

VET FEE-HELP is a Commonwealth Government loan scheme to assist eligible students to pay their tuition fees and aims to remove major financial barriers of entry to studies. VET FEE-HELP can cover all or part of the student's fees for units of study which form part of any MEGT Institute program which is approved for VET FEE-HELP under the Higher Education Support Act 2003 (HESA). The Commonwealth Government pays this amount directly to the Institute and the student incurs a debt for the amount of VET FEE-HELP assistance loaned to them by the Australian Government.

Students may also elect to pay part of their fees and seek a part fee loan. VET FEE-HELP applies to the Institute's Diploma and Advanced Diploma courses where these are approved courses of study, where the student is enrolled as a full-fee-paying student or an eligible subsidised student in a Reform State or Territory.

If you are a full fee-paying student, a loan fee of 20% will be applied to the amount of VET FEE-HELP assistance provided and this fee will be included in your VET FEE-HELP debt.

Eligible students are required to meet the citizenship or residency requirements, have a FEE-HELP balance greater than zero, meet the Tax File Number requirements, and have completed, signed and given the Institute a Request for VET FEE-HELP assistance form on or before the census date.

Exclusions

International students (both onshore and offshore) are excluded from this policy and procedure.

PURPOSE

This policy applies to students who meet the specified eligibility criteria and are enrolled in a VET FEE-HELP eligible qualification. It is intended to communicate the Institute's approach and how it complies with the fairness requirements regarding fees paid and refunds applied to students who are or would be entitled to VET FEE-HELP assistance under the Higher Education Support Act 2003 (HESA) Clause 43, Schedule 1A, and the VET Provider Guidelines.

Under HESA, students do not incur a liability for a VET unit of study (VET Tuition fees) until after the census date which can be set no earlier than 20% of the way through a unit. This applies to all students who are, or would be, entitled to VET FEE-HELP assistance, whether they pay their tuition fees up-front or seek VET FEE-HELP assistance.

PRINCIPLES AND PROCEDURES

The processes and procedures described in this document are consistent with obligations prescribed in the following legislation and guidelines:

- the requirements of Schedule 1A of the Higher Education Support Act
- 2003 (HESA)
- HESA VET FEE-HELP Guidelines
- the VET Provider Guidelines
- Administrative Appeals Tribunal (AAT) Act

The Institute may provide varying delivery models and varying fee schedules for VET FEE-HELP courses. The required dates for publication and submission to the Australian Government Minister each year will be:

- 1 April for units with a census date in the same year between 1 July and 31 December, and
- 1 October for units with a census date in the subsequent year between 1 January and 30 June in that year.

Credit Transfer

Students successfully completing a VET FEE-HELP course will be eligible for credit transfer into higher qualifications as indicated by the Institute's approved credit transfer arrangements. These are published with the course information on the Institute's website.

VET Unit of Study

VET FEE-HELP liability occurs on a unit of study basis, which is a component of the VET course of study to which fees and a census date are applied.

The Census Date

Students do not incur a VET FEE-HELP liability until after the census date. The census date for each unit of study is set no earlier than 20% of the way through a unit and is the closing date for students to apply for VET FEE-HELP assistance for that unit. The period of time during which the unit of study is undertaken must include any normal study breaks, assessments and/or examination periods.

VET tuition fees

These are the fees applicable to VET FEE-HELP courses and include all the essential requirements of the course, including compulsory administration charges, mandatory excursions, assessment fees, materials and resource fees consumed by the student and payments for essential tools, equipment, texts, etc essential to the

course. Full details of fees are published by the Institute on its website and in course brochures.

Not included in the VET tuition fees loan are incidental fees associated with amenities and services not of an academic nature, accommodation, pre-requisite and admissions tests, tools and equipment that become the property of the student and can be purchased either through the Institute or separately, and other incidental fees.

Students who elect to take out a VET FEE-HELP loan are charged the same tuition fee irrespective of whether they pay up-front or take out a loan and must submit a *Request for VET FEE-HELP Assistance Form* on or before the Census Date.

A tuition fee is the amount paid for a VET FEE-HELP enabled unit of study.

