

*To Evolve College the most important thing is our students and their development.*

**We are a transparent college. We want you to know exactly what your course entails, and you are welcome to ask any questions at any time. We are here to support you throughout your enrolment and your studies and look forward to hearing from you.**

This Information Sheet contains important information about your course, applicable if you intend to apply for a **VET Student Loan** to cover the tuition fee for all or part of your course. Please keep it as a useful reference for you in:

- Deciding whether to enrol with Evolve College in this particular course;
- Deciding whether to apply for a VET Student Loan;
- If you are enrolled, in having a handy reference of important elements of your course and VET Student Loans.

We hope you will find this Information Sheet useful. You should **read it in conjunction with the Qualification Fact Sheet** for this qualification, which outlines other, general information in relation to your course. Both fact sheets are available for download from our website. If you have any questions at all, please call us on 1300 880 885 or email us at [evolve@evolvecollege.com](mailto:evolve@evolvecollege.com), and we very much welcome hearing from you.

ITEM	DETAILS
VSL Approved Provider	Evolve College Pty Ltd (RTO 41035) is an approved provider of the approved course below, for which eligible students may apply for a VET Student Loan (VSL).
VSL Approved Course	HLT52015 Diploma of Remedial Massage
Tuition fees	Tuition fees for the course are as advertised on our website, at <a href="https://www.evolvecollege.com/massage-courses/diploma-of-massage">https://www.evolvecollege.com/massage-courses/diploma-of-massage</a> .
Fees other than tuition fees	Fees other than tuition fees, for which a VET Student Loan is not available and which the student needs to pay, are outlined on the Student Administration Fees Schedule, available on our website, at <a href="https://www.evolvecollege.com/policies">https://www.evolvecollege.com/policies</a> .
Payment options	Students may elect to pay fees for this qualification as they fall due, or apply for a VET Student Loan (if they are eligible). If a student elects to pay fees upfront, a number of options are available including: <ul style="list-style-type: none"> <li>• Paying for the whole course upfront</li> <li>• Paying for the course in instalments</li> </ul> To further discuss payment options, please call the Evolve Enrolments Team on 1300 880 885
VET Student Loans	Eligible students may apply for a VET Student Loan. Students should be aware of the following in relation to the loan: <ul style="list-style-type: none"> <li>• A VET Student Loan is a loan from the Commonwealth;</li> <li>• If you are approved, the loan will remain a personal debt of yours until it is repaid to the Commonwealth;</li> <li>• The loan may, until the debt is repaid, reduce your take-home (after-tax) wage or salary and may reduce your borrowing capacity; and</li> <li>• You may wish to seek independent financial advice before applying for a loan.</li> </ul>
Criteria for applying for a VET Student Loan	If you wish to apply for a VET Student Loan, you will need to satisfy the criteria set by the Commonwealth Government for the loan. You must: <ul style="list-style-type: none"> <li>• Be enrolled in a VSL approved course (which includes the HLT52015 Diploma of Remedial Massage offered by Evolve College)</li> <li>• Be studying with an approved course provider. Evolve College is a currently approved course provider for the HLT52015 Diploma of Remedial Massage</li> </ul>

**VSL STUDENT INFO SHEET: HLT52015 DIPLOMA OF REMEDIAL MASSAGE**



	<ul style="list-style-type: none"> <li>• Apply for a VET Student Loan in accordance with all requirements, using the Government approved form(s), and provide all relevant information</li> <li>• You must be an Australian citizen or the holder of a permanent humanitarian visa who is usually resident in Australia, or a qualifying New Zealand citizen (See below)</li> <li>• You must have been assessed by Evolve College to be academically suited to undertake the course (See below)</li> <li>• You must have an existing FEE-HELP balance of more than \$0 that is sufficient to cover your tuition fees or the part of the tuition fees you wish to apply for a VET Student Loan for.</li> <li>• You must make genuine and regular progress in your course. (See below)</li> </ul>
What is a qualifying New Zealand citizen?	<p>A qualifying New Zealand citizen is a New Zealand citizen who:</p> <ul style="list-style-type: none"> <li>• Holds a special category visa; and</li> <li>• Has been usually resident in Australia for at least 10 years; and</li> <li>• Was a dependent child when he or she was first usually resident in Australia; and</li> <li>• Has been in Australia for periods totalling 8 years during the previous 10 years; and</li> <li>• Has been in Australian for periods totalling 18 months during the previous 2 years.</li> </ul>
How can you show you are academically suited?	<p>You can show you are academically suited to the course by:</p> <ul style="list-style-type: none"> <li>• Providing your Australian Year 12 certificate; OR</li> <li>• Providing evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (instructed in English); OR</li> <li>• Displaying competence at or above Exit Level 3 in the Australian Core Skills Framework in reading and numeracy (through a Language, Literacy and Numeracy test which Evolve College will give you access to), and Evolve College reasonably believes you are competent to that level; AND</li> <li>• In addition, Evolve College reasonably believes you are academically suited to the course, and you meet any other entry requirements.</li> </ul>
What is the FEE-HELP limit?	<p>Each person has a lifetime HELP limit which is the maximum loan a person can receive over their lifetime. This does not alter if you apply for a loan and then repay the loan amount. The lifetime limit is the limit of what you can apply for a loan for, and is your limit for life. Each time you take out a loan from the Commonwealth in relation to study, your HELP balance increases. Evolve College will be required to check your current HELP limit (made up of any HECS, FEE-HELP, VET Student loans or VET FEE-HELP debt you have already incurred, and the proposed loan you wish to apply for under VET Student Loans).</p>
How to apply for a VET Student Loan	<p>To apply for a VET Student Loan, you need to provide all required information and complete all necessary forms. Evolve College will provide you with these forms or access to them. As part of your application you must:</p> <ul style="list-style-type: none"> <li>• Provide your tax file number (TFN) (or if you have applied for one but have not yet received it, a certificate from the Commissioner of Taxation stating you have applied) (See below);</li> <li>• Provide your Unique Student Identifier (USI) (See below);</li> <li>• Submit your application by the census day for the first unit of the course you are enrolling in, and no less than two business days after enrolling. For a list of current Evolve College census days, see <a href="https://www.evolvecollege.com/massage-courses/diploma-of-massage/VSL-tuition-fee-schedules">https://www.evolvecollege.com/massage-courses/diploma-of-massage/VSL-tuition-fee-schedules</a>;</li> <li>• Complete and submit the form approved by the Secretary (which will usually be what is called an eCAF form). Evolve College will provide you with access to this on request.</li> </ul>
How do you apply for a Tax File Number (TFN)?	<p>If you have a TFN but do not remember it, you should call the ATO on 13 28 61.</p>

