



2022 VET Student Loans Enrolment Guidelines

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INTRODUCTION

What is the VET Student Loans Program?

The VET Student Loans program is an income contingent Australian Government loan program that helps eligible students enrolled in approved courses at diploma level or above, pay their tuition fees. The loan has income-contingent repayment arrangements, which means you only need to make repayments if you are earning above the minimum repayment threshold. You can make voluntary repayments at any time.

If you are an eligible student, the Department of Education, Skills and Employment (the Department) may approve your VET Student Loan for an approved course. The Department will pay your loan directly to your approved course provider. You will be responsible for any gap amount in the tuition fees, which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO).

For more information about VET Student Loans, read the [VET Student Loans Information Booklet](#).

Eligible Courses

Certain Diplomas, Advanced Diplomas, Graduate Certificates and Graduate Diplomas are eligible for VET Student Loans that are linked to industry needs and employment outcomes. Lyons College currently offers two courses under the VET Student Loans framework:

1. **BSB50420 Diploma of Leadership and Management**
2. **BSB60420 Advanced Diploma of Leadership and Management**

Please Note:

- Further information on Vet Student Loans can be found on the [VET Student Loans Website](#)
- A full list of approved courses is provided in the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#)

Student Obligations

The 'Department of Education, Skills and Employment' has developed a Student Obligations Fact Sheet aimed at helping you understand VSL obligations regarding engagement with the eCAF system and Progression Forms. (This is available at the following link: [Student Obligation Factsheet](#))

Loan Caps

- Eligible students will be entitled for loans up to a capped amount.
- Training Providers may charge above the loan cap for a course, and if so, students will be expected to pay for the difference up front according to the Training Provider's billing period.
- The amount you can borrow for your tuition fees is determined by the Australian Government and in most cases, there are three bands of VET Student Loan Caps (in 2022 the loan caps are \$5,406/ \$10,813/ \$16,221) set for each course. A VET Student Loan is only for tuition fees and doesn't cover additional costs such as text books, materials, or accommodation.

Students switching from VET FEE-HELP to VET Student Loans

Subject to meeting eligibility criteria, having a sufficient FEE-HELP balance and studying a VET Student Loans approved course, a continuing student can access a VET Student Loan up to the full course cap amount regardless of whether they have accessed VET FEE-HELP in the past. The student's VET Student Loan cap will exclude any pre-existing VET FEE-HELP debt incurred for the same course. The maximum loan amount for the VET Student Loans approved course applies only to enrolment in the course under VET Student Loans.

STUDENT ELIGIBILITY

Student Eligibility Requirements

To receive a VET Student Loan, you must:

- Be an eligible student
- meet the enrolment and loan application requirements:
- be studying an approved course with an approved course provider;
- apply to the government using the approved form (eCAF), which will be managed through your provider;
- submit Progression Forms to confirm your ongoing engagement with your studies, and continue accessing the loan throughout your course;
- you must have read and understood the provided Information Booklet;
- have a HELP balance that is more than \$0
- meet the citizenship and residency requirements;
- meet the entry requirements for your chosen course.

Citizenship and Residency Requirements

The VET Student Loans program has strict citizenship, visa and residency requirements. It is not available for all Australian residents. To be eligible, you must be either:

- An Australian citizen (If you are born on or after 20 August 1986 you will be required to supply additional evidence if you are using your birth certificate as evidence); OR
- The holder of a permanent humanitarian visa who is usually resident in Australia; OR
- A New Zealand Special Category Visa (SCV) holder who meets the long term residency requirements.

Please note - Other permanent residents/permanent visa holders are NOT eligible for a VET Student Loan.

Academic Suitability

Prospective students are required to meet the below academic suitability requirements:

- Provide a copy of a Senior Secondary Certificate of Education that has been awarded to you by an agency or authority of a State or Territory for the completion of year 12; OR
- Provide an International Baccalaureate Diploma Programme (IB) diploma; OR
- Provide evidence of successful completion of a qualification that has been delivered in English and:
 - was at level 4 or above in the Australian Qualifications Framework (i.e. Certificate IV or higher qualification), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF; OR
 - 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 at level 4 or above in the Australian Qualifications Framework, or a qualification at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF; OR
- Approved LLN Test*: If you cannot provide either of the above documents, you will be required to display competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy; AND in addition:

Lyons College must reasonably believe you are academically suited to undertake the course; and you must meet any other specified entry requirements for the course.

