

VET Student Loan

Information Booklet for students

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INTRODUCTION	4
What is VSL (VET Student Loan)?	4
Eligible course.....	4
How does VET Student Loans work?	5
What is the entitlement under the VET Student Loans scheme?	5
What does VET Student Loans cover?.....	5
When do the first repayments start?	5
What is the census day?	5
What else do I need to know about VET Student Loans?	6
Keeping Track of your VET Student Loan.....	6
STUDENT ELLIGIBILITY	7
Citizenship and Residency Requirements	7
Academic Suitability.....	7
Tax File Number (TFN).....	8
Unique Student Identifier (USI)	8
For Students Under 18 Years of Age.....	9
ACCESSING VET STUDENT LOAN	10
How do I access a VET Student Loan?	10
What is needed to be eligible for VET Student Loans assistance?	10
VET Student Loans Progression	11
More information for students.....	12
POLICIES AND PROCEDURES	13
Student Admission Procedure for VSL approved course	14
Student Selection	14
Academic suitability.....	14
Other requirements	15
Communication to potential students prior enrolment.....	15
Application and enrolment process	17
Application for VET Student Loan	18
Student Withdrawal Procedures and Refund Policy for VSL Approved Courses	19
Withdrawal from a Course	19
Refunds.....	19

Payment of Refunds	20
Application to withdraw from a course	21
Student Review Procedures for Re-crediting a FEE-HELP Balance	22
Marketing a VET Student Loan course	29
Procedures	29
Request for VET Student Loan assistance	31

INTRODUCTION

What is VSL (VET Student Loan)?

VET Student Loans is a scheme provided by the Australian Government to enable eligible full-fee paying students the opportunity to apply for a loan. Such a loan is to aid in the payment of all or part of a student's tuition fees for a VET course of study in which the student is enrolled unless the student cancels their request for a VET Student Loan with the VET provider on or before the census day for the units of study that make up the course.

The loan will remain as a personal debt obligation until it is repaid to the Commonwealth. The signed Request for Commonwealth Assistance form applies to a loan for the entire VET course of study and is charged on a unit of study basis unless the student pays some of the tuition fees.

The loan is spread across the course with 4 census days one in each fee period. This scheme is an extension of the FEE-HELP scheme (currently applicable to higher education students) and extends to students studying one or more of the following courses:

- Diploma
- Advanced Diploma
- Graduate Certificate
- Graduate Diploma

Lexis Training offers VET student loans for the Diploma of Beauty Therapy (SHB50121)

Eligible course

Lexis Asia currently offers the Diploma of Beauty Therapy (SHB50121) under the VET Student Loan scheme.

Course Code	Course name	Tuition fee	Other fees	Total fee	Delivery mode	Duration
SHB50121	Diploma of Beauty therapy	\$16,785	\$465	\$17,250	Face-to-face / on campus	52 weeks

How does VET Student Loans work?

Following the successful lodgement and assessment of a Request for VET Student Loan form, the Australian Government will pay directly to the VET Provider, some or all of the tuition fees associated with a student's course. This loan is then repaid by the student via the tax system in compulsory and/or voluntary contributions. The loan may affect (by reducing) the persons take home (after tax wage) or salary until the debt is repaid, and may affect borrowing capacity of the person until the debt is repaid to the Commonwealth.

What is the entitlement under the VET Student Loans scheme?

Over their lifetime, a student will be able to borrow up to the amount of their FEE-HELP limit which is indexed annually by the Australian Government. Repayments do not reset the maximum that can be borrowed.

The FEE-HELP limit for 2023 is \$113,028.00 for most students.

What does VET Student Loans cover?

VET Student Loans extends only to tuition fees. It does not cover accommodation and general living expenses. It is important to note that a loan fee of 20% applies to VET Student Loans. This fee is payable to the Australian Government and added to your loan. It is also not included in the FEE-HELP limit. For the Diploma, if the full VET Student Loan amount of \$10,000 is used total debt would be \$12,000.

This fee is charged by the government and not paid to the RTO. Your HELP debt is also indexed each six months. Current and past indexation are available on the ATO website at www.ato.gov.au.

Note the total loan amount cannot be greater than a student's remaining FEE-HELP balance

When do the first repayments start?

A student's first loan repayment starts when their employment income exceeds the minimum threshold permitted for the specific financial year. For the 2022-2023 year, the VET Student Loans threshold level is \$45,881.00.

What is the census day?

The census day is the date by which an enrolment can be cancelled without incurring tuition fees for the course or part of the course. The census day of a unit of study is also the last day a student can submit their Request for VET Student Loan form to defer their tuition fees through the VET Student Loans scheme. It is a date the VET Provider sets which is no

earlier than 20% of the way through the period in which the unit of study is undertaken. Census days will apply to each of the VET units of study in which a person enrolls, with the student taking out a loan for any tuition fees that remain unpaid at the end of each census day.

Tuition fees will be reasonably proportioned across 4 specific fee periods each with one census date. The census dates and fee periods can be found on our website under VET Student Loans.

