

VET Student Loan Pre-Enrolment Information

The Enrolment Process

Before you apply for a VET student loan please read the below and the [VET Student Loan information booklet](#). For more information regarding VET Student Loans please go to the [Department of Education, Skills and Employment website](#).

1. Payment Options

AOMI provides the following payment options:

- **Payment Plan**
Payments are processed using a third party payment provider. Please see weekly, fortnightly, monthly or term-by-term payment plan options below.
- **VET Student Loan [Diploma only]**
Students can check eligibility by using the Commonwealths eligibility tool from the following website. <https://www.myskills.gov.au/more/financial-assistance/>
- **ZIP Money [Short Courses only]**

2. Important Information

The following can be found on our website.

- Course Fees
- Course census dates
- Information on withdrawals
- VET Student Loan policy
- AOMI's policies, procedures and forms

Revision	By Whom	Date
Created for VSL application	G Bottrill	20 Sep 20
Review, minor changes	A Palmer	01 Oct 20

3. Information about VET Student Loans

A VET Student Loan:

- is a loan from the Commonwealth, and
- the loan will remain a personal debt until it is repaid to the Commonwealth, and
- the loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity, (for further information on how your loan is repaid to the Commonwealth through and further information please see the following Australian Tax Office website on VET Student Loans <https://www.ato.gov.au/Individuals/Study-and-training-support-loans/Types-of-loans/>), and
- a student may wish to seek independent financial advice before applying for a loan.

4. Progression Forms

A student must complete a [Progression form each term](#) to continue to use the VET Student Loan to pay fees for the course this will be emailed to students using the eCAF system.

5. Census Dates

Census date(s) are the date a student may withdraw from their course or part of the course using the withdrawal form prior to their census dates to not incur a debt. AOMI has four census dates each year.

6. VET Student Loan – Application Form

Students must read the information on the VET Student Loans Policy and Student Information Guide, prior to **completing the enrolment application** to apply for a loan. This must be done at least 16 days prior to census dates.

7. Citizenship Documents

Student will need to provide one of the following documents for Citizenship when applying for the loan online:

- Australian Passport.
- Australian Citizenship Certificate
- Australian Birth Certificate. If students are born on or after 20th August 1986 and both parents born outside of Australia, we require their parent's proof of citizenship at the time of their birth. This can be either their parent's citizenship certificate or their Australian Birth Certificates.

8. Entrance Documents

Student will need to provide one of the following documents to meet the **Entrance requirements** when applying for the loan:

- Year 12 completion certificate issued from a Governing Body or Agency. or
- Certificate IV or higher in an Australian Qualification delivered in English, or
- an International Baccalaureate Diploma, or
- Sit an approved Literacy and Numeracy test and achieve exit level 3 or higher in both Literacy and Numeracy. If a student has already sat one of these tests, they will need to provide their results if not students will be given access to complete the test.

9. Under-Age Students

Students under 18 years of age will need to complete a parental consent form which must be completed and submitted with their online application.

10. Change of Details

It is the student's responsibility to notify AOMI in writing of any change of contact details.

11. Electronic Commonwealth Assistance Form [ECAF]

Students will receive an **eCAF** or an email requesting further information to their nominated email address within two weeks of enrolling. This must be completed 7 days prior to their first census date to be eligible for a loan.

12. The Enrolment Process

Below is the process for student's wishing to enrol in a VET student Loan approved course.

1. Complete and submit enrolment form
2. Submit required identification documents
3. Sit the online LLN test if applicable
4. Complete the Diploma audition requirements
5. Letter of offer is issued to approved applicants meeting the entrance criteria
6. eCAF issued 2 days after enrolment and needs to be completed by the administration date, 7 days prior to the census date.
7. Statement of Covered Fees issued
8. Commencement of study
9. VSL Fee Notice issued
10. Census date
11. Commonwealth Assistance Notice [CAN]
12. Student completes engagement and progression in February, June and October



William Palmer
CEO
1st October 2020