

---

## VET Student Loan Fees Policy and Procedure

### 1. Overview

Students may access VET Student Loans to obtain a loan for course tuition fees. As VET Student Loans 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 costs to students are kept to a minimum and to what may reasonably and fairly be charged to a student.

### 2. Definitions

Definitions For the purposes of this document the following applies: The Act refers to the VET Student Loans Act 2016

- 2.1 **Approved Course:** a qualification or course of study that has been approved by the Department of Education as eligible for VET Student Loans.
- 2.2 **Census date:** the last day a student may withdraw from a VET unit of study in which they are enrolled without incurring liability for tuition fees.
- 2.3 **Students:** Refers to all persons enrolled in a unit of study who are or might be entitled to a VET Student Loan under the Act.
- 2.4 **The Act:** Refers to the VET Student Loans Act 2016.
- 2.5 **VET Student Loans:** VET Student Loans is a loan program that helps eligible students enrolled in higher level vocational education and training courses at approved course providers pay their tuition fees.
- 2.6 **VET unit of study:** a published unit of study that forms part of an Approved course

### 3. Determining tuition fees

- 3.1 In determining tuition fees for an approved course, MCOHB will not have regard to any of the following:
  - (a) a matter related to the manner or timing of:
    - (i) payment of tuition fees by students; or
    - (ii) payment of loan amounts by the Secretary to the provider;
  - (b) fees payable for anything other than:
    - (i) assessing whether a student is academically suited to undertake the course; and
    - (ii) enrolment in the course; and
    - (iii) tuition for the course; and
    - (iv) examination for the course; and
    - (v) award of a qualification for completion of the course;
  - (c) fees payable for a particular form of access to a good or service that is essential for all or part of the course and access to which in another form is provided by MCOHB without additional charge;

- (d) fees paid by a student enrolled in the course directly to MCOHB for the supply of a good or service that is either:
  - (i) equipment or physical items that become the student's property and are not consumed during the course; or
  - (ii) food, transport or accommodation associated with the provision of field trips that form part of the course; and that the student could have acquired, but chose not to acquire, from another supplier;
- (e) a fine or penalty imposed by the provider as a disincentive for something other than withdrawing from all or part of the course, and not to raise revenue or cover administrative costs;
- (f) the provision to a student enrolled in the course of a good or service that is not essential for all or part of the course.

#### 4. VET Student Loan Statement of Covered Fees

When MCOHB enrolls a student in a VSL enabled course, MCOHB's administrative staff will provide the student 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 loan. Fees stated to be covered by a VET Student Loan are **covered fees**.

#### 5. Providing and publishing fee information for students

MCOHB will ensure that before enrolling a student in an approved course, the student is provided with information about the tuition fees for the course and any other fees other than tuition fees that are payable for the course.

The student tuition fees as published are subject to change given individual circumstances at enrolment however the training product tuition fees will not be more than the maximum published (website) tuition fees.

MCOHB's Student Administration Officer will publish tuition fees on its website (<https://www.mcohb.com.au/enrol/vet-loans/>) in a readily accessible way 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).

#### 6. Giving the Secretary a list of fees

MCOHB is required to give to the Secretary of the Department of Education and Training via the My Skills website ([www.myskills.gov.au](http://www.myskills.gov.au)), in relation to each approved course it offers, a list of fees charged for the course including the tuition fees for each part of the course. The Student Administration Officer will update this list whenever there is a change to the fees charged for the course. The Student Administration Officer must update this list by 1 January of each year or prior to enrolling students in an approved course, whichever is the earlier.

#### 7. Payment Options

Students have the options of payment by EFTPOS, direct bank deposit, credit card, bank cheque or personal cheque for tuition fees (gap fees) and other charges where applicable. Students will pay in instalments spread over the period of the course.

## 8. Fees other than tuition fees

Prospective students are informed of all tuition fees for an approved course including fees other than tuition fees, prior to and at enrolment. The Student Administration Officer is responsible for ensuring prospective students understand the following with regards to fees other than tuition fees:

- 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 paid

No fees will be paid, by the student, for

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

## 9. Fees periods

A minimum of three (3) fee periods will be set over the total Approved Course duration, therefore a minimum of three (3) census dates will be set. The fee periods will be sequential and proportionate to the total Approved Course duration. None of the tuition fees for the course are to be payable outside a fee period for the course.

MCOHB's fee periods for each approved course are published on its website:

<https://www.mcohb.com.au/enrol/vet-loans/>

## 10. Variations to tuition fees

MCOHB will only vary a published tuition fee for an approved course or a part of a course:

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

Where there is a variation to tuition fees, MCOHB will publish the varied information on its website as soon as practicable after making the decision. The Student Administration Officer is responsible for implementing the variation to tuition fees process, under the direction of the Chief Executive Officer/Principal.

## 11. Publication

This VET Student Loans Fee Policy and Procedure will be made available through publication on MCOHB's website.