A student may cancel their enrolment by

1. withdrawing from each VET unit of study on or before the census day and
2. In accordance with our Student Withdrawal Procedures and Refund Policy for Approved Courses

Withdrawal on or before the census day will result in the student

1. not incurring a VET Student Loan debt and/or
2. receiving a refund for any upfront tuition fee payments made on or before the census day

What else do I need to know about VET Student Loans?

A VET Student Loan can be used to help a student undertake an approved VET course and can be applied to a student's VET tuition fees - provided their total FEE-HELP limit has not been exceeded.

Eligibility for VET Student Loans is not affected by previous qualifications or your study results.

Any debts to the Commonwealth arising from a VET Student Loan remains with the student until they have been repaid by the student and it is the student's responsibility to ensure they have sufficient FEE HELP balance to cover the VET Student Loan assistance amounts indicated in the invoice notice.

Keeping Track of your VET Student Loan

Once you commence your course enrolment, and prior to your first census date for your course, you will receive a VET Student Loans Statement of Covered Fees which will provide details of the total course fee and how much will be covered by the loan amount.

Your course may cost more than the VET Student Loan Cap. If so, you will need to pay, or arrange to pay, the difference (referred to as a gap) between the course fees and the VET Student Loan Cap prior to your first census day. In addition to the Statement of Covered Fees, you will receive a VET Student Loan Fee Notice at least 14 days before a census day that will show you the amount of tuition fees that will, and will not, be covered under a VET Student Loan for that fee period.

If you withdraw your enrolment on or before the census day, you will not incur the tuition fees for that fee period. This applies to fees covered by the VET Student Loan and any gap or upfront fees paid for that fee period.

Two days after the census day has passed you will be emailed a Commonwealth Assistance Notice (CAN) that provides you with further information about your debt. If you believe your CAN is incorrect, you should contact us immediately.

STUDENT ELIGIBILITY

To receive a VET Student Loan, you must:

- be an eligible student;
- meet the enrolment and loan application requirements;
- be studying an approved course with an approved course provider;
- apply to the government using the approved form (eCAF), which will be managed through the college
- submit Progression Forms to confirm your ongoing engagement with your studies, and continue accessing the loan throughout your course;
- you must have read and understood the information from the VSL information booklet;
- have a HELP balance that is more than \$0 (i.e. have not used all your HELP loan limit)
- meet the citizenship and residency requirements;
- meet the entry requirements for your chosen course.

Citizenship and Residency Requirements

To be eligible, you must be either:

- An Australian citizen (If you are born on or after 20 August 1986 you will be required to supply additional evidence if you are using your birth certificate as evidence); 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.

Other permanent residents/permanent visa holders are NOT eligible for a VET Student Loan.

Academic Suitability

Prospective students are required to meet the below academic suitability requirements:

- Provide a copy of a Senior Secondary Certificate of Education that has been awarded to you by an agency or authority of a State or Territory for the completion of year 12; OR
- Provide an International Baccalaureate Diploma Programme (IB) diploma; OR
- Provide evidence of successful completion of a qualification that has been delivered in English and:
 - was at level 4 or above in the Australian Qualifications Framework (i.e. Certificate IV or higher qualification), or
 - at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF; OR
 - has been assessed by a Federal, State or Territory government agency which assesses overseas qualifications
 - (or an organisation contracted by such an agency to undertake such assessments) as equivalent or comparable
 - to: a qualification at level 4 or above in the Australian Qualifications Framework, or a qualification at a level in
 - a framework that preceded the AQF that is equivalent to level 4 or above in the AQF, OR
- attend an approved LLN test. If you are required to attend this test, you will be informed by the Registration VSL Officer. The Approved LLN test used by Lexis Asia Pty. Ltd. Is LLN Robot.

Tax File Number (TFN)

- You must have a valid TFN by the census day, or
- If you don't have a TFN, you can obtain a Certificate of application for a TFN. This certificate is available from the ATO after you have applied for a TFN. If you get a Certificate of application for a TFN, you are required to upload it to your eCAF* before you submit it.

Unique Student Identifier (USI)

You are required to have a Unique Student Identifier (USI) unless you are exempt. You must have:

To update any required details, please go to the USI website.

- Your USI ready for enrolment;
- Your Name, Address and date of birth must match your details held at the Australia Tax Office (ATO) and the details you provided at enrolment. Your details MUST match.

For Students Under 18 Years of Age

- If you are under 18 years of age and wish to apply for a VET Student Loan, one of the following is required:
- One of the signatories to the application must be a responsible parent of the student (by submission of the signed parental consent form from Stanley College);
OR
- A Centrelink Income Statement detailing that you have received Youth Allowance because you are deemed independent.

Check your eligibility here: <https://www.myskills.gov.au/information/financial-assistance/>

ACCESSING VET STUDENT LOAN

How do I access a VET Student Loan?

After you submit an enrolment application and satisfy the student entry requirements, the RTO will advise the Commonwealth Department of Education and Training you wish to access the VET Student Loan scheme.

You will receive an email from the Department with a username and password. You then create an online application. You must have your USI number and tax file number handy.

Note all applications are signed electronically and the application will be treated as having been signed if the communication contains:

- Student Identification Number
- Student tax file number
- An acknowledgement the student has read and understood the application
- A confirmation by student of the accuracy of the information in the application.
- If a student is under 18 you then print out the application form and have a parent sign, and provide this to the RTO.
- If a student is under 18 but is independent, proof of independence, e.g. youth allowance receipt must be provided.

