

# **VET Student Loans**

# Entry and Enrolment Policy and Procedure

# Student eligibility for VET student loans

To be an eligible student for the purposes of accessing VET student loans, the student must meet the following requirements:

The student must meet citizenship and residency requirements;

- a) be an Australian Citizen; or
- b) be the holder of a permanent humanitarian visa holder who is usually resident in Australia; or
- c) a qualifying New Zealand citizen.
  - A qualifying New Zealand citizen is a New Zealand citizen who:
    - o holds a special category visa; and
    - o has been usually resident in Australia for at least 10 years; and
    - o was a dependent child when he or she was first usually resident in Australia; and
    - has been in Australia for periods totaling 8 years during the previous 10 years;
       and
    - o has been in Australia for periods totaling 18 months during the previous 2 years.

# **Academic Suitability**

The student must be assessed by Flylink Aviation College as meeting the academic suitability requirements;

- CASA regulations state that participants must be a minimum of:
  - o 17 years of age to gain PPL licence
  - o 18 years of age to hold Commercial Pilot's Licence
- Students are required to complete a CASA Class 1 Medical to hold a Commercial Pilot Licence. This can be obtained by arranging a medical examination with a Designated Aviation Medical examiner or DAME. You will also have to undergo an eye test with a Designated Aviation Ophthalmologist or DAO.



- Students must pass a security and police check to receive an Aviation Security Identification Card (ASIC) preferably at commencement but must be prior to first solo flights.
   This is a national requirement for all pilots and employees in the aviation industry.
- All students are required to complete the Symbiotic ADAPT Aptitude Assessment prior to enrolment. This tool is used to identify strengths and weaknesses plus it assesses your natural skills and abilities that are required to become a pilot. The test is at a cost to the student of approximately \$220
- If the student wishes to access VET Student Loans, more information can be found on Flylinks's Website, or the Department of Education and Training's website.
- Students must also meet the CASA English Language proficiency standards

Apply to the government using the approved eCAF form and include all relevant information;

- confirm his or her engagement and continued progression to access the loan throughout the course, when required to do so by the Department.
- have a HELP balance that is more than \$0 (that is, has not used all their HELP loan limit);
- The HELP loan limit is the limit on how much you can borrow. Any borrowing under FEE-HELP, VET FEE-HELP, VET student loans and, from 1 January 2020, HECS-HELP will count towards your HELP loan limit.
- Flylink Aviation College will do an entitlement search to obtain a student's HELP balance and this will be communicated to the student if the HELP balance is less than the VET student loan required for the chosen course.
- the student must be enrolled in an approved course with Flylink Aviation College;
- the student must be undertaking the course primarily at a campus in Australia;
- the student must meet the Tax File Number (TFN) requirements;
- the student must have a Unique Student Identifier (USI) or are otherwise exempt';
   and
- the student must submit the required documents to Flylink Aviation College and the loan application form by the first census day for the first unit of the course for which the student is requesting a loan, no less than two business days after enrolling.
- VET student loans will not be approved for students who do not meet eligibility requirements.

## **Providing information before enrolment**

- The purpose of this section is to ensure that students seeking to enrol in an approved course:
  - i. are fully informed of the tuition fees and any other fees that apply to the course; ii. are clear about their responsibilities, obligations and rights if they enrol in the course; and iii. are clear about their responsibilities, obligations and rights if they apply for a VET student loan.
- b. Before enrolling a student in an approved course, Flylink Aviation College will give the student the following information:
- i. 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;
  - ii. the tuition fees for the approved course;



