

Bendigo Kangan Institute

VET Student Loan Management Procedure

1.0 Purpose

To ensure that Bendigo Kangan Institute's (BKI's) VET Student Loan (VSL) administration practices comply with regulatory and legislative requirements is fair, accurate and consistent, and supports an excellent student experience. To provide guidance for relevant BKI stakeholders on how to proceed with a VSL enrolment from start to end.

2.0 Scope

Applies to all Bendigo Kangan Institute staff who are responsible for or involved in the VSL process.

3.0 Legislative and Regulatory References

Fees, Charges and Refunds Policy

4.0 Procedural Steps

No.	Phases and steps	Name of role who actions
4.1	Enrolment with Enquiries and Admissions (E&A) & Digital Student Record (DSR)	
4.1.1	Completion of Pre-Training Review (PTR) and enrolment into a VET Student Loan approved course.	Education Delivery Enquiries and Admissions

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No.	Phases and steps	Name of role who actions
4.1.2	All necessary documentation meeting the citizenship, residency, and eligibility requirements to be uploaded into DSR. Citizenship: • Passport or Birth Certificate • Permanent Humanitarian VISA documentation • NZ Special Category Visa documentation • Pacific Engagement Visa Documentation Eligibility Criteria: • Year 12 Completion Certificate or • Certificate IV Completion • Literacy Language & Numeracy evidence VET Student Loans Manual for Providers - Department of Employment and Workplace Relations, Australian Government	Enquiries and Admissions
4.1.3	Federal Reporting Team complete a weekly review of all enrolments for a VSL approved program to ensure all documentation is provided and all fields in the system are filled in to enable in system sync to the Federal Tertiary Collection of Student Information system (TCSI).	Federal Reporting Team
4.2	Reviewing Enrolment	
4.2.1	Upon reviewing the enrolment - Action the below to proceed: • Confirm all documents have been uploaded • Confirm census days have not passed • Confirm 48-hour cooling off period has passed • Confirm Course CAP has not been reached • Confirm Tuition has been deferred correctly in Ready Student • Confirm Statement of Covered fees has been generated • Confirm VSL Agreement form has been signed	Federal Reporting Team
4.2.2	Ensure the 48-hour cooling off period has elapsed. An eCAF can only be created once the cooling off period has passed. To determine the cooling off period, check the students' Enrolment date	Federal Reporting Team

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No.	Phases and steps	Name of role who actions
4.2.3	Important Note: Census Date Census date is the last date a student can withdraw from their unit or course without incurring any debt. Students must withdraw in writing via the Withdrawal form NOTE: If a student does not withdraw on or before the census day, they will incur a VSL debt for the amount indicated on the Fee Notice. Students wishing to use VSL must have completed their eCAF by this date.	
4.3	Electronic Commonwealth Assistance Form (eCAF) Creation	
4.3.1	When the enrolment information is reviewed, all data has been entered and the cooling off period has passed the eCAF is created using the Ready Student integration with the eCAF portal and the students eCAF is created. The student will move from the “required” eCAF category in eCAF manager within Ready Student to “pending”	Federal Reporting Team
4.3.2	The student will receive an email generated by the eCAF portal with instructions to login and complete eCAF prior to census date If a census date has passed, the Ready Student integration with the eCAF portal will not work.	Federal Reporting Team
4.4	Student to Complete eCAF	

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No.	Phases and steps	Name of role who actions
4.4.1	Once signed into the eCAF system, the student will be required to verify the pre-populated information and complete the mandatory fields. An application for a VET student loan must meet the Tax File Number (TFN) requirements – i.e. include the student's tax file number or a certificate from the Commissioner stating that the student has applied for a tax file number [Act s 17] Once complete students must then submit the eCAF. An email copy of the completed eCAF will be sent to the student's nominated email address. An un-submitted eCAF will expire 12 weeks after a student has been sent an invitation to access the eCAF system to request a VSL.	Federal Reporting Team
4.5	Approving an eCAF	
4.5.1	The Integration in Ready Student retrieves information from the eCAF portal each hour. Once the eCAF is complete this will feed into Ready Student and will update the students record with the eCAF confirmation details and Tax File Number	Federal Reporting Team
4.6	Incomplete eCAF by Census Date	
4.6.1	Once a students first census date has passed, the student can no longer enter the eCAF portal to complete their eCAF.	Federal Reporting Team
4.6.2	An email will be sent to the education delivery team advising that the student will be withdrawn from the units in which the census date has passed. Also requesting an urgent withdrawal to be processed.	Federal Reporting Team
4.6.3	The student is notified that the withdrawal of the units of study has occurred, and the student will need to be re-enrolled	Education Delivery
4.6.4	Re enrolment will need to be arranged following the continuing enrolment process. ED will need to ensure that the new unit start dates are in the future, which will result in census dates in the future.	Education Delivery, Education Operations

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No.	Phases and steps	Name of role who actions
4.6.5	The Federal reporting team will process the withdrawal in Ready Student. A new eCAF will be created containing a new earliest census date – this eCAF will need to be created manually	Federal Reporting Team
4.6.6	Student will be invoiced, new fees generated where they can opt to pay up-front or defer to VSL.	Enquiries and Admissions
4.7	Student does not wish to continue with VSL application	
4.7.1	If the student wishes to withdraw from study, they will need to follow the withdrawal procedure. If the student has withdrawn prior to the census date, they will not incur any VSL debt, for the course or part of the course, to which the census day applies. If a student formally withdraws from a unit of study, part of a course or whole course on or before the census day, the student must not be charged: • A withdrawal fee • An administration fee • A fine or penalty • A fee determined to be a disincentive to withdrawing • Any portion of the tuition fees Note: BKI cannot delete an eCAF once it has been submitted by a student. However, may be able to delete an eCAF that has not been submitted by the student, if the student does not wish to access a VET Student Loan.	Federal Reporting Team
4.8	Statement of Covered Fees and Fee Notices	

