



Application, Enrolment (including Fees) and Engagement Procedure (VSL)

Version:	V 2.0	Approved By	CEO
Approved Date:	11/02/2022	Review period	2 years
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Application, Enrolment and Engagement Procedure (VSL)

Purpose

This Procedure sets out the application, enrolment and engagement processes for students who are enrolling in an approved VET Student Loan (VSL) course.

Scope

This procedure applies to students who are enrolling in an approved VET Student Loan course; have requested a VET Student Loan (VSL) and meet VSL academic suitability requirements¹.

Procedure

Collection and verification of information

Lyons College is required to collect and verify the following information and documents relating to a student applying for a student loan, including:

- information confirming student's identity
- the student's date of birth
- if the **student is under 18**, information that:
 - ◆ one of the signatories to the application is a responsible parent of the student (by submission of the signed parental consent form) or
 - ◆ the student has received youth allowance on the basis that the student is independent within the meaning of Part 2.11 of the *Social Security Act 1991* (received from the student evidence of this assessment in the form of their Centrelink Income Statement.)
- information and documents to establish that the student meets the citizenship and residency requirements in section 11 of the *VET Student Loans Act 2016 (VSL Act)*.

If the student has applied for, but not been issued with a tax file number (TFN), a certificate from the Commissioner that the student has applied for a TFN.

Students under the age of 18

- Obtain a parental consent form before entering new enrolment data for an intended eCAF.

IMPORTANT NOTE: The Secretary is not required to pay a loan amount for a student for a course if the student has not given the Secretary the student's tax file number [s20(a) of the VSL Act] or the student's student identifier [s20(b) of the VSL Act].

The eCAF System

- Lyons College has relevant staff members with approved access to the eCAF system as students must use this to apply for a VET student loan
- Students must submit the eCAF prior to the first census day for which they wish to access a loan [s17(2)(c) of the VSL Act; s10(2) of the *VET Student Loan Rules 2016 (VSL Rules)*].

Using the eCAF

Lyons College staff requiring access to the eCAF system must complete and return to the department the eCAF System Access Request form for each individual officer requesting access to the system. This must also be signed by the CEO.

The CEO has completed the eCAF API system access request form for a provider service account.

Any new completed forms must be sent to VSLDataandIT@education.gov.au.

On accessing the eCAF system, staff can find answers to frequently asked questions under the 'Help' tab. The department will update these answers regularly, and for this reason this should be checked periodically.

NOTES

1. Staff must supply accurate student enrolment information in the eCAF. If there are inaccuracies in this information, students will be directed back to Lyons College staff for correction.
2. Staff cannot delete an eCAF once it has been submitted by a student. However, may be able to delete an eCAF that has not been submitted by the student, if the student does not wish to access a VET Student Loan.

Electronic communications between students and the Commonwealth

The Secretary will not treat an application by a student for a VET student loan made by electronic communication as having been signed by the student if the communication **does not contain**:

- the student's student identifier; and
- the student's tax file number (or certificate from the Commissioner stating that the student has applied for a tax file number); and
- an acknowledgement by the student that he or she has read and understood the application; and
- a confirmation by the student of the accuracy of the information in the application [Rules s 152].

Providing a Tax File Number (TFN)

IMPORTANT: Australian Taxation Office will no longer provide TFNs to providers

Neither the VSL Act or the VSL Rules enable Lyons College to access a student's tax file numbers (TFN) directly from the Australian Taxation Office (ATO). Lyons College must seek TFNs from the eCAF system or from students via the paper form.

Provision of TFN by students

If a student cannot remember their TFN they can call the ATO on 13 28 61.

Students who do not have a TFN should apply for one by completing a *Tax file number – application or enquiry for individuals* (NAT1432) form available from the ATO.

A TFN is usually provided within 28 days of application to the ATO, it is essential for students to apply early to ensure they have their TFN on or before the census date. If a student applies for a TFN less than one month before the relevant census date, the student should request one of the following;

- a Certificate of application for a TFN issued by the ATO
- a copy of their online application summary and barcode matched receipt issued by Australia Post.

If a student has not received their TFN by 10 days before the census date, the student should provide this certificate or receipt to Lyons College as proof of having applied so that Lyons College may monitor subsequent provision of the TFN.

Where a student does not supply a TFN in the initial VET Student Loans application (eCAF), the student will still be able to complete the eCAF for a VET Student Loan by uploading their '*certificate of application for a TFN*'.

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 student and the student will need to pay for their studies upfront or alter their study plans.

Upon the student advising they have received their TFN from the ATO:

- re-open the eCAF to enable the student to update their TFN
- put the eCAF into 'revision status' to enable the student to input their TFN. Once in 'revision status', the eCAF system will send an email to the student indicating they can update their TFN in their eCAF record.
- The student will update their TFN and then resubmit the eCAF. This must be completed within 6 weeks of the first census date included in the eCAF.
- Advise students that even though they have uploaded a 'Certificate of application for a TFN', the students must provide the TFN as soon as they receive this from the ATO. Without a TFN, the loan amount will not be paid, and the student will not be able to use the loan for that study period.

