



## VET Student Loans Policies and Procedures

### Student Entry Procedure

This procedure sets out the processes and steps associated with an application and enrolment into courses offered by Patrick's College Australia (PCA), which are approved under VET Student Loans.

1. Course Applicants make an inquiry to Patrick's College Australia (PCA).
2. Enquiries are made by telephone, online or in response to career expos or events.
3. All student **information is handled** in compliance with the VSL Rules s94:
  - students' personal information is managed in accordance with the Australian Privacy Principles. Candidates are advised of the PCA Privacy Policy located on the PCA website and in the PCA Student Handbook. Details of how students can access their personal information; and how they can have incorrect personal information corrected; and
  - students are provided with accurate information about the use and disclosure of personal information collected by PCA, including that the information may be disclosed to the Commonwealth and tuition assurance scheme operators. This is included in the **PCA Student Handbook**.
  - PCA may also record various communications that students or potential students (Candidates) have with us. In collecting and handling personal information we will comply with the privacy requirements of the Higher Education Support Act 2003 and the information privacy principles set out in the Privacy Act 1988 (as amended). This includes the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Privacy Amendment Act) and subsequent Privacy Regulation 2013, made under the Privacy Act, which commenced in March 2014.
4. PCA ensures **equal and fair treatment** of all students seeking to enrol in an approved course in accordance with s84 of the VSL Rules. This is achieved by using standard practices and processes for all VSL enquiries and enrolments. All candidates/students are subject to the same eligibility assessment criteria **without discrimination** in accordance with relevant legislation. A checklist of the enquiry/enrollment process is maintained by PCA employees involved in the enrolment process to ensure fair and consistent treatment of all candidates. This checklist is retained with the student records.
5. Enquiries are generally responded to within 24 hours with where possible.
6. An interview is arranged for course candidates.
7. Interviews are in most cases face to face and as required by telephone and or digital / video link. At the interview, the candidate's interests, abilities, life experiences, work experiences, limitations and aspirations are discussed. A record of the interview is maintained by the interviewer. Interviewers are experienced Careers Advisors approved by the CEO.
8. Applicants complete a standard PCA application form.
9. Careers Advisors discuss various course options with candidates including those courses for which PCA has approval under VET Student Loans.



10. Where Candidates express interest in VET Student Loans – they are introduced to an experienced Course Administrator approved by the CEO to further explore VET Student Loans. This next interview is referred to as the '**VSL Interview**'.
11. The Course Administrator explains the VET Student Loans Program to the candidate in accordance with Section 98 of The VSL Rules ensuring that they are:
  - fully informed of the **tuition fees** and any other fees that apply to the course (*see PCA Policy for VSL Fees other than Tuition Fees*); and
  - clear about their responsibilities, obligations and rights if they enrol in the course; and
  - clear about their responsibilities, obligations and rights if they apply for a VET Student Loan.
12. Candidates are issued a **current a VET Student Loans Handbook** (issued by the Department) and a PCA Student Handbook as part of the VSL interview. The information covered in the VSL interview will include:
  - All information required to be provided under the Standards for NVR Registered Training Organisations that relates to ensuring that each student is properly informed and protected;
  - the tuition fees for the approved course (the tuition fees);
  - any fees other than tuition fees that are payable for the course (corporate uniform);
  - the student's options for paying tuition fees, including:
    - payment by the student as fees become due, and
    - a VET student loan;
  - information about VET student loans, including that:
    - it is a loan from the Commonwealth; and
    - the loan will remain a personal debt until it is repaid to the Commonwealth; and
    - the loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity; and
    - a student may wish to seek independent financial advice before applying for a loan;
  - the criteria for being an eligible student for a VET student loan;
  - the application process for a VET student loan;
  - an explanation that the student may be required during the course to communicate his or her agreement that the Secretary continue to use the VET student loan to pay tuition fees for the course;
  - the maximum amount of a VET student loan that may be available for the course under section 8 of the Act (not taking into account the effect of paragraph (b) of that section), and an explanation that the amount of the loan cannot be greater than the student's remaining FEE-HELP balance;
  - the amount of HELP debt the student would accrue if the student received the maximum amount of VET student loan for the course (the debt could be up to 120% of the loan);
  - an explanation that the tuition fees will be reasonably apportioned across a specified



