

# **Tuition Assurance Procedures- VET Student Loans**

Part 7, Division 1, Subdivision J of VET Student Loan Rules

#### 1. Purpose

Lawson College Australia meets its legal and ethical requirements in relation to Tuition Assurance Procedures.

The VET Student Loan tuition protection arrangements as set out in the VSL Act provide support and protections for VSL students in the event their private education provider defaults.

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 *Tuition Assurance Procedures – VET Student Loans* sets out the procedures Lawson College Australia will use, as a private VSL provider, in the event of Tuition Protection default, that is:

- Fails to start a course or part of a course on the day on which it was scheduled to start, and the student has not withdrawn before that day, or
- Ceases to provide a course or part of a course after commencement but before completion, and the student has not withdrawn before that day.

### Related Policy:

- Published Statement of Tuition Assurance VSL
- Tuition Fees\_VSL

This *Tuition Assurance Procedures – VET Student Loans* applies to all Lawson College Australia staff and students.

#### 3. Definitions

**Australian Qualifications Framework:** The AQF is the national policy for regulated qualifications in Australian education and training (<u>Australian Qualifications Framework</u>, <u>Australian Government (aqf.edu.au)</u>).

**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') (<u>Student | HEIMSHELP</u> (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)).

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**Tuition Protection Service**: The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist international students and eligible domestic students accessing a VET Student Loan (VSL), FEE-HELP or HECS-HELP (HELP) loan, whose education providers are unable to fully deliver their course of study. The TPS ensures that these students are able to either:

- complete their studies in another course or with another education provider or
- receive a refund of their unspent tuition fees (international students) or a re-credit of their loan for open units of study (VSL and HELP) (<u>Tuition Protection Service</u> (<u>tps.gov.au</u>)).

**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 <u>VET Student Loans</u> provider in Australia. Their services are free, independent and impartial (<u>VET Student Loans Code of Practice (ombudsman.gov.au</u>)

**VSL Tuition Protection Director**: The Tuition Protection Director manages and makes decisions about calls on the VSL fund, ensures providers are compliant with their tuition protection requirements, determines levies, assist students and providers if tuition protection is activated, and provides general support to the sector regarding tuition protection (<u>Tuition Protection Service (tps.gov.au)</u>).

#### 4. Tuition Protection processes

- 4.1 'Tuition protection' refers to the protections and assistance available to support VET Student Loans (VSL) students, in the event that Lawson College Australia defaults (ceases delivering their course or closes entirely).
- 4.2 The Australian Government's Tuition Protection Service (TPS) provides tuition protection assistance for domestic students accessing a VSL, FEE-HELP or HECS-HELP loan at a private education provider, such as Lawson College Australia, and international students.
- 4.3 The VSL Tuition Protection arrangements impose obligations and requirements on providers, such as Lawson College Australia; and provide support and protections for VSL students in the event their private education provider defaults.
- 4.4 In the event of a provider default, VSL students will be supported to continue their studies in an equivalent or similar course.

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4.5 In some circumstances, students may be entitled to receive a loan re-credit for parts of the course commenced but not completed.

#### 5. A Statement of Tuition Assurance

- 5.1 The Tuition Protection Service (TPS)
  - 5.1.1The TPS is an initiative of the Australian Government to assist international students and eligible domestic students accessing a VET Student Loan (VSL), whose education providers are unable to fully deliver their course of study.
  - 5.1.2 Information about tuition assurance by TPS can be accessed at: <a href="https://tps.gov.au/">https://tps.gov.au/</a>
  - 5.1.3 The TPS ensures that these students are able to either:
    - complete their studies in another course or with another education provider or
    - receive a refund of their unspent tuition fees (international students)
    - or a re-credit of their loan for open units of study (VSL).
  - 5.1.4 In the unlikely event, that Lawson College Australia ceases to provide a course after it starts but before it is completed, there are arrangements in place to ensure a replacement course is identified and the student is placed with a suitable provider.
- 5.2 Students who access VET Student Loans
  - 5.2.1 Lawson College Australia is a part of the VSL Tuition Protection arrangements set out in the *VET Student Loans Act 2016* and *VET Student Loans Rules 2016*.
  - 5.2.2 This protects you in the event that Lawson College Australia ceases to provide a course of study that you are enrolled in. If this were to occur, you would have two options:
    - An offer of a place in a similar VET course with another provider without the requirement to pay the other provider any tuition fee for any replacement units of study. This is known as the 'VET Course Assurance Option' OR
    - A refund of your upfront tuition fees for any unit of study that you commence but do not complete because we ceased to provide the course that the unit of study was part of. This is known as the 'VET Tuition Fee Repayment Option'.
- 5.3 Students who do not access VET Student Loans
  - 5.3.1 Domestic up-front fee-paying students studying with private education providers are eligible for tuition protection assistance if the course has not commenced, or ceases after commencement but before completion, and the student has not previously withdrawn.

