VFH ENTRY REQUIREMENT POLICY AND PROCEDURE

SRTO Ref: Standard 5 – 5.1 & 5.2

Purpose
This policy details the procedure for complying with the regulatory requirements while recruiting and selecting VFH students. To ensure that all recruitment and marketing activities maintain the integrity and reputation of the industry as well as of Imperial.

Responsibility
The CEO or the delegate will be responsible for ensuring that VFH entry requirements are understood and implemented by all staff in order to maintain the integrity and reputation of the industry as well as of the Imperial.

Definitions
VET FEE-HELP 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 but cannot be used for additional study costs such as accommodation or text books.

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 vocational training courses at Imperial:

- Diploma
- Advanced Diploma
- Graduate Diploma

Entry requirements for VET FEE-HELP eligibility
For students enrolling in VET FEE-HELP eligible courses at Imperial who intend to take out a VET FEE-HELP loan, the College must first determine that the student is academically suited to the course by:

- Ensuring the student satisfies any entry requirements of the college and the course as set out in this procedure and in the specific course information on the College’s website;

  *and*

- The student must also satisfies one of the following requirements:

  The College 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 both:*

  a) 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 the College’s assessment system; *and*

  b) The College reasonably believes that the student displays that competence.
Assessing a Student’s Suitability and ACSF Levels

It is the College’s policy that all students enrolling in the approved courses will undergo a Pre-Enrolment Review which consists of:

(a) A Pre-Enrolment interview with a delegated College officer
(b) Completion of the Pre-Enrolment Review document by the student; and
(c) Completion of a formal LLN assessment (where applicable)

The College uses the Australian Council for Educational Research (ACER) Core Skills Profile for Adults (CSPA) system to conduct language, literacy and numeracy Assessments.

What is the CSPA?

The CSPA is a set of online assessments developed by ACER to support RTOs in measuring the literacy and numeracy skills of all learners. An RTO can select assessments from a range of separate components and the CSPA reports on learner skills instantly (no human marking is required). Online components reporting against the ACSF are:

- Reading
- Writing (yes, the computer automatically assesses a learner’s writing skills against a prompt – not just spelling through multiple choice questions!)
- Numeracy.

The LLN items were written and validated against the ACSF utilising professional judgement alongside psychometric, empirically based data and analysis.

CSPA Reading and Numeracy assessments, through the use of a screening assessment, target the appropriate levels of the ACSF and hence can report across all five levels of the ACSF. The contexts are based on generic Australian personal, community, education and work situations.

The CSPA requires approx. 20 to 40 minutes for each skill to be completed. The Reading and Numeracy components include 25 questions each. The Writing component includes two prompts to respond to.

More details on CSPA is available at https://www.acer.edu.au/cspa/faqs

The College has developed procedures to ensure assessments are conducted with honesty and integrity.

Students will be supplied with the results of the ACER reading and numeracy assessments as soon as practicable after the assessment.

If the results of a student’s reading and numeracy assessments do not demonstrate skills at or above Exit level 3, they may still be eligible to enrol using VET FEE-HELP by ensuring:

(a) They meet all entry requirements of the course (including pre-requisites); and
(b) They have supplied a copy of a Senior Secondary Certificate of Education.

The College may be required to submit evidence of a student’s numeracy and reading assessments to the Secretary in the form, manner and by the time requested by the Secretary.
VET FEE-HELP Eligibilities

Students who meet the above entry requirements and academic suitability, will be eligible to apply for a VET FEE-HELP loan when:

a) The student has not been offered an inducement to undertake the course; and

b) The student is an Australian citizen or a permanent humanitarian visa holder (resident in Australia for the duration of the unit/s of study) OR

c) The student is a New Zealand citizen who:
   1. Holds a special category visa (SCV)
   2. First began residing in Australia at least 10 years ago and at that time was a child under the age of 18 with no spouse or de facto partner; and
   3. Has been in Australia for at least:
      a) A total of eight out of the past ten years; and
      b) A total of 18 months out of the last two years.

(d) The student has not exceeded their VET FEE-HELP limit; Note: for 2016 the FEE-HELP limit is $99,389.

