

**VET STUDENT LOANS – ENROLMENT INFORMATION**

**VET Student Loan (VSL) Information**

- A VSL is a loan made to Students by the Commonwealth Government.
- Students apply for a VSL through the Commonwealth’s Electronic Commonwealth Assistance Form (eCAF). The College cannot apply for a VSL on behalf of the Student.
- The loan will remain a personal debt of the Student until it is repaid to the Commonwealth.
- The Commonwealth Government applies a 20% fee to each Student that applies for a VSL. The amount of HELP debt the Student will accrue if the Student receives the \$10,000 maximum amount of VSL for the Course will be \$12,000.
- 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.
- Students may wish to seek independent financial advice before applying for a VSL.

**VSL Eligibility Criteria**

The criteria for being an eligible person to apply for a VET student loan is that the Student must satisfy all of the following:

- Is an Australian citizen; or  
The holder of a permanent humanitarian visa who is usually resident in Australia; or  
A qualifying New Zealand citizen
- Has been assessed as academically suited to undertake the Course by way of:
  - Completion of any Certificate IV or above qualification delivered in English; or
  - Completion of a Secondary Certificate of Education, or equivalent (example HSC); or
  - Completion of Language, Literacy and Numeracy assessment at ‘Exit level three’.
- The amount of the VSL must not be greater than the Student’s remaining FEE-HELP balance
- Have a valid Tax File Number.

**Tuition Fees - SHB50115 Diploma of Beauty Therapy qualification (the ‘Course’)**

Students must be Eligible for a VSL to access VSL to pay for their Tuition Fees for the Course.

- The Tuition Fees for the Course are \$12,000.
- The maximum available amount of VSL for the Course is \$10,000.
- All Students will be required to make a Co-Payment to pay the balance of their Tuition Fees, for example:
  - VSL of \$10,000 plus a Co-Payment of \$2,000 = Tuition Fees of \$12,000
- Tuition Fees are equally apportioned across three (3) sequential fee periods of the Course. Each Fee Period contains one Census day.
- Details of Tuition Fees and Payment Options for the Course are available on the College Website here: <http://www.ellabachecollege.edu.au/how-to-apply/>
- Tuition fees may vary between intake cohorts, and are subject to change without notice.

Included in the Tuition Fees are:

- Access to student workbooks, learning and assessment materials
- Equipment and facilities to undertake practical training and assessment

**Options for Payment of Tuition Fees**

Vet Student Loan + Interest-free payment plan:

- VSL of \$10,000, **plus**
  - 1 x payment upfront of \$2,000; **or**
  - 3 x payments of \$666.67 – due at the Census Date for the Fee Period; **or**
  - any one of d) – i) below, based delivery mode:

Option	On-Campus	On-Line
Weekly	d) 46 payments of \$43.48	e) 92 payments of \$21.74
Fortnightly	f) 23 payments of \$86.96	g) 46 payments of \$43.48
Monthly	h) 11 payments of \$181.82	i) 23 payments of \$86.96

Once Students complete the eCAF application they will be provided with a Direct Debit Application Form. Students will nominate on this form their preferred payment plan option. **Enrolment into the Course is not finalised until this application form is submitted and approved by the College.**

### How to apply for a VSL

The College will create an enrolment in the Electronic Commonwealth Assistance Form (eCAF) only for those Students that have met the VSL Eligibility Criteria (a-c above). Students will receive the invitation to apply for a VSL by email from eCAF, and should follow the link in the email to apply for their VSL. Students will need to provide their Tax File Number when applying for a VSL in eCAF.

### Maintaining Information with the College and with the Department of Education and Training (DET)

- Email is the primary form of contact between the College, the DET and Students.
- Enrolled students must notify the College of any change of contact details, in particular email addresses and mobile phone numbers.
- If a Student discontinues, changes or alters in any way their personal email address without notifying the College, they will not receive any notifications from the College or from the DET.
- Students may be required during their course to communicate his or her agreement with the DET that the Student wishes to continue to use their VET Student Loan to pay for the Students tuition fees for the Course.

### Other Course Fees

Other fees and costs for Students not included in the Course tuition fees are:

Recognition of Prior Learning	\$150.00 administration fee per unit
Re-assessment – after three unsuccessful attempts	\$60.00 per assessment
Re-issue of lost certificate/Testamur	\$75.00
Uniform – Tunic & Pants (second)	\$220.00 (approximately)
Graduation Tickets (subject to change)	\$95.00 for students; \$105.00 for family and guests
ITEC Examination (optional)	\$290.00 – Beauty Specialist; \$100.00 – Microdermabrasion
Additional manicure/pedicare kit	\$60.00
Additional eye lash and brow tinting kit	\$85.00

### Course Duration, Trimesters and Fee Periods

- The On-Campus Course has three (3) sequential Fee Periods and is delivered over three (3) Trimesters, in a period of 12 months.
- The On-Line Course has three (3) sequential Fee Periods and is delivered over six (6) Trimesters, in a period of 24 months.
- Fee Periods are also referred at the College as a 'Unit of Study'.

### Census Dates

- The Census Date is the last day a student can withdraw their enrolment without incurring tuition fees.
- Each of the three (3) Fee Periods will contain one (1) Census Day at 20% progression through each Fee Period.
- The Census Dates for each Fee Period are displayed on the College Website here:  
<http://www.ellabachecollege.edu.au/how-to-apply>

### Withdrawal from the Course

Any Student may cancel their enrolment in the Course or part of the Course, if they use the College's procedure for withdrawal:

- Where a Student indicates they wish to withdraw from the Course they will be contacted by the Head of Studies to discuss their options including further support from the College.
- **Where a Student proceeds to withdraw from the Course they must notify the College in writing.**
- Written notification must be made by completion and return of the 'Application for Withdrawal Form' available from the Ella Bache College website here: <http://www.ellabachecollege.edu.au/beauty-therapy-courses/policies-and-procedures>
- The date of withdrawal will be the date of receipt of written notice, and the enrolment will be terminated on that date.
- If no written withdrawal request is received from a student, the Student will remain enrolled in the course for that Fee Period and be liable for fees after the Census Date has passed.
- If a Student withdraws before the Census Date for the Course or part of the Course, the Student will not incur a VSL 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.