

## VET Student Loans Entry Procedure

### 1.0 Purpose

Bendigo Kangan Institute (BKI) will conduct this procedure in compliance with the VET Student Loans Act 2016 and the VET Student Loans Rules 2016, all students wishing to apply for a Commonwealth VET Student Loan must meet the citizenship and residency requirements and must be assessed for academic suitability to undertake a high level VET qualification. This academic assessment is *in addition* to any entry requirements that may be required for the specific course you are undertaking. In high demand courses where there are more applicants than there are available places, there may also be additional selection criteria.

### 2.0 Scope

For the purposes of this procedure to be eligible for VET Student Loans a student must provide evidence that they are:

- An Australian citizen; or
- The holder of a permanent humanitarian visa who is usually resident in Australia; or
- A New Zealand Special Category Visa (SCV) holder who meets the long term residency requirements.

### 3.0 Policy Reference

Fees, Charges and Refunds Policy

### 4.0 Procedural Steps

No.	Phases and steps	Name of role who actions
4.1	<b>Academic Suitability</b>	
4.1.1	Student is enrolled in a VSL Approved course	Teaching Department
4.1.2	Student is assessed as Academically suitable for the course by providing one of the following; <ul style="list-style-type: none"> <li>• Australian Year 12 Certificate, <b>OR</b></li> <li>• Evidence of successful completion of an AQF Certificate IV or higher qualification which was delivered in English, <b>OR</b></li> <li>• Evidence of achievement at a level 3 or higher ACSF literacy and numeracy test (through an approved Language, Literacy and Numeracy test)</li> </ul>	Teaching Department
4.1.3	Has the student provided appropriate, acceptable evidence of academic suitability? <ul style="list-style-type: none"> <li>• Yes, go to 4.1.4</li> <li>• No, go to 4.3.3</li> </ul>	Teaching Department

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No.	Phases and steps	Name of role who actions
4.1.4	<p>If the student is under 18 years of age, either</p> <ul style="list-style-type: none"> <li>ensure responsible parent signs and dates the Parental Consent Form and enrolment form; or</li> <li>obtain evidence that the student has received youth allowance on the basis that the student is independent (within the meaning of the Social Security Act 1991 Part 2.11)</li> </ul>	AED
<b>4.2</b>	<b>Determine citizenship and visa status</b>	
	<p><b>Australian citizenship</b>            An Australian Passport is suitable evidence of Australian citizenship. If the applicant does not have an Australian Passport, the evidence required to demonstrate that an applicant is an Australian citizen may differ depending on whether the applicant was:</p> <ul style="list-style-type: none"> <li>born in Australia before 20 August 1986</li> <li>born in Australia on or after 20 August 1986</li> <li>born overseas.</li> </ul>	AED
	<p><b>Applicants born in Australia before 20 August 1986</b>            If applicants do not have an Australian Passport, they will need to provide their full birth certificate issued by an Australian Registry of Births, Deaths and Marriages (RBDM).</p> <p>An exception to this is where the applicant's parents were in Australia as diplomats or consular officers at the time of the applicant's birth. In these circumstances, the applicant will need to provide a citizenship certificate as evidence that they are an Australian citizen.</p> <p>If the applicant does not have a citizenship certificate they will need to lodge <a href="#">Form 119 Application for evidence of Australian citizenship</a> with certified copies of the required documents and the application fee with DIBP.</p>	AED

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No.	Phases and steps	Name of role who actions
	<p><b>Applicant was born in Australia on or after 20 August 1986 and one of their parents was an Australian citizen at the time of their birth</b></p> <p>If applicants do not have an Australian Passport, and where one (or both) of the applicant's parents was an Australian citizen at the time of their birth, the applicant should provide their full birth certificate issued by an Australian RBDM <b>and one</b> of the following documents to show that one of their parents was an Australian citizen at the time of their birth:</p> <ul style="list-style-type: none"> <li>• their parent's Australian citizenship certificate or</li> <li>• if their parent was born in Australia before 20 August 1986, their parent's full birth certificate issued by an Australian RBDM or</li> <li>• if their parent was born in Australia on or after 20 August 1986, their parent's full birth certificate issued by an Australian RBDM and their grandparent's Australian birth certificate issued by an Australian RBDM.</li> </ul> <p>If the applicant cannot provide this they should apply for their own evidence of Australian citizenship by lodging <a href="#">Form 119 Application for evidence of Australian citizenship</a> with certified copies of the required documents and the application fee with DIBP.</p>	<p>AED</p>

