

VET Student Loans

Charles Institute of Technology is an approved VET Student Loans (VSL) provider for HLT55118 Diploma of Dental Technology. The VET Student Loans Scheme is administered by the Commonwealth Government Department of Employment, Skills, and Small and Family Business.

Students enrolling in the VSL scheme for CIT's HLT55118 Diploma of Dental Technology, can have part of CIT's Tuition fees for the Diploma funded by a VET Student Loan, reducing the amount of up-front fees they pay at enrolment.

Please note the following:

- Students need to check they meet the circumstances required to be approved for the VET Student Loan. [Click here](#) for entry requirement to be a VSL student for CIT's Diploma of Dental Technology.
- VET Student Loans will not be approved for students who do not meet eligibility requirements.
- A VET student loan gives rise to a VETSL debt that continues to be a debt due to the Commonwealth until it is repaid.

Semester and Census Day dates

Each year is comprised of two semesters. The following are the Semester dates and Census Days for 2020 and 2021.

2020

Semester 1: 3rd of February to 19th of June, 2020

Semester 1 Census Day: 16th of March, 2020

Semester 2: 13th of July to 27th of November, 2020

Semester 2 Census Day: 17th of August,

2021

Semester 1: 1st of February to 18th of June, 2021

Semester 1 Census Day: 1st of March, 2021

Semester 2: 12th of July to 26th of November, 2021

Semester 2 Census Day: 12th of August, 2021

Tuition Fees:

Application Fee: \$100

Tuition Fee: \$32,000 (\$8,000 per semester)

VET Student loan is included in this fee and a gap fee will need to be paid by the student based on how much the student has received from the VET Student Loan scheme.

Student entry process

If you are interested in enrolling in the HLT55118 Diploma of Dental Technology as a VET Student Loan student, please notify CIT on **02 9411 1516** or via info@cit.nsw.edu.au.

Course entry requirements

All students applying to enter the HLT **55118** Diploma of Dental Technology must:

- Be over the age of 18
- Have completed an equivalent secondary schooling level of a High School Certificate or can demonstrate suitable work or life experience.
- Have a Literacy, Language, and Numeracy (LLN) level required for Vet Student Loan-approved courses.

To determine if you have the correct LLN level, you must undergo a free LLN test supplied by *LLN Robot*. The Registrar of CIT will email you a link to the *LLN Robot* website where you will take the short test. Your results will be made available to you and to the Registrar, and if you are at the level required, the Registrar will email you the forms required for you to enrol, as per CIT's *Enrolment Process*.

Student Enrolment and Induction

Our approach to enrolment and induction is to provide a pathway for students to make informed decisions about their training and assessment and enter a training pathway that is the right fit for the student's career goal.

CIT ensures equal and fair treatment of students seeking to enrol by providing:

(1) for equal and fair treatment of all students seeking to enrol in an approved course.

(2) open, fair and transparent procedures that the provider reasonably believes are based on merit for making decisions about: (a) the selection of students seeking to enrol in approved courses; and (b) the treatment of such students. This does not limit subsection (1).

(3) Subsection (2) does not prevent the procedures from allowing the approved course provider to take into account that a student may be enrolled in an approved course in accordance with an arrangement that: (a) was entered into between the provider and an employer or industry body; and (b) limits or restricts enrolments in some or all of the places in the course

Notification of entry requirements

Students must be informed about course entry requirements during the very initial stages of their expression of interest. [Click here for course entry requirements.](#)

Enrolment / Induction Procedure

Step 1 (Enquiry / Application). Student will make an enquiry via an email, phone, etc. The student is to be provided with accurate and ethical marketing and pre-enrolment information that enables them to make confident and suitable decisions about offered training programs. It is important that the student is provided with information about their rights and obligations. This must include the Charles Institute of Technology Student Information Booklet which contains important information for the student about the. During this initial engagement, the representative from the Charles Institute of Technology must interview the student either face-to-face or via telephone/video conference. This interview is designed to capture important information about the applicant and to personally inform them about their rights and obligations. This interview is to be recorded on the Charles Institute of Technology form Student Enrolment Interview Form. Once the student has had the opportunity to access information, they may complete and submit the course application for enrolment form and forward to:

The Registrar

Charles Institute of Technology Australia
PO Box 5212, West Chatswood, NSW 1515

Or

Suite 305, Level 3, 282 Victoria Avenue, Chatswood,
NSW 2067, AUSTRALIA

Email: info@cit.nsw.edu.au

Step 2 (Student Offer). Charles Institute of Technology will respond to the application for enrolment and if found suitable, the applicant will be sent a Student Letter of Offer as a confirmation that a position on a scheduled course is available. The Letter of Offer is valid for 14 days only. After this date, the position will be offered to another applicant. The student is also provided with a Student Agreement that specifies the terms of the service agreement the student is entering into. The student is to be issued with an invoice for payment of the registration fee of \$250 and 25% of total course fees. It is important to note that the offer made by Charles Institute of Technology is conditional based on the student meeting the minimum requirements for the course.

