

Melbourne Rudolf Steiner Seminar Ltd

ABN 78 081 055 110 RTO 3948 CRICOS Provider 01812M VET Student Loan Provider: 7052

Advanced Diploma of Rudolf Steiner Education

Course code: 10825NAT, CRICOS course code 107755A



VET Student Loans Policy

The Melbourne Rudolf Steiner Seminar Ltd (the Seminar) is a registered approved course provider, and as such its students may be eligible for a VET Student Loan (VSL) should they need it to pay a part of their tuition fees.

VSL is a loan from the Government, and any debt incurred is repayable to the Commonwealth at the relevant repayment rate when the student's taxable income is above the compulsory repayment threshold. Any amount of the loan unpaid remains a personal debt to the Australian government until it is repaid. This loan may, until the debt is repaid, reduce the student's 'after tax' wage or salary and may reduce the student's borrowing capacity. The student may wish to seek independent financial advice before applying for a loan.

Under the VET Student Loans Act 2016, eligible students will be entitled to a loan at a capped amount. The government adjusts its cap level each year with the CPI and currently for the Advanced Diploma or Rudolf Steiner Education it is capped at approximately 78%. Students pay the remainder of their fees directly to the Seminar on a term-by-term basis.

The loan attracts a one-off 20% government loan fee on amounts borrowed; however state or territory subsidised students are exempt from this charge. The loan is interest free; it is adjusted to CPI annually.

Further information regarding VET Student Loans can be found at <https://www.dese.gov.au/vet-student-loans>.

Check the Seminar's website for course fees, caps, loan fees and term fees.
<https://steinerseminar.net.au/our-courses/fees/>

Related standards and policies

- *Tuition Fee Refund Policy for students receiving VET Student Loans*
- *Enrolment Policy*
- *Assessment and Resubmission and Special Consideration Policies.*
- *Tuition Fee Policy*
- *VET Student Loan Complaints Handling and Resolution Policy and Procedure*

The Seminar's *VET Student Loans Policy* meets the *Standards for Registered Training Organisations (RTOs) 2015* <https://www.asqa.gov.au/about/australias-vet-sector/standards-registered-training-organisations-rtos-2015> to help ensure that each learner is properly informed and protected.

Student Eligibility

To be eligible to apply for a VET Student Loan (VSL) the student must:

- be academically suited to undertake the Advanced Diploma in Rudolf Steiner Education program. The requirements and documents for enrolment are specified in the Seminar's 'Enrolment Policy' available on the Seminar's [Policy webpage](#). If you apply for a VSL, you need to provide evidence that you have the reading and numeracy skills to successfully complete your course.
- You must demonstrate competence at, or above, Exit Level 3 (Working Level 4) in the ACSF in both reading and numeracy. You can demonstrate your reading and numeracy competence at the time of your application in one of the following ways:
 - Supply a copy of your Year 12 Certificate of Education that has been awarded to you by the board of studies of an Australian State or Territory. It does not matter when you completed high school.
 - Supply a copy of an International Baccalaureate Diploma Programme (IB) diploma; or
 - Supply a copy of your Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF or;
 - Complete a bksb skills review and achieve an Exit Level 3 (working in Level 4).
- be enrolled in the Advanced Diploma by the census date
- be an Australian citizen, Australian permanent humanitarian visa holder, or a qualifying New Zealand citizen who meets the long-term residency requirements
- be a resident in Australia for the duration of your study
- not have already exceeded the [FEE-HELP limit](#). You can check your FEE-HELP balance by logging into your myGov account or going to <https://myhelpbalance.gov.au/>
- have a valid Unique Student Identifier (USI)
- hold a current Australian Tax File number
- have provided the required enrolment documents to the Seminar to enable submission of the loan application form by the first census day.

Applying for a VET Student Loan

A student who wishes to apply for a VET Student Loan will do it through the Seminar by stating on their application their wish to apply for the loan. Students do not have to apply to the Department directly.

1. A student enrolls in the Advanced Diploma in Rudolf Steiner Education and indicates their wish to access a VET Student Loan.
2. The Seminar verifies student eligibility and enters relevant enrolment information into the government's Electronic Commonwealth Assistance Form (eCAF) system.
3. The government's system sends an invitation email to the student to confirm the terms of the VSL.
4. The student signs into the eCAF system, follows the instructions and submits the eCAF on or before the census date.
5. Confirmation, an approval receipt and a copy of the eCAF will go to the student from the eCAF system.

Before each census date we will send the student a VET Student Loan Fee Notice which details the fees that will be deferred to your loan. We will also send a Commonwealth Assistance Notice after the census day to confirm the amount of loan debt you have incurred.

If the student does not complete the eCAF by the census date, they will have to pay the full fees for that term. They may again apply for VSL in subsequent study terms.

For further information see the eCAF fact sheet at <https://www.dese.gov.au/vet-student-loans/resources/ecaf-fact-sheet>

Ongoing obligations

To continue to be eligible for the VSL the student must:

- notify the Seminar's office of any change of email address and other contact details.
- check their email on a regular basis.
- Twice each calendar year for the duration of the course, the student will be asked to confirm their continued enrolment in the Advanced Diploma. This process will be managed by the Seminar.
- progress satisfactorily in the course, as outlined in the Seminar's *Assessment and Resubmission* and *Special Consideration Policies*.
- satisfy the conditions of the fee payment agreement made with the Seminar (See the *Tuition Fee Policy*)

Census date and withdrawal

The **census date** is the last date you can withdraw or apply for a leave of absence from your course, without remaining liable to pay for the term. Census dates are available on the Seminar's website on the [VSL page](#) and on the Policies page.

Pursuant to Section 132 of the VET Student Loans Rules 2016 which the Seminar adheres to, the Seminar must:

- publish the census days determined for a course, or a part of a course, before the earliest day for enrolment in the course or part.
- publish prominently on its website the census days the Seminar determines, so that the census days are easily accessible without provision of login information.

If the student intends to withdraw from the course, they must do so in writing **before the census day** to avoid incurring a debt for that term. If the student defers or withdraws by the census date, they will not incur a VET Student loan debt for that term and will receive a refund for any tuition fees already paid for the term. For more details see the Seminar's *Tuition Fee Refund for VET Student Loan Recipients—Policy and Procedure.*)

Removal of debt due to special circumstances

If, because of special circumstances, you need to withdraw from the Advanced Diploma after the census date then you can apply to have that term's HELP debt remitted. Please read the Seminar's *Tuition Fee Refund for VET Student Loan Recipients—Policy and Procedure.*