(e) The student intends to enrol in a VET FEE-HELP approved Diploma, Advanced Diploma, Graduate Diploma level qualification.

(f) Student can only enrol for one VFH course at Imperial at any given time.

Administrative VET FEE-HELP Requirements

There are other important administrative requirements that students need to be aware of when applying for VET FEE-HELP.

Students must:

a) Be enrolled by the Census date for the qualification or unit/s of study. Census dates can be obtained from Student Administration or from the College’s VFH section of college website: http://www.imperial.edu.au

b) Submit a valid ‘Request for VET FEE-HELP Loan form’ before the first Census date.

c) Have a Tax File Number or a Certificate of Application for a Tax File Number.

d) Where under the age of 18, have the application co-signed by a parent or guardian (unless the student is certified as independent).

Once the Entry requirements for VET FEE-HELP eligibility and Assessing a Student's Suitability and ACSF levels have been reviewed and completed, the enrolment process commences in line with the VET FEE-HELP Eligibilities.

Once a student is eligible to access a VET FEE-HELP Loan:

a) The College will provide students with a ‘cooling off’ period. The College must only process the ‘Request for VET FEE-HELP Loan form’ after two (2) full business days following enrolment into the unit/s of study for the qualification. This is to ensure that students are allowed time to fully consider the implications and responsibilities associated with applying for VET FEE-HELP assistance.
b) A student who is, or would be, eligible for VET FEE-HELP and has requested VET FEE-HELP Assistance, who withdraws from a Unit on or before the census date will not incur a VET FEE-HELP debt for the tuition fees for that Unit.

In addition to the above entry requirements, only applicants who meet the selection criteria as specified for each course will be approved for enrolment in Imperial courses. Specific entry requirements for each course including the units of study are also listed in the individual course information available on the website. Prospective students are strongly advised to carefully read and consider the entry and course requirements before applying for admission at our College.

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Name</th>
<th>Entry Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>BSB50215</td>
<td>Diploma of Business</td>
<td>Nil</td>
</tr>
<tr>
<td>BSB51215</td>
<td>Diploma of Marketing</td>
<td>Nil</td>
</tr>
<tr>
<td>BSB51915</td>
<td>Diploma of Leadership and Management</td>
<td>Nil</td>
</tr>
<tr>
<td>BSB60515</td>
<td>Advanced Diploma of Marketing</td>
<td>Nil</td>
</tr>
<tr>
<td>BSB61015</td>
<td>Advanced Diploma of Leadership and Management</td>
<td>Nil</td>
</tr>
<tr>
<td>SIT50313</td>
<td>Diploma of Hospitality</td>
<td>Nil</td>
</tr>
<tr>
<td>SIT60313</td>
<td>Advanced Diploma of Hospitality</td>
<td>Nil</td>
</tr>
<tr>
<td>ICT50415</td>
<td>Diploma of Information Technology Networking</td>
<td>Nil</td>
</tr>
<tr>
<td>ICT60215</td>
<td>Advanced Diploma of Network Security</td>
<td>Nil</td>
</tr>
<tr>
<td>ICT50210</td>
<td>Diploma of Telecommunications Network Engineering</td>
<td>after achieving the ICT40613 Certificate IV in Telecommunications Networks Technology or another relevant accredited Training Package qualification or relevant accredited course or providing evidence of competency in the core units required for the ICT40210 Certificate IV in Telecommunications Networks Technology or equivalent units with vocational experience or with substantial vocational experience but without a formal qualification.</td>
</tr>
<tr>
<td>ICT60210</td>
<td>Advanced Diploma of Telecommunications Network Engineering</td>
<td>after achieving the ICT50210 Diploma of Telecommunications Network Engineering or another relevant accredited Training Package qualification or relevant accredited course or providing evidence of competency in the core units required for the ICT50210 Diploma of Telecommunications Network Engineering</td>
</tr>
</tbody>
</table>
Engineering or equivalent units with vocational experience or with substantial vocational experience but without a formal qualification.

