

VET STUDENT LOANS – ENROLMENT INFORMATION

VET Student Loan (VSL) Information

- Ella Bache College (RTO ID: 6704) is an approved provider to deliver courses under VET Student Loans.
- A VSL is a loan made to Students by the Commonwealth Government.
- A VSL loan will not be approved for students who do not meet eligibility requirements (see below 'VSL Eligibility Criteria')
- Students apply for a VSL through the Commonwealth's Electronic Commonwealth Assistance Form (eCAF). The College cannot apply for a VSL on behalf of the Student.
- The loan will remain a personal debt of the Student until it is repaid to the Commonwealth.
- The Commonwealth Government applies a 20% fee to each Student that applies for a VSL. The amount of VSL debt the Student will accrue if the Student receives the \$10,000 maximum amount of VSL for the Course will be \$12,000.
- A VET Student Loan gives rise to a VSL debt that continues to be a debt due to the Commonwealth until it is repaid
- Students are recommended to seek independent financial advice before applying for a VSL.
- Repaying the loan is required when your income reaches the repayment threshold. The threshold can be found at www.studyassist.gov.au
- VET Student Loans (VSL) have replaced "VET FEE HELP" which is no longer in place.
- The VET Student Loans information booklet can be accessed by searching here <https://docs.education.gov.au/> and using the search term 'VET Student Loans information booklet' – or [Click Here](#).

Alternatively if you still have questions, contact VSL directly at: *If you have questions you may contact the HELP Student Enquiry line on 1800 020 108 or email VETStudentLoans@education.gov.au*

VSL Eligibility Criteria

The criteria for being an eligible person to apply for a VET student loan is that the Student must satisfy all of the following, including providing documentation that will be verified by the college:

- a) Verification of a student's identity, date of birth and Australian citizenship by providing a copy of an Australian passport or Citizenship certificate; or
The holder of a permanent humanitarian visa who is usually resident in Australia; or
A qualifying New Zealand citizen

NOTE: This evidence must include the identifying photograph of the student AND their date of birth. Where this is not available (e.g. citizenship certificate) another form of evidence with this information will be accepted (e.g. Australian drivers license)

- If the student is under 18, information to verify that:
 - one of the signatories to the application is a responsible parent of the student (by submission of the signed parental consent form available at: <https://docs.education.gov.au/documents/vet-student-loans-parental-consent-form>); or
 - the student has received youth allowance on the basis that the student is independent within the meaning of Part 2.11 of the Social Security Act 1991 (evidence must be provided in the form of the Centrelink Income Statement)
- b) Has been assessed as academically suited to undertake the Course by way of:
 - Completion of any Certificate IV in the Australian Qualifications Framework (with qualification delivered in English); or
 - Completion and provision of a copy of an Australian Senior Secondary Certificate of Education; or
 - Completion of Language, Literacy and Numeracy assessment to validly and reliably assess a student's competence at or above 'Exit level 3' in both reading and numeracy in the Australian Core Skills Framework (ACSF), using the ACER Core Skills Profile for Adults assessment tool. The assessment is conducted with honesty and integrity by providing each student with a unique login, supplied to their provided email address.

Note: If a student completes an ACER assessment as a part of their enrolment, the results will be reported to:

 - The student (via email) as soon as practicable after the assessment, and
 - The secretary in the form, manner and by the time requested by the Secretary
 - Results are required to be stored for 5 (five) years
- c) The amount of the VSL must not be greater than the Student's remaining FEE-HELP balance if this is applicable.
- d) Have a valid Tax File Number OR a certificate from the Commissioner that the student has applied for a TFN

Tuition Fees - SHB50115 Diploma of Beauty Therapy qualification (the 'Course')

Students must be Eligible for a VSL to access VSL to pay for their Tuition Fees for the Course.

