

# VET STUDENT LOANS

## Statement of Tuition Protection



### 1. Overview

This Statement sets out how Australian Academy of Beauty Dermal and Laser Pty Ltd provides protection to students in the event that Australian Academy of Beauty Dermal and Laser Pty Ltd ceases to provide a course of study in which a student who has taken a VET Student Loan ("VSL Student") is enrolled.

### 2. Tuition Protection Service (TPS)

[www.education.gov.au/tps/vsl-students](http://www.education.gov.au/tps/vsl-students)

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist VSL Students whose education providers are unable to fully deliver their course of study. Australian Academy of Beauty Dermal and Laser Pty Ltd is a member of the TPS for VSL Students. The TPS is designed to ensure that if a provider defaults VSL Students are able to either:

- continue their studies with a replacement provider in an equivalent or similar course; or
- if a suitable course is not available, receive a loan re-credit for parts of the course they were unable to complete because of the provider's default.

### 3. TPS process

In the unlikely event Australian Academy of Beauty Dermal and Laser Pty Ltd defaults before you are able to complete your course the TPS will assist you to:

- continue your studies with a replacement provider in an equivalent or similar course; or
- if the TPS can't find you a suitable replacement course, you may be entitled to receive a loan re-credit for parts of the course you were unable to complete because Australian Academy of Beauty Dermal and Laser Pty Ltd defaulted.

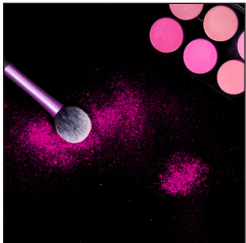
For more details visit: <https://tps.gov.au/Vet/Get/vetoverview>

This document is made available to students and persons seeking to enrol with Australian Academy of Beauty Dermal and Laser Pty Ltd by publication on the website: [aabt.com.au](http://aabt.com.au).

You can read the VET Student Loans Student Fact Sheet here: <https://www.education.gov.au/tps/vsl-students>.

### 4. Publication

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# VET STUDENT LOANS

## Tuition Assurance Procedures



### Definitions

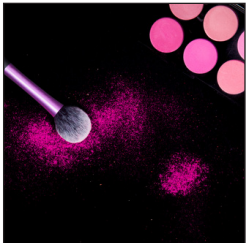
**Approved Course:** refers to a course that has been approved for eligible students to use a VET Student Loan to pay for all or part of their Tuition Fees.

**The Rules:** refers to the VET Student Loans Rules 2016.

### 1. When the Australian Academy of Beauty Dermal and Laser Pty Ltd ceases to provide an Approved Course

If for any reason the Australian Academy of Beauty Dermal and Laser Pty Ltd ceases to provide an Approved Course after it starts but before it is completed then the Australian Academy of Beauty Dermal and Laser Pty Ltd will:

- a. within 2 days of ceasing to provide the Approved Course, notify students enrolled in the Approved Course, in writing, that the Approved Course is no longer being provided;
- b. within 7 business days after notifying the students, hold a meeting with the students and the tuition assurance scheme operator for the Approved Course at the location where the Approved Course was primarily delivered;
- c. as soon as practicable, update the Australian Academy of Beauty Dermal and Laser Pty Ltd's website to reflect that the Approved Course is no longer being provided and to give tuition assurance information;
- d. give the tuition assurance scheme operator notice of events as required under sections 52 (information about events that affect provider) and 53 (notice and information when course ceases) of the Rules;
- e. as soon as practicable after receiving notice from the operator required under subsection 73(2) (notice that a student's HELP balance must be re-credited) re-credit the student's HELP balance.



### 2. When the Australian Academy of Beauty Dermal and Laser Pty Ltd provides a replacement course

When the Australian Academy of Beauty Dermal and Laser Pty Ltd provides a replacement course under a tuition assurance arrangement the Australian Academy of Beauty Dermal and Laser Pty Ltd will ensure that each student enrolled in the replacement course:

- a. is granted course credits for parts of the original course successfully completed by the student, as evidenced by a statement of attainment issued in accordance with the Australian Qualification Framework; and
- b. is not charged tuition fees for a replacement component of the replacement course.

### 3. Publication March 1st 2021

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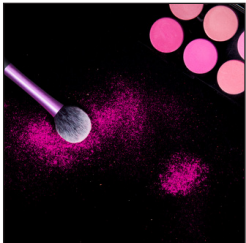
## Student Review Procedures for Re-crediting a HELP Balance



This document is made available to students and persons seeking to enrol with the Australian Academy of Beauty Dermal and Laser Pty Ltd by publication on the website: [www.aabt.com.au](http://www.aabt.com.au)

### Overview

This policy relates to the process Australian Academy of Beauty Dermal and Laser Pty Ltd (the Australian Academy of Beauty Dermal and Laser Pty Ltd) will follow to re-credit a Student's HELP balance when a Student withdraws from a course, or part of a course after Census Day, or where a course is not provided to completion.



