

As an approved training provider for the VET Student Loans program, Wilson Medic One ensures that student application and selection processes are fair, equitable, and transparent based on clearly defined entry criteria to be used for student selection. The selection of students is focused on merit and fostering academic success.

The purpose of this policy is to provide a framework for the selection and admission of domestic students for approved courses and units of study, including students seeking Commonwealth assistance through the VET Student Loans program

There are 2 options for payment of fees for the HLT51020 Diploma of Emergency Health Care

Full Fee-Paying Student – a student enrolled in a course of study for which the provider does not receive any funding or loan from a State, Territory or the Commonwealth about the student’s enrolment in that course. The student will make payment for fees as they become due.

VET Student Loans - VET Student Loans is a loan program that helps eligible domestic students pay their tuition fees for higher-level VET qualifications undertaken through an approved training provider.

Domestic student – a person enrolling in course of study who is an Australian citizen.

This policy supports the Higher Education Support Act 2003 (HESA), Standards for RTOs 2015, [Standards for Registered Training Organisations \(RTOs\) 2015](#) the VET Student Loans Act [VET Student Loans Act 2016](#) and the VET Student Loans Rules 2016 [VET Student Loans Rules 2016](#)

Following the VET Student Loans Act (2016) and the associated legislative instruments, all students wishing to apply for a Commonwealth VET Student Loan must be assessed for academic suitability to undertake a high-level VET qualification. This is a student protection measure introduced by the Commonwealth Government from 1 January 2016.

Qualifications that are eligible for Wilson Medic One to offer students a VET Student Loan can be found on the Wilson Medic One VET Student Loan Approved Course List.

This academic assessment is in addition to any entry requirements that may be required for the specific course you are undertaking. In high demand courses where there are more applicants than there are available places, there may also be additional selection criteria.

Ways to Assess Your Academic Suitability

To apply for a VET Student Loan to cover your course fees or part of your fees, you must meet one of the criteria below and provide evidence, if applicable. The student must either:

- have completed your senior secondary certificate of education (Year 12 certificate), awarded by an Australian authority or agency. Please provide a copy when you apply to enrol. A statement of outcomes meets this requirement only if it confirms that the student received the Senior Secondary Certificate. Wilson Medic One is required to store this for five years after you enrol.

or

- have completed an Australian Qualifications Framework qualification at Certificate IV level or above, that was delivered in English. Please provide a copy of your certificate, if this was achieved at a provider other than Wilson Medic One. This may be issued by your previous provider or through the national USI Registry at <https://www.usi.gov.au/students> (for qualifications from 2015). If you have studied with Wilson Medic One, just tell us when you studied, and we can verify it for you.

or

- undertake a Language, Literacy and Numeracy assessment using an approved assessment tool and display competence at or above level 3 in the Australian Core Skills Framework (ACSF). Wilson Medic One will advise you on how to undertake this assessment. It is free of charge. Wilson Medic One will use LLN Robot which is an online system that combines ACSF testing, course profiling and LLN Support to assess your skills. Wilson

Medic One must be confident that you complete this test independently and displays the required skills.

Your RTO will inform you of your results as soon as practicable after the assessment. A copy of your results will be stored for five years after you enrol and may be provided to the Commonwealth if requested.

If you are not able to meet any of these requirements, you will not be eligible to apply for a Commonwealth VET Student Loan.

VET Student Loan Eligibility

Students wishing to pay via a government student loan must be eligible and are required to complete an online Commonwealth Assistance Request Form (known as the eCAF).

To be eligible to apply for a VET Student Loan the student must:

1. Be applying for the HLT51020 Diploma of Emergency Health Care, and
2. Be an Australian citizen, Australian permanent humanitarian visa holder, or
3. New Zealand Special Visa holder who meets the **long-term residency requirements**, and
4. Be a resident in Australia for the duration of their study, and
5. Students must provide proof of their identity and provide proof of their date of birth, and
6. If a student is under the age of 18.
 - Have a Vet Student Loan parental consent form signed by a responsible parent of the student or have evidence that the student has received youth allowance (within the meaning of the *Social Security Act 1991*) on the basis that the student is independent.
7. Not have already exceeded their HELP Limit, and
8. Have a valid Unique Student Identifier (USI), and
9. Hold or have applied for a Tax File Number (TFN), and
10. Submitted a loan application form prior to the first census day, and
11. Be assessed as being academically suitable to undertake the HLT51020 Diploma of Emergency Health Care.
To meet this requirement, you must do one of the following:
 - a) Hold a Senior Secondary Certificate of Education (Year 12) awarded by an Australian state of territory, or
 - b) Provide a copy of a Certificate IV level qualification or higher (providing that this qualification was delivered in English), or
 - c) Complete an approved online Language, Literacy and Numeracy evaluation and attain a minimum score of exit level three across all categories.