- The Tuition Fees for the Course are \$16,000.
- The maximum available amount of VSL for the Course is \$15,793.
- All Students will be required to make a Co-Payment to pay the balance of their Tuition Fees, for example:
 - VSL of \$15,793 plus a Co-Payment of \$207 = Tuition Fees of \$16,000
- Tuition Fees are equally apportioned across three (3) sequential fee periods of the Course. Each Fee Period contains one Census day.
- Details of Tuition Fees and Payment Options for the Course are available on the College Website – [Click Here](#)
- Tuition fees may vary between intake cohorts and are subject to change without notice.

Included in the Tuition Fees are:

- Access to student workbooks, learning and assessment materials
- Equipment and facilities to undertake practical training and assessment

Payment of Tuition Fees

VSL of \$15,793 + co-payment of \$207. \$69 per trimester and will be deducted after each census date from your nominated payment method.

Once Students complete the eCAF application they will be provided with a Direct Debit Application Form. Students will nominate on this form their preferred payment method option. \$69 will be deducted after each census date from your nominated payment method.

Enrolment into the Course is not finalised until this application form is submitted and approved by the College.

How to apply for a VSL

A student must complete:

- The college application form (where a student has been previously enrolled with the college and been withdrawn for a period of greater than 12 months, they will be required to complete a new application form); and
- Complete the Electronic Commonwealth Assistance Form (eCAF). The College will create an enrolment in the Electronic Commonwealth Assistance Form (eCAF) only for those Students that have met the VSL Eligibility Criteria (a-c above). Students will receive the invitation to apply for a VSL by email from eCAF, and should follow the link in the email to apply for their VSL. Students will need to provide their Tax File Number when applying for a VSL in eCAF.

VSL Students must maintaining course progress

- You will be required to demonstrate you are progressing throughout your course as this is an important part of maintaining engagement as part of the VSL contract.
- Your progress will be monitored during the course. This is outlined in the Ella Bache Domestic Students Course Progress and Attendance Policy.

Refer to: Domestic Students Course Progress and Attendance Policy – [Click Here](#)

Maintaining Information with the College and with the Department of Education and Training (DET)

- Email is the primary form of contact between the College, the DET and Students.
- Enrolled students must notify the College of any change of contact details, in particular email addresses and mobile phone numbers.
- If a Student discontinues, changes or alters in any way their personal email address without notifying the College, they will not receive any notifications from the College or from the DET.
- Students may be required during their course to communicate his or her agreement with the DET that the Student wishes to continue to use their VET Student Loan to pay for the Students tuition fees for the Course.
- An approved course provider must retain documents and information related to the operation of the Act and the Rules for 7 years or as otherwise specified in the Rules [Act s 51].
- The Rules provide that the following information and documents must be retained for 5 years [Rules s 105]:
 - the information provided to a student under section 98 before the student enrolled in an approved course
 - documents obtained or assessments undertaken for the purposes of determining a student's academic suitability
 - records of the student's enrolment, including the day and time the student enrolls in the course or a part of the course
 - information and documents collected for the purposes of, or in relation to, an application by a student for a VET student loan

- if applicable, the day and time the student gives the provider an application for a VET student loan
- all correspondence between the provider and the student (or the student's parent or guardian) in relation to the course, including notices issued to the student
- records of each use of the provider's grievance procedure
- the census days and tuition fees for approved courses
- a copy of each version of a process or procedure required under this instrument, and the dates when the version was current
- marketing and promotional material relating to approved courses