- iii. any fees other than tuition fees that are payable for the course;
- iv. the student's options for paying tuition fees, including:
  - 1. payment by the student as fees become due; and
  - 2. a VET student loan;
- v. information about VET student loans, including that:
  - o it is a loan from the Commonwealth;
  - o the loan will remain a personal debt until it is repaid to the Commonwealth;
  - 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;
  - o a student may wish to seek independent financial advice before applying for a loan;
- vi. the criteria for being an eligible student for a VET student loan;
- vii. the application process for a VET student loan;
- viii. 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;
- ix. 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 HELP balance;
- x. the amount of VET student loan 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);
- xi. 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:
- xii. information about census days, including:
  - the meaning of a census day (in accordance with the definition of census day in the Act);
  - that a student may cancel the student's enrolment in the course or part of the course using Flylink Aviation College procedure for withdrawal; and
  - 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:
- xiii. how to access the following Flylink Aviation College website: and
  - the tuition fees for the course;
  - o the census days for the course;
  - Flylink Aviation College procedures for withdrawal from the course and cancellation of enrolment;
  - other procedures Flylink Aviation College is required to have by the VET Student Loans Rules.
  - xiv. advice that it is important for an enrolled student to notify Flylink Aviation College of any change of contact details.

# Making an application for a VET student loan

Applications must:



- be made to the government using the approved form (eCAF) and include all relevant information;
- If the eCAF does not have either the TFN, or certificate of application for a TFN uploaded, it is not able to be submitted by the applicant and the applicant will need to pay for their studies upfront or alter their study plans.
- ii. include a TFN or a form of evidence demonstrating an application for a TFN as outlined in section (6)(b)(v)(2);
- iii. include a USI or are otherwise exempt;
- iv. have been submitted by the census day for the first unit for the course for which the student is requesting a loan and no less than two business days after enrolling.
- The applying student must have read the VET student loans information booklet.
- The applying student must acknowledge that he or she has read and understood the application; and confirms the accuracy of the information in the application.
- The student will be required to confirm his/her engagement and progression to continue to access the loan throughout the course in subsequent study periods as per the Schedule of Fees, when required to do so by the department.
- Flylink Aviation College will be required to collect and verify the information and documents
  relating to a student applying for a VET Student Loan in regards to the student's identity and
  date of birth.

## Collection and verification of information

- Flylink Aviation College will require applicants to provide a certified (by an authorised delegate) copy of the information and documents in support of their VET student loan application or bring their original documents to the pre-enrolment session where a delegated Flylink Aviation College staff member will self-attest the copy provided by the student.
- Applicants should provide a minimum of the following:
  - i. must provide proof of identity; and
  - ii. must provide proof of age; and
  - iii. must provide proof of education (i.e. qualification certificate); and
  - iv. for students under the age of 18, the application is also signed by a responsible parent/nominated guardian of the student, therefore demonstrating parental consent; or
    - 1. The signed parental consent form must be obtained prior to submitting enrolment information into the eCAF system.
  - v. have evidence of the assessment of receipt of youth allowance on the basis the applicant is independent within the meaning of Part 2.11 of the Social Security Act 1991. Evidence of this assessment may be provided through submission of the form of the applicant's Centrelink Income Statement noting this assessment; and
  - vi. their TFN.
    - 1. If an applicant cannot remember their TFN they can call the ATO.
    - 2. If the applicant does not have a TFN, they will need to apply for one with the ATO. They will then need to provide Flylink Aviation College with a certificate of application for a TFN issued by the ATO.
      - a. Once the applicant receives their TFN from the ATO, the applicant will need to contact Flylink Aviation College immediately. The applicant should ask



Flylink Aviation College to re-open the eCAF to enable the applicant to update their TFN.

# Re-enrolment of a student who had previously withdrawn from a part of an approved course undertaken with Flylink Aviation College

- The student must complete the course enrolment process.
- The student will be required to undergo a pre-assessment depending on the length of time between withdrawal and re-enrol. This may include a flight test (which additional cost will occur for the student).
- Any additional fees and charges will be calculated at the time of enrolment.
- The student will not be enrolled in an approved course or a part of an approved course without the written permission of the student (which must be given after the withdrawal).
- Other requirements
- Application procedures shall be student-focused, consistently applied and equitable.
- All applications shall be treated fairly, with respect and sensitivity.
- Flylink Aviation College shall reserve the right to request additional information from applicants which may be relevant to their application, including documentation of previous academic records, medical assessment, or other supporting documentation.
- Flylink Aviation College reserves the right to request applicants' authorisation to obtain further information from relevant third parties, where necessary, regarding their application.

