



Welcome

Welcome to the 2015 July edition of the HELP Newsletter. If you have questions about the information contained in this newsletter, please email TSEnquiries@education.gov.au.

It is important to note that people who receive this newsletter are listed as contacts in HITS. If an employee in your organisation wants to receive this newsletter please have their details added as a contact in HITS.

The following is applicable to VET providers only

Request for a VET FEE-HELP loan form

As you are aware, the Australian Government is making important reforms to VET FEE-HELP to improve the quality and effectiveness of the scheme and to better protect students taking out a VET FEE-HELP loan. Part of the reform package includes changing the Commonwealth Assistance Form (CAF – the student application form for a VET FEE-HELP loan) to highlight details of expected loan amounts for courses, and to make it explicit to the student that they are taking out a loan. The form also includes a section where the student acknowledges that loan details and responsibilities have been explained to them by their VET provider.

The new version of the VET FEE-HELP loan application form was approved by the Minister to apply from **1 June 2015** which means that from this date you can no longer use the previous existing paper version of the VET FEE-HELP form and will need to order the new form from the department. The new form is now available to order through HITS.

The *Request for a VET FEE-HELP loan form* (the new form) replaced the *Request for VET FEE-HELP assistance form* on 1 June 2015. The new form has some additional new fields which are listed below with a guide to completing them:

5. Unique Student Identifier (USI)

From 1 January 2015, all students doing nationally recognised training need to have a Unique Student Identifier (USI) therefore students applying for VET FEE-HELP should have a USI. The USI is currently not an eligibility criteria for VET FEE-HELP, however this field is required on the form.

8a. Estimated course cost

The purpose of this field is to give students an estimate of the debt they will be incurring (on the respective census dates) to complete the whole course. The form must be filled out to reflect the estimated total cost of the course, and not individual units of study. The estimated course cost field should not include the loan fee. The form indicates that a loan fee applies to certain students.

8b. The Australian Qualifications Framework (AQF) indicates the volume of learning for each of the qualifications listed below:

Certificate IV	0.5 – 2 years
Diploma	1 – 2 years
Advanced Diploma	1.5 – 2 years

Graduate Certificate 0.5 – 1 year

Graduate Diploma 1 – 2 years

The estimated duration of this course is (ask your provider)

The purpose of this field is to provide the student with an indication of the time they will need to invest to complete the course. The AQF information provides a comparison for students only. The field should be completed according to the course duration promoted by your organisation. There is currently no restriction on the unit of measure VET providers can use to indicate the course duration (for example hours, weeks, months, or years) as long as it is an accurate reflection of the time required by the student to complete the course of study.

12b. Parent guardian

The parent or guardian of the student is required to sign and date the form if the student is under 18 years of age.

VET FEE-HELP Reforms - stakeholder consultation process

To support the implementation of the VET FEE-HELP reforms, the department hosted face-to-face consultation sessions with VET providers around Australia over April and May. All VET providers were directly invited to participate, with the Assistant Minister for Education and Training, Senator the Hon Simon Birmingham, attending the consultation sessions in Melbourne on 21 April, and in Adelaide on 23 April.

All sessions were well attended and provided the Assistant Minister and the department with valuable discussion regarding the eight measures, including suggestions for implementation and how the VET FEE-HELP reforms would impact on VET providers' business and students.

To ensure all VET providers had the opportunity to participate in the consultation process, webinars were also hosted for those who couldn't attend the face to face sessions. TAFE Directors Australia hosted a webinar for its members on 13 May and the Australian Council for Private Education and Training on 15 May. The department hosted a final webinar for regional providers on 20 May.

Comments and feedback from the consultation sessions and webinars have been presented to the VET FEE-HELP Reforms Working Group for consideration and recommendations presented to the Assistant Minister. The new *VET Guidelines 2015* are expected to come into effect on 1 July 2015 and a key focus will be on providing further protections for students and protecting them from the unscrupulous practices of a small number of VET providers or their marketing agents/brokers.

The role of the VET FEE-HELP Reforms Working Group is to ensure that stakeholder concerns are addressed in the implementation of the reforms. The Working Group last met in Melbourne on 16 June and will continue to meet over the course of the implementation of the VET FEE-HELP Reforms.