*If you are required to complete the Lyons College approved LLN test (LLN Robot), you will be informed by a member of the Admissions Team, a suitable time and date to complete the test. On completion of the test, the results are accessed and reviewed by the Student Services Team and provided you.

Tax File Number (TFN)

If you want to use a VET Student Loan to pay for your study, you must meet the TFN

- requirements: You must have a valid TFN by the census day, or
- If you don't have a TFN, you can obtain a Certificate of application for a TFN. This certificate is available from the ATO after you have applied for a TFN. If you get a Certificate of application for a TFN, you are required to upload it to your eCAF* before you submit it. You may also provide (by uploading) a copy of the online application summary and barcodereceipt issued by Australia Post.

If you don't already have a TFN you can apply for one online via the [Australian Taxation Office \(ATO\) website](#).

**Government electronic Commonwealth Assistance Form (eCAF) - The online system for students to request a VET Student Loan*

Unique Student Identifier (USI)

You are required to have a Unique Student Identifier (USI) unless you are exempt.

- You must have: Your USI ready for enrolment;
- Your Name, Address and date of birth must match your details held at the Australia Tax Office (ATO) and the details you provided at enrolment. If the information does not match, we will be unable to enrol you.

To update any required details, please go to the [USI website](#).

For Students Under 18 Years of Age

If you are under 18 years of age and wish to apply for a VET Student Loan, one of the following is required:

- One of the signatories to the application must be a responsible parent of the student (by submission of the signed parental consent form from Lyons College); OR
- A Centrelink Income Statement detailing that you have received Youth Allowance because you are deemed independent.

Additional Eligibility Criteria

In order to be eligible for a VET Student loan, you must also meet all of the following Criteria:

- Electronic Commonwealth Assistance Form (eCAF) – You must have submitted the eCAF form by the census day for the first unit of the course you are applying for funding for and no less than two business days after enrolling. Please note, census day is the last day you can apply for a VET Student Loan for that unit of study.
- Student Engagement and Progression – During the course of your loan period, to continue to access your VET Student Loan you must complete this survey at least twice per calendar year in the eCAF system within the duration of your course.

Eligibility Tool

Provide additional information about what documentation you need to provide to Lyons College when you are applying for a VSL. This tool will:

- help you gauge whether you qualify for VSL
- provide additional information about what documentation you need to provide to Lyons College when you apply for VSL

The VSL Eligibility Tool is available for prospective students to use on the MySkills website via VSL Eligibility Tool.

PROGRAM INFORMATION

What is a Census Day?

The census day for a course, or a part of a course, is the last day you can:

- Complete the eCAF to apply for a VET Student Loan for your course; OR
- Withdraw your enrolment without incurring a debt for the course or part of the course.

Every part of a course (unit or subject) has its own census day, so that you incur debts as you progress through your course, not for the whole course at the beginning. Every course must have at least 3 census days spread reasonably evenly throughout your course. Lyons College will provide a breakdown of the census dates for your course in your VET Student Loan Statement of Covered Fees.

Course Fees

Tuition fees are charged by the unit of study, all Lyons College VET Student Loans approved courses have a minimum of four fee periods and each contains at least one census day. Your fee periods will be evenly spread through the duration of your course and could contain more than one unit.

The cost of your course may not be covered by the VET Student Loan Cap, this could be due to a lack of balance in your FEE-HELP limit or due to the fact that items such as Materials Fees are not covered. This 'Gap' amount will be spread across the duration of your course at the point of each census day.

