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### Policy Purpose

This policy outlines the requirements for prospective students wishing to enrol into a qualification course with Q Academy. This document includes information relating students enrolling into an eligible course and accessing a VET Student Loan through the Commonwealth Government.

### Policy Scope

This policy applies to all students that are enrolling into a Q Academy qualification course in all campuses and/or teaching sites for face-to-face delivery of training. Excluded from this policy are; online courses, short courses and non-accredited training.

### Policy Content

As part of the enrolment procedure Q Academy requires prospective students to attend a physical campus location and undertake a pre-enrolment information session where Q Academy will ensure that the course meets the candidates expectations for study and that the perspective student is academically suited to undertake that particular course.

### Equal and Fair Treatment

Throughout the enrolment process Q Academy is required to assess a prospective student's suitability for study, their ability to meet entry requirements and availability of placement within study due to limited places available. This could result in a prospective student being rejected from study.

Throughout this process all prospective students seeking to enrol with Q Academy will be provided with an open, fair and transparent process that ensures student positions are awarded on merit using defined guides when making these decisions.

### Genuine Students

Q Academy delivers training to 'genuine students' actively engaged in study within a course. All qualification courses require student to meet minimum attendance requirements (as defined by the attendance policy) and meet all training and assessment requirements. Enrolled students who do not meet these requirements risk being withdrawn from study.

Students will be informed of these requirements via the 'student handbook' prior to enrolment, it is the perspective students own responsibility to ensure that they can meet these requirements and that their intentions for enrolment are in line with being a genuine student.

### Academically Suited for Study

Q Academy's qualification courses are nationally accredited and meet the AQF packaging rules, they are trained and assessed in English and require appropriate levels of knowledge and skill to be formally assessed prior to candidates being successfully awarded the qualification. For these reasons Q Academy requires perspective students to be academically suited for study, ensuring a quality outcome can be met.

Q Academy ensures that students are academically suited for study by;

- Requiring the perspective student to attend a pre-enrolment meeting on-site to discuss the course and the students goals, ensuring these are consistent;
- Ensuing the student understands that training will be delivered in English and requires the student to be able to have proficient ability to read and write in English;
- Ensuing that the student satisfies any listed entry requirements as listed at the time of enrolment.

### VET Student Loans (VSL) Information

Q Academy is a commonwealth approved provider for VET Student Loans (VSL) which is a loan program by the Australian Government to help eligible students pay tuition fees within approved courses with approved providers. To check basic eligibility it is recommended that to access the VSL information booklet and read across Q Academy's website where VSL information is listed;

<https://docs.education.gov.au/node/42391>

<http://www.qacademy.com.au/finance-options/>

#### VET Student Loans Citizenship Eligibility

To be eligible, you must either:

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

*A qualifying New Zealand citizen is a New Zealand citizen who meets all of the following:*

- *holds a special visa category, such as the New Zealand Special Category Visa (SCV);*
- *has been usually resident in Australia for at least 10 years;*
- *was a dependent child when he or she was first usually resident in Australia;*
- *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. have a tax file number or be applying for one*

### Further VET Student Loans Eligibility Criteria

You must provide current and updated evidence against each of the following criteria (prior to enrolment) in order to be eligible for a VET Student Loan. Otherwise, you will be liable to pay the full cost of your course.

- Enrol with an approved provider in an approved course.  
*Q Academy is an approved provider and the Diploma of Remedial Massage HLT52015 is an approved course.*
- have a Unique Student Identifier (USI) or you are exempt.  
*If you do have one it is easy to create or Q Academy can create one for you.*
- intend to undertake your course primarily in Australia.
- have a Commonwealth Higher Education Support Number (CHESN)  
*If you do not have one Q Academy can create one for you.*
- not have exceeded your lifetime Commonwealth student loan limit, which is set each year by the Commonwealth.
- have read the VET Student Loans information booklet. [This can be downloaded here.](#)
- have given any requested documentation to Q Academy and submitted the Commonwealth loan application online form (eCAF) by the first census day no less than two business days after enrolling (see How do I apply)
- 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 tuition fees.
- Meet the academic suitability requirement listed below

### VSL Academic Suitability for Study Requirement

Students who are eligible for VSL and are enrolling using VET Student Loans (VSL) will be required to display the original document of one of the following so a verified copy can be taken;

- A Senior Secondary Certificate of Education for completion of year 12 in Australia, or
- A qualification at level 4 (Certificate IV) or above in the Australian Qualifications Framework (AQF) that was trained and awarded within Australia where the course was delivered in English, or
- Evidence of the students successful assessment using an approved LLN assessment tool, displaying competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy

*Where the prospective student cannot provide one of the above as evidence, Q Academy will provide the prospective student the ability to complete assessment using an LLN assessment tool.*

### Language, Literacy and Numeracy (LLN) Testing Process – *where required*

Where the prospective student cannot suitably evidence, Q Academy will provide the ability to complete an Australian Core Skills Framework (ACSF) assessment using an LLN assessment tool that is approved by the Secretary and published on the department's website. See *VET Student Loans Language Literacy and Numeracy (LLN) assessment tool information at [www.education.gov.au/vet-student-loan](http://www.education.gov.au/vet-student-loan)*

The student must display competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in Language, Literacy and Numeracy (LLN). All processes will be conducted in a fair and reasonable manner that is conducted with honesty and integrity. After the assessment Q Academy will provide results of the LLN assessment to the prospective student as soon as practicable and to the Secretary in the form, manner and by the time requested by the Secretary.