ICT80415  Graduate Diploma of Telecommunications Engineering

ICT80415  Graduate Diploma of Telecommunications Engineering

ICT80415  Graduate Diploma of Telecommunications Engineering

ICT80415  Graduate Diploma of Telecommunications Engineering

Student Recruitment

All agents must clearly identify themselves to all prospective students and must explain VET FEE-HELP and courses including costs and course duration.

Prior to accepting any student, Imperial will provide, via its agents/recruitment officer, amongst other things following key information via student handbook (available in hardcopy as well as on Imperial website) and its website at www.imperial.edu.au:

- Course entry requirements
- Course structure
- Campus location(s)
- Facilities for student
- Fee refund policy
- Census dates and Cooling Off period
- Complaints and Appeals policy
- Student Support Services
VFH related Policies

Imperial will also ensure that the information available on its website is current and accurate for prospective students to make an informed decision prior to enrolment.

Imperial will also ensure that the information available on its website is current and accurate for prospective students to make an informed decision prior to enrolment.

Enrolment Procedure

The College will implement the following step by step process once the completed application along with all supporting documents are received from the applicant.

1. All the required information is completed on the VFH Application for Enrolment form including signature of applicant and date.

2. Admissions officer will ensure that the Student Declaration for Enrolling into VET FEE-HELP Course is completed and signed by the applicant.

3. For each Eligible Individual, the Admissions officer will conduct A Pre-Enrolment Interview and Review of current competencies including literacy and numeracy skills to:
   - identify any competencies previously acquired (Recognition of Prior Learning (RPL), Recognition of Current Competency (RCC) or Credit Transfer)
   - Where indicated, will conduct a CSPA test (for students that do not have Australian Year 12 Certificate)
   - Ascertain that proposed learning and materials are appropriate for that individual.

4. Where it is determined that the applicant is suitable for the VET FEE-HELP course, the Admissions officer:
   - Enters student details into ‘Student Management System’
   - Creates/Generates Letter of Offer and CAN
   - Creates hard copy student files
   - Provides orientation information to student

5. Student is provided with a Training Schedule, VFH Booklets and Student Handbook

6. Admissions officer will ensure the applicant’s previous educational qualification(s) (either obtained in Australia or overseas) necessary for entry requirements of the proposed qualification is retained in the student’s file.

7. Admissions officer will ensure applicant's eligibility for VFH loan information is retained in the student’s file.

8. The results of all entry requirement testing (LLN assessment test) are retained in the student’s file.

9. Complete the VFH Student Eligibility and Document Checklist and retain in the student’s file.

10. Applicant is allocated a CHESSN if he/she does not have one already.
11. Applicant will be sent an offer letter and CAN (Commonwealth Assistance Notice) by the Admission’s officer generated from the Student Management System along with the Request for VET FEE-HELP loan form.

12. Imperial Vet Fee-Help application form must be filled in completely by the student providing all necessary details.

13. Proof of Australian Citizenship must be provided along with the application form to the college.

14. Students are advised that they need to come to the Imperial campus for orientation of VFH

15. Once the College is satisfied with the verification and proper orientation process, the enrolment will be deemed complete and the student may commence in the relevant course.

16. Within Two weeks after ‘intake date’ Admissions officer:
   - conducts check of administration documents
   - organises academic check to be completed
   - conducts integrity check

17. Admissions officer reports any issues or missing documents to Director of Studies.

18. Two weeks before ‘census date’ Admissions officer sends ‘Census Reminder letter and VFH Invoice Notice’ to students by email and post and updates SMS.

19. Student can withdraw before the census date without incurring any VFH liabilities

Census Date

The census date is the most important date for the student to know about. It is the last day a student can access VET FEE-HELP or withdraw from a unit of study without incurring a debt.

The census date is the last day for an eligible student to either:
   - submit a Request for Commonwealth assistance form to access a HECS loan (including VET FEE-HELP) to pay for your study, or
   - withdraw their enrolment

Cooling Off period

When student enroll in a VET FEE HELP eligible program The Imperial College of Australia provides them with a cooling off period of 2-business days. During this time, we will not accept a VET FEE-HELP Loan request. This provides student with time to make sure their choice to take out a loan for their tuition.

