VET STUDENT LOANS POLICY AND PROCEDURE

INTRODUCTORY

Purpose

The purpose of this policy and procedure is to outline how Evolve College Pty Ltd (RTO 41035) (referred to as “Evolve College” or “the provider”), collects fees for enrolment in a course all or part of the fees for which the student/applicant may apply for a VET Student Loan (“VSL”).

VET Student Loans approved course

Evolve College is an approved provider of the following course (“approved course”):

- HLT52015 Diploma of Remedial Massage

1. SCOPE OF THIS POLICY AND PROCEDURE

This policy and procedure applies to all applicants to enrol in the above approved course, whether they intend to pay via a VET Student Loan or not.

2. FEES

2.1 Tuition fees for your course

We will charge you tuition fees (“Tuition Fee”) for your course, which will cover training and assessment except for anything which we expressly state is not included (e.g. if it is to be provided by another provider).

2.2 What is excluded from Tuition Fees

Certain fees are not included in the Tuition Fee, for example:

a) First aid training;
b) Travel or accommodation fees;c) Incidental fees.

Charges not included in the Tuition Fee are summarised in the document, “Charges not covered by tuition fees” as downloadable from our website on the policies page, at www.evolvecollege.com/policies.

2.3 First Aid

Evolve College is not a registered provider for the unit of competency HLTAID003 Provide first aid and does not deliver that unit. Students enrolled in the approved
course are required to complete the HLTAID003 Provide first aid unit in order to achieve their chosen qualification. Students may enrol and complete that unit with any registered provider of that unit in Australia. Students are required to produce proof of attainment of that unit to Evolve College before they may graduate. The attainment must show currency in the unit at the time of proposed graduation from the approved course with Evolve College. Students will be awarded credit for the first aid unit as obtained through the student’s chosen provider.

2.4 Administrative fees

Administrative fees, for items or matters outside the Tuition Fee, are charged at a reasonable administrative rate, as set out in the Administrative Fee Schedule and as published on our website from time to time. Administrative fees cover such items as class timetable changes, requesting a re-print of a qualification and other matters as listed on the Administrative Fee Schedule.

2.5 What we will not charge you for

Evolve College will not charge you an extra fee for:

a) Applying to enrol; or
b) Assessments to determine whether you are academically suited to enrol in training with us.

3. FEE PERIODS

3.1 What is a fee period?

A fee period ("Fee Period") is a period of time in which a fee for the approved course is set. A Fee Period shall be a minimum of one month with the current fee for that Fee Period as published on our website.

3.2 Same Tuition Fee during fee period

We will charge the same Tuition Fee for all students who enrol during the same Fee Period in the approved course, delivered via the same mode of delivery, irrespective of how the student pays for their course (whether by way of a VET Student Loan or otherwise).

3.3 Changes of timetable

If a student changes their timetable this does not constitute a change of their cohort. In this provision, the following definitions apply:
a) "Cohort" is the intake a student is enrolled in. A cohort is categorised by the year and the month in which the student enrolls. For instance, students enrolling in the April 2019 intake, would be classified as the 1904 cohort.

b) "Timetable" is the schedule of classes to be attended. The timetable for each student is set out in their Hub, available on login.

4. NO DISCOUNTS ON PUBLISHED FEE

There are no discounts available on the published fee on the website for a particular Fee Period. All students enrolling in that Fee Period will pay the total fee as published on our website for the approved course, regardless of whether they are paying by way of an upfront total course payment or a VET Student Loan.

5. ENROLMENTS

5.1 Closure of enrolments

Ten days prior to the end of each Fee Period, enrolment applications for that Fee Period will close, to ensure a student has time to complete all necessary steps for enrolment to be confirmed.

5.2 Applying for a VET Student Loan

Following confirmation of enrolment, if a student wishes to apply for a VET Student Loan, they must inform Evolve College and Evolve College will set up an eCAF application for the student in the Government eCAF system. A two day cooling off period applies after the student's enrolment and before the student's application for a VET Student Loan can be confirmed in the eCAF system.

5.3 Evolve College Student Entry Policy and Procedure

Student enrolments and applications for a VET Student Loan are processed according to the Evolve College Student Entry Policy and Procedure, available for download from the Evolve College website. Evolve College is also required to meet all requirements of the Commonwealth Government which at the Government's discretion may change from time to time.

6. CENSUS DAYS

6.1 What are census days?

Your course will be divided into at least three equal tuition fee periods ("Tuition Fee Period"). Each Tuition Fee Period will contain at least one census day. A census day is at least 20% of the way through the Tuition Fee Period.
6.2 Right to cancel

You may cancel your enrolment on or before the census day, without incurring tuition fees for the relevant Tuition Fee Period.

