



# VET Student Loans Enabled Course Policy

**Policy number: CX03**

**Version: 3.0**

**Policy Owner: General Manager Organisational Services**

**Subject Expert: Manager, Assessments & Admissions**

**Next review date: 1 December 2027**

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## 1. PURPOSE

The purpose of this policy is to outline the principles, eligibility, and operational procedures for offering courses under the VET Student Loans (VSL) program. This policy ensures compliance with the VET Student Loans Act 2016, VET Student Loans Rules 2016, and other regulatory requirements to protect students and uphold the integrity of government-funded education.

SM TAFE makes this policy and associated VET Student Loans policies publicly available on the SM TAFE website.

## 2. SCOPE

To ensure all student applications and student enrolments into VET Student Loan eligible courses offered by SM TAFE are assessed equitably and processed with transparency by SM TAFE staff.

**This policy applies to:**

- All VET Student Loans eligible courses delivered by SM TAFE
- All prospective and enrolled students applying for a VET Student Loan
- Staff involved in the administration, delivery, and support of VSL courses

## 3. POLICY GOVERNANCE

1. VET Student Loans Act 2016
2. VET Student Loans Rules 2016
3. VET Student Loans (Courses and Loan Caps) Determination 2016
4. Department of Training and Workforce Development VET Fees & Charges Policy
5. Registration Standards for Registered Training Organisations (SRTOs) 2025 made under the National Vocational Education and Training Regulator Act 2011
6. Student Identifiers Act 2014

## 4. KEY TERMS – Refer to [QMS Glossary](#) for definitions

Administrative Date	16 days prior to a unit(s) census date.
Census Date	The last day a student may withdraw from a VET Unit of Study in which they are enrolled without incurring a liability for tuition fees or a VET Student Loan debt.
DEWR	Department of Employment and Workplace Relations



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eCAF	Electronic Commonwealth Assistance Form, this is an online form which registers a student's loan with the Commonwealth Government.
FEE-HELP Balance	The amount of a student's VET Student Loan limit that is available to use.
Secretary	Refers to the Secretary of the Department of Education, Skills and Employment.
Special Circumstances	Circumstances that are beyond the student's control, did not make their full impact until on or after the census day, and made it impractical for the student to complete the unit(s) of study
SM TAFE (South Metropolitan TAFE)	Refers to South Metropolitan TAFE, "the Organisation" including all its campuses, departments, centres, business units, corporate units and delivery centres.
VET	Vocational Education & Training
VET Course of Study	A qualification that has been approved by Department of Education as eligible for VET Student Loan Assistance.
VET Unit of Study	A published unit of study that forms part of a VET Course of Study.
VSL (VET Student Loan)	An income contingent Commonwealth loan scheme where eligible students may use to defer paying fees for units of study for their Vocational Education and Training (VET) enrolment. This student loan is part of the Higher Education Loan Program (HELP).

## 5. PRINCIPLES

SM TAFE is committed to delivering high-quality vocational education and training in a transparent, equitable, and compliant manner. VET Student Loans are made available to eligible students undertaking approved courses to remove upfront financial barriers to education. All processes related to VET Student Loans will be managed with fairness, clarity, and in full compliance with relevant legislation and guidelines.

### 5.1. Approved Courses



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Only courses approved by the Department and published on the VET Student Loans (Courses and Loan Caps) Determination are eligible for VET Student Loans. These courses must:

- Be listed on the VSL approved course list;
- Be at the diploma level or above (i.e., AQF Level 5 or higher); and
- Have been approved by the Secretary for delivery by SM TAFE.

A full list of approved VET Student Loans courses offered by SM TAFE will be published on the RTO website and updated as required.

### **5.2. Fair Treatment and Equal Benefits and Opportunity**

All applications and enrolments into a VET Course of Study at SM TAFE must be assessed and processed equitably and with transparency.

As a VET Provider, SM TAFE will treat fairly:

- a. all students who are, or would be, entitled to VET Student Loans assistance under Part 2, Division 2 of the VET Student Loans Act 2016 (**“the Act”**); and
- b. all persons seeking to enrol with SM TAFE in a VET unit of study that meets the course requirements under Part 2, Division 3 of the VET Student Loans Act 2016.

As a VET Provider, SM TAFE will have open, clear, explicit, fair and transparent procedures that are based on merit for making decisions about:

- a. the selection, from among persons who are, or would be, entitled to VET Student Loans assistance under part 7, Division 1, Subdivision B in the VET Student Rules 2016 and who seek to enrol with SM TAFE in a VET unit of study that meets the course requirements under Part 2, Division 3 of the VET Student Loans Act 2016; and
- b. the treatment of students who are, or would be, entitled to VET Student Loans assistance under Part 2 of the VET Student Loans Act 2016.