Step 3 (Student Acceptance). To accept the offer, the student must complete the Student Agreement and return it to the Charles Institute of Technology with evidence of a High School Certificate or equivalent secondary schooling outcome. The signed agreement must be received before the student offer expires. The student is also required to provide payment of the registration fee of \$250 on application and a minimum 25% of total course fees on successful admission to a program.

Student Agreement and supporting documents are to be submitted by mail or email with full payment to:

The Registrar

Charles Institute of Technology Australia

PO Box 5212, West Chatswood, NSW 1515

Suite 305, Level 3, 282 Victoria Avenue, Chatswood,

NSW 2067, AUSTRALIA

Email: info@cit.nsw.edu.au

Step 4 (Confirmation of Enrolment). Once all required documentation and payment has been received, the Charles Institute of Technology will send the student the following items:

- a Confirmation of Enrolment
 - Confirmation of course commencement details
 - a tax invoice for the payment of registration and tuition fees
- These documents are to be sent to the student's nominated postal address. The student may also nominate to have these documents sent to the agent.

Step 6 (Orientation / Course Commencement). The student is notified of the course commencement details at the point of confirmation of enrolment. On arrival at the institute (usually 8:30am on the first day of the course), the student will participate in an orientation program. The student is to be issued their Student Dental Technology Equipment Set and textbook. It is critical that the student's personal details are confirmed including the following:

- Contact details
- Next of kin details
- Transport arrangements
- Support network
- Individual needs

Student withdrawal or cancellation

Students who withdraw or cancel their enrolment part way through a training program must notify CIT in writing at the soonest opportunity by completing a Student Withdrawal form, and submitting the Form in person at the CIT Office, or via email to info@cit.nsw.edu.au. CIT will

process the form and confirm to the student 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 of the Semester from which they are withdrawing.

Withdrawals occurring by the Semester's census day

If the date of their withdrawal is confirmed by CIT as occurring by the Semester's census day, the student will incur no debt for that semester, neither will they have to pay any withdrawal or administration fees, fines, or penalties regardless of whether all or only part of the fees were covered by the VET Student Loan. Once CIT is notified, a student will not be required to pay for the remaining semesters of training not commenced. VSL students withdrawing by the Semester's census day will also be refunded all fees they have already paid for the semester that were not covered by their VET Student Loan.

Withdrawals occurring after the Semester's census day

If a VSL student's date of withdrawal is confirmed by CIT as occurring after the Semester's census day, CIT will confirm with the student whether they have incurred a debt for that semester. The decision as to whether the student has incurred a debt in this circumstance is at the discretion of the Chief Executive Officer of CIT, and takes into account considerations such as compassionate or compelling circumstances of the students, and the fees not related to tuition.

It is also at the discretion of the Chief Executive Office of CIT as to whether any refunds will be given for fees already paid up-front by the student. In most cases, refunds will not be given. However, the CEO will take into account considerations such as compassionate or compelling circumstances of the student.

Compassionate or compelling circumstances

CIT appreciates that students experiencing difficult circumstances may need to withdraw from their studies.

Compassionate or compelling circumstances are generally those that are beyond the control of the student, and which may affect their well-being or their progress such as a serious injury, illness, or traumatic experience, the death of a close family member (parent, sibling, spouse or child), political or civil unrest, or a natural disaster.

Students wishing to appeal a decision by CIT

Students wishing to appeal a decision by CIT regarding their cancellation and/or debts, can direct their appeal to CIT by following CIT's Grievance Procedure. Students have 28 days from the confirmed date of cancellation to initiate grievance / appeals procedures before cancellation takes final effect.

Re-enrol in a course a student had previously withdrawn from

To re-enrol in a course that a student had previously withdrawn from, students should follow CIT's Enrolment Procedure.

