses have a maximum loan amount that a student can access for each course. Visit <https://www.education.gov.au/vet-student-loans> for list of approved courses under the VET Student loans (VETSL) scheme

Note: VET Student Loans (VETSL) can be used by students who are paying the Fee for Service fees at the time of enrolment.

Note: VET Student Loans (VETSL) cannot be used to cover tuition fees for Short Courses with Accredited Units

Enrolment

1. A student enrolls with the Casey College of Beauty Therapy and indicates they wish to access a loan.
2. Enrolment information (including nearest applicable census date) is provided to the Department of Education and Training by the Casey College of Beauty Therapy via the eCAF system.
3. The eCAF system sends email to the student.
4. The student receives the email, at which point they sign into the eCAF system, verify the pre-populated information and complete the required additional fields.
5. The student submits the eCAF and the student is provided with a copy of the submitted form.
6. The provider can view the information and report the data.

VSL 2.2: VET Student Loan Fees Charges Policy and Procedure

VET Student Loans Fee (Invoice) Notice

Must be provided to each student via email or mailing address at least 14 days prior to the Census date.

Note: this notice is only required to be provided to students that have opted to take out a VET Student Loan (VETSL). Casey College of Beauty Therapy invoice would be sent to students who have not opted to take out a VET Student Loans loan (VETSL).

Census date

For each eligible unit of study the census date will be set by the Institute, published on the Casey College of Beauty Therapy website and will be set no earlier than 20% of the way through the period during which the unit is taken as per schedule 1A of the HESA 2003.

Commonwealth Assistance Notice (CAN)

Casey College of Beauty Therapy will send a CAN to all students who have requested VET Student Loans assistance within 28 days of each census date, even if a student has made a full up-front payment of their tuition fees and therefore has not incurred a VET Student Loans debt on that census date.

The CAN issued to a student will include the Commonwealth Higher Education Student Support Number (CHESSN) of the student.

For students undertaking VET Student Loan (VETSL) enabled courses - Diploma and above levels.

Casey College of Beauty Therapy will repay any student who is, or would be entitled to VET Student Loans assistance any payment of his or her VET tuition fee for a Unit of Study (UoS) that the person made on or before the census date for the unit of study, if the person is no longer enrolled in the Unit of Study (UoS) at the end of the census date.

Withdrawal Fees are incidental to studies in accordance with VET Provider Guidelines 8.10.1d being a fine or penalty imposed as a disincentive.

- In the event of a student withdrawing from a Unit of Study (UoS) after the census date for that Unit of Study:
- No refund is applicable and /or
- The student will incur a VET Student Loans debt. (4.1.13)

Withdrawal

- If a student withdraws from a Unit of Study prior to its census date the student will not incur a VET Student Loans debt.

Withdrawal after Census date

- If a student withdraws from a Unit of Study after the census date no refund is applicable and / or the student incurs a VET Student Loans debt. A student may apply for special consideration via the VET Student Loans Re-credit or Review Procedure if they believe that circumstances leading to the failure to withdraw from the course prior to the census date were beyond their control.

Deferral

- If a student has had a loan approved, the student does not need to submit a new eCAF if they are continuing to study.
- When a student defers they will be required to complete a deferral form and will be required to indicate in the progressions that they have deferred.
- Approval of Deferral will only allow the student to defer for one semester.

VSL 2.2: VET Student Loan Fees Charges Policy and Procedure

- When a student resumes study or access to a loan, the student will be required to complete the Progressions form indicating the date of resumption of studies/loan access.