Lyons College will provide you with a VET Student Loan Statement of Covered Fees and VET Student Loans Fee Notice to confirm that your enrolment has been accepted and detailing how much of the course tuition fees are covered in your VET Student Loan. Lyons College will also provide you with a VET Student Loan Fee Notice at least 14 days before the first census date in each fee period detailing the breakdown for that period.

If you withdraw from a part of your course before the census day for the part of the course, you will not incur a VET student loan debt for that part of your course and will receive a refund for any up-front payment of tuition fees. Once each census date has passed, Lyons College will issue you a Commonwealth Assistance Notice (CAN) within 28 days detailing accumulated information about your debt and payments.

Loan Fee

A loan fee of 20% applies to VET Student Loans for full fee paying-students. This amount will be added in to your VET Student Loan but will not be included in your FEE-HELP limit.

Fees that are not covered by VET Student Loans

Charges for some goods and services must not be included in the tuition fee for a course, as these are not covered by a VET Student Loan.

Additional fees and charges: These are detailed in the Lyons College Student Handbook for Local Students. Materials Fees (Resource Fees): Materials Fees are course specific and listed in the Fees & Intakes for Local Students.

How to apply for your VET Student Loan using eCAF

To apply for a VET Student Loan you must complete the Request for a VET Student Loan eCAF on or before the census date; however, once you have enrolled in your course with Lyons College you must wait at least two full business days before you submit your eCAF.

After two business days has passed Lyons College will register your interest with the Australian Government that you wish to apply for a VET Student Loan. At this point you will receive a log in and password to complete your eCAF.

Please Note; if you do not complete and submit your eCAF by the census date, you will be liable for all tuition fees payable for that fee period.

Repaying your VETSL Debt?

Your VET Student Loans debt forms part of your accumulated VETSL debt. You must start repaying your VETSL debt through the tax system once your income is above the compulsory repayment threshold, even if you are still studying. More information about VETSL debt repayments, including how the ATO calculates your compulsory repayment, is available at www.studyassist.gov.au.

The threshold is adjusted each year and for the 2021-22 financial year it is \$47,014 or above. Repayments made through the Australian taxation system are called 'compulsory repayments' and continue until you have repaid your whole debt. How much you must pay back is calculated from the amounts given on your income tax return for:

- Your taxable income,
- Reportable fringe benefits (reported on your payment summary),
- Total net investment loss (including net rental loss),
- Reportable super contributions, and
- Exempt foreign employment income amounts.

Anyone who has a VETSL debt and earns above the minimum repayment threshold will be required to repay their debt regardless of where they live, whether in Australia or overseas. Visit Study Assist for more information.

LYONS COLLEGE POLICY / PROCEDURE

Tuition Protection - For Provider Default

From 1 January 2020, Lyons College is required to comply with new VSL tuition protection arrangements as set out in the VSL Act. The tuition protection arrangements provide support and protections for VSL students in the event that Lyons College provider defaults.

What is Provider Default

A default occurs when Lyons College 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 a course or part of a course after commencement but before completion, and the student has not withdrawn before that day.

Student Eligibility for Tuition Protection

VET Student Loans students studying with Lyons College are eligible for tuition protection if Lyons College defaults. If there is a suitable replacement course available, eligible VSL student's will be assisted to continue their studies with a replacement provider. Where there is no suitable replacement course, eligible students will be provided with a re-credit to their HELP balance. This re-credit will be for tuition fees paid for the original course or parts of the course, which were not completed due to the Lyons College default.

What is Lyons College Required to do for you?

Within 24 Hours of default, Lyons College must:

- Notify students enrolled in the course, in writing, the course is no longer being provided; Send the student notice to the:
 - student's personal email address as advised by the student;
 - or student's postal address as advised by the student; or
 - student by another method agreed to by the student.
- Lyons College will specify in the student notice:
 - the name of the course, or part or parts of the course the student was enrolled in at the time of the default; the date of the default;
 - the website specified by the VSL Tuition Protection Director where the student can get further information about tuition protection. This will be done within 3 days of a default occurring.

Tuition Protection - Replacement Provider

If requested by the VSL Tuition Protection Director, Lyons College must provide information to assist the Director make decisions about whether a suitable replacement course exists for displaced students.

