

Pre-Enrolment and Enrolment Policy – VET Student Loans

DOMESTIC - VET STUDENT LOANS

- **Purpose**

Salford College in compliance with all the relevant standards, and legislation in the VET sector and the National Code and VET Student Loans Act 2016 has established this Policy to ensure clarity of information provided to prospective students and transparency of business expectations to ensure the prospective student is able to make an informed decision. It also outlines the eligibility conditions for a VET Student Loan to ensure learners enrolling into VET qualifications at a Diploma level or higher are suitable for the AQF level, of course, they are admitted into to ensure they are proven to be a genuine student. It also ensures that all potential learners enrolling at Salford College are assessed as meeting the enrolment criteria. Salford College requires that the student entry process and academic suitability process be conducted with honesty and integrity.

Salford College will provide prospective and current clients with advice regarding relevant training products to meet their needs, considering the individual's existing skills and competencies. Salford College is committed to ensuring all clients admitted in courses are treated fairly and equitable and are clearly informed of the admission process, conditions, details regarding their chosen course, client's rights, fees, funding opportunities and obligations.

- **Scope**

This Pre-Enrolment and Enrolment Policy applies to:

- All potential learners that wish to study with Salford College utilising financial assistance in the form of a VET Student Loan Debt/ Liability if deemed eligible.

- **Relevant Standards/ Legislation**

Standards

- Standards for RTOs - Clause 5.1: Prior to admission or the commencement of training and assessment, whichever comes first, the RTO provides advice to the prospective learner about the training product appropriate to meeting the learner's needs, taking into account the individual's existing skills and competencies.
- Standards for RTOs - Clauses 5.2 to 5.4: Learners are to be provided with current and accurate information to enable an informed decision in relation to be undertaking training with an RTO. Information regarding fees and charges for agreed services to be provided.

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VET Funding Contract - Section 5.1, Schedule 1: Must conduct Pre-Training Review for each eligible individual that:

- Identifies any competencies previously acquired (e.g., Recognition of Prior Learning (RPL) or credit transfer);
 - Ascertains the most suitable program for that individual to enroll in, including likely job outcomes; and
 - Ascertains the proposed learning strategies and materials are appropriate for that individual.
 - Where the proposed learning includes portions delivered online, identify the individual's digital capability, including access to the necessary technology.
- VET Funding Contract - Sections 5.6 of Schedule 1: Have clear and documented processes for conducting the pre-training review that demonstrates how the RTO determines which program a learner is enrolled in and why it is appropriate.

Legislation

- Standards for Registered Training Organisations (RTOs) 2015.
- National Vocational Education and Training Regulator Act 2011.
- Commonwealth Privacy Act 1988.
- Privacy Amendment (Private Sector) Act 2000.
- Australian Privacy Principles.
- Student Identifier Act 2014.
- Higher Education Support Act 2003
- VET Student Loans Act 2016
- VET Student Loans Rules 2016
- Student Identifiers Act 2014.
- Social Security Act 1991.

• Associated Documents

- Pre-Enrolment Form
- Letter of offer
- eCAF
- Statement of Covered Fees
- VET Student Loans Course Schedules
- VET Student Loan Fee Notice & Commonwealth Assistance Notice
- Progression
- VSL Eligibility Checklist
- Domestic Learners Deferral, Suspension and Cancellation of Enrolment Policy

• Definitions and Abbreviations

▪ Abbreviations

- ASQA – Australian Skills Quality Authority.

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- ACSF – Australian Core Skills Framework.
- ACER – Australian Council of Educational Research.
- LLN Robot – Core Skills Profile for Adults (Government approved provider’s assessments).
- LLN – Language, Literacy and Numeracy.
- VSL – VET Student Loans.
- VET – Vocational Education and Training.
- AQF – Australian Qualifications Framework.
- SMS – Student Management System.
- eCAF – Electronic Commonwealth Application Form

• **Definitions**

- Pre-Training Review: Assessment process against set quality assurance to support Salford College enrolment officers in validating, prior to making an offer, that the reason for the enrolment is genuine and will result in relevant and appropriate career development pathway.
- Approved Government Skills Assessment (LLN Robot): The LLN Robot system is used to manage the assessment and support of learners regarding their language, literacy and numeracy needs.
 - The LLN Robot System consists of two main parts:
 - Online LLN Assessment.
 - Generating training profiles and training support programs.

