VET Student Loans (VSL) Provider Newsletter – October 2021

Note You can subscribe to receive the VSL Provider Newsletter and Forum invitations at [VET Student Loans - subscribe](). Once subscribed you can unsubscribe at any time.

A word from Kathy

The VSL program, and the VET sector more broadly, are going through a period of change and reform. Continuous improvement is important to ensure that VSL is fit for purpose, focuses on providers and students and promotes streamlined service delivery.

To help meet these goals I would like to tell you about one of the teams in my branch that you will all have interacted with and to introduce the team's new Director.

The Provider Approvals team has changed its name to the VSL Program Integrity team. The new name better reflects the breadth of the team's responsibilities. They work closely with VSL stakeholders as well as the Skills Program Compliance Branch to maintain the integrity of the VSL Program. The team maintains oversight of provider performance by working closely with the VSL Data and Reporting and the Program Operations and Payments teams and manages the VSL end-to-end approval process. The aim is to let providers know early if we identify concerns with their performance, to enable them to rectify the issues before they affect their approval status.

The team has a new structure with 3 work streams – Approvals, Performance Monitoring, and Business Process and Communications. The re-alignment of functions provides clarity for all our stakeholders on the work the team does, how they do it, and most importantly, how they communicate with you.

In August 2021, I welcomed Ms Eva Becos-Cole as Director of the VSL Program Integrity. Eva has extensive policy, program, communications and stakeholder management experience. Eva is supported by an experienced and dedicated team who share her commitment to drive high quality innovative solutions that are modelled on best practice while being flexible and responsive to program, business and stakeholder needs. Updated details about how to communicate with the new Provider Integrity team are included in the newsletter.

Collaboration and working with other Australian Government agencies is an important part of our program work. This month you'll notice we have included advice and information from Services Australia which may be of interest to you and your students.

Announcements

Tuition Protection Review

The Department of Education, Skills and Employment has commenced a review of the current Tuition Protection (TPS) arrangements (the Review). The Review will examine tuition protection arrangements across the VET Student Loans (VSL) program, international education and higher education sectors. The Review will also consider the suitability and feasibility of expanding the TPS across the VET sector.

The department has engaged Nous Group to undertake the Review. Please contact Jamie.tang@nousgroup.com at Nous Group if you wish to contribute to the consultation process which will inform the Review.

You can find further information about the Review, including the Review's Terms of Reference, on Tuition Protection Review – about the review.

New loan caps for 2022 academic year

The indexed 2022 VSL maximum course loan cap amounts have been released. Details on the calculation of the indexed amounts can be found in the VET Student Loans Course Caps Indexed Amounts (for providers) fact sheet. The VET Student Loans Course Caps Indexed Amounts (for students) is also available for students.

The calculated indexed maximum loan cap amounts for 2022 for VET Student Loans are:
1.   Band 1 (Part 1, Schedule 1) $5,406
2.   Band 2 (Part 2, Schedule 1) $10,813
3.   Band 3 (Part 3, Schedule 1) $16,221
4.   Specific (Schedule 2) $81,111.

Both new and continuing students will have access to the increased maximum loan amounts for any census days that occur from 1 January 2022.

VETASSESS no longer available to VSL providers

VETASSESS (LLN Test Vendor) has advised the department that they have exited the market and will no longer have VSL-approved VETASSESS LLN Test subscriptions effective 1 July 2021.

VETASSESS has worked with its VSL Subscribers since November 2020 to assist in moving towards other approved LLN Test Vendors listed on Language literacy and numeracy (LLN) assessment tool information.

Please contact one of the listed LLN Test Vendors to subscribe to their services if you have been affected by this change. Further information on processes and procedures relating to student entry for VET Student Loans can be found on Language literacy and numeracy (LLN) assessment tool information and at clause 4.8.3 (page 59) of the VSL Provider Manual.

The department will contact former VETASSESS subscribers in the coming weeks to confirm that you have found a suitable alternative to VETASSESS.

Centrelink payments for students

New students studying in 2022 may have questions about what student payments they can get from Centrelink. Use Services Australia's eKit to help them find a payment that may support them through their studies.

The [School leavers resource eKit for education and training providers](#) contains information about Youth Allowance, ABSTUDY and other payments that students can get if they relocate for study. It also has guides to help students set up their myGov accounts so they can claim a payment from Centrelink.