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No.	Phases and steps	Name of role who actions
	<p><b>Applicant was born in Australia on or after 20 August 1986 and one of their parents was a permanent resident of Australia at the time of their birth</b></p> <p>If applicants do not have an Australian passport, and where one (or both) of the applicant's parents was a permanent resident of Australia at the time of their birth, they will need to provide <b>both</b> of the following documents to prove their Australian citizenship:</p> <ul style="list-style-type: none"> <li>• their full birth certificate issued by an Australian RBDM</li> <li>• their Australian citizenship certificate.</li> </ul> <p>They can apply for an Australian citizenship certificate by lodging <a href="#">Form 119 Application for evidence of Australian citizenship</a> with certified copies of the required documents and the application fee with DIBP.</p> <p>The following documents are <b>not acceptable</b> as proof of a parent's permanent residency for VET Student Loan applications:</p> <ul style="list-style-type: none"> <li>• parent's foreign passport with a visa label</li> <li>• Visa Entitlement Verification Online (VEVO) printout</li> <li>• visa grant notification letter</li> <li>• Certificate of Evidence of Resident Status (CERS)</li> <li>• Certificate of Status for New Zealand Citizens in Australia (CSNZCA)</li> <li>• ImmiCard</li> <li>• Freedom of Information (FOI) letter from the Department of Immigration and Border Protection.</li> </ul> <p>These documents only provide proof of a person's visa status on the day they are issued / printed and are not sufficient proof of a parent's resident status at the time the applicant was born.</p>	AED
	<p><b>Applicants born overseas and acquired Australian citizenship by application</b></p> <p>As a guide, please refer to the relevant category below: Applicants will need to provide one of the following documents as evidence of their Australian citizenship:</p> <ul style="list-style-type: none"> <li>• an Australian passport</li> <li>• an Australian citizenship certificate</li> <li>• a Citizenship by Descent extract</li> <li>• an Adoption in accordance with the Hague Convention on Inter-country Adoption or bilateral arrangement extract</li> </ul> <p>If an applicant does not have one of the above citizenship documents they will need to apply for a replacement certificate by lodging <a href="#">Form 119 Application for evidence of Australian citizenship</a> with certified copies of the required documents and the application fee with the Department of Immigration and Border Protection (DIBP).</p>	AED

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No.	Phases and steps	Name of role who actions
	<p><b>Applicant or their parent was born in Papua New Guinea prior to 16 Sep 1975</b></p> <p>Papua New Guinea became a sovereign nation on 16 Sep 1975 (PNG Independence Day). Assessing Australian citizenship status of people born in PNG prior to 16 Sep 1975 can be complex. DIBP is aware that in the past this cohort of people has been incorrectly issued with an Australian passport based on an incorrect assessment of their citizenship status. As such, the citizenship status of some applicants born in PNG prior to 16 Sep 1975 must be checked and verified with DIBP.</p> <p>The applicant should be referred to DIBP to obtain evidence of Australian citizenship by lodging <a href="#">Form 119 Application for evidence of Australian citizenship</a> if:</p> <ul style="list-style-type: none"> <li>evidence of citizenship was issued before 1 Jan 2009 and the applicant was born in PNG prior to 16 Sep 1975; or</li> <li>citizenship was acquired by descent before 1 Jan 2009 where the parent(s) was born in PNG before 16 Sep 1975.</li> </ul> <p>A citizenship certificate can be accepted as evidence that the applicant is an Australian citizen if the evidence of citizenship was issued on or after 1 Jan 2009 regardless of the acquisition date or date of birth.</p> <p><b>Applicants need to take DIBP's application processing times into account before applying for a VET Student Loan.</b></p>	AED
	<p><b>Becoming an Australian citizen</b></p> <p>If a student gains Australian citizenship part way through their course, the student may be eligible for a VET student loan for those parts of a course, yet to be completed, including for parts of a course, which the student is currently enrolled in, for which the census dates have not passed.</p> <p>A person gains Australian citizenship only after making the pledge of commitment and being issued with Evidence of Australian Citizenship from the <a href="#">Department of Home Affairs</a>. For further information regarding Australian citizenship, contact the Department of Immigration and Border Protection.</p>	AED

