

# VET Student Loan Guide



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# Introduction

VET Student Loans (VSL) is a loan provided by the Australian Government that helps students who meet eligibility requirements and who are enrolled in approved courses to pay some or all of their tuition fees up to the VET Student Loan Cap. Move Academy (RTO: 41087) is an approved VSL Provider for the SIS50216 Diploma of Fitness.

The following information should be read in conjunction with the pre-enrolment information provided on the website and the Student Handbook that provides a range of policies and procedures relevant to all students, including but limited to:

- Access, equity, client selection and admission
- Access to client records
- Appeals
- Assessments
- Delivery
- LLN
- Refund policy
- Rights and responsibilities of Participants (students) in online and classroom based courses
- RPL
- Student feedback and quality improvement
- Support
- Unique Student Identifier (USI)
- Marketing

The following provides additional information relating to VET Student Loans and the process relating to application, approval and ongoing management of VET Student Loans as they relate to the relationship between the student and Move Academy. In the event of any real or perceived inconsistency between policies and procedures for VSL approved students, the VSL Guides take precedence over any other published Move Academy policy or procedures.

## Program Information

### COURSE ENROLMENT

Move Academy's enrolment process for potential VSL students are outlined below so that you are fully aware of the process of becoming a VSL student with Move Academy.

1. Enquiry of interest into the program
2. Information booklet sent which includes
  - a. Information on program
  - b. Program/qualification outline
  - c. Delivery mode and dates
  - d. How/where to find more information
3. Scheduled call with Move Academy to inform the student about the program, the qualification details, statement of fees, how the course is structured and how they may pay for those fees and answer initial questions regarding the program
4. Application form is either sent to the application to be filled in online or completed over the phone with a Careers Advisor
5. Information is sent to the student regarding information about VET student loans in which the student must sign that they have reviewed and understood the information.
6. The application is assessed for suitability by Move Academy and once approved enrolment offer sent to student
7. Student must accept the enrolment offer
8. Enrolment into the program is completed by Move Academy.

### LOAN FEES

Course fees are approved by the CEO and published on Move Academy webpage for the calendar year. Course fees clearly identify the fee component that is eligible to be covered by a VET Student Loan.

The fees for the SIS50215 Diploma of Fitness Course offered by Move Academy can be applied for under the VET Student Loans if eligible. The loan covers all materials required to complete the course, however does not cover *additional* costs such as textbooks, accommodation or travel expenses.

If you elect to apply for a VET Student Loan, you must be aware that you will incur a loan for the total of your course costs. This loan remains a personal debt to the Australian Tax Office (ATO) until fully repaid. You may wish to seek independent financial advice before applying.

The minimum income threshold for repayment is set by the Commonwealth each year and is published in the VET Student Loans information booklet and on [Study Assist](#).

Centrelink benefits do not affect your eligibility or the loan amount you can access.

Move Academy receives the full loan amount for your VSL course directly from the Government after each Unit of Study Census Date. This is then repaid by you, via the Australian taxation system once your income reaches a certain threshold.

Before applying for a VET Student Loan you should read all relevant enrolment documents and policies and discuss any queries with a Move Academy Careers Advisor.

### Am I eligible to apply for a VET Student Loan?

To apply for a VET Student Loan, certain criteria must be met.

You may be eligible for a Loan if you meet one (1) of the below citizenship requirements;

- are an Australian citizen, OR
- hold an eligible Permanent Humanitarian Visa holder residing in Australia for the course duration, OR
- be a New Zealand citizen who holds a Special Category Visa (SCV subclass 444) who meets the long-term residency requirements in Australia, OR
- you first began living in Australia at least 10 years before applying for a VET Student Loan, and at that time, were a child under 18 years of age and did not have a spouse or de-facto partner, and
- you have been in Australia for at least eight of the 10 years immediately prior to applying and at least 18 months of the last two years.

You must also meet all of the following eligibility requirements;

- enrol in an approved VET Student Loans course
- have not already exceeded your FEE-HELP balance. Your FEE-HELP balance is the maximum loan amount the Australian Government will loan you over the course of your life, for all study you undertake. For more information, please visit the [Study Assist](#) website.
- meet course suitability requirements, as set by Move Academy and as per the Training Package for the qualification
- have a Tax File Number (TFN) or be applying for one and are able to provide evidence of this
- have a Commonwealth Higher Education Support Number (CHESSN)
- have a Unique Student Identifier (USI)
- intend to undertake your course while in Australia
- have read the VET Student Loans Information Booklet
- provide Move Academy with any requested documentation required to enrol, and submit the eCommonwealth Assistance Form (eCAF) before the first Unit of Study Census Day
- comply with ongoing engagement and progression requests, confirming you are a genuine student continuing with your studies
- understand your course duration and important dates, such as your Census Date (Schedule of Tuition Fees for active classes can be found [here](#)).

Move Academy does not determine if you are granted a VET Student Loan. The decision to grant a Loan is made by the Department, based on the information you provide.