By signing and submitting the form the person accepts that the VET Provider will automatically use the VET Student Loan for those VET units of study on the invoice

- notice and subsequent invoice notices in relation to the units that contribute to the course unless the student advises the VET Provider in writing that he or she does not wish to use VET Student Loans as his or her method of paying their tuition fees for any unit of study.

The RTO will issue an invoice 14 days prior to the census day for each unit of study. You will also receive a VET Student Loan Fee Notice 14 days before course commencement.

The day after the census day the student will incur a VET Student Loan debt for the units of study contained in the invoice notice if the student has not withdrawn from the VET unit of study on or prior to the census day indicated on the invoice notice or has paid upfront some or all the amounts due for the VET unit of study.

What is needed to be eligible for VET Student Loans assistance?

To be eligible for VET Student Loans assistance, a student must:

- Satisfy the entry criteria including academic suitability requirements;
- Have not been offered an inducement to undertake the qualification of study;

- Be a full fee-paying student;
- Be an Australian Citizen or a holder of a Permanent Humanitarian sub-class visa usually resident in Australia;
- Be a New Zealand citizen who:
- Holds a special category visa
- has usually been resident in Australia for at least 10 years and
- First entered Australia as a minor under 18 years of age and
- Has lived in Australia for 8 of the last 10 years and
- Has lived in Australia for at least 18 months in the past 2 years.
- Have a FEE-HELP balance greater than zero – that is, they have not exceeded their FEE-HELP limit;
- Be enrolled in a unit of study that meets the course requirements;
- Provided the RTO with all information and documents including USI number,
- Proof of citizenship, Academic suitability etc
- Be undertaking the course Primarily at a campus in Australia.
- Be enrolled in the unit of study on or before the census day for the unit and remain enrolled at the end of the census day;
- Meet the Tax File Number (TFN) requirements;
- Have completed, signed and lodged with Department of Education and Training a
- Request for a VET Student Loan. This must be at least 2 days after enrolment in a unit or units of study and 14 days before the scheduled census day.
- You will also be required to advise the Secretary of Department of Education and Training you wish to continue to use the VET Student Loan scheme throughout the course.

VET Student Loans Progression

The Australian Government has introduced the VET Student Loan Progression process to make sure that you are a genuine student and continuing with your studies and wish to continue to access your VET Student Loan.

To continue to be eligible for a VET Student Loan, you will need to submit a VET Student Loan Progression form through the government's eCAF system approximately every four months.

During each VET Student Loan Progression period: A Progression email will be sent to your personal email account with a link to the VET Student Loan Progression form.

You will have two weeks to complete the form after you receive the email notification.

Please note that if you do not complete the VET Student Loan Progression form, you may be unable to continue accessing the VET Student Loan to pay your fees. This means that you will need to pay your tuition fees directly to the RTO if you want to continue studying your course.

- Communicating your agreement to continue using VET Student Loans
- Throughout the course you may be required to communicate your agreement to the secretary to continue using VET Student Loans to pay your tuition fees for your course. This will be done electronically, and the RTO will advise you when this is required to be done.
- All policies and procedures relating to VET Student Loans, Withdrawal Policies, Census dates and the VET Student Loan – information for students booklet are on our website.
- Tuition fees and payment options are on the website in each course page.
- It is important for an enrolled student to notify the RTO of any change of address, phone number or email address.
- The Department of Education may contact students to verify enrolment in a course.
- A Student may wish to seek independent financial advice prior to applying for a VET Student Loan.

More information for students

[VET Student Loans Eligibility Tool available on MySkills](#)

Your obligations as a student: Read more [here](#)

The below resources are available at [Information for VET Student Loans Students](#)

VET Student Loans information booklet

eCAF Fact Sheet (electronic Commonwealth Assistance Form for VET Student Loans)

Student Obligations Fact Sheet

Student Progression Fact Sheet

VET Student Loans Course Caps Indexed Amounts

VET Student Loans Parental Consent Form (for students under 18)

Tax File Number (TFN) Fact Sheet

Video: VET Student Loans Part 1 – General information about the VET Student Loans program

Video: VET Student Loans Part 2 – For students applying for a VET Student Loan

POLICIES AND PROCEDURES

Prospective student reads all information on website, terms and conditions and VET Student Loan – information for students booklet

The Principal of the Beauty House Academy discusses all aspects of the course to ensure prospective students have all relevant information.

Once prospective student has received all information, they may enrol by providing:

- enrolment form including Unique Student Identifier number
- identification (copy of citizenship papers if not born in Australia)
- training agreement
- other required information

Student is to fulfil all entry criteria as advised.

The Registration VSL Officer ascertains prospective student's ability to undertake required studies.

Prospective student receives an email of "Letter of Offer" if student is approved to enrol into the approved course.

The student confirms they have read and understood the Student Handbook and VET Student Loans information booklet. A check list is signed by both the potential student ensuring that the potential student is clear on all aspects of course. If under 18 years of age, signed parental consent forms for VSL must be provided to the Registration Officer prior to student applying for a VSL.