VET FEE-HELP Reforms – next tranche of measures to be implemented

The next tranche of measures under the VET FEE-HELP reforms will be included in amendments to the *VET Guidelines 2015* which will be posted on the department's website on 1 July 2015.

Some measures do not commence until 1 January 2016 to allow VET providers time to implement any necessary system and process changes. The new requirements and their implementations dates are detailed in the sections below.

New marketing requirements and student protections from 1 July 2015

Under the new marketing requirements:

- VET FEE-HELP supported training cannot be marketed as ‘free’, ‘Government-funded’ or in any way that indicates a student will not have to pay for it;
- VET providers must have written agreements in place with any agent acting on its behalf and must publish a list of all agents it uses on its website;
- VET providers must publish withdrawal procedures on websites and can no longer charge a withdrawal fee to students;
- VET providers must provide specific information to students on enrolment about their rights and obligations, including providing clear advice and information about VET FEE-HELP loans to students accessing the loan; and
- VET providers must publish schedules of tuition fees and census dates on websites, in an area that does not require a student to provide log-in information to access it.

The Government has been working with the VET sector to further protect vulnerable students from the unethical actions of a small number of unscrupulous VET providers and their marketing agents/brokers. These changes expand on the ban on offering inducements which was introduced on 1 April 2015 and are fundamental to protecting the reputation of VET providers in the sector.

From 1 July 2015, there are new marketing requirements that VET providers must meet, including managing the actions of any agent acting on their behalf and specifying how VET FEE-HELP supported training can be marketed to students. VET providers or their agents cannot encourage students into signing up to a VET FEE-HELP loan by advising them about the likelihood of their future repayments (for example that they will never reach the salary threshold to pay back their VET FEE-HELP loan to the Commonwealth).

For VET providers that use agents to market, recruit or enrol students, they will be responsible for the actions of all agents acting on their behalf, and will be required to have a written agreement with each one. The agreement must specify the responsibilities and requirements that the agent must meet and comply with in carrying out activities for, or on behalf of, the VET provider. In addition, an agent is now required to identify themselves to prospective students as acting on behalf of a particular VET provider, and not as the approved VET provider. A VET provider will be required to publish a list of all agents it uses on its website.

Prior to enrolment, VET providers or their agents must provide all students with information about the services they are to receive for their training, their rights and obligations, and relevant payment and withdrawal options, including providing accurate and up-to-date information about VET FEE-HELP.

Schedules of tuition fees and census dates must be published on VET providers’ websites, in a readily accessible location that does not require a student to provide log-in information to the VET provider or their agents.

VET providers will also be required to have withdrawal procedures in place for students wishing to withdraw their enrolment on or before the census date of a VET unit of study. Clear, readily available withdrawal policies and procedures must be published on VET providers’ websites. VET providers must not have any financial (including charging any fines, fees or penalties), administration or other barriers in place that would result in a student not being able to withdraw from a VET unit of study on or before the census date.

If a student withdraws from a VET unit of study, the VET provider must not enrol that student in subsequent unit/s of study without written instructions from the student. VET providers must have a process in place for the student to select, initiate or request enrolment in subsequent VET unit(s) of study.

To assist VET providers with implementing the reforms, the department has published the *VET Administrative Information for Providers: Addendum incorporating the VET FEE-HELP reforms 2015/16* which is available on the department’s website. This addendum has been produced to assist VET providers with implementing the VET FEE-HELP reforms, and will be updated on an ongoing basis.

These changes will be implemented on 1 July 2015*

*This change is subject to the disallowance period in Parliament, where once the Instrument is registered on FRLI, Parliament can disallow the Notice of Approval within 15 sitting days (not calendar days) in both Houses of Parliament.

Further changes in the VET FEE-HELP scheme to commence from 1 January 2016

These requirements will be included in amendments to the VET Guidelines, however a six-month transition period has been allowed for VET providers to make changes to their administrative practices, publications and IT systems. From 1 January 2016, VET providers must:

- issue Invoice Notices to students not less than 14 days prior to the census date for a unit of study;
- provide a 'cooling off' period of two full business days between enrolment and the student requesting a VET FEE-HELP loan; and
- charge tuition fees in accordance with four fee-periods across the course duration.