Student's Grievance Procedure

Students Complaints and Grievance Procedure:

Details can be found in the CIT Policy and Procedures Manual which includes the following:

- (1) CIT has a grievance procedure to deal with complaints from its students about: (a) academic matters (including matters relating to student progress, assessment, curriculum and awards for an approved course); and (b) non-academic matters (including matters relating to enrolment in a course and personal information held by CIT).
- (2) The grievance procedure: (a) clearly sets out the stages of the procedure; and (b) encourages the timely resolution of complaints, including by specifying reasonable periods for dealing with each stage of the procedure; and (c) contains the internal and external stages and clearly provides that there is no charge for either the internal stage or the external stage; and (d) provides for implementation of decisions made in following the grievance procedure; and (e) provides for due consideration of recommendations arising from the external stage of the grievance procedure; and (f) requires CIT to allow parties who have used the procedure to access the records of that use, but otherwise keep the records confidential.
- (3) The internal stage of the grievance procedure includes: (a) a process for the lodging and hearing of a formal complaint; and (b) the complainant will be given written notice of a decision on the formal complaint, including: (i) the reasons for the decision; and (ii) advice about how to appeal the decision; and (c) a process for appealing the decision to an independent senior officer of CIT, or to an internal committee or unit with appropriate expertise; and (d) a requirement for the appellant to be given written notice of the decision on appeal, including: (i) the reasons for the decision; and (ii) advice about how to have the decision reviewed; and (e) provision for each party to this stage of the procedure to be accompanied or assisted by another person, at that party's cost.
- (4) The external stage of the grievance procedure includes: (a) a process for having a decision on appeal reviewed by an external and independent person or body with appropriate expertise; and (b) provision for each party to the review to be accompanied or assisted by another person at the review, at that party's cost; and (c) a requirement for each party to be given written notice of the decision on review, include the reasons for the decision.

Re-crediting FEE-HELP balances:

The processes and procedures for re-crediting FEE-Help balances are:

- a) that a student's FEE-HELP balance can be re-credited by CIT under Part 6 of the Act;
- b) that a student may apply to CIT for the student's FEE-HELP balance to be re-credited under section 68 of the Act because of special circumstances;
- c) that a student may apply to CIT for the student's FEE-HELP balance to be re-credited under section 71 of the Act because: (i) CIT, or a person acting on the CIT's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan; or (ii) CIT has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student;
- d) that special circumstances are circumstances that: (i) are beyond the student's control; and (ii) do not make their full impact on the student until on or after the census day for a course, or the part of a course; and (iii) make it impracticable for the student to complete the requirements for the course, or the part of the course, during the student's enrolment in the course, or the part of the course;
- e) that applications for re-crediting under section 68 of the Act must be made within 12 months after the census day for the course, or the part of the course, concerned, or within that period as extended by CIT;
- f) that applications for re-crediting under section 71 of the Act must be made within 5 years after the census day for the course, or the part of the course, concerned, or within that period as extended by the Secretary;
- g) the processes available to students in relation to reconsideration and review of decisions whether or not to re-credit FEE-HELP balances;
- h) that there is no charge for reconsideration or review of decisions, other than review by the Administrative Appeals Tribunal;
- i) that CIT may re-credit a student's FEE-HELP balance in relation to special circumstances if CIT:
 - i. is unable to act or is being wound up or has been dissolved; or
 - ii. has failed to act and CIT is satisfied that the failure is unreasonable.

Student Review Procedure:

CIT ensures that there will be no victimisation or discrimination of students for seeking a review.

CIT's processes and procedures ensure that a student is not victimised or discriminated against for:

(a) seeking a review or reconsideration of a decision; or (b) using CIT's processes or procedures about dealing with grievances; or (c) making an application for re-crediting of the student's FEE-HELP balance.

Tuition Assurance Procedures

CIT is a member of the Independent Tertiary Education Council Australia (ITECA)'s Australian Student Tuition Assurance Scheme (ASTAS). This scheme offers protection for domestic fee-for-service students in the event of CIT being unable to offer your course, in particular where CIT ceases to trade, prior to delivering the course that you have paid for in advance. This is to assure you that should CIT cease trading, any fees you have paid in advance of tuition that has not been delivered will be protected.

In the unlikely event that Charles Institute of Technology ceases to provide any of its courses on its scope of registration after the course starts but before it is completed, CIT will perform the following actions:

- a) Give ASTAS notice of events as required under sections 52 (information about events that affect provider) and 53 (notice and information when course ceases);
- b) Notify students within 2 days in writing, that the course is no longer being provided;
- c) Hold a meeting with the students and a representative of ASTAS within 7 business days after notifying the students, at CIT's training rooms to discuss options for the student;
- d) Update the CIT website as soon as practicable, to reflect that the course is no longer being provided and to give tuition assurance information;
- e) As soon as practicable after receiving notice from ASTAS required under subsection 73(2) (notice that a student's FEE-HELP balance must be re-credited) re-credit the student's FEE-HELP balance.