Student receives confirmation of enrolment.

Student confirms acceptance of place in class and commitment to course.

The Registration Officer then sends the Department of Education the student's information for an application for a VET Student Loan.

Student receives a username and password to VET Student Loan application and applies online after checking eligibility.

Student attends orientation session and receives username and password for learner portal.

Student Admission Procedure for VSL approved course

The Beauty House Academy (Lexis Training) supports equal opportunity and is committed

to provide all applicants equity of access to its course. This policy is designed to clearly set out the selection and admission requirements for the approved course offered by The Beauty House Academy.

Definitions

The Act: Refers to the VET Student Loans Act 2016

Student: refers to an eligible student who uses a VET Student Loan to pay all or part of their tuition fees.

Approved Course: refers to a course that has been approved for eligible Students to use a VET Student Loan to pay for all or part of their tuition fees.

Tuition Fees: refers to fees paid for an Approved Course.

Potential Student: refers to all persons seeking to enrol in an Approved Course.

The Department: refers to the Commonwealth of Australia represented by the department which has the responsibility for administering the VET Student Loans Act 2016.

The Academy: Lexis Asia Pty. Ltd trading as The Beauty House Academy

Fair treatment and equal opportunities :

Lexis Asia Pty. Ltd. trading as The Beauty House Academy, will treat fairly all students and potential Students.

Lexis Asia Pty. Ltd. trading as The Beauty House Academy has open, fair and transparent procedures to support its decision making process about

- the selection, from among potential students
- the treatment of Students.

Potential students seeking to enrol in an approved course with Lexis Training, regardless of their background, circumstances or eligibility for funding will be assessed for entry to study through

the same published entry requirements and through the same process.

Student Selection

To be eligible for entry into the SHB50121 Diploma of Beauty Therapy a potential student must attend an interview with the Principal of the Academy.

This is to ensure a potential student displays a real interest in the course and understands the commitments of the course. The potential student must also be believed academically suited to the course.

Academic suitability

A Student is academically suited when:

- The Student has met the Beauty House Academy academic requirements for the approved course and the Academy believes on reasonable grounds that the student is academically suited to undertake the approved course;

The student satisfies one of the following requirements:

- copy of a Senior Secondary Certificate of Education awarded by the authority of a State or Territory for the student's completion of Year 12; or
- The Student is assessed as displaying competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy using an approved assessment tool
- the student provides a qualification at level 4 or above in the Australian Qualifications Framework
- delivered in English.

If a student does not have a Senior Secondary Certificate of Education or certificate of a qualification at level 4 or above (delivered in English) then the Academy will assess the Student's competence at or above Exit Level 3 in the ACSF reading and numeracy using the Learning Resources Group LLN Robot.

If a student is required to be assessed using the LLN tool, they will be emailed the procedure prior to enrolment confirmation. This will also include the name of a support person for any clarification needed.

Prospective student will be required to attend the college on a certain nominated day of the week to undertake this testing under the supervision of a Qualified Trainer and Assessor.

If for some reason this is not possible, the test will be conducted via MS Teams under the supervision of a Trainer and Assessor.

A record is kept of the time of the supervised meeting including the time the assessment was submitted. This test is to be conducted with honesty and integrity. Results of the testing will be emailed to prospective student as soon as practicable after the assessment.

The Secretary of the Department of Education may obtain these results upon request. These results are retained for at least 5 years in our student management system.

Other requirements

Student must have access to a reliable internet connection and a computer or laptop including Word.

Communication to potential students prior enrolment

The Academy will ensure that potential students are fully informed of the tuition fees and any other fees that apply to the Approved Course

The Academy will ensure that students are clear about their responsibilities, obligations and

rights if they enrol in an Approved Course; and are clear about their responsibilities, obligations and rights if they apply for a VET Student Loan.

Before enrolling a potential student in an approved course, the Academy will provide each applicant the following information:

- all information required to be provided under The Standards for Registered Training Organisations 2015 that relates to ensuring that each Student is properly informed and protected;
- the tuition fees for the Approved Course;
- any fees other than Tuition Fees that are payable for the Approved Course;
- the student's options for paying Tuition Fees, including payment by the student as fees become due; and/or a VET Student Loan;
- information about VET Student Loans, including that it is a loan from the Commonwealth; and that the loan will remain a personal debt until it is repaid to the Commonwealth; and that the loan may, until the debt is repaid, reduce a Student's take-home (after-tax) wage or salary and may reduce the Student's borrowing capacity; and that a Student may wish to seek independent financial advice before applying for a loan.
- the criteria for being an eligible student for a VET Student Loan and the application process for a VET Student Loan.
- an explanation that the Student may be required during the Approved Course to communicate their agreement to the Secretary to continue to use the VET Student Loan to pay Tuition Fees for the Approved Course.
- the maximum amount of a VET Student Loan that may be available for the Approved Course and an explanation that the amount of the loan cannot be greater than the Student's remaining HELP balance;
- the amount of HELP debt the Student would accrue if the Student received the maximum amount of VET Student Loan for the Approved Course and that the debt could be up to 20% of the loan;
- an explanation that the Tuition Fees will be reasonably apportioned across a specified number of sequential fee periods and that each fee period will contain at least one Census Day;
- information about Census Days, including the meaning of a Census Day; and that a Student may cancel their enrolment in the Approved Course or part of the Course using the Academy's procedure for withdrawal; and if a Student withdraws on or before the census day for an Approved Course or part of a Course, the Student will not incur a VET Student Loan debt for the Approved Course or part of the Course and will receive a refund for any tuition fees already paid for the Approved Course or part of the Course;
- How to access the Academy's Policies and Procedures
- Advice that it is important for an enrolled Student to notify the Academy of any change of contact details.