### LLN Assessment Re-sit Process – *where required*

If a student fails to achieve the required standard of language, literacy and numeracy (LLN) on the first attempt, the student may re-sit based on the provider's assessment of readiness. The Australian Council for Educational Research's (ACER's) recommendation is that at least 3 months between assessments should provide enough time for progress to be made and improvement to be able to be demonstrated. This would allow time for the learner and the provider to implement any targeted LLN support and to have sufficient time for the learner to improve their LLN skills to the required level.

Results of the LLN testing process, including re-sits will be retained for at least 5 years and reported to the Secretary when requested.

## Processes and Procedures Relating to VET Student Loan applications

A VET Student Loan is an agreement between the student and the Commonwealth Government. Prior to starting in a course Q Academy will provide the prospective student with information for them to assess their loan eligibility. Eligible students will enrol into an approved course with Q Academy and then complete the loan application process using the Australian Government - electronic Commonwealth Assistance Form (eCAF) website.

- The loan application process is completed in addition to enrolment with Q Academy.
- The Commonwealth Government requires that there is a two day cooling off period between enrolment with Q Academy and applying for a VET Student Loan using eCAF.
- After a minimum of two business days following enrolment, Q Academy will advise the Australian Government the student is to apply for a VET Student Loan.
- The Commonwealth will then email login details and passwords to access eCAF directly to the student.
- During the loan application the students valid Tax File Number (TFN) will need to be provided.

- Students must submit a loan application on or before the first census day of the course using the eCAF system. It is the student's obligation to complete the loan application within the required time period. The census day is the last day a student can apply for a loan for the fees for that period.

### Failure to Submit a Loan Application (eCAF) prior to Census

If a student enrolls on the basis that some or all of the VET tuition fees will be covered by a VET Student Loan, and the student does not submit an eCAF on or before the census day (or is not approved for a VET Student Loan) the student has the following options;

- pay for the part of the course (the outstanding period/s) upfront
- defer to a class at a later date (and follow the loan procedure)

Q Academy may cancel enrolment in whole or in part on the census day if the student has not submitted an eCAF and does not elect for the above options.

*Cancellations occurring after a census day will allow students at least 28 days to initiate grievance procedures before the cancellation takes final effect.*

### VET Student Loan Gap Fees

For courses that cost more than the VET Student Loan Cap (maximum loan amount), students are required to pay the difference (referred to as a gap) between the course fees and the VET Student Loan cap. You may be able to access a payment plan through Q Academy to help you pay the gap amount in instalments.

### VET Student Loans for Students Under 18

There are no age restrictions to apply for a VET Student Loan. For students who are under 18, you must complete one of the following requirements:

1. Your parent or guardian must sign the Commonwealth's parental consent form for your loan. This is available from your college or on the Commonwealth Department of Education website. You must provide this form to your college before you can apply for a loan. OR
2. if you are receiving Youth Allowance on the basis that you are independent, you must provide your Centrelink Income Statement noting your independent assessment.

*Your parent or guardian will not be responsible for making loan repayments and it will not affect their credit rating*

### Accuracy of information

Q Academy requires that the student provide accurate information during the enrolment process to help ensure that the student meets eligibility criteria for VET Student Loans. This includes information about the student's identity, date of birth, TFN and documents to verify that the student meets the citizenship and residency requirements.

*If the student has applied for, but not been issued with a tax file number (TFN), a certificate from the Commissioner that the student has applied for a TFN.*

### Understanding Loan Obligations

As with any loan, it is the borrower's responsibility to understand the terms and conditions. It is a requirement that prior to entering into an agreement, you must read the VET Student Loan information available on StudyAssist, the Commonwealth Department of Education website for students and consider seeking independent financial advice.

<http://studyassist.gov.au/sites/studyassist>

<https://docs.education.gov.au/node/42391>

### Providing a TFN

A valid Tax File Number (TFN) is required in the electronic Commonwealth Assistance Form (eCAF). As a TFN can take over 28 days to be issued by the ATO, it is essential for students to apply early to ensure they have their TFN on or before the census date. If a student applies for a TFN less than one month before the relevant census date, the student should request a Certificate of application for a TFN issued by the ATO or a copy of their online application summary and barcode matched receipt issued by Australia Post.