In addition, to ensure follow up on these students;

- run an eCAF exception report to identify all students who have not provided a TFN and have submitted a 'Certificate of application for a TFN'. The reports are available from the eCAF dashboard.
- Access and search for eCAFs without TFNs directly in the eCAF system or via the API links from the VETtrak.

Providing a VET Student Loan Statement of Covered Fees

VET Student Loans (VSL) can be used to cover tuition fees only. Other fees, e.g., administration fees, material fees, and others are not covered.

For some courses, the VSL cap may not fully cover the tuition fees for the entire course. Students will be required to pay any tuition fee above the loan cap as it becomes due. Students will also be required to pay any other non-tuition fees (excursions, uniforms, etc) before students can commence study.

For eligible VSL courses, refer to the VET Schedule of Tuition Fees to view the tuition fee for each unit of study and their applicable census dates. Also refer to the VET Census Dates & Payment Deadlines page.

Please note:

- There is a loan fee for Full-Fee Paying/Fee For Service students calculated at 20% of the loan amount which is added to the loan balance.
- If the Department of Education and Training removes the course to be or being applied from the list of eligible courses, the remainder of tuition fees for the rest of the course will no longer be covered. The Department of Education and Training sets a limit on the total amount of student loans allowed for each education provider and this limit may not cover all eligible student loans.
- A VET student loan is a loan and student is required to pay back or repay to the government.

When a student has enrolled in an approved course, Lyons College provides the student a written statement as to whether or not the enrolment is accepted on the basis that some or all of the tuition fees for the course will be covered by a VET Student Loan. Where tuition fees are covered by a VET Student Loan, they are known as ‘covered fees’ [s56 of the VSL Act].

The statement includes:

- the title, ‘VET Student Loan Statement of Covered Fees’ [s129 of the VSL Rules] and includes certain information about Lyons College and the approved course [s129 and ss99(4)(a) - (i) of the VSL Rules]:
 - ◆ the student’s name, residential address, phone number and email address;
 - ◆ Coleraine Share Trading Pty Ltd trading as Lyons College;
 - ◆ Lyons College’s registration code which is 21986;
 - ◆ the date of the notice;
 - ◆ the student’s student identification number as issued by Lyons College;
 - ◆ the student’s Commonwealth Higher Education Student Support Number (CHESSN), if available;
 - ◆ the student’s student identifier (USI); and
 - ◆ the name of the course.

If the enrolment is accepted on the basis that only some of the tuition fees for the course will be covered—the statement will show the amounts of the tuition fees that will, and will not, be covered by the VET student loan [s56(2)(b) of the VSL Act].

This notice to the student is provided after the student enrolls in the course and before the first census day for the course.

The VET Student Loan Statement of Covered Fees can be given at the same time and as part of the same notice as the VET Student Loan Fee Notice for the first fee period of the course [s129(3) of the VSL Rules].

Providing a VET Student Loan Fee Notice

When a student is enrolled in an approved course, they are given a notice known as a 'VET Student Loan Fee Notice' in relation to each fee period [s99 of the VSL Rules].

This notice is provided to the student at least 14 days before the first census day in the fee period. More than one census day may be included in the fee notice. The notice is **not** given to the student more than 42 days before the beginning of the fee period.

Information in the VET Student Loan Fee Notice [subsection 99(4) of the Rules] includes the following:

- the student's name, residential address, phone number and email address;
- Coleraine Share Trading Pty Ltd trading as Lyons College;
- Lyons College's registration code which is 21986;
- the date of the notice;
- the student's student identification number as issued by Lyons College;
- the student's Commonwealth Higher Education Student Support Number (CHESSN) if available;
- the student's student identifier (USI);
- the name of the course;
- the names of the parts of the course included in the fee period;
- an identifying code for each part of the course included in the fee period;
- the census day for each part of the course included in the fee period;
- for each part of the course included in the fee period:
 - (i) the amount of the tuition fees that are to be covered by a VET student loan, and
 - (ii) the amount of HELP debt the student will accrue (which could be up to 120% of the loan amount concerned, where loan fees apply), and
 - (i) the amount of the tuition fees that is to be paid by the student, and when the amount must be paid;
- a statement that:
 - (i) withdrawal of the student's enrolment in a part of the course before the census day for the part of the course must be in accordance with VET Student Loans Withdrawal Policy and Procedures, and
 - (ii) if the student withdraws from a part of the course before the census day for the part of the course, the student will not incur a VET student loan debt for the part of the course and will receive a refund for any up-front payment of tuition fees;
- information about how to withdraw, including where to find a copy of the procedure for withdrawal;
- information on the student's right to request the correction of information contained in the notice in accordance with Lyons College's Privacy Policy and Procedures;

- advice that the student may be required to communicate the student's agreement for the Secretary to continue to use a VET student loan to pay tuition fees for the course;
- advice that a VET student loan will not be used to pay the covered fees for a part of the course if the student advises Lyons College before the census day for the part of the course that the student does not want the tuition fees to be paid using a loan;
- advice that any VET student loan debt will remain a personal debt until it is repaid to the Commonwealth.