VET providers will be required to issue a student a VET FEE-HELP Invoice Notice not less than 14 days prior to each census date for the VET unit study. The VET FEE-HELP Invoice Notice must contain information about the course, relevant tuition fees and census dates and withdrawal rights and obligations. The invoices will inform students of their VET FEE-HELP loan commitments should they continue with their enrolment past the census date and as they progress through the course.

Separation of the enrolment process from the loan request will require VET providers to provide a two-day 'cooling off' period from enrolment to the student's decision to request a VET FEE-HELP loan as a payment option. The separation of enrolment from choice of payment option will reduce the risk of a student making a decision to apply for a loan before allowing sufficient time to consider their obligations and consequences.

Also from 1 January 2016, VET providers will be required to ensure each VET course of study has four sequential fee-periods, with tuition fees equally apportioned across the course duration. Each fee-period will have a minimum of one census date and one VET unit of study. This change will ensure VET providers do not charge a student the total course fee in one upfront hit and will ensure fees are levied proportionately over each quarter of the course duration. This will result in students incurring their debt as they progress through the course.

The remaining measures under the VET FEE-HELP reforms, including establishing minimum pre-requisite requirements and requiring VET providers to publish an *entry requirements procedure*, will be implemented through changes to the *Higher Education Support Act 2003* (HESA) in the Spring sitting and further updates to the *VET Guidelines 2015*.

These changes will be implemented on 1 January 2016*

Changes to reporting requirements from 1 January 2016

Three key changes will be implemented to the current reporting requirements from 1 January 2016 to support the implementation of the reforms. These are:

- the addition of the Unique Student Identifier (USI) to the VET Student Enrolment File from 1 January 2016. This is anticipated to allow for further streamlining of reporting requirements in the future, particularly in terms of reducing duplication across VET data collections.
- more frequent reporting of the VET Student submission, the VET Unit of Study completions and the VET Course completions submissions
 - VET Unit of Study completions and VET Course Completions files will be submitted twice a year – 31 August for first half year completions and 31 March of the following year for second half year completions. This will provide more timely information on students' progress and completions rates.
- Verification and sign off of data will be required by 30 September for first half year data and 30 April for full year data. Moving the verification period forward by two weeks will help to facilitate earlier reconciliation of HELP payments and more timely availability of data and statistical information.

*This change is subject to the disallowance period in Parliament, where once the Instrument is registered on FRLI, Parliament can disallow the Notice of Approval within 15 sitting days (not calendar days) in both Houses of Parliament.

VET FEE-HELP approved provider training

The department will continue to conduct training sessions for approved VET FEE-HELP providers throughout 2015. This training is suitable for recently approved VET FEE-HELP providers or existing VET FEE-HELP providers that wish to refresh their knowledge. For more details on how to register including schedules of dates and venues please visit the department website at <http://www.education.gov.au/help-approved-provider-training>.

Training dates

Tuesday 7 July 2015	VET FEE-HELP approved provider training - via webinar
Tuesday 4 August 2015	VET FEE-HELP approved provider training - via webinar
Wednesday 2 September 2015	VET FEE-HELP approved provider training - Canberra

The following is applicable to both higher education and VET providers

Due date for Submission of Annual Financial Information

All FEE-HELP and VET FEE-HELP providers who have an annual financial reporting period which concluded on 31 December 2014 are reminded that their annual financial information submissions were due by 30 June 2015. Please ensure that all information has been provided as there is no scope for the provision of extensions in relation to these reporting requirements. Providers who fail to submit all of the required information on time may face a suspension of payments.

Providers are required to upload all necessary documentation and complete a Financial Performance in HITS as the department no longer provides work books or accepts submissions made via email. Please ensure that your submission is complete and that the information uploaded into your Financial Performance aligns with the information included in your audited financial statements. If you have any queries regarding the information which you are required to provide please consult the financial viability information checklist for providers which can be found at Appendix 8 of the [Financial Viability Instructions](#).