It's important to note that if student enroll in unit/s of study less than 2-business days before the Census date for the relevant units they will not be eligible for a VET FEE-HELP loan for those unit/s. This is to ensure that they are allowed time to fully consider the implications and responsibilities associated with applying for VET FEE-HELP assistance.

VET FEE-HELP assistance

Following the successful lodgment and assessment of a Request for VET FEE-HELP assistance form, the Australian Government will pay directly to the VET Provider, the full amount of the tuition fees associated with a student’s course. The student via the tax system in compulsory and/or voluntary contributions then repays this loan.
Fees and Charges

No application fees are charged for requesting VET FEE-HELP assistance.

A 20% loan fee applies to full fee-paying students receiving VET FEE-HELP assistance. The loan fee is not included as part of their VET FEE-HELP debt and will not decrease their loan limit.

Students will not incur the loan fee if they are a student who is subsidised by a state or territory government.

No interest is charged to their VET FEE-HELP debt; however, their debt is indexed annually by the Australian Taxation Office (ATO) to maintain its real value. If students do not have a Tax File Number (TFN) they can request one from the Australian Taxation Office.

Previous Study or other Debts and Eligibility

Any previous study a student has undertaken, and any other financial debts they may have incurred will not affect their eligibility to access a VET FEE-HELP loan. As long as they meet the above eligibility criteria and have enough of their VET FEE-HELP limit left to cover their tuition fees, they will be able to access VET FEE-HELP.

Commencement of First Repayments

Students must start repaying their accumulated HELP debt when their repayment income is above the minimum repayment threshold for compulsory repayments. The minimum repayment threshold for compulsory repayment for the 2015-2016 financial year is $54,126. The repayment thresholds are adjusted each year to reflect any changes in average weekly earnings.

Repayment income is calculated from the amounts given on individual income tax return for:

- Taxable income
- Reportable fringe benefits (reported on the payment summary)
- Total net investment loss (which includes net rental loss)
- Reportable super contributions; and
- Exempt foreign employment income amounts.

Repayments

The amount the student repays each year is a percentage of their repayment income. The percentage increases as their income increases, so the more the student earns, the higher their repayment will be. The ATO will calculate their compulsory repayment for the year and include it on their income tax notice of assessment.

2015-2016 repayment rates

<table>
<thead>
<tr>
<th>2015-2016 Repayment</th>
<th>Repayment % rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>income</td>
<td></td>
</tr>
<tr>
<td>Below $54,126</td>
<td>Nil</td>
</tr>
<tr>
<td>$54,126 - $60,292</td>
<td>4%</td>
</tr>
<tr>
<td>$60,293 - $66,456</td>
<td>4.5%</td>
</tr>
<tr>
<td>$66,457 - $69,949</td>
<td>5.0%</td>
</tr>
</tbody>
</table>
VET FEE-HELP Withdrawal Policy

Any student who withdraws their enrolment from a VET unit of study prior to the end of the census date must do so in accordance with this withdrawal policy.

All applications for withdrawal must be submitted to the College in writing, using the Application for Withdrawal VET FEE-HELP form. This form must be submitted in person to the Admissions Officer.

If a student submitted a request to withdraw from a course or a unit of study during the cooling off period and on or before the census date the College will approve the request without any financial penalty, and that withdrawal will result in the student not incurring a VET FEE-HELP debt;

If a student withdraws from a unit(s) of study after the census date has passed, that withdrawal will result in the student incurring a VET FEE-HELP debt and the unit(s) of study progress and or completion will be considered as being incomplete;

If a student requests for withdrawal from a course or unit(s) of study after the census date has passed due to special circumstances beyond their control and provide appropriate evidence of such, the College will consider the request depending upon the merit of evidence provided by the student.

At all times the College reserves all rights to approve or decline any withdrawal request for a course or unit(s) of study submitted after the census dates.

The denial of a withdrawal request under this Policy or the accessing of the College’s internal Appeals process, not remove the right of the student to take further action or to pursue other legal remedies Under Australian consumer protection laws.