6.3 Publication of census days

Evolve College will publish the census days for the current Fee Period on our website. We will publish that information before the earliest day of enrolment in the approved course, and you will be able to access that information without logging into our website.

6.4 When a census day may be varied

Once a student has enrolled in an approved course, we will only vary a census day as published for the relevant Fee Period in which they enrolled, if:

a) We have written permission from the Secretary of the Australian Department of Education and Training to do so; or
b) The variation occurs before the census day, it does not bring the census day forward, and it is necessary to correct an administrative error.

If we do vary any census days and or Tuition Fees, the changes will be published on our website.

7. DISCLOSURE AND NOTICES

7.1 Disclosure of fees

We will disclose on our website, prior to you entering into an agreement for enrolment, fees payable for enrolment in the approved course during the current Fee Period. Fees are published as follows:

a) General publication on our website, on the course page: https://www.evolvecollege.com/massage-courses/diploma-of-massage
b) Individual disclosure to you as a student: via our enrolment form and the disclosure statement (VSL Information Sheet for Students), both of which are provided to you by email at the time of enrolment.

7.2 Notices we will send you during your course

During your course, Evolve College is required by the Government to send you certain notices. These comprise:

a) VET Student Loan Statement of Covered Fees:
   a. Where: We will send this after you enrol but before the first census day
b. **Why**: This notice will tell you the amounts of Tuition Fees that will be able, or will not be able, to be covered by a VET Student Loan.

b) **VET Student Loan Fee Notice**:
   a. **When**: We will send this at least 14 days prior to the census day for each Tuition Fee Period.
   b. **Why**: This notice will tell you the amount of fees that you will become liable for and how much (if any) that you have assigned to a VET Student Loan, together with any amount that you will be liable to pay for yourself, up-front (i.e. the gap between the VET Student Loan amount and the total fee amount, if any).

c) **Commonwealth Assistance Notice**
   a. **When**: We will send this within 28 days after each census day
   b. **Why**: This notice will tell you the amount of fees that have been assigned to a VET Student Loan in your name.

### 7.3 Where we will send notices to

By law, we must send the notices described in section 6.2 only to your own email address, or your postal address. We will ask you to record your email address on the enrolment form you lodge with us, or if you are enrolling by phone, on the student disclosure form. We will use the email address you provide to send notifications to. Please note that Hotmail accounts can send emails that come from businesses/institutions to the junk folder and hence students should be aware of this if they are using a Hotmail account.

### 7.4 Correcting a notice

If you consider that a correction is needed to a notice sent to you under section 6.2 above, then you can request that it be corrected. All such requests must be in writing, and may be made by email. All such correction requests should be made by emailing us at evolve@evolvecollege.com.

### 8. PAYMENT OF TUITION FEES

#### 8.1 How fees can be paid

You can choose to pay your tuition fees for the approved course by any of the following methods:

a) An up-front payment method, as per our website; and/or

b) A VET Student Loan, if you meet the eligibility requirements, as set out in our **Student Entry Policy and Procedure**, which policy is available for download from our website, at www.evolvecollege.com/policies.
8.2 Due date for fees

You must pay tuition fees by their due date. This is as follows:

a) If you are intending to pay up-front, your payment is due before you can commence your course. In addition, in order to enrol during a specific Fee Period, enrolment applications are due at least 10 days before the end of the Fee Period, as per section 5.1 of this policy and procedure, above.

b) If you are intending to pay via a VET Student Loan, you must have applied for your VET Student Loan:
   a. no less than two business days after enrolling in the course with Evolve College; and
   b. no later than the first census day for your course; and

8.3 If you are an upfront fee paying student and do not pay your fees

If you have agreed to pay fees up-front and do not pay these fees, the following circumstances may arise:

a) If you have agreed to pay up-front the total fees for your course, you will not be given access to any course materials until you have paid.

b) If you have agreed to pay up-front for part of the fees for your course, you may be released course materials pertaining to the payment you have made, but will not be:
   a. given access to course materials; or
   b. permitted to attend classes,
   relating to any portion of the course for which you have not yet paid.

c) If you have paid some of your course fees but not all, you will not be able to graduate, or have a Record of Results or testamur (qualification certificate) issued to you until all fees owing by you to Evolve College have been paid in full, regardless of whether you have completed the study and assessments required for your course.