The eKit contains posters, factsheets, social media posts and links to information including support for rural and regional students.

Download the [eKit](#) as a zip file from the Services Australia website and share the resources.

Proof of COVID-19 vaccinations

Your staff or students may need proof of their COVID-19 vaccinations. Staff and students can get either their immunisation history statement or COVID-19 digital certificate using their Medicare online account through myGov. Both show proof of their COVID-19 vaccination status.

The easiest way to get proof is online through either:

- Medicare online account via myGov
- the Express Plus Medicare mobile app.

Students who aren't eligible for Medicare can access their proof using the Individual Healthcare Identifier service through myGov.

Download posters, flyers and other resources from [Services Australia - Coronavirus (COVID-19) resources](#) to help your students find the easiest way to get proof.

Find out more about getting vaccination proof from [Services Australia – How to get proof.](#)

Data reporting requirements

Statutory Declarations requirements (COVID-19 impacted)

If you can supply a properly executed statutory declaration, signed and witnessed, you should upload it to HITS as usual.

We will accept 2 alternatives if you are unable to meet this requirement due to the impacts of COVID-19:

1. an unexecuted statutory declaration, signed by either the Chief Executive Officer or Chief Finance Officer (CEO/CFO) but not witnessed, emailed to VFHVSLPayments@dese.gov.au or
2. an unexecuted statutory declaration, not signed or witnessed, emailed by the CEO/CFO to VFHVSLPayments@dese.gov.au, with a statement in the email by the CEO/CFO affirming the accuracy of the information provided.

Statutory declaration information must still be submitted by the 7th of the month for all non-listed providers or by 7 July / 7 January for all listed providers.

Further information is available in the [Data Provision and Statutory Declarations for 2021 Monthly Census Dates](#) fact sheet.

VFH closure – data reporting and payment impacts

The *VET Student Payment Arrangements (Miscellaneous Amendments) Act 2021* (the Act) received Royal Assent on 1 March 2021. The key outcome of the Act is to facilitate the closure of the VFH scheme through:

- ending the Commonwealth's obligation to pay VET providers amounts of VFH assistance for a student unless the VET provider has confirmed the student's liability for tuition fees by specified deadlines, as follows:
  - for units with census dates before 1 January 2018, the reporting deadline was COB 30 June 2021
  - for any other units (effectively, units with census dates in 2018), the reporting deadline is COB 31 December 2021
- permitting the Commonwealth to offset VFH amounts owed by VET providers to the Commonwealth against FEE HELP and VSL amounts payable to the provider and
- from 1 July 2021, revoking the approval of all remaining providers that operated under the VFH scheme.

HELP balance information

There are several ways for you to check a student's HELP balance but only the eCAF will let you check a student's use of loans against the applicable VSL course cap. The other avenues will provide use against the HELP limit but will not display the information relevant to particular course codes (although course information will be available to the students on their login in *myHELPbalance*).

MyHELPbalance.gov.au

You can log into myHELPbalance.gov.au using your PRODA credentials and look up a student. If the student has not previously drawn on their HELP loan limit you will see that they have the full HELP balance available. The HELP limit for 2021 is $108,232 for most students. MyHELPbalance.gov.au will display the remaining available HELP balance where a student has already used some of their available HELP balance.

Students are able to see details of their HELP and VSL transactions when they access myHELPbalance.gov.au, including the name of the VSL (or Higher Education) approved course provider they studied with, the course code and unit code details as well as the loan amounts and any loan fees they have incurred for each unit.

If the commencing student has not previously studied and is a new student commencing tertiary study for the first time, the student's USI will need to have been reported by the provider and verified in TCSI before the student is able to log in to myHELPbalance.gov.au.

eCAF

Please refer to the eCAF user guide which states under Enrolments / Student debt information, when creating an enrolment for VET Student Loans, if the student's CHESSN is supplied then the system will retrieve and display indicative student debt information before creating the enrolment.

Explanation of the terms used:

- **Accumulated debt** for course is an indicative cumulative debt amount accrued by the student for the VET course and as reported by providers in HEIMS. This amount may be adjusted when payment

claims are validated. It may include both VET FEE-HELP and VET Student Loans accrued from 1 January 2017.