Lexis Asia Pty. Ltd trading as The Beauty House Academy will retain the information provided to a student before enrolment as specified above for a period of at least 5 years.

Application and enrolment process

A Potential Student is encouraged to read all course information provided on our website and in the VSL Information sheet for student. The Potential Student is invited to attend a Campus Open Day to ensure they understand the course and policies and procedures. The Principal will personally discuss all aspects of the course with Potential Students.

Once a Potential Student has received all the information and is satisfied with that information, they may enrol by completing an enrolment form, providing USI number, and identification documents.

The Registration VSL Officer assesses the application against the course entry requirements and academic suitability requirements. Where the application is not complete or if further information is required to assess whether the potential student has met the course entry requirements and academic suitability requirements, the applicant will be given the opportunity to provide further information.

Potential students who do not meet the course entry requirements and academic suitability requirements will be notified in writing of the reasons for non-acceptance. Unsuccessful applicants will be advised of their right to appeal the decision and how to access the appeals process.

Potential students who meet the course entry requirements and academic suitability requirements will be sent a Letter of Offer confirming their place in the Approved Course.

Following acceptance of the offer the applicant is sent information about enrolment explaining all aspects of the Approved Course including start date, payment options and details of student orientation. Included in the information provided to Students will be full details of any and all fees applicable to the Approved Course including any fees other than Tuition Fees that may apply.

- In the case of fees that are not Tuition Fees the Academy will ensure that student understand that the fees are not for tuition;
- the purpose of the fees;
- the student's total liability for the fees;
- and when and how the fees are to be paid.

Fees will never be charged for assessments to determine whether a student is academically suited to undertake an Approved Course or applying for enrolment, or enrolling in, an Approved Course.

A record of the student's enrolment, including the date of enrolment in the Approved Course will be maintained for a period of at least 5 years.

Application for VET Student Loan

An application for a VET Student Loan must not be made until at least 2 business days after a student enrolls in an Approved Course and can be made up until the census day for the Approved Course or part of the Course.

Applications must be signed by the Student. Where the Student is under 18 years of age the application must be co-signed by a responsible parent if the student has a responsible parent and the Student has not received youth allowance (within the meaning of the Social Security Act 1991) on the basis that the Student is independent.

If a Student applies for a VET Student Loan, the Academy will collect and verify the following information from applicants:

- information about the Student's identity and date of birth;
- if the Student is under 18, information that one of the signatories on the application is a responsible parent of the Student or the Student has received youth allowance (within the meaning of the Social Security Act 1991) on the basis that the Student is independent.
- information and documents to establish that the Student meets the requirements of section 11 of the Act including:
 - details of citizenship and residency
 - details of academic suitability (as per this procedure);
- if the Student has applied for, but not been issued with, a tax file number, a certificate from the Commissioner that the student has applied for a tax file number.

Student Withdrawal Procedures and Refund Policy for VSL Approved Courses

Definitions

Student: refers to an eligible student who uses a VET Student Loan to pay all or part of their tuition fees.

Course: refers to a course that has been approved for eligible Students to use a VET Student Loan to pay for all or part of their tuition fees.

Tuition Fees: refers to fees paid for a Course.

Census Day: refers to a published date set by an approved course provider for each fee period that is at least 20% of the way through the fee period.

Withdrawal from a Course

A withdrawal of a student's enrolment in a part of a Course before the Census Day for that part of the Course must be in accordance with this policy.

A student who wishes to withdraw from a Course must do so by completing a Withdrawal Form available on our website and sending it to support@lexis-training.com

The RTO will not charge any fees for a student to withdraw or impose any barriers on a student that seeks to withdraw from a Course or part of a Course.

Where a student has earlier withdrawn from a part of a Course, they may apply to re-enrol in a part of the Course by contacting the Principal of the beauty House Academy.

Where a student withdraws from a Course, or a part of a Course the RTO will not, after the withdrawal, enrol the Student in a Course or a part of a Course without the written permission of the student (which must be given after the withdrawal).

Refunds

In the event of a student withdrawing from part of a Course before the Census Day for that part of the Course, the student will not incur a VET Student Loan debt for that part of the Course and will receive a refund for any up-front payment of Tuition Fees for that part of the Course.

In the event of student withdrawing from a part of the Course on or after the Census Day for that part of the Course no refund is applicable and the student will incur a VET Student Loan debt for that part of the Course.

Payment of Refunds

Refunds will be paid within 30 days of the Census Day of that part of the Course to which the withdrawal applies.

This Withdrawal and Refund Policy for Approved Courses is made available to students and persons seeking to enrol.