Admission and enrolment of students into a VET Course of Study must be based on clearly defined process of selection and/or merit-based guidelines; and throughout process of selection and admission, applicants are treated with fairness, courtesy and kept informed of the progress of their application and enrolment.

Applications for admission into a VET Course of Study at SM TAFE can be submitted through TAFE Admissions or through a local assessment.

All applicants must be provided a clear outline of the timeframe for VET Course of Study application deadlines, enrolment periods, and census dates for withdrawals. Guidelines to applicants must be available in writing and on-line (electronic).

All applicants must be advised they are able to submit an appeal based on the VET Student Loans Grievances, Complaints and Appeals (Academic and Non-Academic) if



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their application is unsuccessful.

### 5.3. Applications, Selection and Admissions

A student's application for study at South Metropolitan TAFE will be assessed by the Admissions officers and/or the Portfolio areas for academic suitability before the student is made an offer of a place.

The student must meet the eligibility criteria listed below and be enrolled into an approved course before the student is entitled to apply for a VET student loan to cover his/her fees.

If the student intends to apply for a loan to cover his/her fees, a VET Student Loan (VSL) sanction must be applied to the student's profile in the Student Management System by the enrolling officer. However, if the student has an existing IVL sanction, the officer must first obtain an approval from a VSL Officer before finalising the VSL enrolment. An IVL sanction indicates that the student may have breached their VSL enrolment conditions at their previous enrolment.

The student can only submit his/her electronic Commonwealth Assistance form (eCAF) to apply for a VET student loan after two working days from the student's enrolment date. Enrolment officers need to ensure that there is at least 16 days before the student's census dates or the VET student loans officers will be unable to process the loan application. The student will be required to pay for units that do not meet this requirement.

### 5.4. Student Eligibility Requirements

The VET Student Loan Officers will review a student's VSL application against the following eligibility criteria:

#### 5.4.1. Citizenship and residency suitability

- Be an Australian citizen\*, a qualifying New Zealand citizen, Pacific Engagement visa holder or a permanent humanitarian visa holder who are usually resident in Australia;
- Have a valid Unique Student Identifier (USI);
- Be enrolled in an approved VSL course with SM TAFE;
- Have not exceeded their FEE-HELP loan limit;
- Be assessed as academically suited to undertake the course;
- Submitted a valid Request for VET Student Loan (eCAF) form before the first census day;



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- Have a Tax File Number (or provide a certificate of application).

*\* Students born on or after 20 August 1986 will need to provide a copy of their parent's Australian Citizenship certificate if both parents were born outside of Australia.*

### 5.4.2. Academic suitability

Students must demonstrate academic suitability via:

- The student's Australian Year 12 Senior Education Certificate, or
- International Baccalaureate Diploma Programme (IB) diploma, or
- Evidence of previous studies completed at a Certificate IV or higher level that was delivered in English, or
- Evidence that the student has achieved a minimum of Level 4/Exit Level 3 score in an approved LLN test for both the literacy and numeracy assessments. Note, a student's LLN results may be reported to DEWR if and when requested by the Secretary.

### 5.4.3. Under 18 students

- A signed parental consent form needs to be submitted with the VET Student Loan application for students under 18 years old.

Once the eCAF has been approved, the VET Student Loans Officers will send/email the student a VET Student Loans Statement of Covered Fees prior to their first census date, VET Student Loan Invoice Notice at least 14 days before the student's census dates and Commonwealth Assistance Notices within 28 days each time the student's census dates are reached so that the student is aware of his/her debt that has been incurred.

Alternately, the VET Student Loans Officers will contact students if the student's loan has not been approved and will advise the student of his/her payment options if they were planning to continue with their course.

## 5.5. Loan Caps and Fees

Each VET Student Loans eligible course is subject to a maximum loan cap as determined by the Department. Where tuition fees exceed the loan cap, students are responsible for paying the gap fee directly.

Fee schedules and loan caps will be clearly published on the SM TAFE's website and in pre-enrolment materials.

## 5.6. Census Dates and Withdrawals



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Students should have at least three census dates for their full-time courses. Students must submit a completed eCAF before their first census date. Students may withdraw without incurring a debt if they do so before the census date.

Information on census dates and the withdrawal process is made available on SM TAFE's website and enrolment documentation.

