



VET Student Loan Fee Notice

Statement of Covered Fees

TAFE NSW
RTO Provider No. 90003
Meadowbank Campus
131 601

Armin Marth
38 Alliot Mews
EDMONDSON PARK NSW 2174

19 October 2024

Learner Number: 805613025
USI: XHA4VJURS2
Course Product Name: Advanced Diploma of Information Technology
Course Product Code: ICT60220-03V02
Student Mobile Number: 0415639091
Student Email Address: arminmarth@gmail.com

Dear Armin,

TAFE NSW records indicate that you are enrolled in the above course. Your enrolment has been accepted by TAFE NSW on the basis that either:

- Some or all of your fees will be covered by a Commonwealth VET Student Loan (for eligible students). Fees stated to be covered by a VET Student Loan are known as **covered fees**; or
- You pay your fees with an upfront self-payment.

Fees are incurred on a unit of study basis and eligible students are able to apply for a Commonwealth Government VET Student Loan, via the Electronic Commonwealth Assistance Form (eCAF), to cover some or all of the course tuition fees. Fee notices will be issued to you throughout your course whenever a census day is approaching.

If you have applied for a VET Student Loan, you will incur the debt for the unit of study at the end of the census day. This is known as a VET Student Loan (VETSL) debt.

If you do not submit your eCAF by the census day, your tuition fees will not be covered by a VET Student Loan and you will be required to pay your own tuition fees by each census day. If you have not paid your tuition fees by the census day, your enrolment may be cancelled and you will still need to pay for any outstanding fees.

Your tuition fees are shown in the table below:

Unit of Study Number	Unit Of Study Name	Census Day	Total UOS Cost	Mandatory Self Payment Amount	Self Payment Received	VETSL Debt
24MBK00529	UOS 3 - Advanced Diploma of Information Technology (Cyber Security)	04/11/2024	\$0.00	\$0.00	\$0.00	\$0.00

For students who have been approved for a loan, the Commonwealth sets a loan cap on the amount it will lend for each course (the amount covered are the covered fees). If the course fees exceed the covered fees, you are required to pay the difference (shown in the table as Mandatory Self Payment Amount). You can also make additional voluntary payments before the census day to reduce your VETSL debt. Your VETSL debt includes the loan, plus the loan fee, if applicable.

You have the right to request the correction of information contained in a Fee Notice. If you find any information not relevant to you, you must contact us within 14 days after the day the notice was given, to request a correction.

Important information regarding the VET Student Loan program is printed on the back of this notice; please read carefully.

Yours sincerely
VET Student Loan Administrator

TAFE NSW VET Student Loans Information Sheet

Am I eligible for a VET Student Loan?

You are entitled to apply to the Commonwealth for a student loan if you:

- meet the citizenship or residency requirements (see below)
- are assessed as academically suited to complete a high level vocational course
- provide a Tax File number or evidence that you have applied for one
- have not exceeded your lifetime HELP (Higher Education Loan Program) limit.

You need to complete the Commonwealth's online eCAF (Electronic Commonwealth Assistance form). If you are under 18, you also need your parent or guardian's permission. To *continue* to be eligible for a loan, you must comply with Commonwealth requests to engage with their online system to confirm your ongoing progress through your course. If you do not comply with these requests, your loan may be cancelled.

Paying back your loan and the loan fee

You pay back your loan via the tax system when your income reaches the income threshold. For loan conditions, you must read the VET Student Loans Information booklet published at <http://www.studyassist.gov.au>. For students in a NSW state government subsidised (Smart and Skilled) place, there is no loan fee. For students in a fee-for-service place, there is a 20% loan fee applied to the cost of each unit of study.

Citizenship requirements

To be eligible for a VET Student Loan, you must be either:

- an Australian citizen; or
- the holder of an eligible Permanent Humanitarian Visa and living in Australia for the duration of your study; or
- a New Zealand citizen on a Special Category visa who meets the long-term residency requirements.

What is a CHESSN?

All students who are enrolled under the Commonwealth VET Student Loans program must have a CHESSN (Commonwealth Higher Education Student Support Number). If you do not have a CHESSN, you must consent to TAFE NSW providing your personal and identifying information to the Commonwealth for the allocation of a CHESSN.

Electronic Communication

TAFE NSW and the Commonwealth Government will contact you by email during your study to provide mandatory notifications, information and requests. You must have a personal email address that you access regularly. Please inform us immediately if you change your email address or any other personal details.

Census day

The census day for each unit of study is set at no less than 20% into the duration of the unit of study. The census day is the latest day you can make any upfront payments for your unit of study fees. After the census day, you incur the VETSL debt, or if you have paid, any upfront payments are non-refundable.

Withdrawal

To withdraw from a unit of study or your course, please use the *VET Student Loans Withdrawal Application Form* available from your college or from the TAFE NSW website. If you withdraw on or before the census day of a unit of study, you will not incur the debt for the unit of study, or if you paid, you are entitled to a refund of the unit of study fees. In special circumstances, if you withdraw after the census day you may be able to have your debt reversed. You are not eligible for a refund if you have successfully completed the unit of study. For more information, including the *Application to re-credit a FEE-HELP balance form*, go to the VET Student Loans page of the TAFE NSW website <https://www.tafensw.edu.au>.

Important information

- You must make a payment or have your loan approved by the first census day.
- You may make a voluntary payment of your fees at any time before a census day.
- A VET Student Loan will remain a personal debt until it is repaid to the Commonwealth Government.
- It is your responsibility to ensure you have sufficient HELP balance to cover the loan amounts indicated in this Fee Notice.
- A VET Student Loan will not be used to pay the covered fees for a part of your course if you advise TAFE NSW before the census day that you do not want to access a loan for your tuition fees. This communication must be in writing and you should keep a copy for your own records.
- You may be required to communicate your agreement for the Secretary of the Department of Employment, Skills, Small and Family Business to continue to use a VET Student Loan to pay the tuition fees for your course.
- For more information, go to the Commonwealth Government Study Assist website <http://www.studyassist.gov.au>.

Student Privacy

Information collected by TAFE NSW during a learner's enrolment and attendance will be used for the purposes of general record administration, identification, communication, state and national reporting, program monitoring, evaluation and surveys. Learner information will be held securely and disposed of securely when no longer needed.

The information may be disclosed to the Department of Human Services (Centrelink), the Department of Veterans' Affairs, the Department of Employment, Skills, Small and Family Business, the Department of Industry and Science, the Department of Immigration and Border Protection, Transport for NSW, the Australian Skills Quality Authority, the Tertiary Education Quality and Standards Agency, the Universities Admission Centre, Office of the Board of Studies and the National Centre for Vocational Education Research. In order to meet the requirements of Registered Training Organisations under the Apprenticeships and Traineeships Act 2001, apprentice and trainee information is provided to employers, Australian Apprenticeship Centres and State Training Services (or the relevant State Training Authority).

You may correct your personal details by contacting your TAFE NSW campus administration or by using the Learner Portal.