



## VET Student Loan Re-Crediting & Review Policy

Accountability: CEO (Chief Executive Officer), CFI / HOO (Chief Flight Instructor / Head of Operations), RTO CO (Co-Ordinator)

Communication: All staff, Board of Directors, Committee

### Overview

As an approved provider RAC (The Redcliffe Aero Club) must have processes and procedures for explaining the re crediting of student's VET Student Loan balances.

### Purpose

The purpose of this policy is to provide The Redcliffe Aero Club staff and students enrolled in a VET Student Loan enabled course refund guidelines which may apply to one of the below scenarios:

- a student's withdrawal from a VET unit of study or a VET Course of study phase on or before the census date.
- Re-crediting the student's VET Student Loan balance and remissions of VET Student Loan debt
- Refunding the student's upfront fees for VET Student Loans approved qualifications
- Review of the decision should The Redcliffe Aero Club elect not to re-credit a student's VET Student Loan balance
- Process or review / re-crediting a VET Student Loan balance by the Secretary

It is also to ensure that all The Redcliffe Aero Club staff involved in administration of VET Student Loan enabled courses have the appropriate Information and training required to enable them to action the correct procedures for processing approved refunds for students in a VET Student Loan enabled course and/or Unit of study, and/or scheduled phases.

### Scope

This policy applies to all staff dealing with requests for refunds in relation to a VET Student Loan enabled course from students who are enrolled in one of the below courses:

- Aviation Double Diploma: AVI50222 Diploma of Aviation (Commercial Pilot Licence – Aeroplane) / AVI50519 Diploma of Aviation (Instrument Rating)
- AVI50222 Diploma of Aviation (Commercial Pilot Licence – Aeroplane)
- AVI50519 Diploma of Aviation (Instrument Rating)

### Policy Governance

- VET Student Loan Act 2016
- VET Student Loan Rules 2016
- VET Student Loans (Courses and Loan Caps) Determination 2016
- Standards for Registered Training Organisations 2015
- National Vocational Education and Training Regulator Act 2011
- Student identifiers Act 2014
- VET Student Loans – Manual for Providers – Version 5.3 February 2023

### Definitions

<b>Student</b>	Students, who are Australian citizens or permanent humanitarian visa holders who will be resident in Australia for the duration of their VET units of study or a New Zealand citizen on special category visa who meets the long term residency requirements, and who access VET Student Loans for payment of all of or part of their tuition fees in relation to the course they are enrolled in.
<b>Census Date</b>	The published date set by The Redcliffe Aero Club – which is the last day to withdraw their enrolment without incurring the cost of debt for that phase of study.
<b>VET Course of study</b>	A qualification that has been approved by DEEWR as eligible for VET Student Loan Assistance.
<b>VET Student Loan</b>	An income loan scheme for the Vocational Education and Training (VET) sector that is a part of the Higher Education Loan Program (HELP)



<b>VET Student Loan Debt</b>	A student will incur a VET Student Loan debt for the amount of VET Student Loan assistance loaned to them by the Commonwealth to pay for part or all of the tuition fees for a course plus a loan fee of 20% for full fee-paying students.
<b>FEE-HELP Balance</b>	The amount of money that VET Student Loan a student is able to utilise before they reach the FEE-HELP limit.
<b>Tuition Fees</b>	Fees paid for a VET unit of study or phase that is approved for VET Student Loans and applies to students who are, or would be entitled to VET Student Loans assistance
<b>Unit of study or Phase</b>	A VET unit of study or Phase that a student may undertake with The Redcliffe Aero Club, for which the student may access VET Student Loans to pay for all or part of his/her tuition fees.
<b>Department</b>	The Department of employment, skills, small and family businesses.
<b>Secretary</b>	The Secretary of the Department
<b>VET Student Loans Officer</b>	The RTO Co-Ordinator is the designated VET Student Loans officer. He/she is responsible for the assessment of a student's request for a re-credit of his/her FEE-HELP balance due to special circumstances and for the initial decision regarding the request.
<b>VET Student Loans Senior Officer</b>	The CEO (Chief Executive officer) is the designated VET Student Loans Senior Review officer. The role reviews the initial decision by the VET Student Loans officer in relation to a student's application to re-credit his/her FEE -HELP balance. The VET Student loans Senior Review officer is not involved in the initial decision.
<b>AAT</b>	The Administrative Appeals Tribunal. The statutory body to which a student may appeal for a review of a decision made by the VET Student Loans Senior Review Officer.

