

## Student's rights and obligations – VET Student Loans

This checklist is used to ensure that persons seeking to enrol in a VET course are fully informed of the fees that apply to any VET course and to ensure clarity of the responsibilities, obligations and rights of a student who requests a VET Student loan.

Name \_\_\_\_\_ Date \_\_\_\_\_

	Checklist
Prior to enrolment ACMUSE will provide each prospective student the following information:	
<b>a)</b> all information required for the course and adequate information about the services they are to receive;	
<b>b)</b> the person's options for paying their tuition fees including the following payment options: <ul style="list-style-type: none"> <li><b>i.</b> up-front payment; or</li> <li><b>ii.</b> Government loan through the VET Student Loans scheme including eligibility criteria; or</li> <li><b>iii.</b> any other options;</li> </ul>	
<b>c)</b> the tuition fees that are covered by a VET Student Loan, including whether a loan fee will apply and if so the amount, and any other fees incurred that will not be covered by a VET Student loan;	
<b>d)</b> the maximum amount of VET Student Loan that may be available for the course, and a student may incur if the student receives the maximum VET Student Loan, and an explanation that the amount of the loan cannot be greater than the student's remaining HELP balance	
<b>e)</b> the location of the published tuition fees, published census dates, and published withdrawal policy and procedures;	
<b>f)</b> an explanation that the student may be required during the course to communicate his or her agreement that the Secretary (the Dept) continue to use the VET Student Loan to pay tuition fees for the course	
<b>g)</b> the criteria for being an eligible student for a VET Student Loan	
<b>h)</b> information on the VET Student Loan scheme including that: <ul style="list-style-type: none"> <li><b>i.</b> VET Student Loan assistance is a loan from the Commonwealth;</li> <li><b>ii.</b> the loan will remain as a personal debt obligation until it is repaid to the Commonwealth;</li> <li><b>iii.</b> the loan may affect (by reducing) the person's take-home (after-tax) wage or salary until the debt is repaid, and may affect the borrowing capacity of the person until the debt is repaid to the Commonwealth;</li> <li><b>iv.</b> the signed Request for Commonwealth Assistance form applies to a loan for the entire VET course of study, charged on a unit by unit basis, unless the student pays some of the tuition fees;</li> <li><b>v.</b> census date(s) will apply to each of the VET units of study in which the person enrolls, with the student taking out a loan for any tuition fees that remain unpaid at the end of each census date (refer separate Census sheet / fee periods published on website);</li> <li><b>vi.</b> a student may cancel their enrolment by: <ul style="list-style-type: none"> <li><b>A.</b> withdrawing from each VET unit of study on or before the census date; and</li> <li><b>B.</b> in accordance with the provider's withdrawal policy;</li> </ul> </li> <li><b>vii.</b> withdrawal will result in the student: <ul style="list-style-type: none"> <li><b>A.</b> not incurring a VET Student Loan debt; and/or</li> <li><b>B.</b> receiving a refund for any up-front tuition fee payments made on or before the census date; and</li> </ul> </li> <li><b>viii.</b> a student may wish to seek independent financial advice prior to applying for a VET Student loan.</li> </ul>	

Student signature \_\_\_\_\_

Date \_\_\_\_\_