



Marr Mooditj Training

Frequently Asked Questions about VET Student Loans

Please make sure that you consult the booklet

VET Student Loans. Information for students applying for VET Student Loans

Available from the following Website, or on request from Marr Mooditj Training.

<https://www.dese.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet>

Our staff are available to assist you with accessing information and answering questions you may have. Please make an appointment with our Finance Department if you need further assistance.



VET Student Loans – What is a VET Student Loans?

The VET Student Loans program is an Australian Government loan program that helps eligible students enrolled in **approved courses** at diploma level or above, at **approved course providers**, to pay their tuition fees. It replaced the VET FEE-HELP program from 1 January 2017.

The loan has income contingent repayment arrangements, which means that you will only need to start making repayments if you are earning more than the minimum repayment threshold set by the Commonwealth government. This repayment is made through the Australian Taxation System.

This Commonwealth Government program allows students to access loans for courses that:

- Have a high national priority
- Meet industry needs
- Contribute to addressing skills shortages
- Lead to employment outcomes.

Students who enroll in selected Diploma courses are able to apply for VET Student Loans (VETSL) to support payment of fees. The amount you can borrow for your fee is determined by the Commonwealth government.

In 2021, VET Student Loans caps for MMT's approved courses are as follows:

- CHC51015 Diploma of Counselling. Cap is \$16,077
- CHC53315 Diploma of Mental Health. Cap is \$16,077
- HLT54115 Diploma of Nursing. Cap is \$16,077

There is no interest charged on VETSL debts. Your VETSL debt is, however, indexed each year (as measured by the Consumer Price Index figure released each March). Debts are not indexed until they are 11 months old.



VET Student Loans - Am I eligible?

The VET Student Loans (VETSL) scheme allows eligible students to borrow from the Commonwealth to pay their fees for any approved diplomas courses.

You can either:

- Apply for a VET Student Loan to pay your course tuition fees; or
- Pay some of your fees by setting up payment plan with Marr Mooditj, and apply for a VETSL to pay for part of your fees.

Your loan is repaid through the Australian Tax system when you reach the minimum income threshold for repayment. The minimum income threshold for repayment is set by the Commonwealth each year and is published on Department of Education, Skills and Employment or Study Assist website.

<https://www.dese.gov.au/vet-student-loans/vet-information-students>

<https://www.studyassist.gov.au/vet-student-loans>

Students who study at Marr Mooditj Training are subsidised students, so no loan fee is charged to access VET Student Loans.

To be eligible for VET Student Loans students must meet ALL of these criteria.

You **must** be:

- An Australian citizen, or
- A qualifying New Zealand citizen, or
- A permanent humanitarian visa holder, who is usually resident in Australia.

and

- Your FEE-HELP balance (the amount of your FEE-HELP limit you have left) is more than \$0. This means you have enough FEE-HELP limit remaining for your proposed studies to be covered by the loan.
- Meet the Tax File Number requirements.
- Have a Unique Student Identifier (USI) or are otherwise exempt.
- Meet the academic suitability requirement (Refer to VET Student Loans – Student Entry Procedures).
- Have given any requested documentation to MMT and submitted the electronic Commonwealth Assistance Form (eCAF) online.
<https://www.dese.gov.au/vet-student-loans/resources/ecaf-fact-sheet>
- Comply with ongoing Commonwealth engagement and progression requests to log on to complete their online student engagement form to confirm that you are a genuine student, continuing to study and the progress in your course. You will get these requests two or three times a year, depending on how long your course is. If you do not complete the form and survey within the required time, you may be ineligible to continue accessing VET Student Loans to pay for the remainder of your course fees.



What is Unique Student Identifier (USI)?

The Commonwealth requires all students studying in a nationally recognised training course to have a USI. If you already have one, please ensure you use this same USI whenever you enrol for any training. If you don't have a USI, go to <https://www.usi.gov.au/> to register before you apply to enrol, or you can apply as part of your enrolment.

VET Student Loans must be repaid to the Commonwealth Government through the tax system once your income is above the compulsory repayment threshold. You must be aware that your loan remains a personal debt until it is repaid.

