

## Purpose

The purpose of the LTT Eligibility Policy and Entry Procedure is to ensure that all students enrolling in courses under VET Student Loan agreements abide by the eligibility conditions set in the VET Student Loans Act 2016.

The intent of the legislation is to ensure that students enrolling into Diploma or higher VET courses are fully informed of their rights and obligations under VET Student Loan arrangements and are suitable for the Australian Qualifications Framework (AQF) level of their chosen course.

## Policy

Eligible students must be enrolled in higher level VET courses, including Diploma and Advanced Diploma levels.

You are eligible for FEE-HELP if you are:

- An Australian citizen or a New Zealand Special Category Visa holder who meets long-term residency criteria and will undertake, in Australia, at least one unit of study contributing to their course; OR
- A permanent humanitarian visa holder who will be resident in Australia for the duration of their unit; OR
- A permanent visa holder undertaking bridging study for overseas-trained professionals, and will be resident in Australia for the duration of the study.

All students must be enrolled in an eligible unit of study by the census date for that unit. In addition, students must not have exceeded the applicable FEE-HELP limit. For 2017, the FEE-HELP limit is \$100,879.

LTT Group will ensure that students who wish to apply for deferred course payment through FEE-HELP are informed that their FEE-HELP limit is a lifetime limit and is not reset or 'topped up' by any repayments that they make. The FEE-HELP limit is the total amount available to eligible students under both the FEE-HELP and VET Student Loan schemes.

This means that any amount you borrow under either FEE-HELP or VET Student Loan schemes will reduce your FEE-HELP balance until you have reached the FEE-HELP limit.

LTT Group will make every effort to ensure that all students fully understand that:

- A VET Student Loan is not the only option they have with regard to course payment (e.g. self-funding arrangements).
- VET Student Loan is a loan which must be repaid once the student is earning an annual income above a pre-set threshold. The threshold for repayment for the 2017-2018 financial year is \$55,874.

- Interest is charged on FEE-HELP debts and is indexed annually based on changes in the Consumer Price Index. Indexation rates are published on the ATO website [www.ato.gov.au/getloaninfo](http://www.ato.gov.au/getloaninfo).
- There is a loan fee applied to VET Student Loans, but this fee does not count towards the student's FEE-HELP limit. The loan fee is 25 per cent of the tuition fees charged for units and is calculated for each unit that is paid for with a VET Student Loan.

### Applications for VET Student Loans

If you enquire about a VET Student Loan, LTT Group will provide you with a FEE-HELP Information for 2017 booklet.

LTT Group will determine your eligibility for a VET Student Loan by sighting and retaining evidence of your citizenship, residency and/or visa status and checking where appropriate through sources such as Visa Entitlement Verification Online (VEVO).

The next step is for LTT Group to determine your academic suitability to successfully undertake the Diploma-level course you have chosen.

### Academic suitability

LTT Group's student entry procedure specifies that, to be academically suited to a course, you must meet the following criteria:

LTT Group reasonably believes you are academically suited, and you satisfy any entry requirements for the course set out in the procedure.

In addition, you must also satisfy ONE of the following requirements:

- Provide LTT Group with a certified copy of a Senior Secondary Certificate of Education awarded to you by an agency or authority of a State or Territory for your completion of year 12, OR
- Undertake the ACSF LLN online test and achieve a minimum result of Exit Level 3 in both reading and numeracy.

All LLN testing must be undertaken at an LTT Group office in a dedicated computer lab.

All students should be able to complete the two assessment components (reading and numeracy) in one sitting; however, to ensure fairer and more reliable results, LTT Group will offer a short break (5 – 10 minutes) if required.

You may have a calculator on hand for the numeracy component (although your mobile phone is not permitted).

LTT Group will not set a time limit for you to finish the LLN test. The average time to do each part of the test (reading or numeracy) is approximately 35 minutes, but more time can be taken if needed.

All testing will be done with the utmost honesty and integrity by LTT Group.

LTT Group will report your result to you as soon as possible after the assessment.

LTT Group must retain all students' LLN results for a minimum of five years. If the test results are unsatisfactory at Exit Level 3, LTT group may recommend other learning pathways to you. If your results are satisfactory, you may commence the VET course of study and be eligible to apply for a VET FEE-HELP loan.

## Making your loan request

Commonwealth Assistance loan request may only be completed by you, the applicant, when:

- At least two business days have passed since you enrolled in the course – this is to allow you a 'cooling-off' period. If you wish to enrol in a course and it is less than two business days away from the unit of study census date, you will not be eligible for a VET Student Loan for that unit of study.
- LTT Group has sighted and retained evidence of your citizenship, residency and/or visa status and checked where appropriate through sources such as Visa Entitlement Verification Online (VEVO).
- Either LTT Group has obtained a copy of your Senior Secondary Certificate of Education or you achieved a satisfactory result on the CSPA assessment and have been deemed academically capable of participating in the course.

VET Student Loan request must be received by LTT Group no later than close of business on the nominated census date for the first unit of study. If you do not submit the form by this date, you will have to wait until the next study period (i.e. term) to request a VET Student Loan.

Each successive unit of study carries its own census date. Census dates are set at a minimum of 20 percent of the way through the unit of study and represent the last day for submission of the form or withdrawal from the unit of study without incurring the cost or debt for that unit.

## Protection for students under 18 years

LTT Group will not accept a Request for VET Student Loan as completed from a student under the age of 18 unless a parent or guardian (responsible parent) has co-signed.

Exceptions are permitted in limited circumstances where a student under the age of 18 is receiving youth allowance (within the meaning of the Social Security Act 1991) on the basis that the person is independent (within the meaning of Part 2.11 of that Act).

Students seeking this exemption will need to provide suitable evidence to LTT Group from the Department of Human Services (Centrelink) to this effect, and LTT Group will retain these records for compliance purposes.

### Invoicing

LTT must issue each student with a VET student loan fee notice no less than 14 days before the census date. This is to ensure that you know exactly how much debt you have before the census date and to allow you enough time to withdraw from the course before the census date without incurring a FEE-HELP debt.

### Publication

This Eligibility Policy and Entry Procedure is made available to students and potential students of LTT Group through publication on its website [www.ltt.com.au](http://www.ltt.com.au)