8.4 Advising us how you want to pay your Tuition Fees

You need to tell us how you want to pay your Tuition Fees. The following applies:

d) On your enrolment form, you should select your chosen form of payment (which will be either by way of a VET Student Loan or by an upfront payment method).

e) You must date your enrolment form, as this is used in calculating your cooling off period.

f) Your enrolment form is not an application for a VET Student Loan. It is only an application for enrolment with Evolve College.
9. APPLYING FOR A VET STUDENT LOAN

9.1 What happens if you indicate you want to pay by a VET Student Loan?

There is a cooling off period of two business days after you enrol, before which an application can be made for a VET Student Loan. This gives you an opportunity to revisit your choice to apply for a VET Student Loan. The Australian Government has put this requirement in place to safeguard applicants for a loan from being pressured into taking out a loan. It gives you time to consider/re-consider your decision.

9.2 Will you be eligible to apply for a VET Student Loan?

For the eligibility requirements for a VET Student Loan, see the Evolve College Student Entry Policy and Procedure, downloadable from our website.

9.3 Make sure you have a TFN and USI

To apply for a VET Student Loan, you need to login to the Commonwealth Government eCAF system and apply. You will be required to provide your Australian Tax File Number (“TFN”) and Unique Student Identifier (“USI”). You should apply for these as soon as possible if you want to apply for a VET Student Loan, so that you have the information ready. You will also need a USI if you are paying upfront. For details on how to apply for a TFN or USI and how these are used, please refer to our Student Enrolment Policy and Procedure, downloadable from our website.

9.4 When is the last date you can apply for a VET Student Loan by?

As per section 8.2(b) above, the last date you can apply for a VET Student Loan by is the census day for the course or for a particular tuition fee period within the course. If you do not apply for a VET Student Loan by the relevant census day, then you will be liable to pay the tuition fee for that period yourself.

9.5 How to apply for a VET Student Loan

The following procedure applies:

a) First, you need to notify us of your intention to apply for a VET Student Loan. You do this via the enrolment form, as stated above in section 8.4. After the relevant cooling off period (see below), we will then set you up in the Government’s Electronic Commonwealth Assistance Form (called the “eCAF” system).

b) Cooling off: We are permitted by the Government’s rules and regulations to set you up in the eCAF system after two days have passed after your date of enrolment with Evolve College. (In other words, we can set you up in the eCAF system after the two day cooling off period has expired.)
c) After you have been registered on the eCAF system, the system will send you an email. You will be given a link in that email to click on in order to request a VET Student Loan. You will need to have your TFN and USI handy when you apply.

d) As stated above in section 8.2(b), if you intend to apply for a VET Student Loan you must do so by the relevant census day. (After the census day, if you have not applied for a VET Student Loan and you remain enrolled, you will be liable to pay the relevant Tuition Fees for that Tuition Fee Period via an upfront fee paying method.)

9.6 If your application for a VET Student Loan is refused

If you apply for a VET Student Loan and you are refused a loan by the Government, you will become a full fee paying student and will be liable for the course fees for the course you are enrolling in. Section 8.3 above will then apply.

10. CHANGES AND WITHDRAWALS

10.1 What changes can be made to an enrolment?

When you are enrolled, you can:

a) Request an extension to your study period (which affects the end date of your study), by completing and lodging with us the extension request form, downloadable from our website.

b) Advise us you are withdrawing from your study by completing a Course Cancellation Form, downloadable from our website at www.evolvecollege.com/policies.

In each case, email your completed form to us at evolve@evolvecollege.com.

10.2 Re-crediting of fees

If you have a VET Student Loan for any part of your enrolled course, and you withdraw from your study, any possible refund or re-crediting of any VET Student Loan balance incurred, will be subject to the terms and conditions of the Evolve College Fees Re-crediting Policy and Procedure. Whether or not you are entitled to any re-credit will depend on whether you apply for withdrawal before or after the census day. See the Evolve College Fees Re-crediting Policy and Procedure.

10.3 Refunding of fees

If you have paid upfront for your tuition fees, and you seek to withdraw from your course, any refund that may be payable is subject to the terms of the Evolve College Fees, Charges and Refunds Policy and Procedure, available for download from our website at www.evolvecollege.com/policies.
10.4 Applying for a Credit Transfer

You can apply for a Credit Transfer at any time during your course, by completing and lodging with us the National Recognition Application form, available for download from our website. The following applies:

a) A Credit Transfer (or National Recognition) enables recognition of an identical unit of competency completed with another Australian Registered Training Organisation.

b) You will need to provide proof of attainment of the unit, together with your completed form.

c) You can apply for Credit Transfer (or National Recognition) at any time during your course, but if there are any Tuition Fees applicable after awarding any credit (e.g. if not all units have been completed and further study is required to fill the ‘gap’), and you applied for the Credit Transfer after the relevant census day, then you will be liable to pay any applicable Tuition Fees via an upfront payment method.

