

CHC50113 Diploma of Early Childhood Education and Care

Purpose

The purpose of this document is to ensure that if you are seeking to enrol in an approved course you are:

- (a) fully informed of the tuition fees and any other fees that apply to the course;
- (b) clear about your responsibilities, obligations and rights should you enrol in the course; and
- (c) clear about your responsibilities, obligations and rights if you apply for a VET Student Loan.

As part of this course information pack you have been given a CHC50113 Diploma of Early Childhood Education and Care course guide which provides you with all the information required to ensure that you are properly informed and protected.

Tuition Fees for this qualification

Fee for Service cost	\$15,000
Skills First Government subsidised	\$10,150
Course Materials fees:	\$212

VET Student Loan – maximum loan amount available

The maximum loan amount (course cap) available for the CHC50113 Diploma of Early Childhood Education and Care is **\$10,342**

Loan amount cannot be greater than your remaining FEE-HELP balance.

Note: if a student change's providers and continues studying the same course, there is no increase to their course cap and their course cap does not 're-set'.

The FEE-HELP limit is the maximum amount you can borrow under VET Student Loans Scheme (and FEE-HELP) over your lifetime. The FEE-HELP limit is not reset or topped up by any repayments that you make. If you have reached the FEE-HELP limit (meaning the indexed amount for that year), you are no longer eligible to access a VET Student loans (or FEE-HELP) loan. In 2019 the FEE-HELP limit is \$104,440 for most students.

Total HELP Debt

The maximum amount of HELP Debt you would accrue if you received the maximum amount of VET Student Loan for the course is:

- Fee for service students: **\$12,410.40** (Covered Tuition Fee \$10,342 plus 20% Vet Student Loan Fee \$2,068.40)
- Skills First Subsidised Student: **\$10,150** (no Loan fee applies for subsidised students)

How Tuition Fees are apportioned

Your tuitions fee will be reasonably apportioned across **four (4)** sequential fee period and each fee period will contain at least 1 census day.

Payment Options

VFA Learning accepts the following methods of payment

- Fee for Service: Payment of an up-front deposit (maximum of \$1,000 accepted) and the arrangement of a Direct Debit payment of the balance owing (note: this is arranged through Debit Success²). The maximum length of payment terms is 12 months.
- Skills First (VIC) Funding Subsidy (where eligible): Subject to meeting eligibility requirements and the arrangement of a Direct Debit payment of the balance owing (note: this is arranged through Debit Success²). The maximum length of payment terms is 12 months.
- VET Student Loan¹ (where eligible): VET Student Loan (VSL) facility through the commonwealth. If applicable, the arrangement of a Direct Debit payment of any balance owing (note: this is arranged through Debit Success²). The maximum length of payment terms is 12 months.

¹**Important:** The maximum loan amount (course cap) available for the CHC50113 Diploma of Early Childhood Education and Care is \$10,342 (excluding loan fees). Therefore a balance of \$4,658 must be paid by students who do not qualify for Skills First funding, to meet the total cost of the course (plus any material fees owing)

²**Please Note:** \$10 non-refundable administration fee applies to set up direct debit with Debit Success

Important information about VET Student Loans

It is important to note that a VET Student loan:

- is a loan from the Commonwealth; and
- will remain a personal debt until it is repaid to the Commonwealth; and
- may, until the debt is repaid, reduce your take home (after tax) wage or salary and may reduce your borrowing capacity.
- should you give a request for Commonwealth assistance through Vet Student Loans, it can trigger a loan for the entire VET course of study, charged on a unit by unit basis, unless the you pay some of the VET tuition fees.

Please note: You may wish to seek independent financial advice before applying for a loan

VET Student Loan - Eligibility Criteria

To be an eligible student, you must meet the requirements as detailed below.

Enrolment and Loan application

1. In order to apply for a VET Student Loan you must:
 - be enrolled in an approved course;
 - have provided VFA Learning with any information and documents required by VFA Learning as per the VET Student Loans Act 2016 and the VET Student Loan Rules 2016; and
 - meet any other requirements set out by VFA Learning.
2. You must be undertaking the course primarily at a campus in Australia.
3. You must have applied for a VET Student Loan for the approved course in accordance with VFA Learning's application requirements.