Payment Options

Student's fees need to be paid or deemed paid at the time of enrolment using one of the following methods:

- Cash
- Direct deposits paid into Casey College of Beauty Therapy's bank account
- EFTPOS
- Credit Card

Deferred Payment Plan – available for students

Unpaid fees:

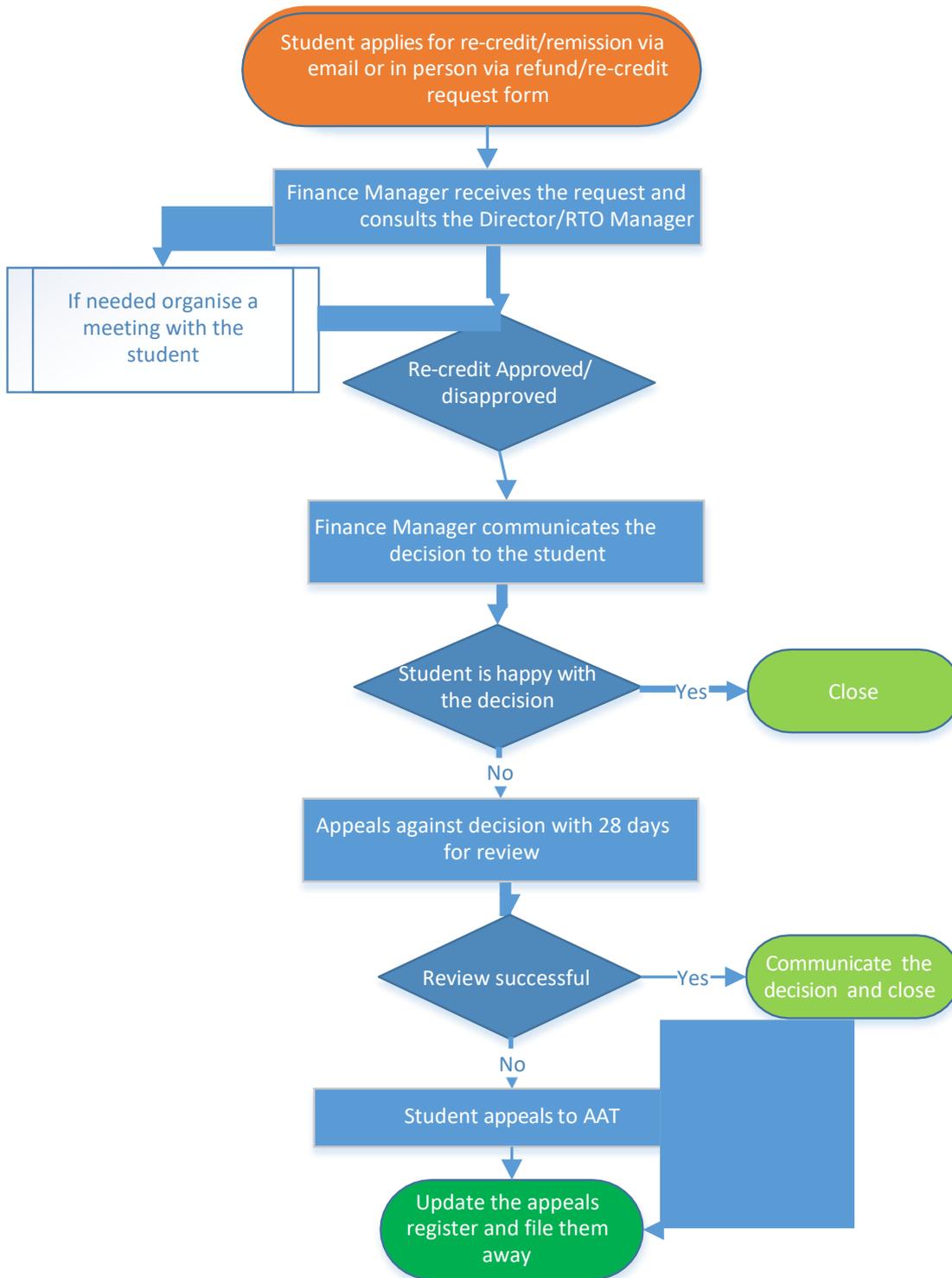
Students with unpaid fees at the relevant census dates for their course or Unit of Study are not permitted to attend class, re-enrol, receive Statements of Attainment, receive certification, or to graduate.

Students seeking review:

Students that are seeking a review or reconsiderations of a decision and will not be victimised or discriminated for:

- (1) Seeking review or reconsideration of a decisions; or
- (2) Using CCBTs processes or procedures about dealing with the students grievances; or
- (3) Making an application for re-crediting of the student's HELP balance under Division 2 or 3 of part 6 of the Act

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