- **Loan limit for course** is the loan limit for the VET course.
- **Accumulated debt for FEE-HELP** is an indicative cumulative debt amount accrued by the student as reported by providers in HEIMS. This amount may be adjusted when payment claims are validated. It may include both VET FEE-HELP and VET Student Loans accrued from 1 January 2017.
- **Loan limit for FEE-HELP** is the lifetime limit for FEE-HELP, including VET FEE-HELP and VET Student Loans.

TCSI B2G API

You can use the CHESSN's API to retrieve student information for a particular CHESSN if you are using student management software. Please refer to the guidance for API reference / CHESSNs.

TCSI B2G APIs allow student management software to retrieve:

- TCSI Support - Available HELP balance
- TCSI Support - HELP loan limit
- TCSI Support - Pending help balance.

The glossary terms give detail on what is included.

TCSI Data Entry

Alternatively, you can use TCSI Data Entry to perform the same API calls. To check a student's balance in TCSI Data Entry:

1. Click on 'records'
2. Search for the student
3. Click on the hyperlinked Student ID Code (E313)
4. Click the 'HELP Balances' tab above 'Student Details'.

TCSI does not have the functionality to return VSL specific limits like course caps for students and providers.

The VSL payment assessment processing conducted each month checks that reported loans are within the course cap after data is accepted in TCSI. If a record has been held to be in error following VSL payment processing it will be assigned an error code. The report showing records that failed payment processing are available in HITS each month. A record that has failed payment validation 3 months in a row will be invalidated in TCSI.

It is recommended that providers correct the invalidated records as soon they receive notification of an error in the Payment Report in HITS to avoid invalidation.

Please also refer to the VSL Provider Manual section 4.7.1 for further information.

Tertiary Collection of Student Information (TCSI)

Transferring students' debt records to the Australian Taxation Office (ATO)

The department has become aware of a recent issue impacting the transfer of students' VSL loans to the ATO. The department has identified a solution to the issue and expects to have a resolution in place soon.

It is important for providers to be aware, that to ensure each student's loan record can be transferred to the ATO, the following conditions must be met:

- TFN (E416) has recently verified successfully with the ATO
- CHESSN (E488) on the student record (UID8) matches the CHESSN (E448) on the mastered student record (UID100)
- census date (E489) is more than 14 days ago
- the loan status immediately prior to transfer to the ATO is either **accepted** or **adjusted**
- all data relating to a student has been reported and there are **non-null**, **non-blank values** for elements: loan amount (E558), student status (E490), residential country (E658), residential state (E470), residential postcode (E320), term address country (E661), citizen resident code (E358), delivery location country (E660), amount charged (E384), amount paid upfront (E381), and loan fee (E529)
- term address postcode (E319) has been reported and if the term address country (E661) is in Australia (1101, 1102 or 1199)
- remission reason code (E446) is blank or null.

TCSI validations – Unit of Study Outcome Date (E601)

If you report a unit of study outcome date (E601) that is on, or before, that census date (E489) on a unit enrolment, then any loan connected to the unit enrolment will be deleted. If the unit of study outcome date (E601) is amended again so that it is after the census date (E489) a new loan will be created subject to certain other conditions being met.

For units with census dates before 1 January 2021 the Unit of Study Outcome Date (E601) is not required and need not be reported at this stage. You are encouraged to quality assure your data with your SMS vendor.

Unique Student Identifier (USI) verification issues

USI will stop verifying at 43 days of the initial request to verify. You will need to re-submit the record to re-trigger the USI verification process if the USI verification has timed out. TCSI is experiencing an issue where verification is only re-triggered where changes are made to the student's details. Until that issue is resolved, providers can re-trigger verification by deleting the first name of the student in TCSI and then re-reporting the student's name details so they are accurate in TCSI.

Please check whether you are accessing the system with Google Chrome. If you are, please clear all your cookies. Try another internet search engine such as Microsoft Edge if this does not resolve the issue. Do not use Safari as it has the same issues as Google Chrome.

For further information, please call the USI hotline on 02 6240 8740 or view their provider site at [Education or training providers and the USI](#).

October Spotlight

Language, Literacy and Numeracy (LLN) Tips

We recently commissioned external consultants to undertake the VSL Compliance Student Survey Program 2021-22. Over 2,200 responses were received from students, selected at random, across the program. It was found some providers help students complete the LLN test, some students are using a translator to help them complete the LLN test and some students are being charged for undertaking the LLN test.