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	If you do not have a TFN you will need to complete the <i>Tax file number – application or enquiry for individuals</i> (which is called a NAT1432 form) available from the ATO. See the ATO website at <a href="https://www.ato.gov.au/forms/TFN-application-or-enquiry-for-individuals---instructions/">https://www.ato.gov.au/forms/TFN-application-or-enquiry-for-individuals---instructions/</a> for how to apply online and in other ways, plus all the other information you need.
How do you apply for a Unique Student Identifier (USI)?	To create a USI is a very simple process and takes only a few minutes. Make sure you have identification with you – you can use an Australian passport, an Australian birth certificate, an Australian driver's licence, or a Medicare Card or other forms of identification. You only need one form of identification to apply and it is a very simple process. You can apply online at <a href="https://www.usi.gov.au/students/create-your-usi">https://www.usi.gov.au/students/create-your-usi</a>
What happens if you are under 18 years of age?	If you are under 18 years of age and wish to apply for a VET Student Loan, you must satisfy the following: <ul style="list-style-type: none"> <li>• To meet Evolve College's entry requirements for this course, you must be at least 15 years of age (refer to <i>Enrolment – Under 18's Policy and Procedure</i>) and satisfactorily complete a Language, Literacy and Numeracy (LLN) test as stipulated by Evolve College; AND</li> <li>• Your application for a VET Student Loan must be signed by both you and a responsible parent, OR you must have evidence through a Centrelink Income Statement showing receipt of a youth allowance; and</li> <li>• Your parent/guardian must sign the consent forms required by Evolve College and the VSL office of the Department.</li> </ul>
What progress are you required to make in your course?	You are required to make steady and regular progress in your course, as a condition of your loan. Progress is measured as follows: <ul style="list-style-type: none"> <li>• At various intervals during your course (no longer than every four months), you will be required to demonstrate your progress in the course, through progression forms and surveys. This is a condition of your loan. You must complete progression forms within the Government system called the eCAF system. You will be given access to this system upon approval of your enrolment and loan.</li> <li>• At various intervals during your course, we will email you asking you to complete a progression form. You must complete this form within 2 weeks of receiving the email. We suggest you put a reminder in your diary each time you receive that email, so as to ensure that you do not forget these important deadlines. We want to ensure you are aware of this, so that you do what is needed in relation to your loan.</li> <li>• Part of the responses you will be asked to provide, will be survey responses. You are entirely free to answer as you choose to these questions.</li> </ul>
Your agreement to use of the loan	You may be required during the course to communicate your agreement for the Secretary to continue to use the VET Student Loan to pay tuition fees for the course. This will be part of the student progression form (See above).
Maximum VET Student Loan available	The maximum course fee for the HLT52015 Diploma of Remedial Massage is as listed on the Evolve College listing on the Government's MySkills website, at <a href="https://bit.ly/2CV59CW">https://bit.ly/2CV59CW</a> . The maximum VET Student Loan amount permitted by the Commonwealth Government for this course is \$15,793 (course loan fee cap). However, the maximum amount of the loan cannot be greater than your current remaining HELP balance.
Maximum Total VET Student Loan debt	If you enter into a VET Student Loan for the maximum course fee permitted by the Commonwealth Government, which is currently \$15,793, you will owe a total debt of the tuition fee (or loan principal) plus the 20% loading (or interest) charged by the Government on a VET Student Loan. The total, therefore, for a maximum tuition fee of \$15,793 would be: $\$15,793$ (tuition fee and maximum loan amount) + $\$3,158.60$ (20% loading or interest) = $\$18,951.60$ (the maximum debt that can be incurred).
Actual Evolve College course fees	Your Evolve College course fee is as advertised at the time of enrolment on the HLT52015 Diploma of Remedial Massage Course Fees page, at <a href="https://www.evolvecollege.com/fees/diploma-of-massage-fees">https://www.evolvecollege.com/fees/diploma-of-massage-fees</a> . The current fee advertised on that page is less than the maximum Total VET Student Loan permitted by the Commonwealth Government (as listed in the line above). If you apply to take out a VET Student Loan for the full course fee charged by Evolve College, your VET Student Loan balance for that course will be the course fee charged by Evolve College plus 20% (the loading applied by the Government). Therefore, if the course fee for your course is \$8,850, as advertised on the Evolve College website, and you take out a VET Student Loan for this amount, your total VET Student Loan debt to the government will be: $\$8,850$ (tuition fee and maximum loan amount) + $\$1,770$ (20% loading or interest) = $\$10,620$ (the maximum debt that will be incurred).

