

# 2016 VET FEE-HELP INFORMATION SHEET

Please read the following important information regarding your enrolment into a VET FEE-HELP eligible course.

## 1. TUITION FEES EXPLAINED

There are two fee categories used to determine your fees:

- **Government Subsidised** – for eligible students, the course fees are subsidised by the Government. More information on eligibility criteria can be found at: [federation.edu.au/studentfees](http://federation.edu.au/studentfees)
- **Full Fee place** – if you are not eligible for a Government-subsidised place you will enrol as a full fee paying student, which means you must contribute the full cost for all enrolled hours. FedUni receives no financial contribution from the Government – the fees are set at a rate that covers the full tuition cost.

## 2. WHAT IS VET FEE-HELP?

VET FEE-HELP is a Commonwealth Government loan scheme for the vocational education and training sector which:

- Enables eligible students to pay for all or part of their VET tuition fees when studying one or more accredited courses. Please note – there is a limit on the maximum amount you can borrow under VET FEE-HELP (and FEE-HELP) over your lifetime.
- Is repaid through the tax system once a person reaches the minimum income threshold level and will remain as a personal debt obligation until it is repaid to the Commonwealth.

Federation University Australia is an approved VET FEE-HELP assistance provider. VET FEE-HELP assistance is available to eligible students enrolling in diploma and advanced diploma courses, and selected certificate IV courses that are part of the VET-FEE HELP Certificate IV Trial. A list of FedUni courses approved for VET FEE-HELP purposes is published at: [federation.edu.au/current-students/essential-info/tuition-fees-and-charges/tafe](http://federation.edu.au/current-students/essential-info/tuition-fees-and-charges/tafe)

## 3. WHAT ARE THE PAYMENT OPTIONS?

The following tuition fee payment options may be available to students, depending on eligibility criteria:

- **Up-front payment:** up-front payments for VET FEE-HELP eligible courses are due by the relevant census dates (refer to item 6 for more information on census dates); or
- Government loan through the **VET FEE-HELP** scheme for all or part of the tuition fees. To be eligible for VET FEE-HELP students must:
  - Meet the citizenship or residency requirements;
  - Provide a tax file number (TFN); and
  - Complete and lodge a 'Request for VET FEE-HELP Assistance' form (also referred to as a CAF or eCAF) prior to the census date.

Please note - the loan will remain as a personal debt obligation until it is repaid to the Commonwealth and may affect (by reducing) the student'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.

## 4. WHAT FEES ARE COVERED BY VET FEE-HELP?

VET FEE-HELP can only be used to pay for the VET tuition component of your fees.

Some courses may have additional costs such as materials and ancillary fees, which cannot be deferred via the VET FEE-HELP scheme and must be paid at the time of enrolment.

Full-fee paying students, who are eligible for VET FEE-HELP, will incur a 20% loan fee for each unit of study that is deferred to VET FEE-HELP. The loan fee is 20% of the balance of tuition fees owing for your units and is calculated for each individual unit as you undertake your course. The loan fee will not count towards your FEE HELP limit.

## 5. WHAT IS A CAF / eCAF?

To apply for VET FEE-HELP you must complete and lodge a 'Request for VET FEE-HELP assistance' form (also referred to as a CAF or eCAF). Your CAF will be available from Student Administration for completion approximately 4 days after your enrolment is processed, either via paper form or an electronic eCAF which is available in myStudentCentre.

You only need to complete a CAF once for a course and the balance of tuition fees for each enrolled unit of study in that course will automatically be deferred as at each census date.

Students may wish to seek independent financial advice prior to applying for a VET FEE-HELP loan.

## 6. WHAT IS A CENSUS DATE?

The census date for a unit of study is the last day a student can submit their Request for VET FEE-HELP assistance form (CAF/eCAF) to defer Tuition fees through the VET FEE-HELP loan scheme. If you have not submitted a completed Request for VET FEE-HELP assistance form (CAF) on or prior to the census date, you WILL NOT be entitled to VET FEE-HELP assistance for that unit and if you have not paid in full may be cancelled from the relevant course.

Census dates cannot be set any earlier than 20% of the way through the period in which a unit is undertaken (this period includes any examination/assessment periods). Census Dates cannot be extended.

Census dates are predetermined and the student will not incur a VET FEE-HELP liability until after census dates. Students should be aware of the census dates that apply to them. Census dates are printed on the student's confirmation of enrolment and published on FedUni's website.

A list of census dates can be found at: [federation.edu.au/current-students/essential-info/tuition-fees-and-charges/tafe](http://federation.edu.au/current-students/essential-info/tuition-fees-and-charges/tafe)

Further information is available at [studyassist.gov.au/sites/StudyAssist](http://studyassist.gov.au/sites/StudyAssist)

## 7. VET FEE-HELP INVOICE NOTICE

You will receive invoices (sent direct to your nominated email address) relating to each census date. Invoices can also be viewed in myStudentCentre. Each invoice will only list the enrolled units of study for the current census date – future enrolments will not be shown on the same invoice.

Payment: If you do have an approved VET FEE-HELP loan you may opt to make a partial or upfront payment towards your tuition fees which you must do so on or before the census date. Full fee-paying students who do not have VET FEE-HELP must pay the tuition fees in full by the census date to avoid having their enrolment cancelled.

## 8. WHAT IF I AM NOT ELIGIBLE FOR VET FEE-HELP?

Tax Invoices will be raised prior to each census date, and payment is due by the relevant census date (as indicated on your invoice). Therefore you do not have to pay your tuition fees for the full year of study in one upfront payment.

## 9. WHAT IF I CANCEL MY ENROLMENT? – WITHDRAWAL DATES – REFUND

For all VET FEE-HELP eligible courses a full refund or credit of all tuition fees will be made if the withdrawal application is submitted on, or prior to, the census date. All other fees and charges (materials, ancillary fees) will be refunded at the discretion of the program area.

If a signed withdrawal form or written intention to withdraw is not submitted on or prior to census date then you will not be eligible for a refund or an adjustment to your VET FEE-HELP debt for those units.

If you withdraw from a unit after the specified census date you will not be entitled to a refund on your tuition fee.

The withdrawal policy can be found at:

[policy.federation.edu.au/student\\_services\\_and\\_administration/enrolment/enrolments](http://policy.federation.edu.au/student_services_and_administration/enrolment/enrolments)

The refund policy can be found at: [policy.federation.edu.au/finance/refunds/refunds\\_tafe](http://policy.federation.edu.au/finance/refunds/refunds_tafe)

## 10. TUITION ASSURANCE

Federation University Australia has been granted an exemption from VET Tuition Assurance requirements under the Higher Education Support Act 2003.

This exemption recognises that Federation University Australia as a dual sector provider will be accountable for the provision of quality learning to students across all program offerings. Federation University Australia is committed to achieving the best outcomes for students when reviewing, changing, commencing or discontinuing any program.

Prior to discontinuing a program, Federation University Australia will consult with any students directly impacted. If a decision has been made to cease a program and no suitable replacement is available at Federation University Australia, students will be entitled to a full refund of their up-front VET tuition fee payments and/or a re-crediting of any VET FEE-HELP balance.

## 11. WHERE CAN I FIND FURTHER INFORMATION?

The Australian Government's Study Assist website has more information on VET-FEE HELP:  
[studyassist.gov.au/sites/StudyAssist](http://studyassist.gov.au/sites/StudyAssist)

Visit FedUni's 'Tuition Fees & Charges' website to find more information on fees, charges and eligibility:  
[federation.edu.au/studentfees](http://federation.edu.au/studentfees)