The LLN Robot Online LLN Quiz has been designed to give an indication of a learner’s abilities across the 5 core skills of the ACSF. These are Learning, Reading, Writing, Oral Communication and Numeracy. The outcome of the online assessment is the first step in considering the support needs of the learner.

- Census Date: the date after which a VET learner incurs a debt for the VET unit of study in which they are enrolled.
- VET Course: Vocational Education and Training course that is offered by the training provider and is approved for VSL under the current year.
- VET Unit of Study: A component of a VET Course to which fees and a Census Date are applied.

• **Potential Learner Enquiries**

• **Admissions Information**

Salford College Admissions Team will provide the relevant information by sending an electronic Domestic Student Handbook and providing the relevant course brochures.

Following the admission request, Salford College will provide guidance to potential learners through:

- Interviews and briefing learners on the course duration, structure, academic requirements; additional fees and participation requirements.
- Providing answers to any questions raised by potential learners.
- Providing information on the VET Student Loan informing the potential learner of the eligibility requirements for a VET Student Loan and explaining that accepting a VET Student Loan gives rise to a VET Student Loan Debt that must be paid back to the Commonwealth Government, once earning over the repayment threshold for the appropriate year.
- Providing the potential learner with a copy of the VET Student Loan Student Handbook as well as any other VSL Fact sheets that may assist the student with making an informed decision on applying for a VET Student Loan.
- Conducting an initial assessment/Interview or discussion with potential learners during

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the admission process to gauge the potential learner’s prior learning and previous studies completions, work experience and commitment towards study.

- **Application**

- Applicants can access and submit an application via the website or through a link provided to them by the Salford College Marketing Team.

- **VET Student Loans Eligibility Criteria**

When a potential learner wishes to apply for a VET Student Loan to cover their tuition fees for an approved Course, with Salford College as the approved course provider, the learner must provide evidence that they meet all of the following Eligibility criteria:

- **FEE-VET Student Loan Balance**

- The potential learner must not have used all their FEE-VET Student Loan Balance and FEE-VET Student Loan balance must be more than \$0;
- If the potential learner has studied the desired course of enrolment previously using a VET Student Loan, and the remaining available Loan limit for the Course Loan Cap has exceeded the potential learner must be willing to cover the remaining tuition fees themselves as Fee for Service.

- **Citizenship and Residency**

Potential learners who can apply for VET Student Loan include:

- an Australian citizen or
- a permanent humanitarian visa holder who is usually a resident in Australia OR
- a qualifying New Zealand citizen

- **Acceptable evidence of Australian citizenship**

- A copy of a current Australian Passport or
- Australian Citizenship Certificate
- A Citizenship by descent extract
- If born in Australia before 20 August 1986 - Full Australian Birth Certificate issued by an Australian Registry of Births, Deaths, and Marriages or
- If born in Australia on or after 20 August 1986
- At least one parent listed on birth certificate that was born in Australia on or before 20 August 1986.
- Australian Citizenship Certificate for at least one parent that was valid at time of applicants birth.
- Applicants own Australian Citizenship Certificate – Applicants can apply for evidence of Australian citizenship by lodging **Form 119 Application for evidence of Australian citizenship** with certified copies of the required documents and the application fee with Home Affairs.