Under tuition protection arrangements Lyons College is encouraged to act as replacement provider to support displaced VSL students to continue their study. Replacement providers have a number of obligations under the VSL Act to facilitate efficient and fair treatment of students to allow them to continue their studies with minimal disruption.

If a student accepts an offer of a place in a replacement course, Lyons College must give written notice of the acceptance to the VSL Tuition Protection Director within 14 days of the student's acceptance of the offer.

Lyons College must also:

- enrol the student in the replacement course as soon as practicable;
- grant course credits for parts of the original course successfully completed by the student, as evidenced by:
 - a statement of attainment or other Australian Qualifications Framework certification documentation issued in accordance with the Australian Qualifications Framework; or
 - an authenticated VET transcript prepared by the Registrar (within the meaning of the Student Identifiers Act 2014);
- not charge the student tuition fees for the replacement component of the replacement course if tuition fees have been paid for the affected part of the original course.

Withdrawal from Course, Provider Cancellation and Re-Crediting FEE-HELP Balances

Lyons College understands that at times, circumstances may exist that requires a student to withdraw from their course of study. In such a situation, there is no fee involved in the withdrawal application or process.

Withdrawal from a Course

If you have to withdraw from your course, you will either:

- **Withdraw on or Before the Census Date** - In the event that you withdraw from your VET course of study or VET unit of study on or before the published census date, you will not incur a VET Student Loan debt for that or future census debts attached to the course of study from which you are withdrawing.
- **Withdraw After the Census Date** - In the event that you withdraw from your VET course of study or VET unit of study after the published census date, you will incur a VET Student Loan debt for the unit of study in which you are enrolled.

If you wish to withdraw, the process is as follows:

1. Indicate your intent to withdraw in writing from either VET course of study or VET unit of study via email to studentadministration@lyons.edu.au prior to any applicable census days;
2. Complete a 'VET Student Loans Withdrawal Application form' (this will be provided by the compliance team within 48 hours of receipt of the initial student email).
3. You must submit the 'VET Student Loans Withdrawal Application form' via email to studentadministration@lyons.edu.au or in person at any Lyons College campus as soon as possible to ensure the request is processed.
4. Once the withdrawal is confirmed, the Compliance team will process a confirmation within 10 working days to your email address. The confirmation will include:
 - A. Confirmation to you of your withdrawal, including the date and time of your withdrawal, the unit of study, part of a course or whole course from which you withdrew and the relevant census day; and
 - B. Confirmation as to whether you have incurred a debt for the unit, part of the course or whole course.

Where you withdraw your enrolment in an approved course on or before the census day, you will not incur tuition fees for the course or part of the course, to which the census day applies. This applies to all of the tuition fees for the course or part of the course to which the census day relates. Therefore it includes:

- VET Student Loans covered fees;
- any gap fees;
- upfront payment of tuition fees;
- gap fees or tuition fees paid through a loan from the provider.

Where you have paid tuition fees upfront to Lyons College or through your VSL, Lyons College must refund this amount to you.

Provider Cancellation of a Students Enrolment

If Lyons College initiates a cancellation of your enrolment from your course, you will either be:

- Cancelled on or Before the Census Date - In the event that you are cancelled from your VET course of study or VET unit of study on or before the published census date, you will not incur a VET Student Loan debt for that or future census debts attached to the course of study from which you are being cancelled.
- Cancelled After the Census Date - In the event that you are cancelled from your VET course of study or VET unit of study after the published census date, you will incur a VET Student Loan debt for the unit of study in which you are enrolled.

Where Stanley College initiates a cancellation of a student's enrolment in an approved course, after the census date, it will:

- inform the student concerned of a proposed cancellation in writing; provide the student with at least 28 days to initiate the Complaints and Appeals Procedures before the cancellation takes final effect;
- maintain the student's enrolment during the period of appeal;
- only proceed with the cancellation after any Complaint and Appeal procedures initiated by the student have been completed.

