

## Senate Committee: Education and Employment

### QUESTION ON NOTICE Additional Estimates 2016 - 2017

#### Outcome: Skills and Training

#### Department of Education and Training Question No. SQ17-000293

Senator Cameron, Doug provided in writing

#### *VET loans scheme applications*

#### Question

In relation to VET loans scheme: Are providers able to submit applications for the new loans scheme or grandfathering on behalf of students – under any circumstances? How does the Department know the students have given permission? Is text message acceptable? Could someone accept by text without knowing all the details – or provide information to a provider that would allow them to complete the process without the student being engaged? How do you know students are the ones logging on to verify loans? Are you sure there are no providers doing this on behalf of students?

#### Answer

- Students must actively engage with the Department of Education and Training to request to continue as VET FEE-HELP students (ie. to request to be grandfathered for VET FEE-HELP).
- The department has developed fraud and integrity controls to ensure that it is students who are completing the opt-in process. These controls include monitoring enquiries and opt-in activities and follow-up phone calls to opted-in students to confirm that they have chosen to continue with their studies. Training providers are not given access to student opt-in passkeys by the department under any circumstances.
- The fraud and integrity controls developed for the system ensure that by actively opting-in, the student is demonstrating they are a genuine student who wishes to complete their course. Students are provided with a unique passkey which they use in conjunction with their date of birth to sign into the system.
- Providers are not able to opt-in on behalf of students. The controls, as outlined above, prevent providers from opting-in on behalf of their students.
- Text messaging is not acceptable.
- Students wishing to access VET Student Loans are required to complete the Government eCAF (electronic Commonwealth assistance form) using the web-based application. Students provide their permission by entering pass-key information provided to them by the department and other personal identity verification information. Students also complete required additional fields not otherwise provided to the department through the provider enrolment submission.
- From July 2017, students will also use the eCAF application to indicate their continued progression and engagement in the course and continued access to the loan.
- The eCAF application has been developed with additional layers of security checks and balances that will enable the department to interrogate data and provide reporting capabilities that will identify where further compliance activity or investigation is required.