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Payment periods	Your total tuition fee will be reasonably apportioned (or divided) across a number of fee periods. There will be a component of the total fee that is payable for each fee period. Each period will contain at least one census day.
What is a census day?	Your course will be divided into a number of periods, each of which will have a census day. A census day is the last date by which an enrolment in a course or a part of a course can be cancelled without incurring tuition fees for the course or the part of the course. Evolve College publishes all current census days on its website at <a href="https://www.evolvecollege.com/massage-courses/diploma-of-massage/VSL-tuition-fee-schedules">https://www.evolvecollege.com/massage-courses/diploma-of-massage/VSL-tuition-fee-schedules</a> . What the census day means, is that, if you have applied for a VET Student Loan, the census day is the last day on which you can withdraw from that part of your course without incurring a VET Student Loan debt. If you go past the census day without requesting that your enrolment be cancelled, a debt will be incurred.
What if I want to cancel my course?	You may cancel your enrolment in the course or part of the course at any time by following the Evolve College Student Withdrawal Policy and Procedure, available for download from <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a> . If you withdraw <u>before</u> the census day for a course or part of the course, you will not incur a VET Student Loan debt for the course or the part of the course (as the case may be) and you will receive a refund for any tuition fees already paid for that part of the course from which you are withdrawing.
What policies and procedures apply?	You are required to comply with all Evolve College Policies and Procedures, including as amended from time to time. Our general College policies and procedures are set out on our website at <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a> and in our Student Handbook.
How can I find out what fees and other information apply to my course?	For information on the following, visit our website at the URLs listed below: <ul style="list-style-type: none"> <li>• Tuition fees: <a href="https://www.evolvecollege.com/massage-courses/diploma-of-massage">https://www.evolvecollege.com/massage-courses/diploma-of-massage</a></li> <li>• Census days: <a href="https://www.evolvecollege.com/fees/diploma-of-massage-fees">https://www.evolvecollege.com/fees/diploma-of-massage-fees</a></li> <li>• Statement of tuition assurance: <a href="https://www.evolvecollege.com/massage-courses/diploma-of-massage">https://www.evolvecollege.com/massage-courses/diploma-of-massage</a></li> <li>• Tuition assurance process: <a href="https://www.evolvecollege.com/massage-courses/diploma-of-massage">https://www.evolvecollege.com/massage-courses/diploma-of-massage</a></li> <li>• Student entry and enrolment policy and procedure (including equal and fair treatment of students seeking to enrol): <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a></li> <li>• Student grievance policy and procedure: <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a></li> <li>• Student re-credit policy and procedure: <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a></li> <li>• Student withdrawal policy and procedure: <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a></li> <li>• Privacy policy: <a href="http://www.evolvecollege.com/policies">www.evolvecollege.com/policies</a></li> </ul>
Change of contact details	It is very important that if you change any contact details, you notify Evolve College straight away. Changes to contact details include changes to your: <ul style="list-style-type: none"> <li>• Residential address, telephone number and/or email address</li> </ul>
Contact from the Department	If you are approved for a VET Student Loan and enrolled in an approved course, the Department will contact you directly to verify your enrolment in the course. You will be required to answer requests by the Department.
Providing information to the Department/Commonwealth	Evolve College, as an approved VSL course provider, is required to provide information on students and their course, as well as course progression, to the Commonwealth Government. By enrolling in the course, you are stating that you are aware of this requirement and agree to your information being shared with the Commonwealth Government in this manner.
<b>Any questions?</b>	<b>If at any time you have any questions about enrolment or about an Evolve College course, please do not hesitate to contact us. We welcome the opportunity to hear from you and look forward to supporting you through your studies.</b>

**Evolve College Pty Ltd (RTO #41035)**  
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