Providing a Commonwealth Assistance Notice

Students who are enrolled in a part of course on the census day for that part of the course, and who has a VET Student Loan for the course, are provided with a Notice titled 'Commonwealth Assistance Notice' [s100 of the VSL Rules].

This Notice is given to the student between the census day for the part of the course and 28 days after the census day. A Notice can cover more than one part of the course (that is include more than one census day) provided the information is provided in relation to each part of the course and is compliant with the 28-day timeframe in all cases.

Information included in the Commonwealth Assistance Notice [s100(4) of the VSL Rules] and includes the following:

- the student's name, residential address, phone number and email address;
- Coleraine Share Trading Pty Ltd trading as Lyons College;
- Lyons College's registration code which is 21986;
- the date of the notice;
- the student's student identification number as issued by Lyons College;
- the student's Commonwealth Higher Education Student Support Number (CHESSN);
- the student's student identifier (USI);

- the name of the course;
- the name of the part of the course;
- an identifying code for the part of the course;
- the census day for the part of the course;
- the student's tuition fees for the part of the course;
- the amount of the student's tuition fees that are covered by a VET student loan;
- the amount of HELP debt the student will accrue (which could be up to 120% of the loan amount);
- the amounts of any payments of the tuition fees made by the student; and
- information on the student's right to request the correction of information contained in the notice in accordance with Lyons College's Privacy Policy and Procedures.

How notices are to be provided

The VET Student Loan Fee Notice and the Commonwealth Assistance Notice are sent to:

- the student's personal email or
- the student's postal address or
- to the student by another method agreed by the student [**Rules s 99(8) and s 100(7)**].

Although Lyons College may issue students with email addresses, students must still provide their personal email address for Lyons College to send notices to.

Monitoring student engagement

As part of stronger compliance measures, students will use the eCAF to demonstrate they are engaged with their training. Students will be required to indicate continuing engagement only after at least four months have elapsed since their eCAF application was submitted, or they last indicated engagement. The absence of student engagement will be monitored through compliance procedures and may prompt an investigation of student lack of engagement which may trigger the remission of debts.

There are three fixed progression points through the year, at four-month intervals, with delivery dates in February, June and October. Two weeks will be allowed for responses by students.

Lyons College must contact the Department if exceptional relevant circumstances justify departure from the above timing arrangements.

Progression points will be triggered by Lyons College:

- this may be done at the individual student level from their eCAF, by spreadsheet, or from VETtrak. Progression points must be triggered at some point within the identified month (exact timing at the discretion of Lyons College), or when a student returns from a break in their studies (for example, deferral for a period of time, or return after ceasing study).
- The absence of a Lyons College initiated progression point will be taken to indicate the student is no longer a genuine student. As general principle, the Department requires Lyons College to trigger a progression for all students.

Students will be required to indicate that they are continuing to be a genuine student only after at least **four months** have elapsed since their eCAF application was submitted, or they last indicated that they are a genuine student. For example;

- A student doing a 12-month diploma, full time, would therefore be required to indicate progression twice.
- A student studying a course over multiple years would be required to indicate progression a number of times, confirming their continuity as a genuine student over the elongated period.

Demonstration of being a genuine student will be required at the course, rather than at the student, level. That is a student studying two or more courses concurrently will have two or more loans and be required to complete two progression actions and surveys for both courses.

Completion of progressions by students is not, at this stage, directly connected to the making of payments. However, completion rates will be monitored and may be taken into account in determining risk, and where a student fails to complete two consecutive progressions the department may take the view that they should no longer be considered to be a genuine student.

Viewing student progression status

Within the eCAF system, student progressions can be viewed on the eCAF Dashboard or by going to the Progression tab, and selecting the relevant radio button(s).

- Progressions that have been created, where the invitations have been sent and where the students have signed into the eCAF system but not completed the progression form, will be counted as outstanding progressions.
- Lyons College will be able to see which students have completed the progression and their intentions for study, but will not have access to the survey responses.
- Lyons College is not required to, (but the Department recommends) monitor completions and students' intentions about future study (particularly in relation to cessation and deferral).

Advise students about the arrangements, such as;

- having to complete and submit the form within 2 weeks of receiving the invitation email, and encourage students to participate in the student progression process.
- It is inappropriate to direct students about the responses to provide, or to put students in a position where they are otherwise compelled, or reasonably feel compelled, to answer in a particular way.

Reasonably engaged in the course

Students must demonstrate that they are reasonably engaged in the course [s5(2)(a) of the VSL Rules].

Reasonable engagement includes where:

- the student has satisfied course requirements for the course or participated in assessment activities for the course [Rules paragraph 5(2)(c)]
- if the course is an online course—the number of occasions on which the student has logged in to the course is not insignificant [Rules paragraph 5(2)(d)].