Once you have completed a Financial Performance and uploaded all of your documentation, you will also need to edit the milestone relating to the submission of your financial information to confirm the completion of this process. Please refer to pages 139-141 of the HITS User Guide at <http://education.gov.au/help-it-system-hits-user-guide> for detailed instructions.

If you require any additional information or assistance to complete your annual submission of financial information please contact the department at TSEnquiries@education.gov.au.

2016 applications for Endeavour Mobility Grants

Endeavour Mobility Grants support Australian undergraduate, postgraduate and vocational education and training (VET) students to have an international study experience that contributes to their Australian qualification. Through short-term study, practicums, clinical placements, internships, and volunteer projects, students are able to immerse themselves into the academic and social cultures in all regions, strengthening their global knowledge and experience. Semester exchange is also supported with grants available for Australian higher education students to have an overseas study experience and overseas higher education students to study in Australia.

The Endeavour Mobility Grants 2016 round opened on 15 May 2015 and closes on **10 July 2015**. Approximately \$8.3 million is available to support student grants under this round. Grants are paid through eligible Australian higher education and VET providers, and those interested in applying for their students can find more information at <http://internationaleducation.gov.au/endeavourmobility>.

2015 HELP Provider Forum

The department would like to advise you that it will be hosting the 2015 HELP Provider Forum: *Partners in Change* on Thursday 3 September 2015. The HELP Provider Forum is an opportunity for the department to update the sector on the Australian Government priorities as well as providing a networking opportunity for HELP providers to connect with each other.

We would like to invite you to provide input on the topics that you would like to see workshopped at this year's forum. If you wish to propose an idea for a workshop, please do so by **10 July 2015** via email to TSEnquiries@education.gov.au stating the topic you would like to nominate and a contact person for further details if required. Registration for the forum will open on **20 July 2015** and invitations will only be sent to contacts listed in HITS. If you know of someone who will need this information, please advise them to add/update their details in HITS. The [HELP Noticeboard](#) will also be updated with this information.

To assist you in planning for this year's event, below is some information about the format of the 2015 HELP Provider Forum:

Thursday 3 September 2015, 8.30 am (for a 9.00 am start) to 5.00 pm

The morning will involve an overview presentation which will assist HELP providers with future policy and strategic development of their organisation in line with the Government's agenda. The presentation will run for approximately 60 minutes. There will be sessions pertinent to both higher education and VET providers.

The rest of the morning and the afternoon will involve workshop-style sessions relevant to higher education and VET providers and some informal information sessions. Concurrent sessions will be run across the day and sessions will be repeated to allow attendees the opportunity to attend all sessions that are relevant to their organisation. Participants will be given the opportunity to nominate which sessions they are interested in attending.

Location: [National Convention Centre](#), Canberra City, Canberra, ACT.

Nearby accommodation suggestions: (the department is not organising corporate rates)

[Crowne Plaza Canberra](#)

[Waldorf Apartment Hotel Canberra](#)

[Hotel Novotel Canberra](#)

Career Expos

The department is attending career expos in some capital cities around Australia in July 2015. Departmental staff at career expos will provide potential students, current students and their parents with information about HELP loans and the *StudyAssist* website which contains up-to-date information about financial assistance for tertiary study. Staff will be distributing brochures, outlining the assistance available and answering any questions that may arise. Please feel free to introduce yourselves and direct enquires to our booth.

Event dates

18 and 19 July 2015	2015 Brisbane Tertiary Studies EXPO	http://www.careersevent.com/tsxpo
24, 25 and 26 July 2015	Melbourne Careers Expo 2015	http://www.careerexpo.com.au/
29 and 30 July 2015	2015 Canberra CareersXpo	http://www.canberracareersmarket.com.au/

HELP debtors living overseas

On 2 May 2015 the Minister for Education and Training, the Hon Christopher Pyne MP, announced that the Australian Government will legislate to recover HELP debts from debtors living overseas. This will improve the fairness of the HELP scheme by bringing repayment obligations for those living overseas in line with HELP debtors in Australia and will assist in ensuring the long term sustainability of the scheme.