It is important to remember that you must refrain from assisting students complete their LLN test and that LLN tests must be undertaken in English and no translators are to assist in the testing process. You must also not charge prospective students for sitting the LLN test. We have included details from the VSL Manual for Providers about these topics which you may find helpful.

When is a student academically suited?

The student entry procedure must specify that a student is academically suited to a course when:

- you reasonably believe the student is academically suited **[Rules s 80(1)(c)]** and
- the student satisfies any entry requirements for the course set out in your procedure **[Rules s 80(1)(b)]** and
- the student satisfies one of the following requirements by:

    - providing their Australian Year 12 Certificate or
    - providing their International Baccalaureate Diploma Programme (IB) diploma or
    - providing a copy of a certificate showing they have been awarded a qualification at level 4 or above in the Australian Qualifications Framework (AQF) (where the language of instruction was English) or at a level in a framework that preceded the AQF and is equivalent to level 4 or above in the AQF or
    - displaying competence at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test.

Assessing competency in reading and numeracy

Your student entry procedure must:

- describe the process (including the tools) for validly and reliably assessing a student's competence in reading and numeracy against the ACSF
- specify as a tool to be used as part of that process a tool approved by the Secretary and published on the department's website (see [VET Student Loans Language Literacy and Numeracy (LLN) assessment tool information](#)) and
- require the process to be conducted with honesty and integrity **[Rules s 82(1)]**.

Fees other than tuition fees

You must not charge fees other than tuition fees unless you have processes and procedures for ensuring that students understand the following:

- that the fees are not for tuition
- the purpose of the fees
- the student's total liability for the fees

- when and how the fees are to be paid. **[Rules s 93(1)]**.

Your processes and procedures, in relation to fees other than tuition fees, must not require fees to be paid for assessments to determine whether a student is academically suited to undertake a course or applying for enrolment, or enrolling in, an approved course.

Your processes and procedures, in relation to fees other than tuition fees, may allow fees to be paid for a special admissions test. The term 'Special Admissions Test' is defined in section 4 of the VSL Rules. It refers to additional specialist tests that may be required such as specialist auditions, tests and interviews that are different from the normal requirements for admissions.

Additional information clarifying goods and services for which a separate fee must not be charged is available at Appendix H of the VSL Manual for Providers.

Communication News

November VSL Forum

Thank you for your responses about ideas for future VSL Forum topics. Your input is valuable in ensuring we meet your needs. It's never too late to suggest ideas. For example, you might be thinking now about an issue many other VSL providers are also facing. Please email vslproviderreferencegroup@dese.gov.au if you have thoughts or suggestions you would like raised and discussed at the 26 November VSL Forum.

Subscribing to the VSL Provider Newsletter and VSL Forums

Do you know someone who would like to subscribe to the VSL Provider Newsletter or receive invitations to the quarterly VSL Forum? The newsletter and the VSL Forum are how we let you know about program updates and reminders about the program administrative requirements.

Let your colleagues know they can subscribe the newsletter and VSL Forum invitations via the VSL pages at VET Student Loans – subscribe.

VET Student Loans Program Integrity Team – changes to the mailbox

To streamline communications with stakeholders and ensure timely and quality responses the Program Integrity team have created 3 mailboxes. Please note emails already sent to Vetloans@dese.gov.au are currently being actioned and will not require you to resend your emails to the new inboxes.

Approvals
Email VSLProviderApprovals@dese.gov.au for all matters relating to the approval process. This includes:

- applications to become an approved VSL provider
- conditions variation requests
- third party arrangement requests
- notices of intent.

Performance monitoring
Email VSLPerformanceMonitoring@dese.gov.au for all matters relating to VSL provider performance. This includes:

- annual forecasts

- financial statements
- fit and proper checks
- monitoring actions.

Business process and communication

Email VSLProgramIntegrity@dese.gov.au for support on:

- becoming an approved VSL provider, and understanding the application process
- accessing guidance material on the assessment process and requirements
- understanding program integrity obligations as an approved VSL provider
- training and education on the approval and program integrity matters.

The team monitors these mailboxes daily and aims to respond to queries within a week, depending on the level of complexity of the request.

Key 2021 dates

Revocation of approval of all remaining VFH providers	1 July
20% loan fee resumed	1 July
Schedule 3 applications closed	6 October
VSL Forum	26 November
Reporting deadline for VFH units – census dates in 2018	COB 31 December