

VET Student Loans Administration – Application, Enrolment, Engagement and Replacement Provider Policy and Procedure

PURPOSE

This applies to students who meet Skills Training Australasia (STA) course requirements; are enrolling in an approved VET Student Loan course; have requested a VET Student Loan and meet VET Student Loans academic suitability requirements. This procedure also applies to students that have been displaced by another registered training organisation (RTO).

DEFINITIONS

Census day A date by which enrolment may be cancelled without incurring tuition fees (or a HELP or VET Student Loans debt) for the course or the part of the course¹.

Course of Study This is the course or approved VET Student Loans Diploma qualification the student has enrolled in.

eCAF Government electronic Commonwealth Assistance Form (eCAF) (Request for a VET Student Loan eCAF): The online system for students to request a VET Student Loan. It provides students with a secure and easily accessible way to complete application forms for these programs.

Students also use the eCAF system to log in to demonstrate they are engaged with their training and wish to continue accessing a VET Student Loan².

VET Student Loans A **student loans program** that replaces the VET FEE-HELP scheme, to give eligible students access to quality higher level VET qualifications, particularly those students who could not otherwise afford to pay upfront. There are specific criteria students must meet to be eligible for a loan through VET Student Loans.

VET Unit of Study A VET unit of study may contain one, more than one, or part of one (or more) units of competency³.

PROCEDURES⁴

1. Application and Enrolment

Once a student has been through the application and enrolment process and has met VET Student Loans' academic suitability requirements, the student may apply for a VET Student Loan (approved Diploma courses only).

¹ VET Student Loans, Manual for Providers, Version 3.0 – March 2019

² VSL Information For Students Applying for Vet Student Loans

³ VET Administration Information for Providers, Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education, July 2013

⁴ VET Student Loans, Manual for Providers, Version 3.1 –

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To be an eligible student for the purpose of VET Student Loans, the student must:

- a) Meet Australian citizenship and residency requirements⁵
 - ✚ Be an Australian citizen; or
 - ✚ Or a qualifying New Zealand citizen; or
 - ✚ A permanent humanitarian visa holder, who is usually a resident in Australia.
- b) Be enrolled with an approved course provider in an approved course in accordance with the application requirements.
- c) Study the approved course primarily at a campus in Australia.
- d) Be determined by STA as academically suited and eligible to undertake the course. The student is academically suited and eligible when:
 - The student satisfies the entry requirements of the specific course; and
 - The provider believes on reasonable grounds that the student is ‘academically suited’ to undertake the course; and
 - He/she meets one of the following requirements:
 - ✚ Provides a copy of the student’s senior secondary certificate of education that has been awarded by an Australian agency or authority of a state or territory for the completion of Year 12; or
 - ✚ Provides a copy of diploma awarded for the student’s completion of the International Baccalaureate Diploma Programme
 - ✚ 5.3 Provides evidence of successful completion of a qualification of a qualification that has been delivered in English and:
 - The qualification was at Level 4 or above in the Australian Qualifications Framework, 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 in the AQF at level 4 or above, or a qualification at a level in a framework that preceded the AQF, equivalent to level 4 or above in the AQF, or
 - ✚ Undertakes a reading and numeracy assessment using an approved assessment tool and display competence at or above Exit Level 3 in the Australian Cores Skills Framework (ACSF) and STA is confident that the student has the required skills.
- e) Meet tax file number (TFN)
- f) have a Unique Student Identifier (USI) or are otherwise exempt.
- g) have given the required documents to your approved course provider and submitted the loan application form by the first census day no less than two business days after enrolling.

2. eCAF System

Before applying for a VET Student loans, student will receive a copy of the VET Student Loans Information for Student <https://www.dewr.gov.au/vet-student-loans>

Students will receive electronic advice from the Government eCAF System via email to apply for a VET Student Loan. Students will use eCAF to request a VET Student Loan. Students must complete online the Request for a VET student loan using the eCAF system.

The eCAF form must be submitted by the census day for the first unit for the course in which the student is being enrolled.

STA will not complete the VET Student Loan application on the student’s behalf.

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3. Census Day

The Student Services team at STA will notify students of the Census Days (dates) for their chosen course and send students an electronic copy of the Census dates for the duration of the course via email. The census day for a course, or a part of a course (e.g. unit), is the last day Students can withdraw their enrolment without incurring a debt for the course or part of the course.

Store the details of census dates in a diary, phone or similar. It is **important** students are aware of their **census dates**.

Census dates for approved qualifications will be published on STA website (VET Student Loans).

4. Confirmation of Enrolment

When the enrolment is confirmed STA will send the student via email the VET Student Loan Statement of Covered Fees. The email will be sent before the first census day for the course.

