

## CiT VET Student Loans Information

Charles Institute of Technology (CiT) 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 Education, Skills and Employment.

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 the entry requirements 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 (VSL) gives rise to a VSL 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 **2022**.

**Semester 1:** 28<sup>th</sup> of February to 8<sup>th</sup> of July, 2022

**Semester 1 Census Day:** 28<sup>th</sup> of March, 2022

**Semester 2:** 18<sup>th</sup> of July to 9<sup>th</sup> of December, 2022

**Semester 2 Census Day:** 15<sup>th</sup> of August, 2022

## Tuition Fees:

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

*Your VET Student loan can cover some of this fee. 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.*

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](mailto:info@cit.nsw.edu.au).

## Student entry requirements for VET Student Loans

All students applying to enter the HLT 55118 Diploma of Dental Technology via the VET Student Loans scheme must be academically suited to undertake the course. A student is determined as academically suited to a course when:

- CiT reasonably believes the student is academically suited.
- The student is over the age of 18.
- The student satisfies one of the following requirements:
  - CiT obtains a copy of a Senior Secondary Certificate of Education awarded to the student by

- an agency or authority of a state or territory for the student's completion of year 12.
- CiT obtains a diploma awarded to the student for the student's completion of the International Baccalaureate Diploma Programme
  - the student is assessed using an approved assessment tool (see *You must undertake a free LLN test* below), as displaying competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy and CiT reasonably believes the student displays that competence, or
    - CiT obtains a copy of a certificate that a qualification at level 4 or above in the Australian Qualifications Framework (AQF) has been awarded to the student, or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF. This certificate must be a document issued by a body registered to award the qualification in the AQF in Australia or
    - a letter or certificate issued by a federal, state or territory government agency which assesses overseas qualifications (or an organisation contracted by such an agency to undertake such assessments), that evidences that the student's qualification has been assessed by that agency (or contracted organisation) and determined to be equivalent or comparable to a qualification in the AQF at level 4 or above 5, or a qualification at a level in a framework that preceded the AQF, equivalent to level 4 or above in the AQF; and
    - the course for the qualification to meet this requirement was delivered in English.

### [Students must undertake a free Language, Literacy and Numeracy \(LLN\) test](#)

To determine if students have an appropriate LLN level, students must undergo a free LLN test supplied by LLN Robot. The Registrar of CiT will email the student a link to the LLN Robot website where they will take the short test.

CiT requires that all students who have been sent the link take the test with honesty and integrity.

### [Student results will be made available to the student and the Secretary](#)

Students' results will be made available to students as soon as possible after the assessment. If students meet the LLN level required, the Registrar will email you the forms required for the student to enrol in the course, as per CiT's Enrolment Process.

Students' results of their LLN tests will also be provided to the Secretary of the Department of Education, Skills and Employment in the form, manner and by the time requested by the Secretary

### [Enrolment process for VSL students](#)

The following steps will be followed by CiT for students wishing to enroll in *HLT55118 Diploma of Dental Technology* under a VSL arrangement:

1. Student enquires about VSL via enrolment form, email, or phone.
2. CiT sends an email with links for the student to access in order to verify eligibility requirements. This email requests the student documents to verify their eligibility for a VET Student Loan, and explains the process following verification of these documents, which includes the requirement of the student to complete an Electronic Commonwealth Assistance Form (eCAF) by a specific date.

#### **Personal information required**

The student must provide the following information during the application process:

- a. Information about the student's identity and date of birth, and
  - b. Their Tax File Number, or, if the student has applied for, but not been issued with, a Tax File Number - a certificate from the Commissioner that the student has applied for a Tax File Number.
3. CiT sends a second email to ensure that the student is well-informed about undertaking a VET Student Loan. Details in this email include the implications for the student of having a debt to the Commonwealth; reporting requirements; the maximum amount that can be loaned for the course and potential total loan fees; and census days and requirements around those.
  4. CiT determines the student's eligibility from the documents they have provided / their completed LLN test results.
  5. For students that are eligible CiT will check their HELP balance to see if they are able to access a VET Student Loan, and raise an eCAF for those students that are.
  6. The student completes the eCAF requesting the Commonwealth for a VET Student Loan for part of the fees for *HLT55118 Diploma of Dental Technology*.
  7. If the student is successful in gaining a VET Student Loan, CiT will issue a VET Student Loan Fee Notice and Statement of Covered Fees well before the census day for the Semester. The student is also issued with an invoice for payment of the remaining course fees for the Semester that are not covered by the VET Student Loan.
  8. Following the census day for the Semester, if the student has not chosen to withdraw from the course prior to the census day, CiT will issue a Commonwealth Assistance Notice to the student.

## 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](mailto: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.

### Re-enrolling a student who has withdrawn

If a student withdraws from an approved course, or a part of an approved course, CiT will not, after the withdrawal, re-enrol the student without the written permission 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.

### Student's Grievance Procedure

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

- 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).
- 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.
- 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.
- 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 HELP balances:

The processes for re-crediting HELP balances are:

1. A student's HELP balance can be re-credited by CiT under Part 6 of the Act.
2. A student may apply to CiT for the student's HELP balance to be re-credited under section 68 of the Act because of special circumstances.
3. A student may apply to CiT for the student's 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.
4. 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.
5. 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.
6. 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.
7. Processes are available to students in relation to reconsideration and review of decisions on whether to re-credit HELP balances.
8. There is no charge for reconsideration or review of decisions, other than review by the Administrative Appeals Tribunal.
9. CiT may re-credit a student's HELP balance in relation to special circumstances if CiT:
  - a) is unable to act or is being wound up or has been dissolved; or
  - b) 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 HELP balance.

## Statement of Tuition Assurance for Exempt VSL Providers

### Introduction

- Tuition assurance protects students in the event a course provided by an approved VSL provider ceases to be provide dafter 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' HELP balance for the affected part of the course will be re-credited.
- 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.
- It is intended that, from 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.
- 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.
- 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

- Charles Institute of Technology will notify affected students in writing that an approved course is no longer provided within two (2) business days after Charles Institute of Technology ceases to provide the course after it starts but before it is completed.
- 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

- The Commonwealth Department of Education, Skills and Employment (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.
- 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.

- 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.
- 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.
- 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.
- 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.
- 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' HELP balances

Where there is no suitable replacement course for a student, Charles Institute of Technology will re-credit the student's 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

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

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

CiT has processes and procedures for handling students' personal information. 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) Provide 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