

VSL Loan Application Policy and Procedure

Overview

This policy and procedure is in place to assist YES College staff to meet their obligations in relation to VSL Loan Application Procedures.

Definitions

For the purposes of this document the following applies:

The Act refers to the *VET Student Loans Act 2016*

eCAF Guidelines

1. From 1 July 2017, YES College will use the Government eCAF as the student application form for a VET Student Loan.
2. YES College Marketing and Admissions staff will ensure that it supplies accurate student enrolment information in the eCAF. If there are inaccuracies in information, students can inform YES College Marketing and Admissions staff to correct the information.
3. YES College cannot delete an eCAF once it has been submitted by the student. It can however delete an eCAF if the eCAF has not been submitted by the student, and if the student does not wish to access a VET Student Loan.
4. In exceptional circumstances, such as if the student has a disability that prevents screen use, or religious or cultural restrictions that preclude the use of technology, paper CAF's may be used. Approval however must be sought for and granted.
5. The Secretary will not treat an application by a student for a VET Student Loan made by electronic communication as having been signed by the student if the communication does not contain:
 - a. The student's student identifier; and
 - b. The student's tax file number (or certificate from the Commissioner stating that the student has applied for a tax file number); and
 - c. An acknowledgement by the student that he or she has read and understood the application; and
 - d. A confirmation by the student of the accuracy of the information in the application
6. Where a student is under 18 years of age, YES College will obtain a parental consent form before entering new enrolment data for an intended eCAF.

Collection and verification of certain information

YES College's Marketing and Admissions staff is responsible for the collection and verification of the following information and documents relating to a student applying for a VET Student Loan. This is done as part of the enrolment process:

- information about the student's identity and date of birth
- if the student is under 18, information that:
 - one of the signatories to the application is a responsible parent of the student (by submission of the signed parental consent form) or
 - the student has received youth allowance on the basis that the student is independent within the meaning of Part 2.11 of the Social Security Act 1991
- information and documents to establish that the student meets the citizenship and residency requirements in section 11 of the Act



- if the student has applied for, but not been issued with a tax file number (TFN), a certificate from the Commissioner that the student has applied for a TFN.

Monitoring student engagement and progression

As part of stronger compliance measures, students will use the eCAF (after 1 July 2017) to demonstrate they are engaged with their training. Students will be required to indicate continuing engagement only after at least four months have elapsed since their eCAF application was submitted, or they last indicated engagement. The absence of student engagement will be monitored through compliance procedures and may prompt an investigation of student lack of engagement which may trigger the remission of debts. YES College's student support staff is responsible for issuing the progression emails to students.

Provision of Tax File Numbers

YES College Marketing and Admissions staff will obtain student Tax File Numbers from the eCAF system.

Students who do not have a TFN should apply for one by completing a Tax file number – application or enquiry for individuals (NAT1432) form available from the ATO.

Without a Tax File Number included in the student's electronic application for a loan (eCAF) YES College will not be paid the loan amount and cannot recover the course fee from the student. YES College cannot recover course fees from the student where those fees were indicated in the Statement of Covered Fees as being covered by a loan.

As a TFN is usually provided within 28 days of application to the ATO, it is essential for students to apply early to ensure they have their TFN on or before the census date. If a student applies for a TFN less than one month before the relevant census date, the student should request one of the following:

- a Certificate of application for a TFN issued by the ATO
- a copy of their online application summary and barcode matched receipt issued by Australia Post

If a student has not received their TFN by 10 days before the census date, the student should provide this certificate or receipt to YES College Marketing and Admissions staff as proof of having applied so that YES College may monitor subsequent provision of the TFN.

Where a student does not supply a TFN in the initial VET Student Loans application (eCAF), the student will still be able to complete the eCAF for a VET Student Loan by uploading their 'certificate of application for a TFN'. If the eCAF does not have either the TFN, or Certificate of Application for a TFN uploaded, it is not able to be submitted by the student and the student will need to pay for their studies upfront or alter their study plans.

Once the student receives their TFN from the ATO the student will need to contact YES College Marketing and Admission staff immediately. The student should ask YES College to re-open the eCAF to enable the student to update their TFN. YES College will put the eCAF into 'revision status' to enable the student to input their TFN. Once in 'revision status', the eCAF system will send an email to the student indicating they can update their TFN in their eCAF record. The student will update their TFN and then resubmit the eCAF.



This must be completed within 6 weeks of the first census date included in the eCAF. YES College Marketing and Admission staff will advise students that even though they have uploaded a 'Certificate of application for a TFN', the student must provide the TFN as soon as they receive this from the ATO. Without a TFN, the loan amount will not be paid to YES College and the student will not be able to use the loan for that study period.

To ensure YES College is able to follow up on these students, YES College Marketing and Admissions staff will run an eCAF exception report to identify all students who have not provided a TFN and have submitted a 'Certificate of application for a TFN'

Procedure for verifying TFN's

When YES College submits a student's VET Student Loans debt record in HEIMS, the TFN will be automatically sent for verification (with the ATO). If the student's TFN and personal details match, the student's HELP debt will be transferred to the ATO.

TFN verification ensures that each TFN is confirmed as belonging to a particular student before their associated HELP debt is accepted by the ATO. The ATO verifies the TFNs by matching the details it has for the student with those YES College has reported to HEIMS.

Records Management

YES College will retain for at least 5 years the documents collected for the purposes of applications by students for VET Student Loans.

Publication

The *VSL Loan Application Policy and Procedure* will be made available through publication on our website www.yescollege.com.au