

Policy and Procedure

VSL Fee -Refund and Re-credits and Approved Courses

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Your **HELP loan limit** is the maximum amount of VET Student Loans, VET FEE-HELP, FEE-HELP and HECS-HELP you can use to pay for your studies. The HELP loan limit is indexed annually on 1 January. For 2023, the HELP loan limit is \$113,028 for most students. Visit <https://www.studyassist.gov.au/help-loans/combined-help-loan-limit> for more information.

List of Salford College courses approved for VET Student Loans 2023

Course Code & Course Name	Tuition Fee	VSL Loan Cap	Gap Fee
BSB50120 Diploma of Business	\$11,691	\$11,191	\$500
SIT50422 Diploma of Hospitality Management	\$14,000	\$11,191	\$2,809
BSB50420 Diploma of Leadership and Management	\$11,691	\$11,191	\$500
BSB60120 Advanced Diploma of Business	\$11,691	\$11,191	\$2,809
SIT60316 Advanced Diploma of Hospitality Management	\$14,000	\$11,191	\$2,809
BSB60420 Advanced Diploma of Leadership and Management	\$11,691	\$11,191	\$500
BSB60720 Advanced Diploma of Program Management	\$14,000	\$11,191	\$2,809

WHAT IS COVERED BY VET STUDENT LOANS

VET Student Loans (VSL) can be used to cover tuition fees only. Other fees, e.g., student services fees, material fees, tours or excursions, are not covered.

For some courses, the VSL cap may not fully cover the tuition fees for the entire course. You will be required to pay any tuition fee above the loan cap as it becomes due. You will also be required to pay any other non-tuition fees (excursions, uniforms, etc) before you can commence study.

1 LOAN CAP

Each approved course has a cap, which is the maximum amount of VET Student Loan available for that particular course. If the cost of your course exceeds the cap you will be required to pay the balance (gap fees), as per our billing period.

Students who are eligible for VSL are NOT eligible to apply for payment plans, except there is a portion of the tuition that exceeds the cap amount of the loan, which is to be paid upfront.

There is a \$100 Payment Plan set-up fee which is payable upfront together with the first instalment of the payment plan.

REMISSION OF DEBT IN SPECIAL CIRCUMSTANCES

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1 REMISSION/RE-CREDIT OF DEBT IN SPECIAL CIRCUMSTANCES FOR DOMESTIC STUDENTS

Students who withdraw after the census date because they are unable to continue with their studies due to special circumstances can apply for remission of their VET Student Loan or FEE-HELP debt, or tuition fees paid up-front. A student cannot apply for a remission if the subject has been successfully completed.

An application is considered by the Compliance Manager or a nominated officer on the basis of special circumstances that apply to the student that:

- was beyond the student's control;
- did not make their full impact on the student until on, or after, the census date; and
- made it impractical for the student to complete the requirements for the unit in the period during which the student undertook, or was to undertake, the unit.

Special circumstances do not include, for example:

- lack of knowledge or understanding of requirements under the schemes; or
- an applicant's incapacity to repay a HELP debt, as repayments are income-contingent and the applicant can apply for a deferral of a compulsory repayment in certain circumstances

The student's statement of the special circumstances must include supporting documentation from an independent source or authority.

2 WHAT IS ACCEPTABLE SUPPORTING DOCUMENTATION?

The documentation you provide in support of proving that special circumstances affected your study must come from at least one independent source or authority, dated and signed, that clearly:

- identifies the special circumstances;
- dates the occurrence of the special circumstances;
- states the duration of the special circumstances; and
- describes the level of impact of the special circumstances.

For example, supporting documentation may include detailed:

- medical statement from a medical professional (a medical certificate is not sufficient)
- statement from a minister of religion
- statement from a counsellor
- statement from a police officer
- statement from an employer regarding significant changes in employment circumstances
- copy of death certificate or death notice in the case of a close family member and proof of relationship to the deceased
- letter from a lecturer, head of department or relevant institute staff familiar with the applicant's circumstances

3 WHAT IS THE TIMEFRAME FOR AN APPLICATION?

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An application for a remission or a re-credit must be made, in writing:

- within 12 months of the withdrawal date of the unit, or,
- if the person has not withdrawn, within 12 months of the end of the period of study in which the unit was, or was to be, undertaken.
- where a student has deferred, the 12 month period applies from the end of the period of deferment.

Salford College has the discretion to waive this requirement if it is satisfied that the application could not be made within the time limits.

4 WHAT HAPPENS AFTER AN APPLICATION HAS BEEN LODGED?

The Compliance Manager or a nominated officer considers an application within 14 working days of receipt. Salford College will notify you of its decision and the reasons for making the decision within 28 days of receipt.

Salford College will also advise you of your right for a review of the decision if you are dissatisfied with the outcome. The time limit for applying for a review of a decision is 28 days from the day you first received notice of the decision. You are taken to have received notice of the decision one day after the date on the notice of decision and the 28 days timeframe begins on this day.

An appeal/review is lodged by completing a [Complaints and Appeals Form](https://salfordcollege.edu.au/documents/Complaints-and-Appeals-Policy) and will follow Salford College [https://salfordcollege.edu.au/ documents/Complaints-and-Appeals-Policy](https://salfordcollege.edu.au/documents/Complaints-and-Appeals-Policy) procedure.

Re-credit of a Student's VET FEE-HELP balance by the Secretary - The process

A student may apply in writing to the Secretary for the student's VET FEE-HELP balance to be re-credited under section 71 of the VET Student Loans Act 2016. Applications must be made within 5 years after the census day for the course or unit of study concerned or within that period as extended by the Secretary.

Before re-crediting a student's VET FEE-HELP balance the Secretary must give the course provider concerned notice in writing:

- stating that the Secretary is considering the re-credit; and
- stating the reasons why the Secretary is considering the re-credit; and
- inviting the provider to make written submissions to the Secretary about the re-credit within 28 days.

In deciding whether to re-credit the VET FEE-HELP balance, the Secretary must take into account any submissions received within the 28-day period.

The Secretary must give the student and the provider written notice of the Secretary's decision and the reasons for the decision. The notice must be given as soon as practicable after the decision is made.

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