Other Course Fees

| Item | Cost |
|---|--|
| Re-issuing of testamur or statement of attainment and statement of results | AUD\$75 (Incl. GST) |
| Re-assessment fee for third attempt* | AUD\$60 |
| RPL fee per unit of competency (regardless of outcome) | AUD\$150 |
| Uniform replacement fee (tunic and pants) | AUD\$220 |
| <p>All new students receive an Ella Baché product starter kit including cleanser, moisture protective, exfoliant, masque and massage oil, designed to meet differing skin types and conditions.</p> <p>All students can purchase Ella Bache products at reduced student prices. The Student discount is 35% off the RRP of all retail products in the Ella Bache range for online purchase only. Most students find they would like to practice their new beauty therapy skills at home on family and friends. We recommend that students practice all treatment skills developed in the college as much as possible.</p> <p>Ella Bache will provide students with a list of wholesale suppliers that we recommend who may provide our students with discounts. Our students are encouraged to research on the internet of different suppliers for price comparison to suit their individual needs.</p> | |
| Additional kits can be purchased from one of the recommended wholesale suppliers if required: | |
| Manicure/Pedicare kit | AUD\$85 |
| Eye lash and brow tinting kit | AUD\$60 |
| Locker Fees if required (available for daily locker hire) Note: Lost locker keys will incur a cost of replacement fee of AUD\$25 | AUD\$2 per day |
| Graduation Tickets (subject to change) | AUD\$95 for students AUD\$105 for family and guests |
| ITEC Examination (optional) | AUD\$340 - Beauty Specialist AUD\$100 - Microdermabrasion |
| Uniform - Additional uniform items | |
| Pants | AUD\$110 |
| Top | AUD\$110 |
| Scarf | AUD\$77 |
| Badge | AUD\$33 |
| Ella Bache College Product Manual (hard copy) Note: A free soft copy is available on the student learning portal | AUD\$50 |

* No charge applies for first and second reassessment attempts

Course Duration, Trimesters and Fee Periods

- The On-Campus Course has three (3) sequential Fee Periods and is delivered over three (3) Trimesters, in a period of approximately 12 months.
- The EdFlex (On-Line) Course has three (3) sequential Fee Periods and is delivered over three (3) Trimesters, in a period of approximately 15 months.
- Fee Periods are also referred at the College as a 'Unit of Study' which are based on a "Trimester"

Census Dates

- The Census Date is the last day a student can withdraw their enrolment without incurring tuition fees.
- Each of the three (3) Fee Periods will contain one (1) Census Day at least 20% progression through each Fee Period.
- It is the responsibility of all students to inform themselves of the Census dates for their course.
- The Census Dates for each Fee Period are displayed on the College Website here:
<https://www.ellabache.com.au/pages/college-resources>

Withdrawal from the Course

Any Student may cancel their enrolment in the Course or part of the Course, if they use the College's procedure for withdrawal:

- Where a Student indicates they wish to withdraw from the Course they will be contacted by the Head of Education to discuss their options including further support from the College.
- Where a Student proceeds to withdraw from the Course they must notify the College in writing. Written notification must be made by following the process outlined in the Student Withdrawal and Deferral from study Policy and Procedure (Domestic): <https://www.ellabache.com.au/pages/college-resources>
- The date of withdrawal will be the date of receipt of written notice, and the enrolment will be terminated on that date.
- If no written withdrawal request is received from a student, the Student will remain enrolled in the course for that Fee Period and be liable for fees after the Census Date has passed.
- If a Student withdraws before the Census Date for the Course or part of the Course, the Student will not incur a VSL debt for the Course or part of the Course, and will receive a refund for any tuition fees already paid for the Course or part of the Course.
- Where a student has withdrawn from Ella Bache College they can re-instate their enrolment for up to 12 months by contacting the college and requesting, in writing via email (sent to studentservices@ellabachecollege.edu.au), to re-activate their enrolment. After 12 months, a student is required to complete the enrolment process. The college will not re-instate or re-enrol a student without their written permission being received.

Diversity and Equal Opportunity

Ella Bache adheres to the principles of diversity and equal opportunity as outlined in the policy – [Click Here](#)

Prior to Enrolment it is important that students read and understand all relevant Ella Bache College Policies and Procedures:

Refer to Refunds - VSL Students Policy and Procedure – [Click Here](#)

Complaints Grievances and Appeals Policy and Procedure – [Click Here](#)

Terms and Conditions of Enrolment Domestic Students – [Click Here](#)

Schedule of Fees and Charges Domestic Students – [Click Here](#)

Student Withdrawal and Deferral from study Policy and Procedure (Domestic) – [Click Here](#)

Domestic Application for deferment, suspension, leave or cancellation of studies form – [Click Here](#)

Domestic Students Course Progress and Attendance Policy – [Click Here](#)