Students intending to take a loan through VET FEE-HELP must by the specified administrative date* or census date (whichever is the earlier) have either

- paid their Tuition Fees up-front; or
- paid a proportion of their Tuition Fees up-front and indicated that they intend to apply for a VET FEE-HELP loan to cover the balance; or
- indicated that they intend to apply for a VET FEE-HELP loan to cover the full cost of their Unit of Study.

**An administrative date may be set by the Institute earlier than the census date, in which case students are required to pay their tuition fees or lodge their Request for VET FEE-HELP assistance form by this date.*

Students who take out a VET FEE-HELP loan incur a debt once their enrolment is confirmed *after* the Census Date for the relevant Unit of Study. The loan fee applies to all VET FEE-HELP debts irrespective of whether the student fails or withdraws from the unit after the census date.

Applying for VET FEE-HELP assistance

Students request VET FEE-HELP assistance by completing, signing and submitting a Request for VET FEE-HELP assistance form and submitting this to the Institute on or before the census date for the unit of study. Students may cancel their application at any time in writing on or before the census date for the unit of study.

Students can borrow up to the amount of the full tuition fee being charged by the Institute for the unit of study so long as the amount does not result in the student exceeding their FEE-HELP balance.

A student applying for VET FEE-HELP assistance is responsible to ensure they have sufficient FEE-HELP balance to cover the loan being sought.

The Institute will issue the student with a Commonwealth Assistance Notice (CAN) containing information about the student's identification and enrolment details including the census date, and includes the amounts of VET FEE-HELP assistance, the VET tuition fee amount, the total loan fee, total amount of the VET FEE-HELP debt, any upfront payments made by the student. Students are required to check this information for accuracy.

Student Initiated Withdrawal and Refunds

Where a student wishes to withdraw from a unit of study they must provide written intent to withdraw from the course. Administration will date stamp receipt of the notification and provide written acknowledgement of receipt of the notification.

Students who withdraw from a VET unit of study **on or before the census date** for that unit of study **will not incur a VET FEE-HELP debt** for that unit, and 100% of tuition fees paid by the student for that unit will be refunded to the student.

Students who withdraw or defer from a VET unit of study **after the census date** for that unit of study **will not receive a refund of any fees they paid upfront and will incur a VET FEE-HELP debt for any unpaid tuition fees** (up to their FEE-HELP balance).

The MEGT Institute's *Re-crediting Fee-Help Policy* should also be referred to in relation to the conditions and special circumstances under which students can apply for a Re-crediting of VET FEE-HELP.

Refunds will be paid according to this policy within four (4) weeks of receiving from the student a written withdrawal notification including all relevant documentation.

Special Circumstances

The Institute will only consider applications for a refund of fees paid up front and/or to have their FEE-HELP balance re-credited (their VET FEE-HELP debt remitted) where there are special circumstances beyond the student's control and do not make their full impact until on or after the census date for the unit of study in question, and where the student cannot complete the requirements of the unit of study.

Students are referred to the Institute *Re-crediting Fee-Help Policy* for full details of special circumstances and how to apply.

Institute Default

A full refund of tuition fees paid up front will be paid within 10 working days if the Institute defaults in provision of the course.

Tuition Assurance

The Institute complies with VET Tuition Assurance requirements. Refer to the **Statement of VET Tuition Assurance** which is located on the Institute’s website.

Roles/Responsibility

The Campus Manager and National Manager, Operations and Governance will administer and monitor the VET FEE-HELP requirements in accordance with the MEGT policies and procedures.

Review process

If the original decision made by the Institute is not to refund the fees or remit an applicant’s VET FEE-HELP debt, the applicant may apply in writing for a review of the original decision.

Information on the Institute’s Complaints and Appeals policy and procedures can be obtained from the Institute website and from Administration staff at each Campus.

Privacy

The Institute complies with the privacy principles set out in the Privacy Act 1988 when it handles personal information obtained for the purposes of VET FEE-HELP assistance and repayment of loans under HESA.

Responsibility	National Manager, Operations and Governance
Policy Endorsed By	Continuous Improvement Committee
Endorsement Date	2 October 2012
Policy Complies with	VET FEE-HELP Guidelines
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