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- Aboriginal and Torres Strait Islander applicants not registered at birth by the relevant State/Territory authority. Applicants in these circumstances have to provide a completed **B19-Aboriginal and Torres Strait islander declaration.**
- **Permanent Humanitarian Visa holders**
 - Permanent humanitarian visa holders that have been confirmed with the Department of Home Affairs Visa Entitlement Verification Online (VEVO) website, who cannot be reasonably regarded as indicating an intention to reside outside of Australia for the duration of the course.
- **Qualifying New Zealand Citizens**

Qualifying New Zealand Citizens must provide evidence of the following to prove their citizenship eligibility under the VET Student Loan Program:

- Holds a current Special Category Visa (SCV) and
- Has usually been resident in Australia for at least 10 years; and
- Was a dependent child aged under 18 years of age when he or she first was usually resident in Australia and
- Has been in Australia for a period of 8 years out of the past 10 years and 18 months out of the last two years at the time of application for the loan
- Have a valid Tax File Number
- Who is not a Permanent Resident – as a PR Visa holder, a New Zealand Citizen would not be eligible for a VET Student loan from the time when they were granted a PR visa

- **Academic Suitability**

- Prospective learners will be assessed by Salford College as to evidence of student demonstration of Academic suitability to undertake the approved Course. Salford College requires that the student entry process and academic suitability process must be conducted with honesty and integrity. Applicants may be asked to provide evidence of;
- Successful completion of Australian Year 12 Certificate issued by State or Territory government **not** by the school: or
- providing evidence of successful completion of a qualification that has been delivered in English and:
 - is a Certificate IV or Higher Qualification demonstrating an AQF level of 4 or above–; or
 - if an overseas qualification, has been assessed by a Federal, State or Government Agency which assesses overseas qualifications.
- Where the student cannot provide evidence of the above, Salford College will enroll the applicant into **The Learning Resources Group LLN Robot** an approved “Approved Government Skills Assessment” VET Student Loan Australian Core Skills Framework (ACSF) test to determine Language Literacy and Numeracy Skills;
 - Applicants will be enrolled into a reading and numeracy test and must receive an exit level 3 for **both** reading and numeracy.
 - Access to the LLN Robot link and login details will be provided with information on the test such as compatible operating systems and browsers, expected duration of complete (1 ½ hours but no time limit is imposed) and timeframes for the response and feedback from the Salford College admissions team upon completion of the online assessment.
 - If the applicant receives an outcome of exit level 3 or higher for both reading and numeracy, they will receive notification from Salford College with the test results and the

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applicant may continue the application process.

- If the applicant receives an outcome less than exit level 3 for at least one or both reading and numeracy, they will not meet Academic suitability for a VET Student Loan course and their application will be rejected. The applicant will receive notification from Salford College with the test results and will be given the opportunity to re-sit the LLN test after 3 months or when the student has completed sufficient training to prepare to re-sit the LLN test or Salford College will offer an alternative education pathway to assist in reaching their educational goals.
- In addition, the applicant must meet specified entry requirements and Salford College must reasonably believe the student is academically suited to enroll in the desired course

• **Enrolment and Loan application requirements**

- Enrolled in a VSL approved Course with Salford College
- Applicants must be undertaking their study primarily at an Australian Campus
- If studying via distance education must not intend on studying overseas for the majority or entire course
- Have a **Tax File Number** (TFN) or a certificate from the commissioner stating the applicant has applied for a TFN.
- Provides Salford College with a Unique Student Identifier (USI) Number
- Applicant intends to have the **eCAF** submitted in acceptance of the loan on or before the first Census Date **and** no less than 2 days after enrolling.
- Applicants **Under 18** years of ages must.
 - Complete a parental consent form, Salford College will issue this form to the applicant; or
 - Have evidence of the assessment of receipt of youth allowance on the basis that the student is independent – Centrelink Income statement noting this assessment For further information refer to dese.gov.au

• **Salford College Student (GS) assessment**

- Admissions team of Salford College will assess the pre-enrolment application against quality assurance criteria and course relevance to the learner career development and determine if the learner is considered as a genuine student and can be accepted to the course.
- Applicants will be expected to complete the Pre-Enrolment Review (PTR), as part of the application process. PTR will determine the student’s intention for study, literacy and numeracy skills, work experience and desired career pathway.
- The PTR process attains enough information to allow a determination that Salford College reasonably believes that the student is or is not academically suited to the course and displays the required competencies to undertake the course.
- The outcomes of the assessment will be communicated with the student with an option to appeal/ resubmit if they do not meet Salford College admission requirements.

