

VET Student Loans – Fees Procedures

PURPOSE¹

The purpose is to provide information regarding the fee processes and procedures for VET Student Loans eligible students. Students may access VET Student Loans to obtain a loan for course tuition fees. As VET Student Loans (VSL) may only cover tuition fees, any other fees and charges must be borne by the student. The requirements around other fees that are incidental to study are to help ensure that any upfront costs to students are kept to a minimum and to what may reasonably and fairly be charged to a student.

As an approved course provider, Benchmark College also has processes and procedures for re-crediting of students' FEE HELP balances².

RELEVANT STANDARDS, GUIDELINES & REGULATIONS

- VET Student Loans Act 2016
- VET Student Loans Rules 2016
- Standard 5 of the Standards for Registered Training Organisations 2015
- VET Student Loans, Manual for Providers

RELATED DOCUMENTS

- Course Application Form
- Student Handbook
- Enrolment Form
- Individualised Learning and Assessment Plan/Training Plan
- Pre-enrolment Information
- Access and Equity Policy & Procedures
- Approved LLN Assessment³ for VET Student Loans applicants
- Recognition Policy and Procedures
- Credit Transfer Policy and Procedures
- Refund Policy and Procedures
- VET Student Loans Withdrawal & Cancellation Policy and Procedures
- Language Literacy and Numeracy Policy
- Consumer Protection Policy
- Fees and Charges Policy and Procedures
- Privacy Policy and Procedures
- Document Control Policy and Procedures
- Process – VET Student Loans Application - Reading and Numeracy Test
- VET Student Loans Application and Engagement Procedures
- VET Student Loans - Student Entry Procedure
- NSW Fee Schedule - current

¹ VET Student Loans, Manual for Providers, Version 3.0 – March 2019

² VET Student Loans Act 2016, Part 6

³ VET Student Loans Rules 2016, Subdivision B—Student entry

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PROCESSES AND PROCEDURES

1. Determining tuition fees⁴

Tuition fees are determined for each approved course offered⁵.

Benchmark College (the College) does **not**:

- Charge different fees based on whether a student pays upfront or requests a loan or pays prior to a certain date before the census day
- Charge fees payable for anything other than:
 - assessing academic suitability for the course,
 - enrolment, tuition and assessment for the course and
 - award of a qualification for completion of the course
- Charge fines or penalties to a VSL student
- Charge for a good or service that is not essential for all or part of the course⁶.

Student not liable for covered fees

When a student enrolls in an approved course, the student is provided with 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 loan⁷. This statement is called the '**VET Student Loan statement of covered fees**'.

Benchmark College does **not** ask the student to **pay the amount of the covered fees**.

Providing and publishing fee information for students

Before enrolling a student in an approved course, Benchmark College provides student information about the tuition fees for the course and any fees other than tuition fees (such as incidental fees) that are payable for the course⁸.

Tuition fees are published on the Benchmark College website (NSW Fee Schedule) no later than the day before a student enrolls in a course (on the basis that some or all of the fees are covered by a VET student loan)⁹.

Giving the Secretary a list of fees

Fees charged for each approved course under the VET Student Loans program¹⁰ including the tuition fees for each part of the course¹¹ are available via the *My Skills* website (www.myskills.gov.au). The list is updated whenever there is a change to the fees charged for the course¹².

Benchmark College (the College) has published course fees on the **MySkills website** for all VSL approved courses. The fees for each calendar year must be published by uploading the information to MySkills by 1 December of the previous year, or prior to enrolling students in approved courses, whichever is the earlier.

⁴ VET Student Loans, Manual for Providers, Version 3.0 – March 2019

⁵ VET Student Loans Act 2016 [55]

⁶ VET Student Loans Rules 2016 [118]

⁷ VET Student Loans Act 2016 [56]

⁸ VET Student Loans Rules 2016 [98(2)(b) and (c)]

⁹ VET Student Loans Act 2016 [57(b)].

¹⁰ VET Student Loans Rules 2016 [[Rules s 115(3)]

¹¹ VET Student Loans Rules 2016 [115(1)]

¹² VET Student Loans Rules 2016 [115(2)].

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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 do **not** incur tuition fees for the course or part of the course, to which the census day applies¹³.

This applies to all of the tuition fees for the course or part of the course to which the census day relates, including:

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

Where the student has paid tuition fees upfront to the College or through a loan from the College, the College must refund this amount to the student.

For further information related to withdrawing, refer to the VET Student Loans Withdrawal Policy and Procedures. For refund information, refer to the Refunds Policy and Procedures.

Charging of tuition fees

The following sections re 'Fee periods,' 'Length of fee periods,' 'Charging tuition fees over periods of the course' and 'Exemption from fee period requirements to comply with State or Territory funding arrangements' apply to the charging of tuition fees.

Fees other than tuition

Benchmark College does **not** charge fees other than tuition fees unless processes and procedures are available for ensuring that students understand the following:

- that the fees are not for tuition
- the purpose of the fees
- the student's total liability for the fees
- when and how the fees are to be paid¹⁴.

Fees that cannot be charged

Benchmark College does **not** require fees to be paid for:

- assessments to determine whether a student is academically suited to undertake a course and
- applying for enrolment, or enrolling in, an approved course¹⁵.

1.1 Recognition of Prior Learning (RPL) Fees

Students can access a loan for a tuition fee that covers the charge for the assessment of RPL, as for other tuition fees.

