



Student Information Guide - VSL



Overview

Australasian Beauty Therapy Academy Pty Ltd (ABTA) is approved to offer a selection of VET Student Loan eligible courses by the Department of Education.

1. What is VET Student Loans?

VET Student Loans is an income contingent government loan for eligible students studying an approved course at Diploma level or above. Students can access a loan, which is paid directly to ABTA, to cover their course fees and is to be repaid to the Australian Government through the tax system. When you take out a VSL you will incur an additional 20% loan fee (unless you are also partially government funded). The loan fee is paid to the government in addition to the total covered fees for the course.

For example, if your Statement of covered fees is \$15,000, your VSL is \$15,000 plus you incur a 20% loan fee (the loan fee does not count towards your maximum VSL cap). The total debt you owe to the government will be \$18,000.

Before applying you must read the VET Student Loans information booklet by the Department of Education & Training; you can find that here: <https://docs.education.gov.au/node/42391>

2. Am I eligible?

To determine your eligibility for VET you should consider;

2.1 CITIZENSHIP

You must be;

An Australian citizen **OR**
[A qualifying New Zealand citizen](#); who...

- Holds a Special Category Visa (SCV) - this means you must be in Australia when you apply for VSL,
- First came to Australia as a dependent minor, under 18 years of age,
- Has been usually resident in Australia for at least 10 years; and
- Has been present in Australia for 8 of the last 10 years **and** 18 of the last 24 months. **OR**
A Permanent Humanitarian visa holder

Eligible New Zealand citizens will have to complete a *Request for Commonwealth Assistance Form* and provide proof of their residency in Australia; a list of evidence accepted [can be found here](#). Full details can be found at the [Study Assist website](#).

2.2 YOUR CURRENT FEE-HELP BALANCE

You should have a FEE-HELP available balance over \$0 and sufficient to cover the loan you want to access.

2.3 YOUR ACADEMIC SUITABILITY

To study at Diploma level, you will need to show that you have;

- Completed Year 12 in Australia (and provide a State or Territory government certificate) **OR**
- Completed a Certificate IV or higher (and provide evidence) **OR**
- Complete our Language, Literacy and Numeracy test to an ACSF Exit Level 3.

2.4 You will also need;

A TFN (Tax File Number)

A USI (Unique Student Identifier)



3. What is a census date and when are my census dates?

The census date is the predefined date when you incur the VSL debt for the current Unit of Study. Our courses contain three units of study and each unit of study has its own census date. Our census day will fall on the first business day after 20% of the Unit of Study has passed, and never on a weekend or public holiday.

We notify you via email, with a fee notice, as you approach each census date.

If you wish to withdraw at any time, email us at info@abtaedu.com.au or call us on 02 6285 4255.

4. When do I repay?

When your income totals over a certain amount each year you begin repayments. When you earn this amount you pay a percentage of your income to the government towards your loan repayment through the tax system. [The percentage increases as your income increases, so the more you earn, the higher your repayment will be.](#)

The 2020 – 2021 HELP & TSL repayment thresholds and rates:

2020-2021 Repayment income	Repayment % rate
Below \$46,620	Nil
\$46,620 - \$53,826	1.0%
\$53,827 - \$57,055	2.0%
\$57,056 - \$60,479	2.5%
\$60,480 - \$64,108	3.0%
\$64,109 - \$67,954	3.5%
\$67,955 - \$72,031	4.0%
\$72,032 - \$76,354	4.5%
\$76,355 - \$80,935	5.0%
\$80,936 - \$85,792	5.5%
\$85,793 - \$90,939	6.0%
\$90,940 - \$96,396	6.5%
\$96,397 - \$102,179	7.0%
\$102,180 - \$108,309	7.5%
\$108,310 - \$114,707	8.0%
\$114,708 - \$121,698	8.5%
\$121,699 - \$128,999	9.0%
\$129,000 - \$136,739	9.5%
\$136,740 and above	10.0%



Before you consider a VET Student Loan you should read the Government's [Student Handbook on VSL](#). The [Study Assist](#) website answers the Frequently Asked Questions about VET Student Loans.