#### **Procedure**

#### **Pre-admission information**

The RGIT Australia website contains information about the courses available, EOI forms, related policies, and contact details. Prospective students requesting information regarding the courses will be contacted by a staff member and refer to the website.

# Entry requirements and admission criteria, including academic suitability and VET student loan eligibility

Flylink Aviation College marketing materials, including the website and course brochures, provide applicants with information on the following:

- Entry requirements: The entry requirements for each qualification as per the training package or other regulatory/accreditation bodies' directives; and
- Admission criteria: Criteria set by Flylink Aviation College for applicants seeking admission into a course to ensure that candidates meet industry requirements.
- If the applicant indicates on the application form that they wish to access VET student loan for an approved course or part of the course, they must meet the eligibility requirements as per the policy above.
- Students must read and understand the entry requirements and admission criteria for the courses they are planning to enrol.

#### **EOI** form

The EOI form is available on Flylinks Aviation College Website or from Flylink Aviation
College campuses. Applicants complete the EOI and submit this with required evidence and
documents.



- Evidence to demonstrate satisfying VET student loan eligibility will be provided by the applicant.
- Each application will be assessed by the Admissions Officer to determine if the applicant meets the course entry requirements and admission criteria.
- Evidence of academic suitability and student eligibility for VET student loans will be assessed.
- Enrolment details are verified, and the form and all other evidence and documents are uploaded into the student profile in the SMS and Flight School Manager.
- If the applicant is an existing student, their details will be updated.
- AVETMISS data is collected using this form.

#### Statement of covered fees

- An aptitude test will be conducted with all VET Student Loan, CRICOS and domestic applicants.
- All students are required to meet the relevant entry requirements for courses offered by Flylink Aviation College
- Flylink Aviation College Instructor is responsible for assess the aptitude test performed by the applicant.
- If there are any concerns, The Operations Manager will discuss with the applicant whether they can proceed with the enrolment.
- If an applicant does not satisfy the entry requirements or admission criteria, they will be notified via email or a letter stating the reason for the rejection of their application.
- This communication will be recorded in student profile in the SMS along with the EOI form.
- If the applicant is successful an Offer Letter and/or Confirmation of Admission, payment details and any other course specific requirements are e-mailed to or collected in person from the student.
- The eligible students for the VET student loan will be sent a statement of covered fees along the payment details.

# The eCAF

- Upon successfully enrolling the student in an approved VET student loan course, Administration will then supply accurate student enrolment information in the eCAF.
- The student will then receive an email from the Commonwealth Government to complete their application for accessing VET student loans. If the student finds any inaccuracies in the enrolment information, they are to contact Flylink Aviation College immediately.
- Flylink Aviation College will then revise the correct information and resubmit the enrolment information in the eCAF.
- The student will receive a revised email from the Commonwealth Government to complete their eCAF application.
- The student must submit the eCAF form by the first census day of the enrollment course and no less than two business days after enrolling.
- When submitting the eCAF application the student must acknowledge that he/she has read and understood the application and confirm the accuracy of the information in the application.



## **VET Student Loan fee and CAN**

- a. Students will be issued with a VET student loan fee notice at least 14 days before the first census day for each fee period of a course, to the student's personal email or by another method agreed to by the student.
  - i. Fee notices must be given to all students enrolled in a VET Student Loans approved course. This includes students who do not wish to access a VET student loan. Students who are clearly not eligible for VET student loans, such as international students, will not be given a fee notice.
- b. The CAN will be sent to the student within 28 days after the census day, to the student's person email or by another method agreed to by the student.