Application to withdraw from a course

When a student wishes to withdraw from course, they must apply in writing. Student enrolled in a VSL Approved course must have read the Policy on Student Withdrawal Procedure and Refund Policy for Approved Course.

How to withdraw from a course?

Complete, sign and date the form below

Email the form to support@lexis-training.com

The date of withdrawal from a course will be when this form is received unless otherwise indicated in the form.

First and Last name:

Phone number:

Email:

Course of withdrawal (tick what applies)

SHB30221 Certificate III in Make-up

SHB40121 Certificate IV in Beauty Therapy

SHB50121 Diploma of Beauty Therapy

Reason(s) for withdrawal:

Student declaration:

I understand that withdrawing from a VET Unit of Study on or before the Census Date for that VET Unit of Study the below will apply:

- all tuition fees paid for that VET Unit of Study will be refunded
- I will not incur a VET Student Loan debt
- Any enrolment fee will not be refunded

In the event that I am withdrawing from a VET Unit of Study after the Census Date for that VET Unit of Study:

- no refund will be provided
- I will incur a VET Student Loan debt and
- Any enrolment fee will not be refunded

For all students not enrolled in a VSL approved course, the Lexis Training refund policy applies.

I have read, and understand the withdrawal and refund policies

I confirm the information provided in this form is true and correct.

Student's full name:

Date of withdrawal requested:

Signature:

Student Review Procedures for Re-crediting a FEE-HELP Balance

Overview

This policy relates to the process the RTO will follow to re-credit a Student's FEE-HELP balance when a student withdraws from a course, or part of a course on or after Census Day, or where a course is not provided to completion.

Definitions

The Act: Refers to the VET Student Loans Act 2016

Student: Refers to students who have requested a VET Student Loan to pay tuition fees for their course, or part of their course in which they are enrolled.

Census Day: A published date set by an approved course provider for each fee period that is at least 20% of the way through the fee period.

Tuition Fees: Fees paid for an approved course through a VET Student Loan.

The Department: The Commonwealth of Australia represented by the department which has the responsibility for administering the Act.

The Academy: Lexis Asia Pty. Ltd trading as The Beauty House Academy

General Principles

- A Student who withdraws from a course before the Census Day will not incur a VET Student Loan debt for that part of the course that the Census Day relates to.
- Students who remain enrolled on or after the published Census Day will incur a VET Student Loan debt for that part of the course that the Census Day relates to.
- Under Part 6 of the Act a Student may apply to have their FEE-HELP balance re-credited under certain circumstances.
- There is no charge for consideration of an application or review of the initial decision. There may be a charge for a review by the Administrative Appeals Tribunal.
- The Academy will ensure that a student is not victimised or discriminated against for making an application for re-crediting the student's FEE-HELP balance under Part 6 of the Act or seeking a review of the initial decision.

Re-crediting a FEE-HELP Balance due to special circumstances

- Under section 68, Part 6 of the Act, Students who withdraw from a course on or after a published Census Day may apply to have their FEE-HELP balance re-credited with respect to that part of the course that the Census Day relates to if they believe special circumstances apply.

The Academy will re-credit the Student's FEE-HELP balance if it is satisfied that special circumstances apply where:

- these circumstances were beyond the student's control; and
- these circumstances did not make their full impact on the student until on or after the Census Day for the course or part of the course; and

- these circumstances were such that it was impracticable for the student to complete the requirements for the course.

For circumstances to be beyond a student's control, the situation should be that which a reasonable person would consider is not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible. The situation must be unusual, uncommon or abnormal to be considered special circumstances.

Special circumstances do not include:

- lack of knowledge or understanding of requirements for VET Student Loans; or
- a Student's incapacity to repay a VET Student Loan (repayments are income contingent and the student can apply to the Australian Taxation Office for a deferral of a compulsory repayment in certain circumstances).

Each application for re-credit of a Student's FEE-HELP balance based on special circumstances will be considered on its merits together with all supporting documentation substantiating the claim.

The Operation Manager - VET is the designated officer responsible for the assessment of a Student's request for a re-credit of their FEE-HELP balance due to special circumstances and for the initial decision regarding the request.

A Student must apply in writing to support@lexis-training.com addressed to the Operation Manager, within 12 months after the Census Day for the course, or the part of the course. The Academy has the discretion to waive this requirement if it is satisfied that it was not possible for the application to be made within the 12-month period. Relevant supporting documentation will be required to substantiate the claim.

The application for re-crediting a FEE-HELP balance must include details of:

- those parts of the course for which a student is seeking to have a FEE-HELP balance re-credited; and
- the special circumstances as referred to above, including supporting documentation.

The Academy will consider each application as soon as practical but no later than 28 days of receipt of the application. If The Academy is satisfied that special circumstances prevented, or will prevent, the Student from completing the requirements of the course, or part of the course the Student's FEE-HELP balance will be re-credited equal to the amount of the VET Student Loan for the affected parts of the course. Applicants will be notified in writing of the decision within 28 days, including reasons for the decision.

The Secretary of the Department may re-credit a Student's FEE-HELP balance in relation to special circumstances if The Academy is unable to act or is being wound up or has been dissolved or has failed to act and the Secretary of the Department is satisfied that the failure is unreasonable.