- number of sequential fee periods and that each fee period will contain at least one census day;
- information about census days, including:
    - i. the meaning of a census day (in accordance with the definition of ***census day*** in the Act); and
    - ii. that a student may cancel the student's enrolment in the course or part of the course using the provider's procedure for withdrawal; and
    - iii. if a student withdraws before the census day for a course or part of a course, the student will not incur a VET Student Loan debt for the course or part of the course and will receive a refund for any tuition fees already paid for the course or part of the course;
  - how to access the following on the PCA's website:
    - i. the tuition fees for the course;
    - ii. the census days for the course;
    - iii. the provider's procedures for withdrawal from the course and cancellation of enrolment;
    - iv. other procedures the provider is required to have by the VSL Rules.
  - advice that it is important for an enrolled student to notify the provider of any change of contact details.
13. Candidates who express interest in progressing to an application for a VET Student Loan will be assessed against the eligibility criteria including ***citizenship requirements and Language Literacy and Numeracy (LLN) requirements***. Candidates will be advised that evidence of must be ***sighted, collected and verified*** by the college to confirm eligibility.
14. For citizenship, the Candidate must provide information and documents to establish that the student meets the requirements of ***section 11 of the VSL Act***;
15. The Candidate must also satisfy one of the following requirements:
- provide a copy of a Senior Secondary Certificate of Education that has been awarded to the student by an agency or authority of a State or Territory for the student's completion of year 12, (Certificate of Completion of Year 12 from school);or
  - a copy of a certificate awarded for completion of a qualification at level 4 or above in the Australian Qualification Framework; or
  - the applicant completes an approved test to determine their abilities in reading and Numeracy;
16. Where Candidates are required to undergo an approved test, they shall be tested using an online activity known as the ***Core Skills Profile for Adults (CSPA)***. PCA has a current license to provide this test. This test has been ***approved*** by the Government to assess whether applicants for VET Student Loans display competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy.

*Eligible results are as follows:*



- ACSF Level 4 Reading score: 111-137.99 Numeracy score: 111-129.99
  - ACSF Level 5 Reading score: 138-162 Numeracy score: 130-162
  - The test process will be **conducted with honesty and integrity**. It is important that applicants are tested to determine that they can manage the level of study selected. Candidates who are not required to undertake the CSPA test are required to complete a PCA internal alternative test to gauge academic ability.
  - CSPA scores below the eligibility benchmark may require students to re-sit the test. Scores at Level 2 or below require candidates to wait at least one month to re-sit. Candidates that score at Level 3 may be offered a re-sit within one week.
  - PCA **do not charge candidates** to sit the CSPA test.
17. On completion of the VSL Interview, Candidates are sent an email setting out evidence and administration requirements prior to completing the VSL application (eCAF), including the need to provide a **tax file number and a unique student identifier (USI)**. If the student has applied for, but not been issued with, a tax file number—a certificate from the Commissioner that the student has applied for a tax file number shall be collected as evidence and used for the eCAF.
18. The Course Administrator follows up the interview and collects required evidence. Once all required evidence has been received for a Candidate, an electronic Commonwealth Assistance Form (eCAF) online application for a VET Student Loan is prepared and emailed to the candidate for signature/acceptance. If **applicants are under the age of 18**, a parent/guardian must sign the form. PCA shall verify documents relating to a student applying for a VET student loan including:
- information about the student's identity and 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; or
    - the student has received youth allowance (within the meaning of the Social Security Act 1991) on the basis that the student is independent (within the meaning of Part 2.11 of that Act);
19. Once the eCAF has been accepted, a final **PCA Welcome Letter** is sent to the enrolled student. This email shall confirm a summary of the enrolment and commencement details for the course and details of an orientation session at the commencement of the course.
20. After the PCA Welcome Letter has been issued and **14 days prior to the first census date**, a **VET Student Loan Statement of Covered Fees** (s56 VSL Act/s129 VSL Rules) shall be sent to the student's personal email address. In addition, a **VET Student Loans Fee Notice** (s50 VSL Act/s99 VSL Rules) shall also be sent at the same time.
21. Once the student has completed orientation and commenced the course, their attendance and study engagement is **monitored regularly including measuring progression**. Under paragraph 5(2) (g) of the VET Student Loans Rules 2016, students are periodically required to communicate their agreement to the Department of Education and Training (the department) that they intend to continue accessing VET Student Loans to pay for the tuition fees of the course they are undertaking.
22. Further VSL Notices are sent out 14 days prior to each census date and **Commonwealth Assistance Notices** (CAN) are issued in accordance with s56 of the VSL Act and s 129 of the VSL Rules.