Marketing & Advertising

The VET Guidelines 2015 require a Registered Training Organisation that is approved to offer VET FEE-HELP assistance to its eligible students’ market its VET FEE-HELP enabled courses in such a way that prospective students who are, or would be entitled to VET FEE-HELP assistance under clause 43 of Schedule 1A of the Higher Education Support Act 2003 are fully informed about a VET course of study before they enroll and are not offered any prohibited inducements to enroll 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.

It is the College’s policy to ensure that all the courses that are offered as a VET FEE-HELP provider will be marketed with integrity, accuracy and professionalism, avoiding vague, misleading or ambiguous statements.

All VET FEE-HELP associated marketing and advertising of the College’s training delivery and assessment services is the responsibility of both the Chief Executive Officer and the Director of Studies.
All information that is provided to prospective VET FEE-HELP students is accurate, professional and in written in plain English. Emails, website, flyers and brochures are the predominant forms of advertising conducted by the College.

The Imperial College of Australia will take all reasonable steps to ensure that the information included in all VET FEE-HELP marketing materials is accurate. The College will ensure the following practices are adhered to by:

- Ensuring that all marketing agent’s representing the College have signed and agreed to the conditions outlined in the VFH agent’s agreement and have attended agent’s induction training prior to the commencement of all marketing activities
- Obtaining written permission before use of information about any individual or organisation in any marketing materials (This includes newspapers, magazines, brochures, flyers, radio and television advertising) and will abide by any conditions that are placed upon the use of that information
- At all times accurately represent its courses based on quality and price to all prospective VET FEE-HELP clients
- Not offer through marketing and advertising any form of inducements such as, but not limited to, cash, meals, prizes, vouchers or laptops – to encourage potential students to enrol and sign up for VET FEE-HELP loans
- Not using the wording ‘free’ or ‘government funded’ in marketing or advertising
- Ensuring that all individuals or organisations are provided with full details of any conditions in any contractual arrangements related to marketing and advertising
- Only using the Nationally Recognised Training logo in accordance with the conditions of use specified in Schedule 4 of the Standards for RTO’s 2015
- Only using the VET FEE-HELP logo in accordance with the conditions of use specified in the VET FEE-HELP marketing guidelines
- Ensure that marketing materials clearly states that VET FEE-HELP is a loan that is expected to be repaid
- Only using the code and title of courses on the College scope of registration
- Ensuring that the College’s national provider number is displayed on all appropriate marketing and advertising materials
- The College will includes details about any VET FEE-HELP or other financial support arrangements associated with the RTO’s provision of training and assessment

Ensuring all marketing or promotional material and general media advertising will not:

- Guarantee a student will successfully complete a training product on its scope of registration or a training product can be completed in a manner which does not meet the requirements of Clause 1.1 and 1.3 of the Standards for RTOs 2015
- Encourage unrealistic expectations about the level of qualifications attainable and the facilities and equipment provided; or
- Make any claim to approval or recognition that is inaccurate or use misleading or false comparisons of courses with others provided by competitors; or
- Make any misleading statements concerning the qualifications or experience of its staff; or
• Make misleading or false statements about the prospects of employment following the completion of training.

• Make statements that VET FEE-HELP loans are ‘free’ or ‘government funded’

Pre-enrolment Information

Prior to enrolment, the College and its approved agent’s will ensure that potential students have 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 FEE-HELP scheme (including eligibility criteria); or a combination of the first two options

• The Tuition Fees that are covered by a VET FEE-HELP 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 FEE-HELP loan

• The location of the published Tuition Fees, published Census Dates, and published withdrawal policy and procedures

• Information on the VET-FEE HELP scheme including that:
  o VET FEE-HELP assistance is a loan from the Commonwealth
  o A VET FEE-HELP loan will remain as a personal debt obligation until it is repaid to the Commonwealth
  o A VET FEE-HELP 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
  o 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
  o 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
  o A student may cancel their enrolment by withdrawing from each VET Unit of Study on or before the Census Date in accordance with The College’s Withdrawal and Refund Policy
  o Withdrawal will result in the student not incurring a VET FEE-HELP debt; and/or receiving a refund for any up-front Tuition Fee payments made on or before the Census Date
  o A student may wish to seek independent financial advice prior to applying for a VET FEE-HELP loan.