• **Admissions Outcomes Communications**

The admissions team must record the outcome of the applicant assessment and all provided documents including learners’ identification, Pre-Enrolment form and letter of offer, CV, previous certificates, employer reference letters, parental consent forms (where required) and any other documents. The admissions team must also ensure that the documentation is completed accurately and retained for compliance purposes.

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Admission officers must:

- Ensure that all necessary documents are received inclusive of the learner’s LLN Robot results to ensure that the potential learner is eligible, meets pre-requisite requirements and admission can be finalised.
- Use the Pre-Training Review assessment.
- Ensure that all criteria are met, and necessary information and documentation have been provided prior to admission finalisation.
- If additional documents are required, the admission officer will notify the potential learner of what is required to be completed for finalisation of the application.
- If the applicant does not meet entry pre-requisite requirements, this will be communicated to the applicant, in writing with a detailed explanation. When an applicant does not meet the requirements, the application for a VET Student Loan will not be accepted and the applicant will be informed of the Fee for Service Application Process if they wish to proceed with the enrolment without being covered by a VSL.
- Once the relevant criteria has been met and agreed upon, formalisation of the application will proceed.

- **Enrolment**

- Students meeting all the entry criteria will be issued with a Formal Letter of Offer. Each offer will detail the fee schedule payment plan (if applicable), key criteria and agreed details for the student to review. The Letter of Offer must be signed and returned within 28 days of issuing and or prior to the induction. Offer letters are subject to eligibility criteria when specific requirements must be met.
- **The Letter of Offer** includes information for Domestic VET Student Loans Learners which ensures their understanding of financial and academic requirements as specified by Salford College this may include but is not limited to.
 - Full tuition fees covered by a VET Student Loan
 - Any extra tuition fees payable by the student
 - Course information
 - Assigned Census dates and amount charged per census.
 - Complaints and Appeals Policy
 - Academic requirements – Attendance and Course Progress
 - Additional fees and charges - i.e., Late Submission Fees
 - Induction date
 - Privacy Declaration
 - Statement of Declaration
- A student can apply for a **Credit transfer and /or Recognition of Prior Learning** for their intended course of study, application for Credit Transfer or Recognition of Prior Learning (RPL) will be assessed by the Training Manager and must follow the Salford College Credit Transfer and Recognition of Prior Learning Policy

- **eCAF Enrolment**

- Students will also need to submit an electronic Assistance Form (eCAF) to access the VET Student Loans program. When a student signs a new eCAF, the student agrees that they will maintain awareness of their VET Student Loan fee balance and advise their provider if they are approaching their limit.
- A provider cannot delete an eCAF once it has been submitted by a student. However, a provider may be able to

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delete an eCAF that has not been submitted by the student, if the student does not wish to access a VET Student Loan.

- Where students choose or are required to transition from the superseded to the replacement course, a new eCAF application will be required to be submitted by the student prior to the first census day in the replacement course and the student will have access to the maximum loan amount for the new (replacement) course if required.
- eCAF must be submitted by the first census day for the first unit of study or the course for which the student is requesting a loan and no less than two business days after enrolling.
- If under 18 parental consent/ independent youth procedures will be followed prior to enrolment into eCAF system.

- **Statement of Covered Fees**

- When Salford College has enrolled a learner in a course, they must give the learner a written statement as to whether or not the enrolment is accepted on the basis that some or all of the tuition fees for the course will be covered by a VET Student Loan. Where tuition fees are covered by a VET Student Loan, they are known as ‘covered fees’.
- The statement may include but is not limited to.
 - Census dates
 - Course tuition fees
 - Student Loan Fee
- The learner’s Commonwealth Higher Education Student Support Number (CHESSN), if available
- If the enrolment is accepted on the basis that only some of the tuition fees for the course will be covered the statement will show the amounts of the tuition fees that will, and will not, be covered by the VET Student Loan.
- Salford College will issue this notice after the learner enrolls in the course in the eCAF system but before the first Census day for the course.
- Salford College is responsible for ensuring that their VET Student Loan Statement of Covered Fees meets the requirements of section 56 of the Act and section 129 of the Rules.
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- **Induction/ Orientation**