Review of a decision to re-credit a FEE-HELP Balance due to special circumstances

Where The Academy makes a decision NOT to re-credit a Student's FEE-HELP balance that decision may be subject to review.

If a Student is not satisfied with the decision made by The Academy, the Student may apply, within 28 days of the receipt of the original decision, for a review of the decision.

The application for review must:

- be made within 20 days of receipt of the original decision;
- include the date of the original decision;
- state fully the reasons for applying for the review;
- include any additional relevant evidence.

Applications should be made in writing to the General Manager at support@lexis-training.com as the designated Review Officer of any decisions relating to a request for re-crediting of a FEE-HELP balance. The Review Officer is senior to the designated officer responsible for the original decision and was not involved in making the original decision to be reviewed.

The Review Officer will:

- acknowledge receipt of the application for review of a decision in writing within 10 working days; and
- inform the Student that if the Review Officer has not advised them of a decision within 45 days of receipt of the application for review, it is taken that the Review Officer has confirmed the original decision.

The Review Officer will then:

- review the information from the original decision and then assess any new evidence provided by the Student;
- provide written notice to the Student of the decision, setting out the reasons for the decision;
- inform the Student of their right to apply to the Administrative Appeals Tribunal if they disagree with the Review Decision, and time lines involved (see below).

Reconsideration by the Administrative Appeals Tribunal

At the time of the original decision, and at the time of the subsequent review decision, the student will be notified of their review rights and responsibilities. The relevant officer will inform a student in writing of their right to appeal to the Administrative Appeals Tribunal (AAT) if they are not satisfied with the outcome and the contact details of the closest AAT office and the approximate costs of lodging an appeal. The application must be lodged at the AAT within 28 days of receiving written notice of the review decision. This time limitation can be extended in limited circumstances by order of the AAT.

Full details of the application process and fees payable are available on the AAT's website: www.aat.gov.au. An application fee may have to be paid. Applications cannot proceed until the fee has been paid or waived. Applications for fee waiver must be made to the AAT. Refer to the AAT website for more details. Details of the closest AAT office can also be found on the AAT website: www.aat.gov.au/ContactUs.htm and are shown in Appendix 1 of this document.

The Secretary of the Department, or the Secretary's delegate, will be the respondent for cases that are brought before the AAT. Upon receipt of this notification from the Department, the Review Officer will provide the Department with copies of all the documents that are relevant to the appeal within five business days.

Re-crediting a FEE-HELP Balance due to provider behaviour

Under section 71, part 6 of the Act a Student may apply to the Secretary of the Department if:

- The Academy, or a person acting on The Academy's behalf, engaged in unacceptable conduct in relation to the student's application for the VET Student Loan; or
- The Academy has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student.

A Student must apply in writing to the Secretary of the Department within 5 years after the Census Day for the course, or the part of the course, concerned, or within that period as extended by the Secretary of the Department.

Tuition Assurance Procedures

Definitions

Approved Course: refers to a course that has been approved for eligible students to use a VET Student Loan to pay for all or part of their Tuition Fees.

The Rules: refers to the VET Student Loans Rules 2016.

The Academy: Lexis Asia Pty. Ltd trading as The Beauty House Academy

When The Academy ceases to provide an Approved Course

If for any reason The Academy ceases to provide an Approved Course after it starts but before it is completed, then The Academy will:

- within 2 days of ceasing to provide the Approved Course, notify students enrolled in the Approved Course, in writing, that the Approved Course is no longer being provided;
- within 7 business days after notifying the students, hold a meeting with the students and the tuition assurance scheme operator for the Approved Course at the location where the Approved Course was primarily delivered;
- as soon as practicable, update The Academy's website to reflect that the Approved Course is no longer being provided and to give tuition assurance information;
- give the tuition assurance scheme operator notice of events as required under sections 52 (information about events that affect provider) and 53 (notice and information when course ceases) of the Rules;
- as soon as practicable after receiving notice from the operator required under subsection 73(2) (notice that a student's FEE-HELP balance must be re-credited) re-credit the student's FEE-HELP balance.

When The Academy provides a replacement course

When The Academy provides a replacement course under a tuition assurance arrangement The Academy will ensure that each student enrolled in the replacement course:

- is granted course credits for parts of the original course successfully completed by the student, as evidenced by a statement of attainment issued in accordance with the Australian Qualification Framework; and
- is not charged tuition fees for a replacement component of the replacement course.

Students Applying for VET Student Loans

Additional LLN testing is required for students accessing VET Student Loan.

Currently the student must have a copy of a senior school certificate of education that has been awarded to the student by an agency or state or territory for the completion of year 12 or an AQF Certificate IV qualification or higher.

OR

The student is assessed as displaying competence at or above exit level 3 in the ACSF in both reading and numeracy.

Provider Cancellation of Enrolment Procedures for Approved Courses

Definitions

Student: refers to an eligible student who uses a VET Student Loan to pay all or part of their tuition fees.

Course: refers to a course that has been approved for eligible Students to use a VET Student Loan to pay for all or part of their tuition fees.

Tuition Fees: refers to fees paid for a Course.

Census Day: refers to a published date set by an approved course provider for each fee period that is at least 20% of the way through the fee period.