### Monitoring student engagement

During your study, you will be required 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. Students will use the eCAF to demonstrate they are engaged with their training.

### Updating Changes to Personal Details

It is important that you advise Q Academy if any of your personal or contact details change during your study. Further information regarding the VET Student Loan engagement and progression process is available on the Commonwealth Department of Education website. 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.

## AVETMISS Standards and Data Collection

During enrolment you will be asked to provide information on your personal circumstances. The Australian Vocational Education and Training Management Information Statistical Standard (AVETMISS) is a national standard for collecting and reporting vocational education and training (VET) data.

As a VET training provider Q Academy has an obligation to collect AVETMISS-compliant records for all students, and for all competency enrolments and outcomes achieved, throughout the calendar year. Annually Q Academy must report this data to the National Centre for Vocational Education Research (NCVER). NCVER will use, secure, disclose, and retain your data in accordance with the VET Data Protocol and all NCVER policies and protocols (including those published on NCVER's website at [www.ncver.edu.au](http://www.ncver.edu.au)).

### Definition of Disability

During the enrolment process, Q Academy will ask if you have any disability or access and equity considerations. This will help Q Academy make reasonable adjustments to the training process and efficient support. For further information see the “Access and Equity Policy” located on Q Academy’s policy page: <http://www.qacademy.com.au/policies-procedures-forms/>

During the enrolment process the enrolment form also collects AVETMISS data on disability for data reporting purposes. Below are further definitions of the disability questions asked in that section of the enrolment document.

*Below is an excerpt from the AVETMISS data standards defining the different categories of disability.*

Disability in this context does not include short-term disabling health conditions such as a fractured leg, influenza, or corrected physical conditions such as impaired vision managed by wearing glasses or lenses.

**‘Hearing/deaf’** Hearing impairment is used to refer to a person who has an acquired mild, moderate, severe or profound hearing loss after learning to speak, communicates orally and maximises residual hearing with the assistance of amplification. A person who is deaf has a severe or profound hearing loss from, at, or near birth and mainly relies upon vision to communicate, whether through lip reading, gestures, cued speech, finger spelling and/or sign language.

**‘Physical’** A physical disability affects the mobility or dexterity of a person and may include a total or partial loss of a part of the body. A physical disability may have existed since birth or may be the result of an accident, illness, or injury suffered later in life; for example, amputation, arthritis, cerebral palsy, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia or post-polio syndrome.

**‘Intellectual’** In general, the term ‘intellectual disability’ is used to refer to low general intellectual functioning and difficulties in adaptive behaviour, both of which conditions were manifested before the person reached the age of 18. It may result from infection before or after birth, trauma during birth, or illness.

**‘Learning’** A general term that refers to a heterogeneous group of disorders manifested by significant difficulties in the acquisition and use of listening, speaking, reading, writing, reasoning, or mathematical abilities. These disorders are intrinsic to the individual, presumed to be due to central nervous system dysfunction, and may occur across the life span. Problems in self regulatory behaviours, social perception, and social interaction may exist with learning disabilities but do not by themselves constitute a learning disability.

**‘Mental illness’** Mental illness refers to a cluster of psychological and physiological symptoms that cause a person suffering or distress and which represent a departure from a person’s usual pattern and level of functioning.

**‘Acquired brain impairment’** Acquired brain impairment is injury to the brain that results in deterioration in cognitive, physical, emotional or independent functioning. Acquired brain impairment can occur as a result of trauma, hypoxia, infection, tumour, accidents, violence, substance abuse, degenerative neurological diseases or stroke. These impairments may be either temporary or permanent and cause partial or total disability or psychosocial maladjustment.

**‘Vision’** This covers a partial loss of sight causing difficulties in seeing, up to and including blindness. This may be present from birth or acquired as a result of disease, illness or injury.



**‘Medical condition’** Medical condition is a temporary or permanent condition that may be hereditary, genetically acquired or of unknown origin. The condition may not be obvious or readily identifiable, yet may be mildly or severely debilitating and result in fluctuating levels of wellness and sickness, and/or periods of hospitalisation; for example, HIV/AIDS, cancer, chronic fatigue syndrome, Crohn’s disease, cystic fibrosis, asthma or diabetes.

**‘Other’** A disability, impairment or long-term condition which is not suitably described by one or several disability types in combination. Autism spectrum disorders are reported under this category.

### Retention of information relating to an application

Information relating to the students application for enrolment and testing for suitability will be retained for at least 5 years. This includes all documents collected for the purposes of applications by students for VET Student Loans. This information must be made available and reported to the Secretary when requested.

### Record keeping and confidentiality

All details relating the student will be retained within secure electronic storage system and will only be available to Q Academy and its agents. Information will not be supplied to any third parties without the students permission. As an RTO and where VET Student Loans have been used, Q Academy may be required to supply student information during audits and quality checks. Information will only be supplied to government agencies that are mandated for regulatory requirements under the appropriate acts.