Our website (www.abtaedu.com.au) has information on courses, fees and census dates, our withdrawal process, the policies and procedures. Click on the link to find out more.

5. Eligibility Document Checklist

Students need to provide documentary evidence relating to their eligibility for VSL. Acceptable ID is as follows:

Photo ID, with age

- Current Driver's License
- Current Learner Permit
- Current Passport
- Proof of Age card
- A 'Keypass' card

Evidence of Citizenship (one of the following):

- Australian Passport
- Citizenship Certificate
- If born in Australia and no passport; see office for alternative evidence requirements (e.g. Birth Certificate)
- Copy of Humanitarian Visa (subclass 202)
- NZ passport and additional evidence, including but not limited to (see office for more info):
 - Australian academic transcripts (including VET transcripts) dated when the applicant was a minor
 - School reports or certificates
 - Enrolment papers from when the applicant was a minor
 - Australian proof of age card from when the applicant was a minor
 - Australian student ID card or concession card
 - Stamped passport
 - Payslips or payment summaries from when the applicant was a minor
 - Completed Certificate of application for a Tax File Number form, Tax File Number advice or notification of assessment of income tax dated from when the applicant was a minor.

Year 12/Cert IV completed (one of the following):

- Senior Secondary Certificate of Education for completion of year 12 awarded by an agency or authority of a State or Territory. We **CANNOT** accept;
 - Letter from the student's school
 - Tertiary Preparation Certificate
- Certificate for a qualification at level 4 or above in the AQF (Australian Qualifications Framework) delivered in English, from a body registered to award the qualification.
- Complete approved VSL Learning, Literacy & Numeracy assessment to Exit



Level 3 for numeracy and reading if neither of these apply.

TFN (Tax File Number)

- You are required to supply your Tax File Number. If the student has applied for, but not yet been issued with, a tax file number – a certificate from the Commissioner that the student has applied for a TFN.

6. VET Student Loan Statement of covered fees, Fee Notice and CAN

There are three types of fee information documents that student must receive from us, these are:

6.1 VET Student Loan Statement of covered fees

- a. Rules state to be provided once after enrolment before first census date
- b. We have standard practice to issue the **Statement of covered fees within 3-5 days of enrolment**, as mentioned below this includes the fee notice for the first fee period.

6.2 VET Student Loan Fee Notice

- a. Rules state to be provided every fee period, 14 days before the census date (no earlier than 42 days before the beginning of the fee period)
- b. We have standard practice to issue the first Fee Notice as part of the statement of covered fees within 3-5 days of enrolment.
- c. We have standard practice to issue all subsequent Fee Notices within 3-5 days of each fee period commencing, always 14 days before the census date.

A VET student loan statement of covered fees and VET student loan fee Notice will be provided to a student enrolled in an approved course, setting out the information specified in Section 99 of *VET Student Loans Rules 2016*.

ABTA will deliver both the VET Student Loan Statement of covered fees and Fee

Notice to:

- a **personal email address** as advised by the person at the time of their enrolment; or,
- a **personal mail address** as advised by the person at the time of their enrolment
- **in such other manner** as agreed between the student and ABTA

6.3 Commonwealth Assistance Notice (CAN)

- a. Rules state to be provided within 28 of every census date
- b. We have standard practice to issue approx. 7 days after the census date

The CAN must set out the information for each VET unit of study as set out in Section 100 of the *VET Student Loans Rules 2016*.

ABTA will generate an electronic Notice and securely store an electronic version of the Notice inside the student's file. If the student does not have an email it will be posted.

7. Withdrawal from the course

7.1 How to withdraw



- a. Complete a withdrawal form available from ABTA reception.
- b. If you withdraw before the census date for a fee period you will not incur the fees listed on the VSL fee notice. This includes the first fee period for a course.
- c. If you withdraw after the census date for a fee period, you will incur the fees as listed on the VSL fee notice for that fee period.
- d. You will receive a statement of attainment for successfully completed units of competency that have been paid for.
- e. Most Diploma of Beauty Therapy and Diploma of Screen and Media units require practical assessment. If you withdraw prior to completing practical assessment you will not have successfully completed most units.