### Definitions

**The Act:** Refers to the *VET Student Loans Act 2016*

**Student:** Refers to students who have requested a VET Student Loan to pay tuition fees for their course, or part of their course in which they are enrolled.

**Census Day:** A published date set by an approved course provider for each fee period that is at least 20% of the way through the fee period.

**Tuition Fees:** Fees paid for an approved course through a VET Student Loan.

**The Department:** The Commonwealth of Australia represented by the department which has the responsibility for administering the Act.



### 1.0 General Principles

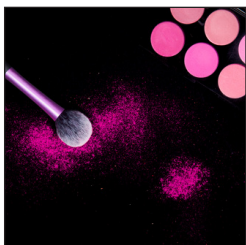
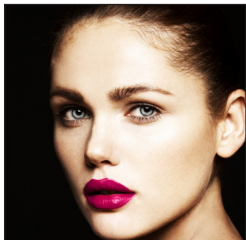
- 1.1 A Student who withdraws from a course before the Census Day will not incur a VET Student Loan debt for that part of the course that the Census Day relates to.
- 1.2 Students who remain enrolled on or after the published Census Day will incur a VET Student Loan debt for that part of the course that the Census Day relates to.
- 1.3 Under Part 6 of the Act a Student may apply to have their HELP balance re-credited under certain circumstances.
- 1.4 There is no charge for consideration of an application or review of the initial decision. There may be a charge for a review by the Administrative Appeals Tribunal.
- 1.5 The Australian Academy of Beauty Dermal and Laser Pty Ltd will ensure that a Student is not victimised or discriminated against for making an application for re-crediting the Student's HELP balance under Part 6 of the Act or seeking a review of the initial decision.

### 2.0 Re-crediting a HELP Balance due to special circumstances

- 2.1 Under section 68 of Part 6 of the Act, Students who withdraw from a course on or after a published Census Day may apply to have their HELP balance re-credited with respect to that part of the course that the Census Day relates to if they believe special circumstances apply.

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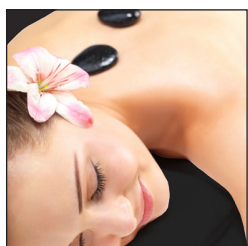
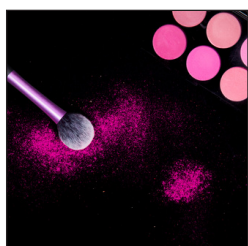
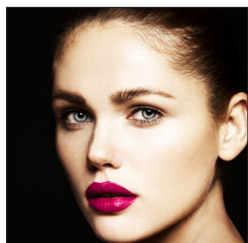
## Student Review Procedures for Re-crediting a HELP Balance



- 2.2 The Australian Academy of Beauty Dermal and Laser Pty Ltd will re-credit the Student's HELP balance if it is satisfied that special circumstances apply where:
- these circumstances were beyond the Student's control; and
  - these circumstances did not make their full impact on the Student until on or after the Census Day for the course or part of the course; and
  - these circumstances were such that it was impracticable for the Student to complete the requirements for the course, or part of the course during the Student's enrolment in the course, or part of the course.
- 2.3 For circumstances to be beyond a Student's control, the situation should be that which a reasonable person would consider is not due to the Student's action or inaction, either direct or indirect, and for which the Student is not responsible. The situation must be unusual, uncommon or abnormal to be considered special circumstances.
- 2.4 Special circumstances do not include:
- lack of knowledge or understanding of requirements for VET Student Loans; or
  - a Student's incapacity to repay a VET Student Loan (repayments are income contingent and the Student can apply to the Australian Taxation Office for a deferral of a compulsory repayment in certain circumstances).
- 2.5 Each application for re-credit of a Student's HELP balance based on special circumstances will be considered on its merits together with all supporting documentation substantiating the claim.
- 2.6 The Deputy CEO is the designated officer responsible for the assessment of a Student's request for a re-credit of their HELP balance due to special circumstances and for the initial decision regarding the request.
- 2.7 A Student must apply in writing to the Deputy CEO at the Australian Academy of Beauty Dermal and Laser Pty Ltd, [olivia@aabt.com.au](mailto:olivia@aabt.com.au), within 12 months after the Census Day for the course, or the part of the course. The Australian Academy of Beauty Dermal and Laser Pty Ltd has the discretion to waive this requirement if it is satisfied that it was not possible for the application to be made within the 12 month period. Relevant supporting documentation will be required to substantiate the claim.
- 2.8 The application for re-crediting a HELP balance must include details of:
- those parts of the course for which a Student is seeking to have a HELP balance re-credited; and
  - the special circumstances as referred to above, including supporting documentation.

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## Student Review Procedures for Re-crediting a HELP Balance



2.9 The Australian Academy of Beauty Dermal and Laser Pty Ltd will consider each application as soon as practical but no later than 28 days of receipt of the application. If the Australian Academy of Beauty Dermal and Laser Pty Ltd is satisfied that special circumstances prevented, or will prevent, the Student from completing the requirements of the course, or part of the course the Student's HELP balance will be re-credited equal to the amount of the VET Student Loan for the affected parts of the course. Applicants will be notified in writing of the decision within 28 days, including reasons for the decision.