Statement of Tuition Assurance

Prepaid fees

STATEMENT OF TUITION ASSURANCE FOR EXEMPT VET STUDENT LOANS (VSL) PROVIDERS

Introduction

1. Tuition assurance protects students in the event a course provided by an approved VSL provider ceases to be provided after it starts but before it is completed. Affected students are offered a replacement course with another provider and where this is not possible, the students' FEE-HELP balance for the affected part of the course will be re-credited.
2. As an approved provider under the *VET Student Loans Act 2016*, Charles Institute of Technology ABN: 56 141 905 526 must be a party to an approved tuition assurance arrangement or have an approved exemption in place.
3. It is intended that, from 1 January 2020, Charles Institute of Technology will be exempted from the requirement to be a party to an approved tuition assurance arrangement. Instead, Charles Institute of Technology is required to comply with interim arrangements which ensure similar tuition assurance protection is provided to students.

4. This statement sets out the interim arrangements for tuition assurance that will apply from January 1, 2020 and Charles Institute of Technology's obligations from that date.
5. If any changes occur to the proposed arrangements outlined below, a revised statement will be provided on Charles Institute of Technology's website and advised to all students that have enrolled in the intervening period.

What happens if Charles Institute of Technology ceases to provide a course after it starts but before it is completed?

Information for affected students

6. Charles Institute of Technology will notify affected students in writing that an approved course is no longer provided within 2 business days after Charles Institute of Technology ceases to provide the course after it starts but before it is completed.
7. As soon as practicable, Charles Institute of Technology will also update its website to reflect that the course is no longer being delivered and to give students information about the tuition assurance arrangements.

Replacement courses

8. The Commonwealth Department of Employment, Skills, Small and Family Business (the Department) (or a consultant engaged by the Department) will work with affected students to identify a replacement course and arrange for students to be placed with replacement providers.
9. Replacement courses must meet the following requirements:
 - the course must lead to the same or comparable qualification as the original course;
 - the mode of delivery of the replacement course must be the same as or, with the student's consent, similar to the mode of delivery for the original course; the location of the replacement course must be reasonable, having regard to the costs of, and the time required for, a student's travel; and
 - the student will not incur additional fees that are unreasonable and will be able to attend the replacement course without unreasonable impacts on the student's prior commitments.
10. Affected students will be offered a replacement course and may seek a review about whether the course offered to them meets the requirements for replacement courses.
11. A student who accepts the replacement course offered will not be required to pay the replacement provider for the replacement components of the replacement course. However, the fees payable for the remainder of the replacement course may be different from the fees payable for the original course.
12. A student who accepts the replacement course offered will also receive course credits for parts of the original course successfully completed by the student, as evidenced by:
 - a copy of a statement of attainment or other Australian Qualifications Framework certification document issued by the course provider or an authorised issuing organisation in accordance with the Australian Qualifications Framework; or
 - a copy of an authenticated VET transcript issued by the Student Identifiers registrar.
13. Each affected student will have a period of six (6) months in which to accept the replacement course offer. The Department may extend that period in circumstances that justify an extension.
14. If an affected student enrolls in a course that is not a replacement course, the student may be required to pay additional tuition fees, and might not receive the course credits the student

would have received if the student had enrolled in a replacement course.

Re-crediting of students' FEE-HELP balances

15. Where there is no suitable replacement course for a student, Charles Institute of Technology will re-credit the student's FEE-HELP balance for the affected parts of the original course. The amount re-credited will be equal to the amount of VET student loan used to pay tuition fees for the student for the course, or parts of the course.

Prepaid fees

16. For tuition fees paid up-front greater than \$1,500 Charles Institute of Technology is a member of the Independent Tertiary Education Council Australia (ITECA)'s Australian Student Tuition Assurance Scheme (ASTAS). See CIT's *Tuition Assurance Procedures* for details of the actions that CIT will take in the unlikely event that Charles Institute of Technology ceases to provide the course after it starts but before it is completed.
17. For tuition fees paid up-front below \$1,500, students should be aware that there is no formal protection in place and students will be responsible to seek a refund for these fees directly from Charles Institute of Technology if Charles Institute of Technology fails to provide the agreed services. Charles Institute of Technology has in place its *Fees and Refund Policy*, available in its Student Handbook. If the provider is under external administration, this may require the student submitting a proof of debt with the external administrator.

Record keeping

18. It is suggested best practice for students to retain assessments, records of competencies or statements of attainment that they receive from Charles Institute of Technology.

Privacy and information handling procedures

When handling information:

- (1) CIT has processes and procedures.
- (2) The processes and procedures: (a) provide for the management of students' personal information in accordance with the Australian Privacy Principles; (b) provide for students to access their personal information; (c) provide for students to have incorrect personal information corrected; and (d) provides accurate information about the use and disclosure of personal information collected by CIT, including that the information may be disclosed to the Commonwealth and tuition assurance scheme operators