Citizenship and Residency

1. In order to apply for a VET Student Loan you must be:
 - an Australian citizen; or
 - the holder of a permanent humanitarian visa who is usually resident in Australia; or
 - a qualifying New Zealand citizen. Or
2. A qualifying New Zealand citizen is a New Zealand citizen who:
 - holds a special category visa; and
 - has been usually resident in Australia for at least 10 years; and
 - was a dependent child when he or she was first usually resident in Australia; and
 - has been in Australia for periods totalling 8 years during the previous 10 years; and
 - has been in Australia for periods totalling 18 months during the previous 2 years.

Academic Suitability

1. VFA Learning's student entry procedure will determine if you are academically suited to undertake a particular approved course if:
 - a. one of the requirements in subsection (2) is met, and
 - b. you meet any other specified entry requirements for the course; and
 - c. VFA Learning believes on reasonable grounds that you are academically suited to undertake the course.
2. For the purposes of paragraph (1)(a), the requirements are that:
 - a. VFA Learning obtains a copy of a Senior Secondary Certificate of Education that has been awarded to the student by an agency or authority of a State or Territory for the student's completion of year 12; or
 - b. both:
 - i. the student is assessed as displaying competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy using an assessment tool approved under section 82; and
 - ii. VFA Learning reasonably believes that the student displays that competence; or
 - c. both:
 - i. VFA Learning obtains a copy of a certificate (however described) that a qualification at level 4 or above in the Australian Qualifications Framework has been awarded to the student; and
 - ii. the course for the qualification was delivered in English.

VFA Learning student entry procedure can be accessed <https://vfalearning.vic.edu.au/vfa-difference/vet-student-loans/>

Application for VET Student Loans – Required and storage of information

To ensure that all the information you are providing as part of your application for a VET Student Loan is accurate and current, VFA Learning will request specific personal details and information as part of its application and enrolment process into the course as well as to support your VET Student Loan application. For instance, VFA Learning will ask to see evidence of official certificates and documents, such as documents that verify your identity, date of birth and citizenship status. VFA Learning will not proceed with your application until you have provided all the requested information.

In addition, as part of the VET Student Loan application process, you are required to also supply your Tax File Number (TFN). If you do not have a TFN, you will need to show evidence that you have applied to obtain a TFN, specifically a certificate issued by the ATO Commissioner.

VFA Learning strictly adheres to the Privacy Act and collects, stores and in time, destroys applicant and student information safely and securely in line with all relevant federal and state Record Management Acts. All personal documents are maintained in a confidential way with only authorised access as required by VFA Learning staff and, where requested, government officials and their representatives.

If you are under 18 years of age and are not independent (that is, you are not currently receiving youth allowance, within the meaning of the Social Security Act 1991), VFA Learning is not permitted by law to proceed with your VET Student Loan application unless your parent/guardian also approves the course in which you are seeking to enrol, all terms and conditions as supplied to you and your parent/guardian through the VFA Learning application and enrolment process as well as all further information supplied about the VET Student Loan program. This is undertaken through your parent/guardian counter signing all application and enrolment documentation as provided by VFA Learning.

The VFA Learning representative is fully committed to ensure that you and, where relevant, your parent/guardian, fully understands the course details, expectations of you as the student and the implications of receiving a VET Student Loan both in the short and long term. Feel free to ask as many questions as you need before you make your final decision.

Department of Education and Training

During your course the Department will contact you to verify your enrolment in the course.

You may also be required to communicate your agreement that the Secretary continue to use the VET Student Loan to pay Tuition Fees for the course.

Census Days

This is a date by which enrolment may be cancelled without incurring tuition fees for the course or part of the course is a Census Day.

You may cancel your enrolment in the course or part of the course using VFA Learning's procedure for withdrawing (refer to Withdrawal procedure attached or go to <https://vfalearning.vic.edu.au/vfa-difference/vet-student-loans/>)

If you withdraw before the census day for a course or part of a course, you will not incur a VET Student Loan debt for the course or part of the course and will receive a refund for any tuition fees already paid for the course or part of the course.

Accessing key information

To access key information go to <https://vfalearning.vic.edu.au/vfa-difference/vet-student-loans/>

Here you will find the following information:

- The tuition fees for the course
- The census day for the course
- VFA Learning's withdrawal procedure for withdrawal from the course and cancellation of enrolment; and
- All required procedures under the VET Student Loans Rules 2016 including Statement of Tuition Assurance

Contact Details

It is important for an enrolled student to notify VFA Learning of any change of contact details. The procedure for this can be found in the VFA Student Handbook or on the website vfalearning.edu.au