



# Queensland College of Music Pty Ltd

## VET STUDENT LOAN POLICY

### RE-CREDITING AND REVIEWING

#### Policy Purpose

The purpose of this policy is to inform QCM of the obligations in informing VSL students of re-crediting HELP balances (includes VSL, FEE-help, HECs) where students have previously studied and accessed a HELP loan. A student will not be discriminated against for using grievance procedures or making an application for re-crediting the student's HELP balance or seeking a re-credit review of a decision made by QCM.

#### Re-crediting by QCM for special circumstances.

1. QCM will re-credit a student's HELP balance on behalf of the Secretary in special circumstances where the student can satisfactorily demonstrate to QCM that the circumstances make it impracticable to complete a course -

- circumstances were beyond the student's control such as an accident or serious illness,
- circumstances that only impacted the student on or after the census date for the course, or part of the course, such as the worsening of a pre-existing condition,
- circumstances made it impracticable for the student to complete course requirements such as medical circumstances, personal/family circumstances, employment related circumstances.

2. (i) QCM provides students with a range of options to support them in course completion, including counselling, tutorials, learner support, assessment extensions, withdrawal or deferment options.

(ii) Students may defer studies once a VSL is approved and do not need to submit a new eCAF if continuing studies with QCM. QCM will indicate the deferment period on Progress records submitted to the department. The student will complete the Progression Form on resumption of studies/loans access.

(iii) QCM Withdrawal Policy and Withdrawal Form will be used for student course withdrawals.

3. If circumstances impacting on the student's ability to complete the course cannot be resolved, the student applies to QCM in writing by submitting a Re-credit Application Form via post, email or in person for the re-credit within 12 months after the census date for the course or part of the course.

4. QCM will make a decision within five business days of receipt of re-credit application. and provide written confirmation of the decision to the student.

5. If satisfied that special circumstances are justified, QCM will re-credit the student's HELP balance with an amount equal to the VET Student Loan used to pay tuition fees for the course or part of the course. Additional charges incurred by QCM prior to census date for the course or part of the course will not be refunded after the census date for that part of the course.

6. A decision made by QCM not to re-credit a student's HELP balance for special circumstances entitle the student to apply for the application to be reviewed. A student wishing to review the decision made by QCM may apply for a review of the decision within 28 days of receipt of the decision or apply for an extension of time.

## **Reviewable decisions**

1. On request for a decision to be reviewed, QCM's chief executive officer will appoint a review officer from the QCM Industry Advisory Committee to conduct an internal review. A review applicant has the right to present independent documentary evidence in support of the claims at the time of the review.
2. The review officer will confirm the decision, vary the decision or determine a new decision. Written notice of the decision confirming or otherwise, outlining the reasons for the decision will be forwarded to the applicant by QCM within 20 days of receiving the request to review the re-credit decision.
3. A person dissatisfied with the review decision has the right to apply for an external review to the Administrative Appeals Tribunal. <https://www.aat.gov.au/>. The department will receive notification from AAT that a review application has been received and will be required to provide information to the AAT within 28 days.
4. The department will notify QCM in writing that an appeal has been lodged and request copies of relevant documents to be forwarded within five business days via Express Post. The department will advise QCM of the outcome of the appeal.

## **Re-crediting by the VSL Secretary.**

1. Students have a right to have their HELP balance re-credited by applying to the VSL Secretary <https://www.dese.gov.au/vet-student-loans> where -

- QCM or a person acting on behalf of the College engages in unacceptable conduct or defaults in their duty to the student,
- QCM is unable to assist the student and such failure adversely affects the student,
- the Tuition Protection Director is satisfied there is no suitable replacement course for the student.

A student has five years from the census date of the course or part of the course to apply for a re-credit of their HELP balance based on provider unacceptable conduct.

2. The Secretary of the department or a delegate for the Secretary will provide QCM with a notice in writing stating that they are considering making a decision and the reasons.
3. QCM can forward a written submission to the Secretary within 28 days, if they feel that a decision should not be made.
4. Both QCM and the student will receive written notice of the decision.
5. The Secretary may also re-credit the HELP balance if student is not an eligible student, not a genuine student and does not have a tax file number or USI.

## Review procedure flowchart