### ACADEMIC SUITABILITY

To enrol with Move Academy, you will need to meet with a Career Advisor.

To meet the VSL eligibility requirements, you are required to;

- Provide a copy of your Australian Senior Secondary Certificate of Education (Year 12 Certificate), OR

- Provide a copy of a successful completion of an Australian Qualifications Framework (AQF) Certificate IV or higher qualification (language must be English), OR
- complete the Language, Literacy and Numeracy (LLN) test, to which you must be assessed as competent at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy. Move Academy uses the approved Australian Learning Resources Group LLN tool.

## CENSUS DATES

Census dates are applied to each Module of Study that comprise a VSL eligible course. Census dates are published on Move Academy's website.

## WITHDRAWAL FROM VSL ELIGIBLE COURSES

Students seeking to withdraw from all or part of a VSL eligible course are required to take the following action:

Notify in writing [email acceptable] of the intent to withdraw along with the reasons for withdrawal. Notification is to be provided to Move Academy at [admin@moveacademy.edu.au](mailto:admin@moveacademy.edu.au)

Email confirmation will be provided to the student of their withdrawal, including the date and time of the student's withdrawal, the unit of study, part of a course or whole course from which the student withdrew and the relevant census day

Move Academy will provide confirmation as to whether the student has incurred a debt for the unit, part of the course or whole course (noting that no debt may be incurred if the student withdraws prior to the census day)

Move Academy will provide written advice to the student regarding the special circumstances requirements if applicable to the student's circumstances information about the refund of upfront payments (see 'Refund of tuition fees where student withdraws by the census day')

Counselling to students who want to withdraw?

Move Academy may offer optional counselling services to students wishing to withdraw from their course. This offer will be dependent on the reasons and circumstances of the withdrawal notification. Regardless Move Academy undertakes that: staff will not pressure a student into remaining enrolled staff will not pressure a student to enrol in a different course any potential counselling will occur within a timeframe that allows the student to withdraw on or before the census date if the student still so chooses.

Withdrawal on or before the census date

For withdrawals on or before the census day from a unit of study, part of a course or whole course, students will not incur:

- a withdrawal fee
- an administration fee
- a fine or penalty
- a fee determined to be a disincentive to withdrawing from a unit, part of a course or whole course

- any portion of the tuition fees for the unit, part of the course or entire course from which the student is withdrawing

Refund of tuition fees where student withdraws by the census day

Where a student withdraws their enrolment in an approved course on or before the census day, they will not incur tuition fees for the course or part of the course, to which the census day applies. This applies to all of the tuition fees for the course or part of the course to which the census day relates. Therefore, it includes:

- VET Student Loans covered fees
- any gap fees
- upfront payment of tuition fees
- gap fees or tuition fees paid through a loan

## EQUAL AND FAIR TREATMENT

Move Academy ensures that the principles of access and equity in the provision of timely and appropriate information, advice and support services in order to assist clients to identify and achieve their desired outcomes.

Move Academy's approach and commitment to equal and fair treatment of prospective and enrolled students is evidenced in the following documents:

- Move Academy Student Handbook
- Access, Equity and Client Services Policy

## GRIEVANCE PROCEDURE

Move Academy has a Complaints and Appeals Procedure. In addition to this procedure, VSL approved students should note the following:

- there is no charge for the internal stage or external stage of an appeals process
- the Department has established a VET Student Loans Ombudsman whose scope of responsibility covers disputes relating to VET loan assistance.

Engaging with the Ombudsman should only occur after all internal stages are exhausted as outlined in Move Academy's Complaints and Appeals Procedure.

For matters which do not fall within the scope of the VET Student Loans Ombudsman's jurisdiction (for example matters relating to personal information held by the Move Academy or matters that do not relate to loan assistance disputes), Move Academy will comply with procedures outlined within its Complaints and Appeals procedure.

Where the VET Student Ombudsman is involved in external resolution of disputes, Move Academy will comply with the requirements of the VET Student Loans Ombudsman [Act s 42C] and fully cooperate with the VET Student Loans Ombudsman to ensure compliance with the Ombudsman Act [Act s 46]

Further information on the VET Student Loans Ombudsman is available at:

<https://www.ombudsman.gov.au/>

## Contact Information

Students are requested to please advise Move Academy of any changes to their contact details, especially mailing addresses and emailing addresses.

If you have any further questions regarding your enrolment in one of our courses, or any of the information in this, your student handbook or any other policy or procedure, please contact the Office on 1800 125 002 (AUS) or 0800 668 300 (NZ) during business hours.

For further information contact us, or alternatively you can write to us at:

Move Academy

Suite 3, 9 Sunshine Beach Road

Noosa Heads, QLD 4567

Free Phone: 1800 125 002 (AUS)

0800 668 300 (NZ)

Telephone: +61 7 3036 0726 (for overseas callers)

Email: [admin@moveacademy.edu.au](mailto:admin@moveacademy.edu.au)