

Census Days – VET Student Loans

Section 5.11 of the New Provider Information Pack and Part 7, Division 8 of the Vet Student Loans Rules

1. Purpose

Lawson College Australia meets its legal and ethical requirements in relation to Census Days.

An approved VET Student Loans provider must comply with the requirements of the VET Student Loans Ombudsman and fully cooperate with the VET Student Loans Ombudsman to ensure compliance with the Act.

2. Scope

This *Census Days – VET Student Loans* sets out the procedures Lawson College Australia uses in its management of Census Days.

Related Lawson College Australia *Policy and Procedure*:

- Tuition Fees_VSL
- Student Entry Process including the Approved LLN Tool_VSL
- Course Enrolment Process including Equal and Fair Treatment of Students_VSL
- Student Withdrawal Processes and Procedures_VSL
- Deferral, suspension or cancellation of enrolment
- Published Statement of Tuition Assurance_VSL
- Student Grievance Procedures_VSL
- Student FEE-HELP Re-Credit Procedure_VSL
- Student Review Procedure_VSL
- Record Management and access to records

This *Census Days – VET Student Loans* applies to all Lawson College Australia staff and students eligible for a VET Student Loan.

3. Definitions

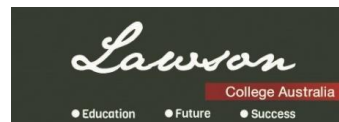
Approved Course: A course of study which the Department of Education has approved for VET Student Loans.

Census Day: The day the student incurs financial liability for the Unit of Study. Students may cancel their enrolment by the Census Day without incurring tuition fees (or a HELP or VET Student Loans debt) for the course or the part of the course.

Covered Fee: The amount of the course Tuition Fees to be covered by a VET Student Loan.

Deferral: A deferral is when you request to delay the start of a course you have been offered.

Department: Means the Commonwealth Department of Education, Skills and Employment.



eCAF: Means the Electronic Commonwealth Assistance Form (eCAF) is the online system for students to request a VET Student Loan ([VET Information for Students - Department of Education, Skills and Employment, Australian Government \(dese.gov.au\)](#)).

Eligible Student: This is a student who meets all the eligibility requirements under the Act.

Gap Fee: The difference between the Covered Fee and the total Tuition Fee for a course.

Genuine Student: In regard to VET Student Loan conditions a student must meet requirements of being a genuine student.

Privacy Act 1988 (Cth): An Act to make provision to protect the privacy of individuals, and for related purposes ([Privacy Act 1988 \(legislation.gov.au\)](#)).

Student: A person who is enrolled in a higher education course or an *approved course* for VET Student Loans (may also be referred to as 'VET course') ([Student | HEIMSHHELP \(dese.gov.au\)](#)).

The Act: The VET Student Loans Act 2016 (Act) and the VET Student Loans Rules 2016 (Rules) set out the legislative requirements that underpin the VET Student Loans (VSL) program ([VET Student Loans Compliance - Department of Education, Skills and Employment, Australian Government \(dese.gov.au\)](#)).

Tuition Fee: The total fees for the course.

Unit of Study: A unit of study may comprise a group of units of competency or one unit of study may equal one unit of competency.

VET Student Loan: A VET Student Loan (VSL) helps eligible students to cover tuition fees for vocational education and training (VET) courses. VSLs are only available for approved courses at the diploma level and above ([VET Student Loans | StudyAssist](#)).

VET Student Loans Ombudsman: The VET Student Loans Ombudsman in the Office of the Commonwealth Ombudsman investigates complaints from students regarding their VET FEE-HELP or [VET Student Loans](#) provider in Australia. Their services are free, independent and impartial ([VET Student Loans Code of Practice \(ombudsman.gov.au\)](#))

Withdrawal: In relation to a course means ceasing all study under that course. This may impact government payments.

4. VET Student Loan

4.1 A VET Student Loan is an agreement between you and the Commonwealth Government.

4.2 You must be aware that your loan remains a personal debt until it is repaid, and it may reduce your take-home (after tax) wage and your borrowing capacity. You may wish to seek independent financial advice before applying for a VET Student Loan.

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4.3 A condition of a VET Student Loan is that during your study, you will be contacted by the Commonwealth 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. Please refer to *Student Progression Factsheet* at <https://www.dese.gov.au/vet-student-loans/resources/student-progression-fact-sheet>

4.4 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.

4.5 To be noted:

- A Vet Student Loan is only available for Approved Courses at the Diploma level and above.
- A provider may offer a Diploma level and above course which is not an Approved Course, for that provider.
- VET Student Loans (VSL) can be used to cover tuition fees only. Other fees, e.g., student services fees, material fees, tours or excursions, are not covered.
- For most courses, the VET Student Loans (VSL) cap will not fully cover the tuition fees for the entire course. You will be required to pay any tuition fee above the loan cap as it becomes due.
- If the Department removes your course from the list of eligible courses, the remainder of tuition fees for the rest of your course will no longer be covered.
- The Department sets a limit on the total amount of student loans allowed for each education provider and this limit may not cover all eligible student loans.
- A student is not entitled to a VET Student Loan if the course is undertaken by the student primarily at an overseas campus. Similarly, if the student intends on studying overseas via distance education for their entire course, they would not meet the requirements to undertake the course primarily at an Australian Campus.