10.5 When we may withdraw you from study

We will keep you enrolled in your chosen course or units of study until the earlier of:

a) The date you request a withdrawal and that withdrawal is approved;

b) The date you complete any relevant unit(s) of study (if you are enrolled in less than a full course), and you are verified by Evolve College as having completed that/those unit(s);

c) The date you graduate from your enrolled course after completing it (which will be the date your Record of Results is issued); and

d) The end date of your study (also called the course expiry date) ("End Date" or "Course Expiry Date"), as notified to you on your confirmation of enrolment email.

10.6 When you must complete

You must complete your study by the Course Expiry Date for your course, unless you have been awarded an extension by Evolve College.

10.7 If you do not complete

If you do not complete your study of a unit or course by the relevant End Date and you have not obtained an extension:

a) We will withdraw you from the relevant unit or course, and we will advise you in writing of this withdrawal.

b) You will have 28 days from the date of advice of withdrawal under paragraph (a) to lodge a written grievance under the Complaints and Appeals Policy and
Procedure (downloadable from our website at www.evolvecollege.com/policies), before the withdrawal takes effect.

c) If you lodge a grievance pursuant to paragraph (b), your withdrawal will not be effected until that grievance has been investigated and a decision made by Evolve College.

d) If your withdrawal goes ahead, then if you would like to continue with the course or the applicable unit, you will need to re-enrol in the course or unit, as the case may be, and you will incur Tuition Fees for the new enrolment.

e) If your enrolment is withdrawn from a unit of study due to the above procedure, then we may not re-enrol you in the next Fee Period unless you contact us and request that re-enrolment in writing, due to legal obligations on us as an approved provider.

11. YOUR OBLIGATIONS DURING YOUR COURSE

11.1 Engagement

You are required to remain engaged during your course. You can maintain engagement through the following means:

a) Regularly attending classes; and/or
b) Regularly logging onto the Evolve Hub.

11.2 How much engagement is required?

Refer to the Evolve College Student Handbook for your course to determine how much progress you must make in your course. Generally, you are required to be completing one subject/module per month and submitting at least one assessment every two weeks. Note this can vary from time to time and the current requirements will be listed in the Student Handbook.

11.3 Engagement requirements for a VET Student Loan

If you are paying for your course via a VET Student Loan, you will be required to demonstrate to the Commonwealth Government that you are engaged in your course.

a) From time to time (three times per year), we will contact you, as required by the Government and request that you login to the eCAF system to record your ongoing enrolment, your continued engagement with the course and your intention to continue with the VET Student Loan for the remainder of your course.

b) You will be required to log onto the eCAF system and record your answers to the above. You will also be given an opportunity to answer questions about us as a provider. You may answer these questions however you wish.

c) You will be required to complete this form (called a "progression form") at least every four months during your course. It is very important that you keep up to
date with these reporting requirements. We will send you an email when you are required to fill out a progression form, and you will have no more than 14 days to complete it.

d) If you do not confirm in the relevant progression form that you want to continue study and continue incurring a VET Student Loan, then you will be unable to access a VET Student Loan for that course or the relevant part of the course. This is a Government requirement.

e) If you are unable to access a VET Student Loan pursuant to the situation described in paragraph (d) above, and you remain enrolled, you will be liable to pay the relevant Tuition Fees using an up-front payment method.

12. YOUR RIGHTS TO REVIEW

You can do any of the following:

a) Request that a decision we have made as to re-crediting your VET Student Loan balance, if you successfully withdraw, be reviewed, according to our Student Review Policy and Procedure, downloadable from our website at www.evolvecollege.com/policies.

b) Appeal a decision we have made about your work academically, such as assessment at a practical class or assessment of theory work online. To appeal an academic assessment, refer to our Complaints and Appeals Policy and Procedure, downloadable from our website at www.evolvecollege.com/policies.

c) Lodge a grievance report with us according to our Complaints and Appeals Policy and Procedure, downloadable from our website at www.evolvecollege.com/policies.

13. TUITION ASSURANCE

Tuition assurance arrangements are described in our Tuition Assurance Policy and Procedure, downloadable from our website at www.evolvecollege.com/policies.

14. PUBLICATION OF THIS POLICY

This policy will be published on our website. The current version of this policy will be as published on our website from time to time.