Students who are eligible for VET Student Loans and requested VET Student Loans assistance who withdraw from the unit of study or Phase **on or before the census day:**

- Will not incur a VET Student Loans debt for the tuition fees for the unit of study or Phase.
- Any tuition fees that the student paid upfront will be refunded

Students who have requested VET Student Loans Assistance and remain enrolled after the published census day who withdraw from the unit:

- Will incur a VET Student loan debt for the unit unless eligible for **Special Circumstances**
- Will not be refunded tuition fees paid upfront

### Procedure

The Redcliffe Aero Club will conduct this procedure in compliance with policy Governance previously outlined and

- Part 6 Division 2 subsection 68 of the VET Student Loans Act 2016
- Part 8 Division 1 Subsection 145 of the VET Student Loans Rules 2016,
- Schedule 1A of the Higher Education Support Act 2003
- VET Providers guidelines.

For the purpose of this procedure:

- A Student is an Australian Citizen or an Australian resident permanent humanitarian visa holder or an eligible New Zealand Citizen enrolled in one of our VET Student Loan enabled courses with The Redcliffe Aero Club which will be one of the below:
  - Aviation Double Diploma: AVI50222 Diploma of Aviation (Commercial Pilot Licence -Aeroplane) / AVI50519 Diploma of Aviation (Instrument Rating)
  - AVI50222 Diploma of Aviation (Commercial Pilot Licence – Aeroplane)
  - AVI50519 Diploma of Aviation (Instrument Rating)
- A Student who has fully paid their tuition fees and/or remission of the debt.
- A Student cannot apply for a refund or remission if they have completed the unit of competency or Phase of study.

### **Withdrawal from a VET Unit of Study / VET Course of Study / Phase**

Students who wish to withdraw from the unit of study or phase of a VET Student Loan enabled course of study must do so in writing using the form:



#### F00134\_Re-Crediting VSL Balance Form.V2

This is available on The Redcliffe Aero Club website under “**Diploma Courses – RTO 40971 → VET Student Loans**” or is available from the RTO Co-Ordinator at The Redcliffe Aero Club.

#### Refund within Census Date

A refund of tuition fees or remission of debt would be considered under the following circumstances:

- Students who withdraw after enrolling into a VET Student Loan enabled qualification (outlined above) on or before the Phase or unit of competency census date, would receive a refund of 100% of tuition and resource fees paid for the semester and the student will not incur a Commonwealth FEE-HELP debt.

#### Refund after Census Date

In the scenario that a student withdraws from the VET unit of study or Phase or VET Student Loan enabled qualification (outlined above) after the census date for that unit of competency or Phase:

- No refund is applicable and/or
- The student may still be liable for a Commonwealth FEE-HELP debt.

#### Special Circumstances

Where a student submits a withdrawal after the census date, the student may apply for a refund/ re-credit under the special circumstances provisions, if their circumstances relate to the below:

- Is suffering from a serious illness resulting in extended absences from classes and Training.
- Injury or disability that prevented the student from completing their program
- Other exceptional circumstances

**Note:** Pre-existing illness may exclude a student from being considered for a full refund.

The Redcliffe Aero Club will re-credit the VET Student Loan balance if it is satisfied that the special circumstances that applied to the student were:

- 1) Beyond the student's control
- 2) Did not make its full impact on the student until on or after, the census date and
- 3) The Special circumstances made it impracticable for the student to complete the training, practical activities and/or study requirements of the unit of competency and/ or Phase during the time period relevant to that unit of competency and/or Phase.

**An application for full re-credit can only be requested if all above requirements are met and the student's situation is considered unusual, uncommon or abnormal**

The student should complete the below form, should they believe that they successfully meet all criteria:

F00134\_Re-Crediting VSL Balance Form.V2

All applications must include independent supporting documentation, this will usually be from a medical practitioner. All documentation must include sufficient information to support the claims made by the student in question. Each application will be examined and determined on its merits. The Redcliffe Aero Club will consider the student's claim on a case by case basis, considering all supporting documentation provided.