For more information refer to:

- VET Student Loans information for students applying for VET Student Loans booklet (January 2021 – v5.0)

<https://www.dese.gov.au/vet-student-loans/vet-information-students>

VET Student Loans - How do I apply?

A VET Student Loan is an agreement between **you** and the Commonwealth Government.

To apply for a VET Student loan:

- You must meet all the loan eligibility requirements (see eligibility criteria information sheet).
- If you are enrolled and accepted into an approved course, MMT will advise the Commonwealth that you wish to apply for a loan.
- The Commonwealth will email you a passkey to access the electronic Commonwealth Assistance Form (eCAF) online. When you complete the eCAF process your enrolment can then be finalised
- Your loan application eCAF is separate to your enrolment with MMT. The Commonwealth Government requires that there is a **two day cooling off** period between your enrolment and applying for a loan.
- You will need to provide your valid Tax File Number (TFN). If you provide an invalid Tax File Number, you will not be able to access a VET Student Loan for your tuition fees. Check your details are correct by logging into your My Gov account <https://my.gov.au/LoginServices/main/login?execution=e2s1> prior to applying for the loan.
- The **census day** is the last day you can apply for a loan for the fees for that period, so make sure you complete your application before the period you want to start the loan. Census day is also the last day on which you can withdraw from your course/unit without having to pay tuition fees for that unit. The day is set by MMT in accordance with the Act and the rules.

As with any loan you take, you must understand the terms and conditions before you make a commitment. You must read the VET Student Loan information available on Study Assist at <https://www.studyassist.gov.au/>, and the Commonwealth Department of Education, skills and Employment websites for students and consider seeking independent financial advice. <https://www.dese.gov.au/vet-student-loans/vet-information-students>

During your study, you may be contacted again by the Commonwealth to confirm your engagement and progression in your course and confirm that you wish to continue to use your VET Student Loan to pay your tuition fees for the course. It is important that you advise MMT if any of your personal or contact details change during your study. Further information regarding the VET Student Loans engagement and progression process is available on the Commonwealth Department of Education, Skills and Employment website at <https://www.dese.gov.au/vet-student-loans/vet-information-students>

If you do not complete the engagement and progression process, you will not be able to continue access to a VET Student Loan for your tuition fees.

VET Student Loans – Course enrolment process

All enrolled students are provided with advice concerning the procedures required to access relevant Commonwealth, State and Territory legislation and regulatory requirements during the enrolment process.

MMT is committed to providing training and assessment services to all clients regardless of race, religion, gender, socio-economic status, disability language, literacy or numeracy.

The access and equity policy is explained in the MMT Employee Handbook, MMT Student Handbook, and MMT's Training & Assessment Policy.

Please contact Marr Mooditj Training on 08 9351 9344 for more information on enrolling or consult our website and enrol online www.marrmooditj.com.au .

For more information on VET Student Loans please access the following website.
<https://www.dese.gov.au/vet-student-loans/vet-information-students>



VET Student Loans – Student Entry Procedures

In accordance with the VET Student Loans Act (2016), all students wishing to apply for a VET Student Loan 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. If you are not able to meet any of these requirements, you will not be eligible to apply for a VET Student Loan.

Ways to assess your **academic suitability requirements** on the basis of either:

- Providing your Year 12 Completion Certificate (WACE or equivalent); or
- Providing a copy of a certificate showing that you have been awarded a qualification at Certificate IV (4) or above in the Australian Qualifications Framework (where the language of instruction was English), or you will be required to

Undertake a literacy and numeracy assessment using Australian Core Skills Framework.

MMT will advise you how to undertake this assessment. It is free of charge. MMT uses The Australian Council for Education Research (ACER) Language, Literacy and Numeracy test to assess your skills.

You **must** display competence at **Exit Level 3 or above** in both Literacy and Numeracy assessments.

Marr Mooditj Training must be confident that you complete this test independently and meet the required Exit Level 3 skills. MMT will inform you of your results as soon as practicable after the assessment (within 3 working days).

- Marr Mooditj must reasonably believe you display that competence.