Where you have paid tuition fees upfront to Stanley College or through your VSL, Lyons College must refund this amount to you.

Re-Crediting FEE-HELP Balances

In order to apply for re-credit you must complete a "Re-Credit Application Form_VSL", available from the Lyons College Student Services Team.

If you cannot withdraw before or on the census day due to special circumstances, you can apply to Lyons College to have the VETSL debt removed. Special circumstances are specified in the next section of this guide. All decisions to re-credit a FEE-HELP balance can only be made in accordance with the requirements of the Act. All applications for re-crediting must be made within 12 months after the census day for the course, or the part of the course, concerned, or within that period as extended by Lyons College due to special circumstances that prevented or will prevent you from completing the requirements of the course or part of the course.

Special Circumstances*

Lyons College must re-credit if satisfied that special circumstances prevented, or will prevent you from completing the requirements for the course, or part of the course and that the circumstances:

- are beyond your control; and
- do not make their full impact on you until on or after the census day for the course or the part of the course; and
- made it impracticable for you to complete the requirements for the course, or the part of the course during your enrolment in the course, or the part of the course.

Special circumstances do not include:

- Your lack of knowledge or understanding of requirements for VET Student Loans assistance; or
- Your incapacity to repay a VETSL debt, as repayments are income contingent and you can apply for a deferral of a compulsory repayment in certain circumstances.

Special Circumstances does not cover an inability to repay student loans. If you would like to find out more about repaying your VETSL debt please visit the Study Assist website www.studyassist.gov.au.

Where Lyons College issues a reviewable VET decision it will issue a ‘Reviewable Decision – Review Rights’ notice. If you are unhappy with Lyons College’s decision, you need to apply to Lyons College in writing within 28 days for an internal review of the decision, there is no charge for this process. If you are unhappy with your Lyons College’s internal review decision, you can apply to the Administrative Appeals Tribunal (AAT) within 28 days for an external review. For more information, visit www.aat.gov.au.

Complaints and Appeals Policy/Procedure (VET)

Lyons College provides a complaints and appeals process that is transparent, fair and equitable and refers student to an independent external body if necessary. Lyons College complaint and appeal processes are:

- Available to all students
- Confidential
- FREE of cost

The Complaints and Appeals process must commence within ten (10) working days of receipt of the complaint and/or appeal

The complaints and appeals procedure is available to all students and ensures that students are not victimised or discriminated against for:

- Seeking a review or reconsideration of a decision; or
- Using the Lyons College complaints and appeals process; or
- Making an application for re-crediting a student’s HELP balance.

Further information is available in the Lyons College Student Handbook and Complaints and Appeals Form, available via: www.lyons.edu.au

Admissions: Admissions Policy/Procedure Domestic Students (VET)

Equal and Fair Treatment of Students Seeking to Enrol in an Approved Course

Lyons College’s Admission process is applied fairly and consistently to all students. Eligible students are admitted irrespective of gender, race, nationality, marital status, faith, disability or sexual orientation.

Admissions Process – Original Documentation Verification

Lyons College accepts only original sited/scanned copies of all documents required for admissions, including but not limited to:

- Testamurs and academic records from previously completed courses of study at other institutions; Valid identification documents including drivers licenses or passports;
- Australian Citizenship Certificates.

Where applicants are either the holder of a permanent humanitarian visa who is usually resident in Australia OR a New Zealand Special Category Visa (SCV) holder who meets the long-term residency requirements, Lyons College checks visa conditions online using the Visa Entitlement Verification Online system (VEVO).

Lyons College also collects and verifies the authenticity of the following documents where required, as part of the VET Student Loans admissions process:

- Students Under 18 Years Old - A signed parental consent form OR evidence that the student has received youth allowance on the basis that the student is independent

Student Tax File Number's (TFN) are verified via the eCAF (electronic Commonwealth Assistance Form) system.