- Before commencing study, staff will email the students a welcome email with all relevant information regarding commencement of study. This communication will include details regarding the Induction/Orientation to complete the compulsory session.
- Salford College provides learners with Induction/Orientation to ensure they have appropriate information about the course requirements and expectations.
- Each learner receives a copy of the Student Handbook through email which outlines key information including their rights and responsibilities as a learner.
- Domestic students studying Online Via Distance, will not be expected to come to campus to attend the induction, however they will be required to complete the induction online,
- Students will be provided with a Salford College email ID and access to Learner Management System (LMS) course materials will be available through LMS

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- **Student Contractual Obligations**

- **eCaf Progression**

Learners are required to complete a Progression Form issued by providers in the eCAF system.

- There are three fixed progression points through the year, at four-month intervals, with delivery dates in February, June and October. Learners have two weeks to submit the Progression Form.
- Learners will be required to indicate that they are continuing to be a genuine student only after at least four months have elapsed since their eCAF application was submitted.
- A progression may also be triggered when a learner returns from a break in their studies (for example, deferral for a period of time, or return after ceasing study).
- A learner studying a course over multiple years would be required to indicate progression a number of times, confirming their continuity as a genuine student over the elongated period.
- Where a learner fails to complete two consecutive progressions or where a learner indicates they have completed or withdrawn from their course, the learner will then be viewed as a non-genuine student and Salford College will begin the Intention to Cancel process as per the Domestic Learners Deferral, Suspension and Cancellation of Enrolment Policy.

- **Commonwealth Loan information**

- **VSL Fee Notice**

- Salford College will provide a 'VET Student Loan Fee Notice' in relation to each fee period designated for a Unit of Study
- The VET Student Loan Fee Notice will be provided to the learner at least 14 days before the first census day in the fee period. More than one Census Day can be included in the fee notice – for example, Salford College may wish to provide one fee notice for a term or semester's study.
- Information to be included in the VET Student Loan Fee Notice is as follows:
 - the learner's details.
 - the names and identifying codes of the parts of the course included in the fee period.
 - the census day for each part of the course included in the fee period.
 - for each part of the course included in the fee period:
 - the amount of the tuition fees that are to be covered by a VET Student Loan, and
 - the amount of VET Student Loan debt the learner will accrue.
 - the amount of the tuition fees that is to be paid by the learner, and when the amount must be paid
 - VET Student Loan debt will remain a personal debt until it is repaid to the Commonwealth.
- Course withdrawal information will be provided on the VSL Fee Notice, and a student has up until the Census Date to withdraw from the course without incurring the fees attached to the current unit of study block

- **Commonwealth Assistance Notice (CAN)**

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- Salford College will give the learner a notice that is known as a 'Commonwealth Assistance Notice', providing information for the Unit of Study that had just been charged against their VET Student Loan Debt
- The Commonwealth Assistance Notice will be issued to the student no more than 28 days after the census day. More than one census day can be included in the CAN notice – for example, Salford College may wish to provide one CAN notice for a term or semester's study.
- Information to be included in the Commonwealth Assistance Notice is as follows:
 - the learner's details.
 - the names and identifying codes of the parts of the course included in the fee period.
 - the census day for each part of the course included in the fee period.
 - for each part of the course included in the fee period:
 - the amount of the tuition fees that are to be covered by a VET Student Loan, and
 - the amount of VET Student Loan debt the learner has
 - the amount of the tuition fees that was paid by the learner.

- **Changes to Admissions**

- Admission details: If a learner changes their personal details after the admission process is finalised they must update their profile through the Student Portal and notify the Secretary of VSL.
- Financial Details: If a learner has changes to the financial plan and fee structure Salford College will notify the Secretary as soon as practicable.
- Academic Details: If a learner has changes to the Academic plan and fee structure, Salford College will notify the Secretary as soon as practicable.

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