This measure will impose the same income-contingent repayment requirements on debtors living overseas as on those who remain in Australia. Anyone, whether living in Australia or abroad, who earns more than the minimum repayment threshold (\$53,344 in 2014-15) will be required to make repayments towards their HELP debts.

These changes will apply to both new and existing debt, and will come into effect from 1 January 2016, subject to passage of legislation. From that date, Australians who have a HELP debt and intend to go overseas (for more than six months) will be required to register with the Australian Taxation Office. Debtors who are already overseas on 1 January 2016 will have until 1 July 2017 to register. Repayment obligations will commence from 1 July 2017, based on an overseas debtor's self-assessment of worldwide income earned during the 2016-17 Australian financial year.

Further information on the administration arrangements will be announced by the Government later this year. These arrangements are being developed to make it as simple as possible for users to comply and make online payments. The Government will also employ a range of communication strategies to make HELP debtors in Australia aware of their obligations should they move abroad, and to reach debtors who are already overseas.

Changes to means testing arrangements for youth payments (Youth Allowance and ABSTUDY)

In the 2015-16 Budget, the Australian Government announced changes to the parental means testing arrangements for youth payments that will provide additional assistance for working families to support their children to make the transition from school to further study, including children from regional and remote areas, who often face higher costs of further study due to the need to move away from home.

Certain families with dependent children receiving Youth Allowance or ABSTUDY Living Allowance or ABSTUDY Group 2 School Fees Allowance (income-tested component) or Assistance for Isolated Children Scheme Additional Boarding Allowance will benefit from this measure. Changes will simplify and improve the complex parental means tests for youth payments and more closely align them with the Family Tax Benefit Part A income test.

From 1 January 2016:

- The Family Actual Means Test and Family Assets Test will be removed from Youth Allowance and ABSTUDY Living Allowance parental means test arrangements,
- Parental Income Test exemptions for Youth Allowance and ABSTUDY Living Allowance will be aligned with the existing arrangements for Family Tax Benefit Part A, so that only income support recipients are exempt, and
- Maintenance income will be removed from Youth Allowance or ABSTUDY Living Allowance Parental Income Test assessment.

From 1 January 2017, the treatment of child support will be further reformed by applying a separate Maintenance Income Test to Youth Allowance, and ABSTUDY Living Allowance, like the one currently applying to Family Tax Benefit Part A.

Further, from 1 July 2016, where a family has a dependent young person who receives an individual youth payment that is parentally income-tested and younger siblings who qualify for family tax benefit, the family pool for the youth income support Parental Income Test will include all Family Tax Benefit children. This will result in smaller reductions in Youth Allowance as family income increases.

These changes are subject to the passage of legislation.

A fact sheet with additional information can be found at [Means testing arrangements for youth payments](#).

Contact information in HITS

The department experiences a number of returned letters, emails and incorrect telephone numbers when attempting to contact people nominated by all providers to administer HELP matters.

HITS is the only contact list utilised by the department when sending providers important information. This includes information regarding any changes to how payments are managed, which is essential to be aware of so that HELP payments are not affected, and invitations to events like the VET FEE-HELP Reforms consultation sessions held earlier this year and, the upcoming 2015 HELP Provider Forum.

All providers (including universities) should ensure that correct contact details are entered into HITS. This includes contact details for HECS-HELP, FEE-HELP and VET FEE-HELP administrators, staff managing estimates and payments, and external auditor or accountant details if nominated by the provider.

Please regularly review your staff contact details in HITS so that the right people receive the information.

Avoiding errors when uploading documents into HITS

When uploading a document please make sure the title of the document is less than 100 characters. If you attempt to upload a document that has 100 or more characters, you will receive the following error message:

- “An application error occurred and has been logged. Please advise your administrator and provide them with this error code: ada3827c-fc25-446a-bc49-c7a20”.

If you do receive the above error message, simply amend the title of your document to less than 100 characters and upload the document again.

Please note in conjunction with the HITS user guide (a step by step instruction document for HITS), the department has created online training videos. These videos provide step by step instructions on how to perform specific tasks in HITS and the I:AM system. Please view our short training videos on the Department’s website at

<http://education.gov.au/help-it-system-hits-user-guide>.