VET Student Loans – Rights and responsibilities

If you are considering apply for a VET Student Loan, you should familiarise yourself with your obligations by reading the *VET Student Loans. Information for students applying for VET Student Loans* booklet.

Further information is available at:

- Department of Education, Skills and Employment website
<https://www.dese.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet>
- Study Assist website <https://www.studyassist.gov.au/vet-student-loans>
- Marr Mooditj Training VET Student Loans FAQs.

VET Student Loans Ombudsman began operating on 1 July 2017. The Ombudsman manages and investigates complaints about the VET-FEE-HELP scheme and VET Student Loans Program.

The National Training Complaints Hotline (13 38 73) is a joint Australian, state, and territory government initiative which protects students and makes it easier for consumers, such as apprentices, students, employers and others, to lodge complaints if they are concerned about any aspect of the training system.

The National Training Complaints Hotline directs complaints to relevant authorities, connecting consumers to the appropriate organization.

VET Student Loans – How do I pay back the loan?

Your VET Student Loan debt forms part of your accumulated HELP debt.

You must start repaying your debt through the tax system when your income is above the minimum repayment threshold.

Repayment thresholds are adjusted each year to reflect changes in average weekly earnings.

The minimum repayment income threshold for 2019-2020 is \$45,991, 2020-2021 is \$46,620.

More information about HELP Debt repayments, including how the ATO calculates your compulsory repayment, is available at www.studyassist.gov.au.

Repayment rates for the 2020-21 financial year

Repayment income	Repayment % rate
Below \$46,620	Nil
\$46,620 - \$53,826	1.0%
\$53,827 - \$57,055	2.0%
\$57,056 - \$60,479	2.5%
\$60,480 - \$64,108	3.0%
\$64,109 - \$67,954	3.5%
\$67,955 - \$72,031	4.0%
\$72,032 - \$76,354	4.5%
\$76,355 - \$80,935	5.0%
\$80,936 - \$85,792	5.5%
\$85,793 - \$90,939	6.0%
\$90,940 - \$96,396	6.5%
\$96,397 - \$102,179	7.0%
\$102,180 - \$108,309	7.5%
\$108,310 - \$114,707	8.0%



VET Student Loans – Privacy and information handling procedures

MMT abides by the Privacy Act (Commonwealth) and keeps student information private and confidential. MMT only collects information that relates to a student's training and takes all reasonable steps to protect personal information from misuse, loss, unauthorised access, modification or disclosure including restricted access to electronic files, secure storage of paper files.

VET Student Loans – Tuition Protection

From 1 January 2020, Marr Mooditj Training (MMT) are required to comply with new VET Student Loans (VETSL) tuition protection arrangements as set out in the VSL Act. The tuition protection arrangements provide support and protections for VSL students in the event MMT defaults.

What Constitutes a Tuition Protection default?

A default occurs when MMT either:

- Fails to start a course or part of a course on the day on which it was scheduled to start, and the student has not withdrawn before that day or
- Ceases to provide a course or part of a course after commencement but before completion, and the student has not withdrawn before that day.

The cause of the default does not matter. For instance, it does not matter if a default occurs because MMT ceases to provide a course of our own accord, or whether it is the result of compliance action taken against MMT.

Who will assist student if VSL provider defaults?

If MMT defaults (ceases to deliver your course or closes entirely), the Tuition Protection Service (TPS) will contact you directly. The TPS will assist you to move to a similar replacement course. If the TPS is unable find a suitable replacement course, you may be eligible for a loan re-credit for parts of the course you were unable to finish with MMT.

The TPS can be contacted at: administrator@ta.education.gov.au or phone 1300 259 044.

Student eligibility for Tuition Protection

VET Student Loans students are eligible for tuition protection. If there is a suitable replacement course available, eligible VSL students will be assisted to continue their studies with a replacement provider. Where there is no suitable replacement course, eligible students will be provided with a re-credit to their HELP balance. This re-credit will be for tuition fees paid for the original course or parts of the course, which were not completed due to MMT's default.