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- 5.3.2 If you are a domestic up-front fee-paying student who is unable to complete your course due to your provider defaulting (ceasing to commence or deliver your course or closing entirely), you will be assisted under tuition protection arrangements.
- 5.3.2 In the unlikely event that Lawson College Australia is unable to offer you the program of study of which you are enrolled in, you have the choice of:
  - Assistance to move to another education provider who is delivering the same or a similar course. You can complete your studies at this new provider and not be charged for replacement units, OR
  - A refund of the tuition fees for the units of study you had paid for and were unable to complete when your provider defaulted.

# 6. RTO Provider Obligations if it defaults

### 6.1 Within 24 hours of default

- 6.1.1 Lawson College Australia is obliged to give written notice to the VSL Tuition Protection Director of the circumstances of a default.
- 6.1.2 Lawson College Australia is obliged to provide notice to impacted students in writing to their personal email or student's postal address as advised by the student or student by another method agreed to by the student, and specify in the student notice:
  - The name of the course, or part or parts of the course the student was enrolled in at the time of the default
  - The date and time of the default
  - Link to further information about tuition protection at https://tps.gov.au/Vet

### 6.2 Within three (3) business days of a default occurring

- 6.2.1Lawson College Australia is obliged to give written notice to the VSL Tuition Protection Director specifying for each student in relation to who the provider has defaulted:
  - The student's full name and contact details
  - The course, or part or parts of the course, the student was enrolled in at the time of the default
  - The amount of the tuition fees for each course, or part of the course, the student was enrolled in at the time of the default
  - Details about the payment of those tuition fees, including the amounts that are covered fees

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- Whether the student was studying part-time or full-time
- The mode of delivery or the original course

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- If the student did not study online, the location where the original course was primarily delivered
- Whether the student has withdrawn from the course or part of the course and the date of withdrawal
- Any part of the course for which the student has deferred study, the date of the deferral and the date the student is expected to re-commence study
- The completion status for each part of the course the student has enrolled in, including whether the student's status is ongoing, passed or failed
- The name and coder of each unit of competency as it appears on the National Register of VET for each part of the course the provider has defaulted in relation to a student.

# 6.3 As soon as practicable

Update provider website to reflect the course is no longer being provided and to provide tuition protection information.

6.4 If requested by the VSL Tuition Protection Director

Provide to the VSL Tuition Protection Director in relation to students to whom the provider has defaulted, either:

- A copy of a Statement of Attainment or other Australian Qualifications Framework certification documentation issued by the course provider or an authorised issuing organising in accordance with the Australian Qualifications Framework for the parts of the course the student has completed, *or*
- A copy of an authenticated VET transcript prepared by the Registrar (within the meaning of the Student Identifiers Act 2014 (Cth)) for the parts of the course the student has completed.

### 7. Replacement Providers

- 7.1 If requested by the VSL Tuition Protection Director, all providers must provide information to assist the Director make decisions about whether a suitable replacement course exists for displaced students.
- 7.2 Under tuition protection arrangements providers are encouraged to act as replacement providers to support displaced VSL students to continue their study.
- 7.3 Replacement providers have a number of obligations under the VSL Act to facilitate efficient and fair treatment of students to allow them to continue their studies with minimal disruption.

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- 7.4 If a student accepts an offer of a place in a replacement course, the replacement provider must give written notice of the acceptance to the VSL Tuition Protection Director within 14 days of the student's acceptance of the offer.
- 7.5 Replacement providers must also:
  - Enrol the student in the replacement course as soon as practicable
  - Grant course credits for parts of the original course successfully completed by the student, as evidenced by:
    - A Statement of Attainment or other Australian Qualifications
      Framework certification documentation issued in accordance with the Australian Qualifications Framework; or
    - An authenticated VET transcript prepared by the Registrar (within the meaning of the Student Identifiers Act 2014 (Cth)).
  - Not charge the student tuition fees for the replacement component of the replacement course if tuition fees have been paid for the affected part of the original course.

# 8. Interim Tuition Assurance obligations

8.1 VSL tuition assurance obligations relate to occurrences prior to 1 January 2020 which is not applicable to Lawson College Australia.

### 9. If Lawson College Australia fails to assist you

9.1 If Lawson College Australian fails to assist you the Tuition Protection Service (TPS) will contact you directly.

#### 10. Retaining Information

10.1 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.

### 11. Acknowledgements

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

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

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

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

<u>Cancel your VET debt in special circumstances | Department of Education, Skills and Employment</u>

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

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

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

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

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

<u>Users' guide to Standards for RTOs 2015 | Australian Skills Quality Authority (ASQA)</u> <u>Legislation | Australian Human Rights Commission</u>

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