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No.	Phases and steps	Name of role who actions
4.8.1	The VSL Statement of Covered Fees and Fee Notice is required to be sent to students at least 14 days before the first census day in the fee period. These notices are sent to all students enrolled in a VSL approved course regardless of having applied for a Vet Student Loan or not. Copies of this notice is kept on the students record in Ready Student under the documents section in Ready Student	Federal Reporting Team
4.9	Commonwealth Assistance Notice (CAN)	
4.9.1	The CAN is sent to students up to 28 days after the census day for the Units of study they are enrolled in. This is for the students' records detailing their VSL debt they have incurred for the current fee period. Students have up to 14 days from the date of the CAN to request a correction if they notice any incorrect information. Copies of this notice is kept on the students record in Ready Student under the documents section	Federal Reporting Team
4.10	Student Progressions	
4.10.1	Students are sent a progression form three times a year: February, June and October, where they are required to complete a short survey confirming their continuing engagement in their course of study. These are sent via Ready Student . Students are sent a progression form notification email, with a passkey and a link to the portal. Ongoing access to VSL is dependent on the students demonstrating that they are still engaged and progressing through their course. Students have 2 weeks to complete the progression form. Failure to complete the progression form may result in the students' access to VSL being cancelled.	Federal Reporting Team Student
4.11	TCSI Uploads	

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No.	Phases and steps	Name of role who actions
4.11.1	Use the Ready Student Integrations centre to sync data to TCSI each day. The system will determine what information has been entered or updated and will need to be synced. Ensure the failed syncs are always monitored and errors are resolved timely.	
4.12	Withdrawals	
4.12.1	When a student expresses their interest to withdraw from a course/unit of study, a Withdrawal Application form is required to be submitted to the Student Records team for processing The education delivery team must ensure all VET funding Contract guidelines are met before completing the withdrawal application or requesting assistance from education operations.	Education Delivery & Education Operations
4.12.2	Student Records identify that the withdrawal is for a student enrolled in a VSL approved program and assign it to the Federal Reporting Team	Student Records & Federal Reporting Team
4.12.3	The Federal Reporting team ensure the withdrawal is processed correctly into Ready Student and take the payment method into consideration. If the student did use VSL to pay their tuition they will determine whether the withdrawal is prior to, on or after each UOS census date and ensure the withdrawal is processed appropriately. Note: Ready Students in system functionality and ability to sync records to TCSI will report the appropriate dates, outcomes and student statuses based on the info input into the system from the withdrawal application	Federal Reporting Team
4.13	Fee Schedules	

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No.	Phases and steps	Name of role who actions
4.13.1	Fees Schedules are required to be updated on the Institutes websites fortnightly. From ARGOS: generate VSL fee schedules for both Bendigo and Kangan. Email both Fee Schedules to marketing to upload on the Bendigo Tafe and Kangan Institutes websites.	Federal Reporting Team Marketing
4.14	Determination List	
4.14.1	The Determination list is a document listing all VSL approved courses and their course cap issues by the Department of Education. The BKI Determination list only shows approved VSL courses that are offered at BKI and is updated when changes are made by DEWR.	Federal Reporting Team

5.0 Roles and Responsibilities

Role	Responsibilities
E&A	Complete Pre-Training Review and enrol student in VSL approved program Upload all required documentation Ensure student meets eligibility requirements (both citizenship and suitability)
Federal Reporting Team	Check and process VSL enrolments Review VSL withdrawals Action TCSI data verification and reporting Validate VSL data Email notices to students Update VSL Fee Schedule Update VSL determination list
Marketing	Upload VSL Fee Schedule onto Kangan Institutes and Bendigo Tafe websites.
Student Records	Forward Withdrawal application to VSL

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Role	Responsibilities
VSL Student	Complete VSL agreement form Provide citizenship, residency, and eligibility evidence Complete eCAF by their first census day Provide a valid TFN Complete withdrawal form

6.0 Definitions

Word/Term	Definition
CAN	Commonwealth Assistance Notice – Emailed to students up to 28 days of the census day
Census Day	The last day students can complete their eCAF requesting a VSL The last day students can withdraw from the course, or part of the course without incurring a VETSL debt.
DSR	Digital Student Record
E&A	Enquiries and Admissions
eCAF	Electronic Commonwealth Assistance Form
Statement of Covered Fees & Fee Notice	Emailed to students up to 14 days prior to the census day
Student Progressions	A requirement for students to complete to demonstrate to DESE that they are genuine students. Students with a VETSL debt are required to complete these progressions. There are 3 fixed progression points throughout the year. February, June & October.
TCSI	Tertiary Collection of Student Information - Reporting Portal replacing HEPCAT.
VSL / VETSL	VET Student Loan

7.0 Related Documents

Document Name
Approving an eCAF
Creating an eCAF

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Document Name
VSL DSR Enrolments
Fee Notices
Commonwealth Assistance Forms
Student Progression Forms
TCSI Reporting
VSL Withdrawals
Re-Crediting a Student Loan Procedure

8.0 Version Control and Change History

Ver.	Issue Date	Document Custodian	Description of Change	Approval Authority
1.0	24/10/2022	Registrar	New procedure	Head of Governance, Risk and Compliance
2.0	28/05/2026	Manager Student Records, Reporting and SMS Support	Incorporated VET Student Loans – eCAF Obligations procedure and updated terminology	Registrar

9.0 Document Custodian and Approval Authority

Document Custodian	Approval Authority	Approval Date	Scheduled Review Date
Manager Student Records, Reporting and SMS Support	Registrar	28/05/2026	28/05/2028

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