Student records

It is recommended that students keep any records of their enrolment, statement of attainment, records of results achieved for the course and copies of completed assessments. These records may assist students to transfer to an equivalent course of study with another provider or provide recognition of the units they have completed.

More information can be find at Tuition Protection Service website:

<https://tps.gov.au/Vet/Get/vetfaq>

VET Student Loans – Withdrawal and refunds

Students seeking to withdraw from VET Student Loan Scheme.

You must withdraw in writing by completing and submitting a VET Student Loan Withdrawal Form. The process is as follows:

1. Contact Marr Mooditj Training to access the VET Student Loans Withdrawal Form, or access it from our Download Centre.
2. Forward the completed form to Marr Mooditj Training as directed on the form.

There are no penalties if you withdraw on or before the census day. However, once a census day has passed, the loan amount for the Unit of Study is incurred.

In some special circumstances, you may apply to have your debt reversed. Please see the section at the end of this document to find out more or visit the VETSL Website.

3. When Marr Mooditj Training has received your completed forms we will process them and report to you on the decision of fee refunds and/or acceptance of your withdrawal within 5 working days.
4. Marr Mooditj Training has a complaints procedure, which you will find outlined in the Student Handbook, along with a form to complete.
5. If you still do not agree with a decision you are entitled to have that decision reviewed. Further complaints and reviews information for VET Student Loans is available at Commonwealth Ombudsman VET Student Loans <https://vet.ombudsman.gov.au/>
6. Please contact us on 08 9351 9344 or email reception1@marrmooditj.com.au for copies of our Policies, Student Handbooks and/or relevant forms to complete this process.



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REFUND AND RE-CREDITING VET FEE-HELP (VET STUDENT LOANS) POLICY

Purpose

To provide a framework and mechanism for Marr Mooditj Training to assess applications to re-credit a student's FEE-HELP balance after the census date in a VET STUDENT LOANS approved course.

MMT will conduct this procedure in compliance with the Higher Education Support Act 2003 and the VET Student Loan Rules (2016).

Procedure

Students who withdraw from their studies after the Census Date or who do not complete the requirements for their VET Units of Study can apply, in special circumstances, to have their VET Student Loans balance re-credited, refunded or upfront payments refunded.

MMT staff must:

- Ensure that all students are informed of the census date for each VET Unit of Study in the manner and by the date prescribed in the VET Student Loans Rules 2016. Census dates must be displayed on the students' notice board.
- Ensure that all students are informed of the review procedures for the re-crediting of a FEE-HELP balance.
- Students who withdraw from a VET Unit of Study on or before the published census date for that VET Unit of Study will not incur a VET Student Loans debt for that VET Unit of Study and are entitled to full refund of their VET Unit of Study fees if the fees have been paid upfront.

A student who has incurred a VET Student Loan debt for a VET Unit of Study may apply to have their FEE-HELP balance re-credited for the affected VET Units of Study in accordance with the following procedure.

Special Circumstances

Marr Mooditj Training understands that there may be special circumstances that impinge on a student who will expect fee outcomes and shall base our decisions on individual cases and ensure we have supporting evidence and documentation to support the outcomes.

If a student withdraws from a VET Unit of Study after the census date for that VET Unit of Study, or has been unable to successfully complete a VET Unit of Study, and believes this was due to special circumstances then the student may apply to have their FEE-HELP balance re-credited for the affected VET Unit of Study.

Marr Mooditj Training will re-credit the student's FEE-HELP balance if it is satisfied that special circumstances apply that:

- Are beyond the student's control; and



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- Did not make their full impact on the student until on or after the census date for the Unit(s) of Study in question; and
- Make it impracticable for the student to complete the requirements for the Unit(s) of Study in questions.
- Marr Mooditj Training will be satisfied that a student's circumstances are beyond the student's control if a situation occurs that a reasonable person would consider is not due to the person's action or inaction, either direct or indirect, and for which the student is not responsible. The situation must be unusual, uncommon or abnormal.
- Each application will be examined and determined on its merits by considering a student's claim together with independent supporting documentation substantiating the claim.
- Applications for the re-crediting of a student's FEE-HELP balance are to be made, in writing, to:

***Finance Manager
Marr Mooditj Training
PO Box 1030, Bentley Delivery Centre
WA 6983***

Procedure for the re-crediting of a FEE-HELP balance

1. When students withdraw (must submit Course withdrawal and refund application form) from a VET Unit of Study, Marr Mooditj Training shall confirm the withdrawal by giving notice to the student in writing stating the date at which the withdrawal has taken effect within 2 working days.
2. The student must apply in writing to Finance Manager within 2 weeks from the date specified in the notice as the day of withdrawal for the Unit of Study. Marr Mooditj Training may exercise its discretion to waive this requirement if there are special circumstances.
3. The Finance Manager will consider the application and will agree to such requests if they are satisfied that there were special circumstances in the student's case.
4. If the application is successful, Marr Mooditj Training will re-credit the student's FEE-HELP balance with an amount equal to the amounts of VET Student Loan assistance that the student has received for the affected VET Units of Study and the student's VET Student Loans debt for the VET Units of Study will be removed.
5. The Finance Manager shall advise the student of the outcome of the application within 5 business days; stating the reason if the re-credit application is unsuccessful.
6. The Finance Manager shall also advise the student of their rights for a review of the decision if they are not satisfied with the decision.
7. Should the student wish to further appeal MMTAC decision, students may lodge an appeal with Administrative Appeals Tribunal (AAT) within 28 days from the written notice.

The current fee to lodge an application with the AAT for the review of a decision can be found on the AAT website: <https://www.aat.gov.au/>



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Contact details for Administrative Appeals Tribunal

***The contact details for the AAT are:
Administrative Appeals Tribunal
Level 13 – 111 St. Georges Terrace
Perth WA 6000***

***Postal Address:
GPO Box 9955, Perth WA 6848***

Telephone: 1800 228 333



VET Student Loans – Grievance procedures

Marr Mooditj Training undertakes to deal with grievances promptly. You are entitled to raise concerns about your VET Student Loans.

Complaints to MMT are managed in accordance with MMT Training & Assessment policy *Dealing with Grievances and Complaints* section and in the Student Handbook.

For complaints and grievances regarding VETSL.

You will write to the Finance Manager. They may be able to resolve your complaint, or provide you with a suggestion or complaints form to progress to the next stage. Please see the Complaints section in the Student handbook for full details of the processes available.

Should you disagree with Marr Mooditj Training's decision or your complaint about VET Student Loans debt is unresolved, you can contact the VET Student Loans Ombudsman in the Office of Commonwealth Ombudsman <http://www.ombudsman.gov.au/How-we-can-help/vslo> on 1300 362 072.

VET Study Loans - Course Fees and Census Day

Fees for courses eligible for VET Student Loans are charged by Units of Study. Your course will have a minimum of 5 Units of Study, with your payments spread across the duration of the course.

Each Unit of Study has a census day, set at no less than 20% into the Unit of Study. Once the census day passed, you will be liable for the payment for that Unit of Study.

You will be sent a VET Student Loan Fee Notice 14 days before each census day, indicating your fees and census days.

Your debt is incurred on the day after the census day. After a census day has passed, MMT will also send you a Commonwealth Assistance Notice (CAN) for that Unit of Study. The CAN will provide you with information about your debt. If you believe your CAN is incorrect, you should contact MMT immediately.

You can apply for a loan to cover your total tuition fees and/or set up payment plan with MMT to pay the gap (if required).

Please see the Course Fees and Census Days on the Marr Mooditj Training Website www.marrmooditj.com.au



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Forms



Enrolment data for intended eCAF (VET Student Loans)

Email address: _____

Family Name: _____ Given names: _____

Date of Birth: _____

Gender: Female Male Other

Residential Address: _____

Suburb: _____ State: _____ Postcode: _____

Tax File Number: _____ Citizen status: _____

Unique Student Identifier (USI): (optional) _____

CHESSN Number (optional): _____

Name of course provider: Marr Mooditj Training Aboriginal Corporation

RTO Code: 0393

Campus: Waterford Marr Mooditj Student Identification: _____

Course Code: _____

Course Name: _____

Estimated course cost: _____ Current applicable loan cap: _____

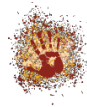
Enrolment Date: _____ Estimated course duration: _____

First Census day for the loan application: _____

Signed: _____ Date: _____



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VET Student Loans Scheme – Withdrawal Application and Re-credit form

Section A: To be completed by student and returned to the Finance Manager by hand or email.