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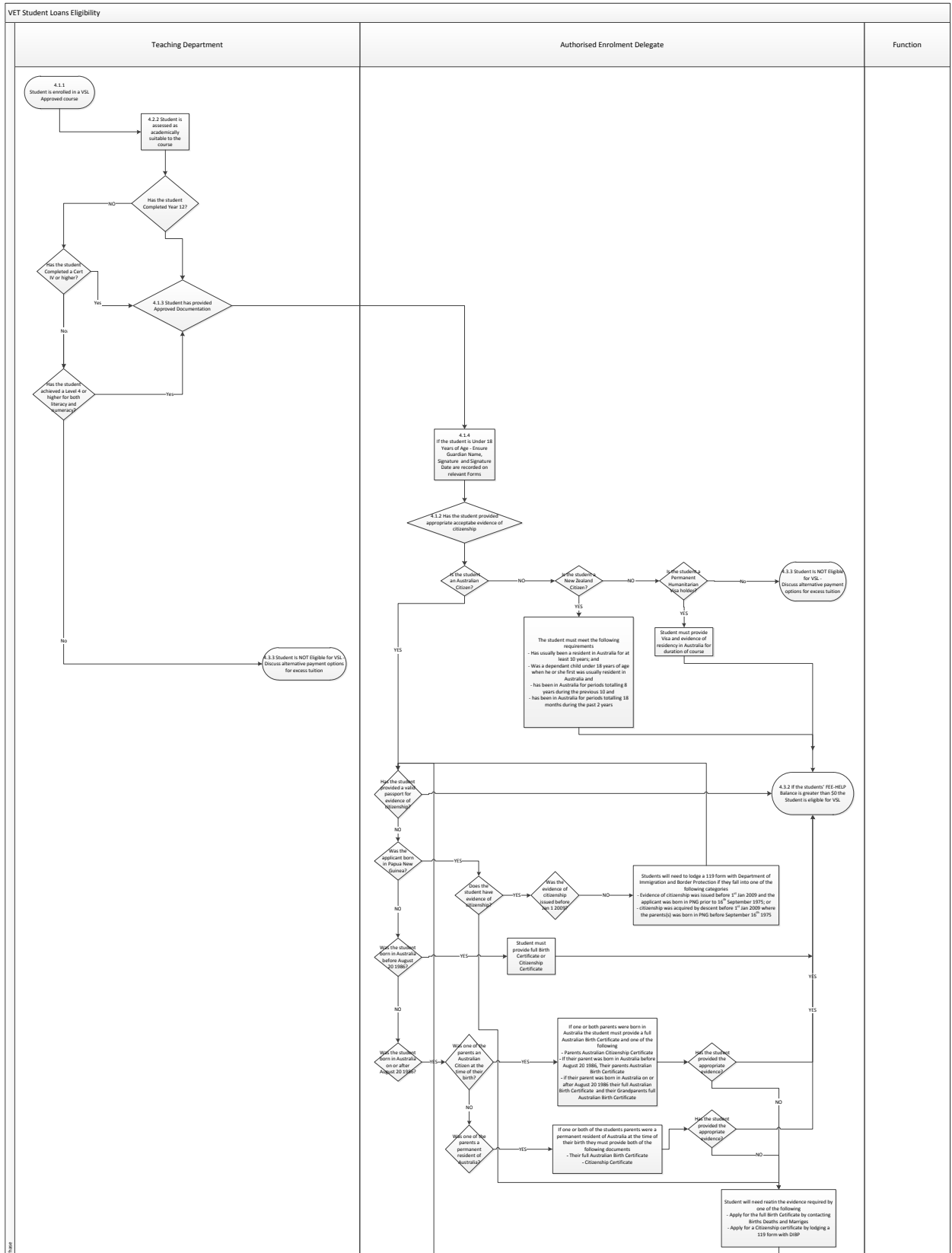
No.	Phases and steps	Name of role who actions
	<p><b>Permanent humanitarian visa holders</b></p> <p>To confirm if the visa class held by a person applying for a VET student loan is a permanent humanitarian visa contact, the Department of Immigration and Border Protection website at <a href="http://www.border.gov.au/vevo">www.border.gov.au/vevo</a>.</p> <p>In determining whether a permanent humanitarian visa holder will be resident in Australia for the duration of their course, the provider must disregard any periods spent outside of Australia if the holder:</p> <ul style="list-style-type: none"> <li>cannot be reasonably regarded as indicating an intention to reside outside of Australia for the duration of the course or</li> <li>is required to leave Australia to complete the requirements of that course.</li> </ul>	AED
	<p><b>Qualifying New Zealand citizens</b></p> <p>A New Zealand citizen is eligible if they hold a Special Category Visa and:</p> <ul style="list-style-type: none"> <li>has usually been resident in Australia for at least 10 years; and</li> <li>was a dependent child aged under 18-years of age when he or she first was usually resident in Australia and</li> <li>has been in Australia for periods totaling 8 years during the previous 10 years and</li> <li>has been in Australian for periods totaling 18 months during the previous 2 years <b>[Act s 11]</b>.</li> </ul> <p>Most New Zealand citizens who arrive in Australia are the holders of a temporary visa called a Special Category Visa (SCV). This is not a permanent visa but allows its holder to visit, live and work in Australia indefinitely.</p> <p>Additional information about HELP eligibility criteria for New Zealand Special Category Visa Holders at <a href="http://www.education.gov.au/faqs-new-zealand-special-category-visa-holders">www.education.gov.au/faqs-new-zealand-special-category-visa-holders</a>.</p> <p>Other permanent residents/permanent visa holders are NOT eligible for a VET student loan.</p>	AED
4.2.1	<p>Has the student provided appropriate, acceptable evidence of citizenship?</p> <ul style="list-style-type: none"> <li>Yes, go to 4.3.1</li> <li>No, go to 4.3.3</li> </ul>	AED
<b>4.3</b>	<b>FEE-HELP Balance</b>	
4.3.1	<p>Is the students FEE-HELP Balance greater than \$0</p> <ul style="list-style-type: none"> <li>Yes, go to 4.3.2</li> <li>No, go to 4.3.3</li> </ul>	AED