2.10 The Secretary of the Department may re-credit a Student's HELP balance in relation to special circumstances if the Australian Academy of Beauty Dermal and Laser Pty Ltd is unable to act or is being wound up or has been dissolved or has failed to act and the Secretary of the Department is satisfied that the failure is unreasonable.

### 3.0 Review of a decision to re-credit a HELP Balance due to special circumstances

3.1 Where the Australian Academy of Beauty Dermal and Laser Pty Ltd makes a decision NOT to re-credit a Student's HELP balance that decision may be subject to review.

3.2 If a Student is not satisfied with the decision made by the Australian Academy of Beauty Dermal and Laser Pty Ltd, the Student may apply, within 28 days of the receipt of the original decision, for a review of the decision. The application for review must:

- be made within 28 days of receipt of the original decision;
- include the date of the original decision;
- state fully the reasons for applying for the review;
- include any additional relevant evidence.

3.3 Applications should be made in writing to the CEO at the Australian Academy of Beauty Dermal and Laser Pty Ltd, sue@aabt.com.au, as the designated Review Officer of any decisions relating to a request for re-crediting of a HELP balance. The Review Officer is senior to the designated officer responsible for the original decision and was not involved in making the original decision to be reviewed.

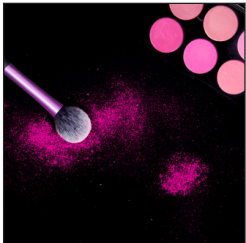
3.4 The Review Officer will:

- acknowledge receipt of the application for review of a decision in writing within 10 working days; and
- inform the Student that if the Review Officer has not advised them of a decision within 45 days of receipt of the application for review, it is taken that the Review Officer has confirmed the original decision.



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3.5 The Review Officer will then:

- review the information from the original decision and then assess any new evidence provided by the Student;
- provide written notice to the Student of the decision, setting out the reasons for the decision;
- inform the Student of their right to apply to the Administrative Appeals Tribunal if they disagree with the Review Decision, and time lines involved (see below). (from October 2024, this will be the Administrative Review Tribunal)

### 4.0 Reconsideration by the Administrative Appeals Tribunal (Administrative Review Tribunal from October 2024)

4.1 At the time of the original decision, and at the time of the subsequent review decision, the Student will be notified of their review rights and responsibilities. The relevant officer will inform a Student in writing of their right to appeal to the Administrative Appeals Tribunal (AAT) if they are not satisfied with the outcome and the contact details of the closest AAT office and the approximate costs of lodging an appeal. The application must be lodged at the AAT within 28 days of receiving written notice of the review decision. This time limitation can be extended in limited circumstances by order of the AAT. (ART from October 2024).

4.2 Full details of the application process and fees payable are available on the AAT's website: <https://www.aat.gov.au/>. An application fee may have to be paid in the amount of \$1121 and is subject to change. Applications cannot proceed until the fee has been paid or waived. Applications for fee waiver must be made to the AAT. Refer to the AAT website for more details. Details of the closest AAT office can also be found on the AAT website: <https://www.aat.gov.au/contact-us> and are shown in Appendix 1 of this document.

4.3 The Secretary of the Department, or the Secretary's delegate, will be the respondent for cases that are brought before the AAT. Upon the Department's receipt of a notification from the AAT, the Department will notify the Australian Academy of Beauty Dermal and Laser Pty Ltd that an appeal has been lodged. Upon receipt of this notification from the Department, the Review Officer will provide the Department with copies of all the documents that are relevant to the appeal within five business days.

### 5.0 Re-crediting a HELP Balance due to provider behaviour

5.1 Under section 71 of part 6 of the Act a Student may apply to the Secretary of the Department if:

- the Australian Academy of Beauty Dermal and Laser Pty Ltd, or a person acting on the Australian Academy of Beauty Dermal and Laser Pty Ltd's behalf, engaged in unacceptable conduct in relation to the Student's application for the VET Student Loan; or
- the Australian Academy of Beauty Dermal and Laser Pty Ltd has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the Student.

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5.2 A Student must apply in writing to the Secretary of the Department within 5 years after the Census Day for the course, or the part of the course, concerned, or within that period as extended by the Secretary of the Department.

### **6.0 Application to re-credit a HELP Balance form**

6.1 If you wish to apply to have a Re-credit of a HELP Balance due to special circumstances, please use the "Application to re-credit a HELP Balance form" available on our website. NOTE: Special Circumstances must be applied for, within 12 months of the last census date, relevant to your course.

6.2 These procedures are published on the Australian Academy of Beauty Dermal and Laser Pty Ltd website: [www.aabt.com.au](http://www.aabt.com.au) to ensure Students have up to date and accurate information publicly available to them.

### **6.3 Publication September 21st 2024**