Given Name: _____ Family name: _____

Other names (if applicable): _____

Date of birth: _____ Student Number: _____

Address: _____

CHESSN: _____

Course Code: _____ Course Name: _____

I wish to withdraw my VET Student Loan Scheme from date: _____
and continue my study with Marr Mooditj Training.

I understand that if I withdraw from the VET Student Loans Scheme, I am responsible to pay for the remaining units fees to Marr Mooditj Training.

Signature of applicant: _____ Date: _____

On or before the census day of the Unit of Study, no debt is incurred in my VET Student Loan, and

Notes:

Withdrawal information in relation to VET Student Loans Scheme

1. Students who withdraw from a unit of study on or before the census day will not incur a debt in VET Student Loan, student is responsible for the unit's fee payment.
2. Students who withdraw after the census date of a Unit of Study will be liable for the unit's debt through VET Student Loan.
3. Students who withdraw from the course and VET Student Loans scheme please use "Course withdrawal and Refund Application Form".

Request Re-credit debt Yes No

Reason for request if yes: _____

Section B: Office use only

Approved re-credit debt Not Approved Re-credit debt _____

Signature of approver: _____ Date: _____

If not approved, provide reason: _____

Application process date: _____



VET Student Loans Withdrawal Form

Section A: To be completed by student and returned to the Finance Manager by hand or email.

Given Name: _____ Family name: _____

Other names (if applicable): _____

Date of Birth: _____ Student Number: _____

Address: _____

Course Code: _____ Course Name: _____

Amount paid \$ _____

Fees paid by: Student Other if other, please give details below:

Please tick your request/s, complete withdrawal reason and sign below:

1. I wish to withdraw from my course. Last date of class: _____

2. I wish to defer my studies. Date to resume: _____

3. I wish to withdraw from the unit/s of study listed below on or before the census. No debt is incurred and refund applies if payment has been made. (In a VET Student Loan eligible course, fees are charged by units of study).

4. I wish to withdraw from the Unit/s of Study listed below after the census. No refund or removal of debt unless special circumstances apply. See over. Note: If you withdraw from a Unit of Study, but wish to continue your course, you will need to request Marr Mooditj in writing to continue/resume your study.

Withdrawal reason: _____

Unit of study details:

Student to complete		Office Use only		
Unit of Study Code	Unit of Study Name	Start Date	Census Date	Payment

Signature of applicant: _____ Date: _____



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Please provide details of your bank account into which the refund will be directly deposited.

Account name: _____

BSB No: _____ Account No: _____

Notes:

Note 1: Refunds (applicable to payment only) are to be made to the student, organisation or third party who originally paid.

Refund/withdrawal information in relation to VET Student Loans

Students who withdraw from a unit a study or a course of study are required to notify Marr Mooditj in writing.

1. Students who have overpaid their fees must be refunded.
2. Students enrolled in a course that has been cancelled by Marr Mooditj must be refunded.
3. Students who withdraw from a unit of study on or before the census day will receive a refund of their fees if they have paid, or will not incur a debt if they have taken out a VET Student Loan.
4. Students who withdrew after the census date of a unit of study:
 - a. Will receive no refund of the unit of study fees if they have paid up-front
 - b. Will be liable for the full debt for the unit of study if they have taken out a VET Student Loan
 - c. Will only be eligible for a refund or reversal of their VET student Loan under special circumstances.
5. Special Circumstances are listed in the Student handbook.
6. Students are not eligible for a re-credit or a refund if you have successfully completed the unit of study.

Section B: Office use only

Approved Not Approved Refund Amount \$ _____

Signature of approver: _____ Date: _____

If not approved, provide reason: _____