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No.	Phases and steps	Name of role who actions
4.3.2	<p>The Student is eligible for VSL and must complete following documentation;</p> <ul style="list-style-type: none"> <li>• VET Student Loans Agreement, and</li> <li>• eCAF - before the first Census date</li> </ul> <p>Student must familiarise themselves with the Fees and Charges Guidelines, and VET Student Loan eCAF Obligation Procedure, Customer Feedback Procedure and requirements pertaining to a TFN or Certificate from the Commissioner stating that he student has applied for a tax file number and provision of a valid USI.</p> <p>Requirements in relation to withdrawal are covered in the Fees and Charges Brochure and the VET Student Loans Information sheet which is mandatory for all VSL students.</p>	AED
4.3.3	The Student is NOT Eligible for VSL and alternative payment methods should be discussed	AED
<b>4.4</b>	<b>BKI as a Replacement provider</b>	
	<p>BKI will ensure a student gaining entry in a replacement course at BKI is;</p> <ul style="list-style-type: none"> <li>• granted course credits for parts of the original course successfully completed by the student with evidence of the statement of attainment issued in accordance with the AQF, <b>and</b></li> <li>• is not charged tuition fees for a replacement component of the replacement course</li> </ul>	Registrar
<b>4.5</b>	<b>Collection and retention of evidence</b>	
4.5.1	Collect evidence, which is verified as authentic by sighting the original or certified copy, to confirm that the student is eligible for VET student loans in accordance with the citizenship requirements, academic suitability requirements, record of Tax File Number (or application for a TFN) and verify the identity of the student by sighting photo identification at the time of enrolling.	Authorised Enrolling Delegate
4.5.2	Retain copies of all enrolment and eligibility evidence on the student file for seven years.	Student Administration.

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#### 5.0 Procedural Swimlane Flowchart





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### 6.0 Roles and Responsibilities

Role	Responsibilities
Academic Registrar	Ensure staff are informed and educated in all areas relating to VSL
AED	Determine Citizenship Eligibility, collate appropriate evidence and advise the student accordingly
Teaching Department	Determine Academic Eligibility, collate appropriate evidence and advise the student accordingly
Student	To follow the Institutes processes and procedures, adhering to specified timeframes

### 7.0 Definitions

Word/Term	Definition
ACSF	Australian Core Skills Framework
AQF	Australian Qualifications Framework
VET Student Loan (VSL)	VET Student Loans is an interest-free Australian Government loan scheme for the Vocational Education and Training (VET) sector that commenced in January 2017, taking over from VET FEE-HELP
HELP	Higher Education Loan Program
FEE-HELP balance	The amount of VET Student Loans, VET FEE-HELP and FEE-HELP you have left to use before reaching the FEE-HELP Limit.
FEE-HELP limit	Total amount of FEE-HELP a person can use in their lifetime

### 8.0 Related Documents and Records Management

Documents used in this procedure		
Title	Doc. ID.	Location
Fees, Charges and Refund Policy		BKI Policy Portal
VET Student Loans – eCAF Obligations Procedure		BKI Procedure Portal
Re-Crediting a Student Loan Procedure		BKI Procedure Portal
Enrolment form		Student Admin Portal
VSL Agreement		Student Admin Portal
BT & KL VET Student Loans information Sheet		Student Admin Portal
VSL Citizenship Factsheet		Student Admin Portal
VSL Checklist		Student Admin Portal
VET Student Loans presentation		Student Admin Portal

## VET Student Loans Entry Procedure

Documents used in this procedure		
Title	Doc. ID.	Location
VET Student Loans (VSL) Enrolment, Reporting and PTR	WI 013 003 003	Registrar and Student Administration Portal

### 9.0 Version Control and Change History

Ver.	Approved By	Approval Date	Issue Date	Summary of Changes	Next Review Date
1.0	Registrar, Student Administration	31/5/18		New procedure created	31/12/18
2.0	Registrar Student Administration	10/10/18	11/10/18	Added collection and retention requirements	1/2/2020

### 10.0 KI Policy and Procedure Portal / BT BMS Requirements

Category	Key Words
Student Administration	VET Student Loans, VET FEE-HELP, VSL Citizenship, VSL Eligibility, Academic Suitability