

Queensland College of Music Pty Ltd

VET STUDENT LOAN POLICY

ENROLMENT POLICY

Policy Purpose

This policy outlines the requirements for prospective students wishing to enrol into an approved qualification with QCM and to access a VET Student Loan (VSL) through the Department of Education, Skills and Employment.

Pre-enrolment procedures

QCM requires prospective students to attend an audition to ensure that the Diploma of Music Industry is appropriate for their current skills and academic ability. An audition application is available online. Student rights and responsibilities are outlined in the online QCM Handbook which should be accessed prior to enrolment.

VET Student Loan Information

QCM is a Commonwealth approved provider for VET Student Loans for **CUA50815 Diploma of Music Industry.** VSL is a loan program available through the Australian Government to help eligible students pay tuition fees within approved courses with approved providers.

VET Student Loan Eligibility

To be eligible for VSL at Queensland College of Music (RTO 40821) a student must meet the following requirements:

- have submitted an audition and enrolment form to QCM and received written confirmation of acceptance to study CUA50815 Diploma of Music Industry
- be an Australian citizen or a qualifying New Zealand citizen or a permanent humanitarian visa holder
- be 18 years old or older.
- have a Unique Student Identifier (USI)
- meet academic suitability requirements by providing:
 - o a copy of Year 12 Certificate,
 - \circ ~ evidence of successful completion of AQF Certificate IV ~

(if neither of the above are available, QCM will provide access to an approved Language, Literacy and Numeracy (LLN) test, and will require competency at Level 3 in the demonstrated Australian Core Skills Framework in both reading and numeracy.)

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Processes and Procedures relating to VSL applications.

A VET Student Loan is an agreement between the student and the Australian Government. Prior to commencing an approved course at QCM, the student will be provided with information to enable them to assess their eligibility.

Students enrol in CUA50815 Diploma of Music Industry and two days after confirmation of enrolment by QCM, the student can decide if they wish to pursue a VSL.

QCM will advise the government that the student is to apply for a VSL.

The government will email the student login details and passwords to access the electronic Commonwealth Assistance Form (eCAF) and the student will complete the loan application process. The application must be submitted before the first census day of the course. The census day is the last day a student can apply for a loan for the fees for that period. Students not submitting eCAF by the census date outlined by QCM the student will be liable for the tuition fees payable for that fee period.

During the application process the student will need to provide a Tax File Number.

Processes relating to tuition fees.

1. Tuition fees are charged by unit of study over four fee periods, with payments spread proportionately across the duration of the course.

2. Once enrolled but prior to the first census day, QCM will provide a student with a **Statement of Covered Fees** confirming that enrolment has been accepted and the amount of the course tuition fees that will, and will not, be covered under a VET Student Loan.

3. Post enrolment, QCM will provide students with a VET Student Loan Notice fourteen days before each of the following three census dates. This notice will outline the fees for the following fee period.

4. Students withdrawing enrolment on or before the census day will not incur the tuition fees for that fee period. After the census day has passed and students have submitted the Commonwealth Assistance Form (eCAF), QCM will forward a **Commonwealth Assistance Notice** that provides information about the VSL debt no later than 28 days after the census date for a unit of study which is passed.

Engagement and progression

Students will be required to confirm engagement and progression in the course and confirm their wish to continue to use the VSL to pay tuition fees for the course using eCAF. Failure to complete the engagement and progression process will prevent VSL being available for tuition fees.

Student enrols in a VSL approved course.

Not less than two business days after enrolment, the student requests a VSL using the eCAF

Student commences study

Student becomes financially liable for unit cost at the end of the **census day** for each unit Provider assesses student's eligibility against legislative requirements (citizenship and residency, year 12 certificate, cert IV or above, or LLN test, etc)

Provider uploads student enrolment information into the eCAF system

Provider sends **Statement of Covered Fees** after enrolment but before first census day. Fees for the course must be spread across at least 3 fee periods, which must each contain at least 1 census day

At least 14 days before the first census day in the fee period, provider sends student a VSL Fee Notice advising of the debt that will be incurred

Within 28 days of census day, provider sends student a Commonwealth Assistance Notice (CAN) advising student of the debt amount

Provider **reports student liability data** on a unit basis to the department by the 7th of each month

Ongoing requirements relating to subsequent units/census days (fee notices, CANs, etc)

For ongoing loan access, student completes **engagement and progression** in February, June and October to advise that they are genuine and continuing

> The Department assesses the data against legislative requirements for payment and pays the tuition fee to the provider on the student's behalf

The Department **sends student debt data** to the Australian Taxation Office

Student repays the loan via the tax system once they are earning above the repayment threshold

> Debt repayments go to Commonwealth consolidated revenue

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