The Academy: Lexis Asia Pty. Ltd trading as The Beauty House Academy

Provider Cancellation of Enrolment

The Academy may decide in certain circumstances to cancel a student's enrolment in a Course or part of a Course after the Census Day for the Course or part of the Course.

The circumstances that may lead to a student's cancellation from a Course or part of a Course are:

- the student has not meaningfully engaged with the Course or part of the Course prior to the Census Day; and
- The Academy believes the student does not have a reasonable chance to complete the Course or part of the Course.

Where The Academy has taken a decision to cancel a student's enrolment, it will:

- inform the student of the proposed cancellation; and
- provide the student with at least 28 days to initiate grievance procedures before the cancellation takes final effect; and
- provide for the cancellation to take final effect only after any grievance procedures initiated by the student have been completed; and
- set out the circumstances in which fees for the Course, or the part of the Course, concerned will, or will not be, refunded.

Marketing a VET Student Loan course

The VET Guidelines require a Registered Training Organisation (RTO) that is approved to offer VET Student Loan assistance to its eligible students (a VET Provider) to market its VET Student Loan enabled courses (VET courses of study) in such a way that prospective students who are, or would be, entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act 2003 (the Act) are fully informed about a VET course of study before they enrol and are not offered any prohibited inducements to enrol in a VET course of study.

Furthermore, if a VET Provider uses agents to market its courses their activities must be quality assured, and the VET Provider must take full responsibility for those agents.

Procedures

Lexis Asia Pty. Ltd. will market its VET Course of Study in an ethical manner and in compliance with the VET Guidelines.

Lexis Asia Pty. Ltd.'s marketing and sales staff will not at any time, from the point of initial contact with a prospective student:

- market a VET Course of Study or VET Unit/s of Study as free, or without obligation to repay, or in any other way which would mislead a person into believing that VET Student Loan assistance is not a loan to be repaid by the person to the Commonwealth; and
- market the availability of a VET Student Loan for a VET Course of Study or VET Unit/s of Study, the VET Student Loan scheme, or VET Student Loan as "government funded".
- marketing and sales staff will not advise a person about the likelihood of their future repayments of VET Student Loans including any inference that the person will never reach the salary threshold to pay back the loan to the Commonwealth
- marketing and sales staff will ensure that any information provided about VET Student Loans to a prospective student is accurate and up to date.

Lexis Asia Pty. Ltd. will not approve third party agreements for recruitment of domestic students enrolled under a funding agreement or fee for service supervision of Language, Literacy and Numeracy testing or training and assessment services.

Education agent agreements clearly outline that they are only engaged to market to international students as per Standard 4 of the National Code 2018

Prior to enrolment Lexis Asia Pty. Ltd. will ensure that a Prospective Student has received

the following information:

- all information required to be provided under Standard 5 of the Standards for Registered Training Organisations (RTOs) 2015
- the person's options for paying their Tuition Fees including up-front payment; or a Government loan through the VET Student Loan scheme (including eligibility criteria); or a combination of the first two options
- the tuition fees that are covered by a VET Student Loan, including whether a loan fee will apply and if so the amount, and any other fees that may be incurred that will not be covered by a VET Student Loan
- the location of the published Tuition Fees, published Census Dates, and published withdrawal policy and procedures

information on the VET Student Loan scheme including that:

- VET Student Loan assistance is a loan from the Commonwealth
- a VET Student Loan will remain as a personal debt obligation until it is repaid to the Commonwealth
- a VET Student Loan may reduce the person's take-home (after-tax) wage or salary until the debt is repaid and may affect the borrowing capacity of the person until the debt is repaid to the Commonwealth.
- a Request for Commonwealth Assistance form signed by the student applies to a loan for the entire VET Course of Study, charged on a unit-by-unit basis, unless the student pays some of the Tuition Fees up-front.
- Census Date(s) will apply to each of the VET Units of Study in which the person enrolls, with the student taking out a loan for any Tuition Fees that remain unpaid at the end of each Census Date.
- a student may cancel their enrolment by withdrawing from each VET Unit of Study on or before the Census Date in accordance with Lexis Asia Pty. Ltd. Withdrawal and Refund Policy; withdrawal will result in the student not incurring a VET Student Loan debt; and/or receiving a refund for any up-front Tuition Fee payments made on or before the Census Date;
- a student may wish to seek independent financial advice prior to applying for a VET Student Loan.

Lexis Asia Pty. Ltd. will document, maintain, and retain accurate records of enrolments and applications for VET Courses of Study for at least 5 years including:

- a record of all information provided to the person seeking to enrol and access a VET Student Loan (including the information referred to above);
- the date and time the person enrolled in the VET course of study; and the date and time any completed and signed Request for Commonwealth Assistance form was accepted by Lexis Asia Pty. Ltd.

Lexis Asia Pty. Ltd. will make these records available to the Minister as directed by the Minister.

Request for VET Student Loan assistance

Lexis Asia Pty. Ltd. will not accept a Request for Commonwealth Assistance form from a person unless two business days have passed from the date and time the person enrolled; and that Lexis Asia Pty. Ltd. is satisfied that prior to or at the time of the person's enrolment the person had received the information referred to in this policy.