4.6 For more information about VET Student Loans, access the Australian Government Department of Education, Skills and Employment, *VET Student Loans Information Booklet* at <https://dese.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet>

5. Census Days

5.1 A census day is the day the student incurs financial liability for the Unit of Study.

5.2 As an Approved Course provider, Lawson College Australia meets the following obligations in regard to Census Days:

- A provider must set census days for each course [*VET Student Loans Act 2016 s58(2)*].
- There must be at least 3 census days for the course.
- Each census day for part of the course must be at least 20 per cent of the way between when that part of the course starts to be provided and when a student is reasonably expected to complete that part of the course [*VET Student Loans Rules s131*].

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- The duration of a course should include any normal study breaks, assessments and/or exam periods.
- A Census Day must not fall on a day when a student cannot lodge a Withdrawal from their course, that is a non-business day.
- The provider must publish the census days for each course it provides on or before the earliest enrolment date for a course, or part of a course.
- The published information must be in an easily accessible location displayed prominently on the provider’s website and which does not require login information. Refer to Census Days published on Lawson College Australia website.
- The provider must give you information on a unit of study’s census day before and after your enrolment.
- The provider must advise that you can cancel your enrolment in your chosen course of study or part of your chosen course of study using its withdrawal process
- The provider must advise that you will not incur a VET Student Loan debt for a unit or course if you cancel your enrolment (withdraw) from that unit or course before the census day.

5.3 The census day is the last day you can:

- cancel your enrolment in a unit of study without incurring a cost
- apply for a VET Student Loan for that unit of study.
- To be noted: Although a student requests a loan for a course, the student becomes financially liable for the Tuition Fees on a ‘part of a course’ (or Unit of Study) basis at the end of the Census Day for that unit.

5.4 Should Lawson College Australia need to vary a published Census Day, the change may only occur:

- Before the Census Day
- Does not disadvantage students enrolled in that Unit of Study
- Is deemed necessary:
 - To correct an administrative error, or
 - To manage a change in circumstances

5.4.1 In any other circumstance, Secretary approval is required prior to varying the Census Day.

6. Before each Census Day

6.1 At least 14 days before the census day, Lawson College Australia sends you a *VET Student Loan Fee Notice* containing information on the census day.

6.2 A Fee Notice is given to all students enrolled in a VET Student Loans approved course. This includes students who do not wish to access a VET Student Loan. This means you may receive multiple Fee Notices during your studies.

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6.3 Only students who are clearly not eligible for VET Student Loans, such as international students, do not need to be given a Fee Notice.

6.4 If you are accepted into a course, and notify Lawson College Australia that you wish to apply for a VET Student Loan and meet all eligibility criteria, Lawson College Australia will advise the Commonwealth that you wish to apply for a loan.

6.5 The Commonwealth will email you a passkey to access the electronic *Commonwealth Assistance Form* (eCAF) online.

6.6 Electronic Commonwealth Assistance Form (eCAF).

6.6.1 To be noted, students must submit their eCAFS prior to or on the first census day from which they wish the loan to apply. For more information view *eCAF Factsheet* at <https://www.dese.gov.au/vet-student-loans/resources/ecaf-fact-sheet>

6.6.2 Students will not be able to access loans if they have not submitted their eCAF prior to the census day.

7. After each Census Day

7.1 Up to 28 days after your census day, Lawson College Australia will send you a Commonwealth Assistance Notice (CAN) with information on the VET Student Loan you incurred on your census day.

7.2 You can use Lawson College Australia's formal written withdrawal process to cancel your enrolment in a unit of study after the census day. However, you may still incur the VET Student Loan debt for the unit of study.

7.3 Summary of the notices students receive:

- VET Student Loan Statement of Covered fees
- VET Student Loan Fee notice
- Commonwealth Assistance Notice (CAN)

7.4 How notices are provided:

7.4.1 The Fee Notice and the CAN can be sent to students in one of three ways, either sent to:

- the student's personal email (an email address issued to the student by a provider is not considered the student's personal email address), or
- the student's postal address, or
- to the student by another method agreed to by the student.

8. Retention of Information

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8.1 Lawson College Australia will retain documents and information related to the operation of the Act and the Rules for seven years or as otherwise specified in the Rules.

8.2 Lawson College Australia will retain information of the Census Days for Approved Courses for five years (Section 105, Rules).

9. Acknowledgements

VET Student Loans Act (2016) <https://www.legislation.gov.au/Details/C2021C00150>

VET Student Rules (2016) <https://www.legislation.gov.au/Details/F2020C00982>

VET Student Loans - Department of Education, Skills and Employment, Australian Government (dese.gov.au)

Australian Government, *VET Student Loans, Manual for Providers*, V4.2 August 2020

VET Student Loans | StudyAssist

Cancel your VET debt in special circumstances | Department of Education, Skills and Employment

Census-days.pdf (ombudsman.gov.au)

VET Student Loans Compliance - Department of Education, Skills and Employment, Australian Government (dese.gov.au)

Information for VET Student Loans Students - Department of Education, Skills and Employment, Australian Government (dese.gov.au)

VET Student Loans Information Booklet - Department of Education, Skills and Employment, Australian Government (dese.gov.au)

eCAF fact sheet - Department of Education, Skills and Employment, Australian Government (dese.gov.au)

Users' guide to Standards for RTOs 2015 | Australian Skills Quality Authority (ASQA)

Legislation | Australian Human Rights Commission

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10. Document History and Version Control Table

Version Date	Approval Date	Approved By	Type of Change	Extent
03082021	03 August 2021	Quality and Compliance Committee (QACC)	Initial	NA

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