
DOCUMENT REFERENCE:	PPP175
RESPONSIBLE MANAGER:	Student Administration
CATEGORY:	Academic & Student Information
APPROVED DATE:	15/01/2026
DATE OF NEXT REVIEW:	December 2026
RELATED DOCUMENTS:	Legislation: VET Student Loans Act 2016 (Cth) VET Student Loans Rules 2016 VET Student Loans Student Information Study Assist Documents: PPP148 Student Selection Guidelines PPP146 Student Enrolment Guidelines PPP153 VET Student Loans Review Guidelines PPP029 Management of Fee Payment Options BP002 Pre-Training Review Business Process

1. Introduction

VET Student Loans (VSL) is an Australian Government loan scheme for the vocational education and training sector. VET Student Loans assist eligible students to pay their tuition fees for eligible qualifications whilst studying at South West TAFE (SWTAFE or 'the Organisation').

SWTAFE is an approved VET Student Loans course provider and satisfies the course provider requirements contained within the *VET Student Loans Act 2016*.

These Guidelines specifies how students will have their academic suitability assessed to meet the VET Student Loan requirements, and ensure that before enrolling a student into a VSL eligible course that they meet the course entry requirements.

2. Scope

These Guidelines apply to students enrolling in Diploma and Advanced Diploma qualifications at SWTAFE. A full list of qualifications offered by SWTAFE eligible to access for VET Student Loans is available on our website – [VET Student Loans information](#)

3. LLND Assessment Tool

SWTAFE uses The Learning and Resources Groups tool – **LN Robot** – to assess a student's reading, writing numeracy and digital capabilities when determining suitability for their chosen course of study. LN Robot is a VET Student Loan approved assessment tool as published on the Department of Employment and Workplace Relations website - [Language, Literacy and Numeracy \(LLN\) assessment tool information](#)

4. Academic Suitability and Entry Requirements

There are two stages to Academic suitability and entry requirements:

♦ Stage 1: Pre-Training Review & Student Selection

"Academic suitability" is assessed through the pre-training review and student selection processes that occur prior to any enrolment taking place. All students enrolling in a VSL eligible course (even if they are not accessing VSL) **must** complete this stage.

Prior to being enrolled into the VSL eligible course, we must reasonably believe that the applicant is academically suited and displays competence for the course requirements including meeting any of the set entry requirements.

As per the *BP002 Pre-Training Review (PTR) Business Process*, every applicant will complete an approved Pre-Training Review prior to enrolment. The approved PTR contains a determination of current competencies including literacy and numeracy skill level and address any course specific entry requirements.

The PTR takes the form of an active discussion between the teacher or Applications Officer and the applicant as part of the enrolment process. It is conducted with honesty and integrity, and engages the applicant on a range of issues with the aim of ensuring suitability of the proposed training.

The PTR process obtains enough information to allow a determination that SWTAFE “reasonably believes” that the student is or is not academically suited to the course and displays the required competencies to undertake the course.

♦ **Stage 2: Additional VET Student Loan Requirements:**

The second stage of the Academic Suitability for a student accessing VET Student Loan is to either

- › provide a copy of their Senior Secondary Certificate of Education (Year 12)¹ that has been awarded to the student by an agency or authority of a State or Territory, or
- › provide a copy of evidence that they have successfully completed an Australian Qualifications Framework (AQF) Certificate IV or higher qualification (where the language of instruction is English), or
- › complete an approved language, literacy and numeracy (LL&N) assessment administered by SWTAFE and is assessed as displaying competence at or above Exit Level 3 in the Australian Core Skills Framework (ACSF) in both reading and numeracy

The Course Coordinator is responsible for formally communicating the applicant's results from the LN Robot test to them as practicable after the assessment. LLND test results are retained by SWTAFE for at least five (5) years after enrolment and will be made available to the Commonwealth Authority on request.

Where the applicant's **does not achieve** competence at Exit Level 3 ACSF then they will be referred the Learning Support Unit who will provide access to support services to address the identified gap. This does not stop the applicant from enrolling in the nominated course; however, they **will not** be able to access VET Student Loan to pay for the tuition fees, until the required level of competency for LLND is achieved.

⁽¹⁾ **Note:** *The Victorian Curriculum and Assessment Authority (VCAA) can provide replacement certificates and results of Senior Secondary Certificate of Education (Victoria). There is an application process and a fee for obtaining replacement certificates. Visit the VCAA website:*

<http://www.vcaa.vic.edu.au/pages/vce/results/replace.aspx>

5. Suitability to access a VET Student Loan

Results from the Pre-Training Review, LLN Assessment and evidence of Year 12 or Certificate IV and above qualifications will be used to assess an applicant's suitability and form a reasonable opinion that they **are** or **are not** academically suited to undertake the chosen course of study.

There may be occasions where it is recommended that an alternative qualification is undertaken. Where this occurs, the applicant will be referred to the Skills and Jobs Centre for career guidance and support.

6. Eligibility to apply for a VET Student Loan

Students who are eligible to apply for a VSL must not have been offered an inducement to undertake the course; **and**

- be an Australian Citizen or Permanent Humanitarian Visa holder residing in Australia for the duration of the unit
- be studying a VSL eligible course
- meet student entry procedure requirements
- provide proof of citizenship
- meet Tax File Number requirements

- provide Unique Student Identifier (USI) number
- have not exceeded the VET Student Loan (VETSL) debt limit (loan cap)
- have not exceeded the VSL course cap
- submit a completed request for a VET Student Loan via the Government's eCAF System on or before the first census date and no less than two (2) business days after enrolling

Note: In order to continue to access a VSL throughout the course, a student will need to confirm engagement and progression at various progression points. An email invitation will be sent to activate this process.