### 5.7. Student Engagement and Progression

Students who registered for a VSL during enrolment must confirm their continued engagement with the course through regular Progression Forms issued by the Department. SM TAFE triggers a progression notice at the end of each term. Failure to complete these forms may result in cancellation of the loan.

### 5.8. Communication and information

5.8.1. **Pre-enrolment** - all prospective students will have access to the following VSL information from SM TAFE's website:

- Course and fee information
- Student Entry Procedure
- Eligibility information
- Census dates and withdrawal procedures
- Information about debts, loan limits, and repayments
- VSL Information Booklet (DEWR issued)

5.8.2. **Post-enrolment** - all students will be provided with:

- **Enrolment Confirmation** - Lists all units the student is enrolled in, along with their start/end dates and census dates.
- **Statement of Covered Fees** - Outlines the total course fees, the amount covered by VSL, and any remaining balance to be paid by the student.
- **Tax Invoice** - Provides a breakdown of charges related to the student's enrolment.
- **GAF** (Government Assistance Form - VET Student Loan Fee Notice) - A detailed summary of units and corresponding amounts applied to the VSL.
- **CAN** (Commonwealth Assistance Notice) - Issued after each unit's census date, this document details the VSL amounts applied. Multiple CANs will be issued throughout the study period due to varying census dates across units.

## 6.

### DOCUMENTS SUPPORTING THIS POLICY

#### 6.1. Policies

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RTO Provider No. 52787

TAFE International WA Provider No. 52395 – CRICOS Code 00020G

Policy number: CX03 | V3.0



## VET Student Loans Enabled Course Policy

- CS04 Fees and Charges Policy
- CS05 Withdrawals and Refunds
- CX01 Refund for Student Loan enabled courses Policy

### 6.2. Procedures

- CX0101 Student Review Procedure for re-crediting a student loan balance for students on VSL
- CX0301 VET Student Loans - Enrolment Procedure
- CX0302 VET Student Loans – Local Assessment Procedure
- CS0601 Enrolment – Full time profile student Procedure

### 6.3. Forms

- CX030101 Local interview assessment for students applying for VET Student Loans
- CX030103 Variations application for Ministerial approval
- CX030001 Application for Special Circumstances Withdrawals and Refunds – Application
- CX030002 Application for Special Circumstances Withdrawals and Refunds – Assessment
- CX030003 Application for Special Circumstances Withdrawals and Refunds – Review of Decision
- CX040101 Enrolment Adjustment Form

### 6.4. Other

- CX030102 VET Student Loans – Application Form - Link on QMS

## 7. POLICY REVIEW AND COMMUNICATION

All staff will be notified of new policies and policy changes and the documents will be available on the QMS

## 8. POLICY APPROVAL

Approved and Endorsed:

Terry Durant

Managing Director

Date: 22 June 2017

## 9. DOCUMENT HISTORY AND VERSION CONTROL

Version	Date Approved	Approved by	Brief Description
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RTO Provider No. 52787

TAFE International WA Provider No. 52395 – CRICOS Code 00020G

Policy number: CX03 | V3.0



## VET Student Loans Enabled Course Policy

V1.0	22/06/2017	General Manager Organisational Services	Admissions Policy for VET Student Loans enabled courses
V1.1	07/09/2018	Manager Admissions	5.2, 6.2, 6.3 updated
V1.2	12/11/2018	Manager Admissions	4, 5.2, 6.2, 6.3 updated
V1.3	19/03/2019	Manager Admissions	4 & 5.2 updated
V1.4	14/07/2021	Manager Assessments & Admission	Policy number changed from CS to CX. Policy moved under Customer Experience.
2.0	7/12/2021	General Manager Organisational Services	Full policy review with minor updates to Key definitions 5.2 Applications, Selection and Admission.
2.1	3/05/2022	General Manager Organisational Services	Minor changes to 5.2 Applications, Selection and Admissions
V2.2	07/07/2022	General Manager Organisational Services	Minor changes to 6.3. CX030102 – form replaced with web link
V2.3	29/07/2022	General Manager Organisational Services	CX03001, CX03002, CX03003, CX030101 Updated according to AVETMISS standards
V2.4	04/11/2022	General Manager Organisational Services	Policy structure updated – 4 key definitions changed to key terms
V2.5	04/11/2022	Manager Assessments & Admission	Full policy review- minor changes to 4 – key terms and 5.2.3
V3.0	19/12/2025	General Manager Organisational Services	Full Policy Set Review – Major changes to 3. Policy Governance to include the updated Standards for Registered Training Organisations (SRTOs) 2025, as well as updates to sections 1, 2, 4 and 5. Update to Policy name.