Fees for RPL are listed in the current NSW Fee Schedule, additional charges are outlined in this schedule - if Gap training is required. Fees for RPL are spread across at least three census days over three periods for the course.

¹³ VET Student Loans Act 2016 [58].

¹⁴ VET Student Loans Rules 2016 [93(1)]

¹⁵ VET Student Loans Rules 2016 [93(2)]

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1.2 Fee periods

Benchmark College determines at least three fee periods for an approved course and may determine different fee periods for different students. For example, trainee students may have different fee periods (depending on their Training Contract)¹⁶.

The fee periods of the course are sequential and together equal the duration of the course, be of equal (or approximately equal) length based on the estimated duration of the course and each contain at least one census day for the course¹⁷.

This ensures students incur debts as they progress through a course and not in one hit at the commencement of the course.

Length of fee periods

The length of a fee-period depends on the duration of the course. Courses are structured so that there is sufficient time between enrolment and the start of a course to accommodate the two business-day gap for requesting a loan and issuing invoices.

There is a minimum of one census day in each fee period and they are reasonably sequential and proportionate.

The length of fee periods that are yet to start may be changed proportionally to the change in time for the overall duration of the course. However, the changed fee periods must be of equal, or approximately equal length. For example, if a student switches from full time to part time study the length of their course – and consequently of their fee periods – may increase¹⁸.

It will also allow students to indicate to the department their progression and engagement throughout their course in order to continue to access the loan.

Charging tuition fees over periods for a course

Tuition fees for an approved course are charged as follows:

Fees covered by VET Student Loans, and any other tuition fees, are reasonably apportioned over:

- the fee periods for the course, and
- the parts of the course included in the fee periods, and
- none of the tuition fees for the course are to be payable outside a fee period for the course¹⁹.

Example of fee periods

Distribution of fees				
Total course cost \$10,950		Course loan cap \$10,050		
1 st Fee period		2 nd Fee period	3 rd Fee period	
1 st census day		2 nd census day	3 rd census day	
Loan amount	\$3,350	\$3,350	\$3,350	\$10,050
Gap fee	\$300	\$300	\$300	\$900
Total	\$3,650	\$3,650	\$3,650	\$10,950

¹⁶ VET Student Loans Rules 2016 [123]

¹⁷ VET Student Loans Rules 2016 [123(2)]

¹⁸ VET Student Loans Rules 2016 [123(3)]

¹⁹ VET Student Loans Rules 2016 [122]

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Benchmark College may charge on the basis of an estimate of tuition fees if at the time the course begins if the following are not known:

- the total of the tuition fees for the course, or
- the duration of the course, or
- whether a student will need to pay all of the tuition fees usually payable for the course²⁰.

The estimate does not exceed the maximum tuition fees mentioned in marketing of the course. If the actual total of the tuition fees for the course exceeds the estimate, Benchmark College may charge the excess only during the final fee period for the course.

Fee periods and complying with State or Territory funding arrangements

Benchmark College does not have to comply with the fee period requirements if compliance with these requirements would be inconsistent with an arrangement made with an authority of a State or Territory, and:

- Benchmark College is fully complying with that arrangement, and
- Benchmark College has provided a written notice to the Secretary describing the arrangement, Benchmark College's full compliance with the arrangement, and how the arrangement prevents Benchmark College from complying with the above and the extent of the non-compliance²¹.

Benchmark College gives written notice to the Secretary of fee periods and complying with State or Territory funding arrangements by accessing the provider online enquiry form at: <https://www.education.gov.au/information-vet-student-loans-approved-providers>

1.3 Variations to tuition fees

Benchmark College (the College) only varies a published tuition fee for a course or a part of a course under the following circumstances:

- if the Secretary has given the College written approval of the proposed variation, or
- if the change:
 - occurs before the published census date; and
 - does not disadvantage students enrolled in, or seeking to enrol in that course or part of the course; and
 - is necessary to correct an administrative error or deal with a change in circumstances²².

While the College does not need to notify the department of variations to tuition fees that do not disadvantage students, the College publishes the varied information on the website as soon as practicable after making that decision.

This section does not apply in relation to a course offered under an arrangement that:

- was entered into between the College and an employer or industry body and
- limits or restricts enrolments in some or all of the places in the course²³.

Variations to tuition fees that disadvantage students

Approval of the Secretary of the department is required for proposed variations that will disadvantage students, such as increasing a tuition fee²⁴.

²⁰ VET Student Loans Rules 2016 [122(2)]

²¹ VET Student Loans Rules 2016 [124]

²² VET Student Loans Rules 2016 [126(1)]

²³ VET Student Loans Rules 2016 [126(3)]

²⁴ VET Student Loans Rules 2016 [126]

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Requests from Benchmark College include:

- the name of the affected unit of study and unit of study code
- the course to which the unit forms a part
- what change is being made
- details of when the College first became aware of the need to change
- the commencement date for the unit
- the current census day for the unit
- the current tuition fee
- the intended increase in the tuition fee
- the last day a person may enrol in the unit without incurring the increase
- the number of students who are eligible for VET Student Loans and enrolled in the unit of study
- whether the students have been advised of the possible variation, and
- why the Secretary should approve the request.

The Secretary will give written notification of the decision. The variation cannot be made unless the Secretary has provided notice of approval.

Benchmark College requests approval by uploading the request into HITS.

Benchmark College alerts the department to its request by accessing the provider online enquiry form at www.education.gov.au/information-vet-student-loans-approved-providers.