The VET Student Loan Statement of Covered Fees will cover:

- ✚ the date of the notice;
- ✚ 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;
- ✚ the student's name, residential address, phone number and email address;
- ✚ the provider's name, any other business name that the provider uses and the provider's RTO registration code;
- ✚ the student's student identification number as issued by the provider;
- ✚ the student's Commonwealth Higher Education Student Support Number (CHESSN), if available
- ✚ the student's student identifier (USI);
- ✚ the name of the course.

STA does not ask the student to pay the amount of the covered fees.

5. Engagement

Students accessing VET Student Loans for their enrolled course are required by the Department of Employment and Workplace Relations to demonstrate their course progression at regular intervals by completing the VET Student Loans – Confirming enrolment and continued course engagement and participation form (Progression form):

- ✚ STA will login in to eCAF to trigger the progression point each year during February, June and October and send to students.
- ✚ Students will receive an invitation email with login details to the eCAF system requesting that students indicate their study intent and complete a short survey.
- ✚ Students may be requested to complete this form three times in a calendar year during the length of the course in February, June and October. Students have two weeks to submit the progression form to confirm their continuity as a genuine student.
- ✚ If students do not complete the form and survey, students may not be able to continue accessing VET Student Loans to pay for the remainder of their course tuition fees.

Students are required to maintain communication with STA and the Department of Employment and Workplace Relations for the duration of the course to verify their enrolment and continue using VET Student Loans to pay tuition fees.

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It is important that for the duration of the course students notify Skills Training Australia the Department of Education, Skills and Employment of any change of contact details, as it may impact on accessing VET Student Loans to pay for the remainder of their course tuition fees.

STA will monitor student course progress to ensure course and assessment requirements are being met. The Course Coordinator will use the following methods to check for engagement and progression:

- Attendance sheet for classroom only
- Training Plans
- Student Contact Reports
- Trainer/Assessor emails
- Student Management System monitoring reports
- Assessment submission dates

6. Student's Course Cancelled by another RTO Enrolment in the same / similar VET course

STA, when appropriate, may perform the role of replacement provider. STA's Course Coordinator and Business Development Manager will enrol a displaced student in a similar, eligible VET course that leads to the same or a comparable VET qualification. This is done in consultation with the displaced student and if a comparable VET qualification is offered, displaced students to review whether the comparable course offered to them meets the requirements for replacement courses.

The displaced student is provided with clear information on the remaining studies and units of competency they will need to undertake to complete their chosen or comparable VET qualification and be able to attend the replacement course without unreasonable impacts on the student's prior commitments.

The Student Services Manager will inform displaced students of any additional tuition fees that will be reasonably required to be paid for (including any 'gap' fee amounts, in excess of the approved course cap for those requiring access to a VET Student Loan).

Recognition of units of competency completed

For any units of competency, a student has successfully completed with their first provider STA ensures the student receives:

- credit transfer towards the same or comparable VET qualification or;
- as much credit as possible towards the same or comparable VET qualification, if the Secretary agrees that the first course was of such a specialised nature that full credit transfer cannot be arranged

Teach-out of replacement units

A student is entitled to be taught-out at no additional cost for any replacement unit (or part of a replacement unit), if the student has already incurred a debt for that unit.

i.e. STA provides training and assessment for replacement units (reported VET units of study commenced but not completed by the student, due to the closure of their first provider) at no charge to the student.

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Complaints and Appeals

Despite the best efforts of STA to provide quality services and outcomes to its students, complaints may occasionally arise that require formal resolution. Students should refer to the Complaints and Appeals Policy on STA website or contact STA office to discuss their concerns and every attempt is made to resolve their complaint or appeal as soon as practicable.

Student data and reporting requirements

Skills Training Australasia will meet all VET student data and reporting requirements.

REFERENCES

Source	Document Title
Internal	Application Form
	Enrolment Form
	Student Handbook
	Plan/Training Plan
	Pre-Enrolment (Literacy, Language & Numeracy) Quiz
	Language Literacy and Numeracy Policy
	Withdrawal and Deferment Policy and Procedures
	Credit Transfer and Recognition Policy and Procedures
	Fees and Charges Policy and Procedures
	Refund Policy and Procedures
External	Revised Standards for Registered Training Organisations 2025
	VET Student Loans Act 2016
	VET Student Loans Rules 2016
	VET Student Loans, Manual for Providers 2016
	VET Student Loans, Information for students applying 2016

Revision History:

Revision	Description of Change	Author	Effective Date
2	New policy based on combining VSL Student Entry and Administration Policy	CEO	30 June 2025