If you are a New Zealand Citizen who holds a Special Category Visa (SCV), in addition to the above you must also meet the following criteria:

- first entered Australia at least 10 years ago as a dependent child aged under 18 years and
- have been ordinarily a resident in Australia for the previous 10 years (that is, have been physically present in Australia for at least eight to of the past 10 years) and 18 months out of the last two years at the time of application for the loan; **and**
- are otherwise eligible for a VSL.

Proof of Australian Citizenship:

Acceptable forms of proof of citizenship include:

- Current Australian Passport
- Australian Citizenship Certificate or Naturalisation Certificate
- Australian Citizenship by Descent extract
- Australian Birth Certificate where you were born before 20 August, 1986 **or** Applicants born in Australia on or after 20 August 1986 and one of their parents was an Australian citizen at the time of their birth
Applicants in this category who do not have a current Australian Passport must provide their full birth certificate issued by an Australian RBDM.

Note: *New Zealand Special Category Visa (SCV) VET Student Loans applicants will need to provide an International Movement Record from the Department of Immigration to prove that they meet citizenship requirements as well as the above criteria. Permanent residents are not eligible to access VET Student Loans.*

7. Students under 18 years of age

VET Student Loans applicants under 18 years of age at time of enrolment must complete (and have a parent/guardian sign) a Parental Consent form prior to enrolment. If the applicant is an Independent Minor and received Youth Allowance on the basis that the student is independent (*within the meaning of Part 2.11 of the Social Security Act 1991*), they will need to supply a Centrelink Income Statement noting that they are Independent.

8. VET Student Loans Information to students

Students will be provided with the following information prior to enrolment via the website to ensure they are properly informed and protected:

- (i) Information about the course in which they are enrolling including tuition fees for the course.
- (ii) Information about the criteria of eligibility for a VET Student Loan.
- (iii) The application process for a VET Student Loan.
- (iv) Information about census dates including;
 - > the meaning of a census day, **and**

- › that a student may cancel their enrolment in the course or part of the course by contacting the teaching department via email requesting that they be withdrawn, **and**
- › that if a student withdraws on or before the census day for a course or unit, the student will not incur a VET Student Loan debt for the course or unit and will receive a refund for any tuition fees already paid for the course or unit.

Students will be provided with the following prior to enrolment as part of the pre-enrolment process:

- (i) A Statement of Fees detailing tuition fees for the course and any other fees other than tuition fees that are payable for the course.
- (ii) Options for paying tuition fees, including:
 - › payment by the student as fees become due; and
 - › a VET Student Loan.
- (iii) Information about VET Student loans via the *VET Student Loans Request form*, including that:
 - › it is a loan from the Commonwealth; and
 - › the loan will remain a personal debt until it is repaid to the Commonwealth; and
 - › the loan may, until the debt is repaid, reduce the student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity; and
 - › that the student may wish to seek independent financial advice before applying for a loan.
 - › an explanation in relation to the Student Progression and Engagement Requirements that the student may be required during the course to communicate their agreement via the eCAF to continue to use their VET Student Loan to pay tuition fees for the course.
 - › the maximum amount of a VET Student Loan that may be available for the course, and an explanation that the amount of the loan cannot be greater than the student's remaining HELP Balance.
 - › the total VET Student Loan debt a student may incur if the student receives the maximum VET Student Loan that is not greater than the student's remaining HELP Balance.
 - › an explanation that the tuition fees will be reasonably apportioned across a specified number of sequential fee periods and that each fee period will contain at least one census day.
 - › Information about VET Tuition Assurance protection.

9. Administrative VET Student Loan Requirements

Other important administrative requirements are:

- Students must be enrolled at least 16 days before the first Census date for the course or unit/s of study.
- Students are required to complete and submit the Request for a VET Student Loan eCAF no less than two (2) business days after enrolling, and at least fourteen (14) days prior to the census date.
- Students that are unable to provide their TFN within their initial VET Student Loan (eCAF) prior to the census date, are required to upload a Certificate of application for a TFN until their TFN is received.
 - (i) Students that receive their TFN must contact SWTAFE to request the eCAF be re-opened to update their TFN.
 - (ii) Students that have not obtained a Certificate of application for a TFN and uploaded to the eCAF prior to the census date will be required to pay for the tuition upfront or alter their study plan.
- Students that do not complete their eCAF will be required to pay for their enrolment upfront or consider altering their study plan prior to the census date.

10. Course Cancellation or Unit of Study Cancellation or Provider Closure

In the event of course cancellation or provider closure, SWTAFE will comply with the VSL Rules, act ethically and meet their responsibilities to students to:

- make reasonable efforts to inform all affected students about the course cancellation or provider closure
- make available to each student an accurate and complete record of their progress towards each competency in their course of study
- deal with or resolve any matter that arose during, or that relates to, the period when SWTAFE were an approved VSL provider
- Provide the student with at least 28 days to initiate grievance procedures before the cancellation takes final effect; and
- Provide for the cancellation to take final effect only after any grievance procedures initiated by the student have been completed.

11. Diversity, Equity and Inclusion

SWTAFE is committed to making diversity, equity and inclusion part of everything we do, including in the implementation of this policy/procedure/guideline. For more information, please visit the 'Our Values' page on our [website](#) [external] or the Diversity, Equity & Inclusion Homepage on ECHO [internal]. [Diversity, Equity & Inclusion \(DEI\)](#)

12. Statement of Commitment to Child Safety

South West TAFE is committed to the protection of all children from all forms of child abuse and demonstrates this commitment through the implementation of a Child Safe Program designed to keep children safe within our organisation. For Child Safe key documents, resources, contact officer details please go to: [Child Safe Commitment](#)