7.2 Withdrawal from course to be without charge

ABTA does not have any financial, administrative or other barriers to a student withdrawing from a VET course or unit of study for which a VETSL debt may be incurred before the course/unit Census Date.

That is, a student may withdraw from a course or a unit of study, at their absolute discretion, up to the Census Date, without attracting a withdrawal, administrative or other fee or penalty.

A student who withdraws from a course or unit of study on or before the Census Date will not incur any financial liability for course or unit fees.

A student will be repaid any tuition fees that he or she may have paid upfront for a course or unit if the student withdraws from that course or unit on or before the census date.

Withdrawal may be effected by submission of a withdrawal form at ABTA reception, email notice or letter. ABTA will seek confirmation of oral or SMS notice of withdrawal which if confirmed will be taken to apply from the date of the original notice.

7.3 Re-enrollment

A student may re-enroll in another course or unit provided by ABTA by completing an enrolment form and satisfying any entry requirements. After withdrawing from a course or unit, ABTA will not enroll a student in a further course or unit without such written application by the student.

7.4 Special circumstances & Refunds

Students who have accessed a VET Student Loan to cover all or part of their tuition fees in general incur the liability and therefore the debt for their tuition fees after the Census Date.

However, students who have to withdraw from their studies after the Census Date or have been unable to complete their studies due to certain circumstances, may apply to have their FEE-HELP balance re-credited.

If ABTA determines that a person's FEE-HELP balance is to be re-credited, ABTA will repay any amounts of a VET Student Loan it received for the VET unit of study to the Commonwealth. Any VETSL debt the person incurred for the VET unit of study is taken to be remitted.

ABTA will re-credit a person's FEE-HELP balance with an amount equal to the amounts of VET Student Loans the person received for a VET unit of study if:



- the person has been enrolled in the VET unit of study with the ABTA; and
- the person has not completed the requirements for the VET unit of study in the period the person undertook, or was to undertake the VET unit of study; and
- ABTA is satisfied that special circumstances apply to the person; and
- the person applies in writing via email to ABTA for re-crediting of the FEE-HELP balance; and
- either:
 - the application is made within 12 months of the person withdrawing from the VET unit of study or if the person has not withdrawn, within 12 months of the end of the period in which the VET unit of study was, or was to be, undertaken; or
 - ABTA waives the requirement the application be made before the end of the 12 months, on the ground that it would not be, or was not, possible for the application to be made before the end of the 12 months.

A student must demonstrate that such circumstances:

- were beyond their control
- did not make their full impact on the student until on or after the census date, and
- made it impracticable for the student to complete the unit(s) of study requirements.

Meaning of 'beyond a person's control'

Circumstances could be considered beyond a person's control if a situation occurs that a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the person is not responsible. This situation would generally be expected to be unusual, uncommon or abnormal.

A lack of knowledge of how VET Student Loans works or the requirements regarding census dates would not be considered beyond a person's control.

Meaning of 'do not take an impact until on or after the census date'

Circumstances could be considered not to make their full impact on the person until on or after the census date for the unit if the person's circumstances occur:

- before the census date, but worsen after that day;
- before the census date, but the full effect or magnitude does not become apparent until after that day; or
- on or after the census date.

Meaning of impracticable for the person to complete the VET unit of study requirements

Circumstances that make it impracticable for the person to complete the requirements for their unit may include:

- medical circumstances. For example, where a person's medical condition has changed to such an extent that he or she is unable to continue studying;



- family/personal circumstances. For example, death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect a person to continue studies;
- employment related circumstances. For example, where a person's employment status or arrangements have changed so that the person is unable to continue his or her studies, and this change is beyond the person's control; or
- course related circumstances. For example, where ABTA changes the course or unit it had offered and the person is disadvantaged by either not being able to complete the unit, or not being given credit towards other units or courses.