Lyons College Privacy Notice

The Lyons College Privacy Notice provides information to students about how/when information is collected or disclosed to other parties including the Commonwealth. This is available for download via www.lyons.edu.au

Lyons College Privacy Policy (VET)

The Lyons College Privacy Policy (VET) reflects the Australian Privacy Principles set out in the Privacy Act 1988 outlines the following:

Collection and Use of Personal Information:

- Lyons College collects personal information in a number of ways including:
 - directly from students, such as application forms, resumes, the Student Portal, phone or in written correspondence and
 - from third parties such as other educational institutions, where consent is provided to relay personal details
- Lyons College uses this information in a number of ways, including to:
 - provide information about our courses to prospective students;
 - establish and maintain client and participant relationships;
 - provide educational and support services to current students;
 - administer and manage those services including admission, enrolment, assessments, scholarships, billing and collection of fees and charges;
 - meet its data provision requirements, required by the National Regulator (ASQA);
 - review and develop our services; and
 - authenticate information provided as part of the College's admissions process.

Disclosure of Personal Information:

- Personal information collected from students is confidential. Lyons College will not disclose any personal information provided except under the following conditions:
 - where the student has nominated an authorised representative to act on their behalf;
 - to meet government, legal or other regulatory authority requirements;
 - where there are reasonable grounds to believe that a threat to life or health can be prevented;
 - to out-sourced service providers who support Lyons College in providing services to students (for example, mailing houses and debt recovery agencies). In these cases, the provider agrees to preserve the confidentiality of personal information and to use it only for the purposes of providing that particular service; and
 - where the student has provided written approval to provide specific information to a nominated third party.

Accessing and Updating Personal Information – Students:

- The Lyons College Student Portal provides 24-hour access to personal information and can be accessed from computers on campus, from home or from other off-campus sites (for example, libraries or internet cafes). Access is via a login screen and the student will be required to enter a username and password. Students can update their personal details including contact information via the Student Portal.
- Students may also request details of personal information in person, by completing a Student Request Form, or via email to the Student Services Team (studentadministration@lyons.edu.au)
- At all times information will only be provided to the requesting student once their identity has been verified. Access to information must be controlled, and on request, only copies of information held can be provided to authorised persons. Original documentation cannot be removed by the student or authorised third party.

VSL Provider Tuition Protection Service

Introduction

The TPS protects VET Student Loans (VSL) students when their provider defaults. That is, if Lyons College, fails to start a course or stops offering a course to eligible students. The TPS helps VSL students to:

- continue their studies with a replacement provider in an equivalent or similar course; or
- if a suitable course is not available, receive a loan re-credit for parts of the course commenced but unable to be completed because of the provider's default.

The TPS is sector funded. Providers contribute an annual TPS levy. Lyons College is covered by the TPS.

Within 24 hours of a default, Lyons College will:

- notify the TPS Director in writing of the circumstances of the default; and
- notify affected students in writing.

What happens if Lyons College ceases to provide a course after it starts but before it is completed? Information for affected students:

1. Lyons College will notify affected students in writing that an approved course is no longer provided within 24 business days after Lyons College ceases to provide the course after it starts but before it is completed.
2. As soon as practicable, Lyons College 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.

Replacement Courses

1. The Commonwealth Department of Employment, Skills, Small and Family Business (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.
2. 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.
3. 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.
4. 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.
5. A student who accepts the replacement course offered will also receive course credits for parts of the original courses successfully completed by the student, as evidenced by:
6. 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
 - 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.
7. 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.

Re-crediting of Students' FEE-HELP Balances

Where there is no suitable replacement course for a student, Lyons College Ltd will re-credit the student's FEE-HELP balance for the affected parts of the original course. The amount re-credited will be equal to the amount of VET student loan used to pay tuition fees for the student for the course, or parts of the course.

Prepaid Fees

1. For tuition fees paid up-front greater than \$1500, Lyons College will not enrol student in units it has in place insurance for tuition fees with an approved provider as required under the Tuition Assurance Scheme.
2. For tuition fees paid up-front below \$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 Lyons College if Lyons College fails to provide the agreed services. Lyons College has in place a Refund and Cancellation Policy which shall apply. If the provider is under external administration, this may require the student submitting a proof of debt with the external administrator.