The process of the application for a consideration of VET unit of study or Phase period for a VET Student Loan enabled qualification is outlined below:

- 1) Student must formally withdraw from the course / qualification by completing the required documentation which is located at The Redcliffe Aero Club website or by requesting one from one of The Redcliffe Aero Club administration staff members. The Redcliffe Aero Club representative will confirm the receipt of the withdrawal request by giving notice to the student in writing (or signed copy of the submitted withdrawal form) stating the date in which it was received, and advise the student that the withdrawal process has begun to take place and may take up to 20 business days.
- 2) The written application from the student must include supporting documentation that demonstrates that the requirements for special circumstances have been met if applicable to his/her application.
- 3) The administration staff member must ensure that the VET Student Loan officer must receive this within two (2) working days or to the Senior VET Student Loan officer in his/her absence.



- 4) The VET Student Loan officer will review the application for a VET Student Loan tuition fee refund within 28 business days of the date of withdrawal being submitted by the student in question. The VET Student Loan officer during this period will request any additional information from any relevant parties including but not limited to Industry professionals, staff members, Students and Medical professionals. If the application for a VET Student Loan refund occurs outside of the VET unit of study or Phase census date, the VET Student Loan officer has the authority to reject the withdrawal application or seek further documentation for the student to support their application.
- 5) If the application is determined successful, The Redcliffe Aero Club will arrange the appropriate refund of paid VET Student Loan tuition fees. If the application is determined to be unsuccessful, the student will then be advised of the process and opportunity to apply for a "review of a decision".

### Review of a Decision

If a student is not satisfied with the decision made by the VET Student Loan Officer regarding their application ruling, they may request a review of the decision,

The review will be conducted by the Senior VET Student Loan Officer who is the CFI or CEO and is in a senior role to the original VET Student Loan Officer who made the original ruling.

Any such request must be submitted to the Senior VET Student Loan Officer in writing and:

- must be lodged within 28 days of receiving notice of the original decision, unless the Review Officer allows a longer period (this is at his/her discretion)
- the review must clearly outline the reasons for making the request and include any supporting documentation and
- be sent to:  
Senior VET Student Loan officer  
The Redcliffe Aero Club  
1 Wirraway Drive,  
Kippa Ring, QLD, 4021

The Senior VET Student Loan officer will acknowledge receipt of the application for a review of the refusal to refund tuition fees paid for a VET Student Loan enabled course or unit of study or Phase. The Senior VET Student Loan officer shall:

- gather all relevant information from the student who made the original decision
- review the case within 28 business days and advise the student of the decision in writing giving clear explanations and reasons for the reviewer's decision.

At this time the Senior VET Student Loan Officer may:

- a) confirm the original decision
- b) vary the decision or
- c) set the decision aside and substitute a new decision

The student must be notified of the review outcome in writing within 28 days of receiving the review application. This notice shall also advise the student that they have the opportunity to apply to the Australian Appeals Tribunal (ATT) within 28 days of a decision for a review of that decision and that The Redcliffe Aero Club will provide the details of the closest Administrative Appeals Tribunal Registry and the costs of lodging an appeal are outlined below:

<https://www.aat.gov.au/apply-for-a-review/other-decisions/fees>

Administrative Appeals Tribunal

Location: Level 6, 295 Ann Street, Brisbane, QLD, 4000

Telephone: 1800 228 333

Website: [www.aat.gov.au](http://www.aat.gov.au)

### Documents Supporting this Policy

F00003\_Student Enrolment Form

F00005\_Student Enrolment Process

F00474\_Confirmation of Enrolment Letter – AVI50222 Diploma of Aviation (CPL)

F00204\_Confirmation of Enrolment Letter – AVI50519 Diploma of Aviation (IR)

F00025\_eCAF VET Student Loan Application Process

F00130\_VET Student Loans Tuition Policy



F00132\_Student VET Student Loan Info Booklet  
F00134\_Re-Crediting VSL Balance Form  
F00135\_Student Enrolment Withdrawal Application Form  
F00152\_VET Student Loan Marketing Policy  
F00167\_CAN Notice Distribution Policy  
F00165\_VSL Invoice Notice Distribution Policy

# Current version can be located through the RTO Master Document Register

#### **Publication**

All The Redcliffe Aero Club staff, regardless of full-time, part-time or casual employment will be notified of new policies and policy changes and the documents will be available on the RAC-RTO Y Drive, Master Document Register.

#### **Approved Authority**

Approved and Endorsed  
Stephen White  
Chief Executive Officer (CEO)