All eligible VET FEE-HELP students must be provided with the following information to enable them to select payment options with a clear understanding of their rights and the implications of taking out a VET FEE-HELP loan.

STUDENT NAME \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ SIS ID \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Payment Options
* up-front payment;
* Government loan through the VET FEE-HELP scheme once the two day cooling-off period after registration into the first CRN in a VET FEE-HELP eligible qualification
* Maximum Fees for the qualification
* the tuition fees that are covered by a VET FEE‑HELP loan, quoted maximum fees: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* whether a loan fee will apply and if so the amount,
* any other fees that may be incurred that will not be covered by a VET FEE‑HELP loan
* Register into each CRN more than 15 days prior to census date to enable student to receive a VET FEE-HELP Invoice Notice.
* Location of the published tuition fees, published census dates, and published withdrawal policy and procedures, Statement of VET Tuition Assurance see <http://www.tafesa.edu.au/apply-enrol/fees-payments/vet-fee-help>
* VET FEE-HELP assistance is a loan from the Commonwealth;
* the loan will remain as a personal debt obligation until it is repaid to the Commonwealth;
* the loan may affect (by reducing) 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;
* the signed Request for Commonwealth Assistance form 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;
* census date(s) will apply to each of the VET units of study in which the person enrols, with the student taking out a loan for any tuition fees that remain unpaid at the end of each census date;
* a student may cancel their enrolment by:
	+ withdrawing from each VET unit of study on or before the census date, therefore 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
	+ withdrawing from a VET unit of study after census date, however eligibility for a refund of up-front fees and/or re-credit of a VET FEE-HELP balance where special circumstances apply, on acceptance of an Application for Refund and Re-credit of VET FEE-HELP BALANCE form.
* a student may wish to seek independent financial advice prior to applying for a VET FEE‑HELP loan.

I have read and understood the above information.

Student Signature: Date:

ADMINISTRATION - Please provide the student with the Registration Advice spreadsheet indicating their last day of registration, available from http://in.tafesa.edu.au/vet\_fee\_help/index.php#VFHReforms.

Staff member Name:

Staff Member Signature: Date:

**Supporting information**

**Payment Options**

VET FEE HELP **eligible** students in Diploma and above qualifications have two options for the payment of tuition fees

1. Pay upfront
2. VET FEE-HELP loan.

**Fees**

The student must be advised of the maximum tuition fees for the entire qualification using a training plan document.

**Loan Fees**

The student must be advised that a 20% loan fee will apply to all **non-subsidised** VET FEE-HELP qualifications. TAFE SA staff member must detail the amount of the loan fee based on the fee for each CRN.

Subsidised students will **not** have a loan fee applied to their VET FEE-HELP loan.

**Additional Fees**

TAFE SA staff member must explain that VET FEE-HELP loan will only cover tuition fees; it does not cover incidentals for example uniforms, books, etc. Advise the student of the additional fees the student may be liable for during the qualification.

**VET FEE-HELP Invoice Notice**

The student must be advised that to receive VET FEE-HELP for a unit of study they must register more than 15 days prior to census date (20% of the duration from the nominated start date, the [Registration Advice](http://in.tafesa.edu.au/vet_fee_help/documents/RegistrationadviceVFHCalendarDays_004.xls) spreadsheet can be used to work out what 15 days prior to census date is for each CRN).

**Location of information**

Advise the student where to find relevant VET FEE-HELP information, the link in this checklist is adequate advice.

**Information on VET FEE-HELP loan**

Ensure the student is made aware of the implications of accessing a VET FEE-HELP loan and ensure the student and TAFE SA staff member sign and date the checklist to be retained in the student file.