For more information regarding VET Student Loan eligibility, [Click here to view the VET Student Loans information booklet](#)

Please make sure you notify Wilson Medic One of any changes to contact details so these can be updated in our student management system.

VET Student Loans

Introduction

Wilson Medic One is an approved provider for VET Student Loans. VET Student Loans are a payment option whereby eligible students pay for their tuition fees via a Commonwealth Government loan. This payment option is only available to students who are studying a Diploma through Wilson Medic One.

What is the VET Student Loans program?

The VET Student Loans program is an Australian Commonwealth Government loan program.

VET Student Loans is a payment option available for eligible students to pay their tuition fees for the HLT51020 Diploma of Emergency Health Care. You repay the Australian Government Loan when your income is higher than the minimum repayment threshold.

The government will pay the loan amount directly to Wilson Medic One and you will repay the government the loan amount (plus applicable loan fees and any indexation).

Once you take out the loan, you will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO).

This payment option is only available for HLT51020 Diploma of Emergency Health Care. You cannot use this payment option with any other course offered by Wilson Medic One.

Please see information at <https://www.dewr.gov.au/vet-student-loans/vet-information-students/information-vet-student-loans-students>

How does the loan work?

The loan amount for the HLT51020 Diploma of Emergency Health Care is capped by the Federal Government at \$16,788. The fees charged by Wilson Medic One for HLT51020 Diploma of Emergency Health Care are less than the maximum loan amount. This means that you are not required to pay any additional fees directly to Wilson Medic One.

There is a loan fee equal to 20% of the amount that you borrow. Wilson Medic One does not receive the loan fee. This loan fee covers the expense of the Commonwealth Government managing the VET Student Loans program.

Loans do not attract interest but are indexed annually. It's important that you understand your obligations when taking out a VET Student Loan. Further details are available on the Study Assist website and in the VET Student Loans information booklet. [Click here to view the VET Student Loans information booklet](#)

It is important that you understand that 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.

You may wish to seek independent financial advice before applying for a loan.

Wilson Medic One has divided each intake of the HLT51020 Diploma of Emergency Health Care into four equal calendar periods known as Diploma Modules each Diploma Module is a 'Fee Periods'. Each Fee Period has a set fee.

Each Diploma Module/Fee Period has a date known as the 'Census Day' A date by which enrolment may be cancelled without incurring tuition fees for the course or a part of the course. If you change your mind regarding continuing to study the HLT51020 Diploma of Emergency Health Care, **you can withdraw on or before a Census Day and you will not incur any payment liability for that Diploma Module/Fee Period** or any subsequent Fee Periods. **Any liability incurred from previous Diploma Modules/Fee Periods will remain.**

Wilson Medic One will confirm your census days in writing and the amount you will be required to pay for each Diploma Module/Fee Period. The census days will vary depending upon the course intake, the units of competency which you are required to complete, and any other personal factors which will affect the duration of your course.

Each Census Day is scheduled so that it is at least 20% of the way through the applicable Diploma Module/Fee Period. Wilson Medic One will also issue an invoice notice to you prior to each census day. In addition, within 28 days after the census day, we will issue a Commonwealth Assistance Notice (CAN) to confirm the loan amount that you have incurred.

All Census Days are published on the Wilson Medic One website.

Am I eligible to take out the loan?

To be eligible to pay for your HLT51020 Diploma of Emergency Health Care via VET Student Loan, you must meet the eligibility criteria set out in the VET Student Loans information booklet. [Click here to view the VET Student Loans information booklet](#)

The following is a summary of the requirements, and you should read the booklet for full details. You must:

1. Be applying for the HLT51020 Diploma of Emergency Health Care, and
2. Be an Australian citizen, Australian permanent humanitarian visa holder, or New Zealand Special Visa holder who meets the long-term residency requirements, and
3. Be a resident in Australia for the duration of your study, and
4. Not have already exceeded your FEE-HELP Limit (if you have previously accessed government student loans), and
5. Have a valid Unique Student Identifier (USI), and
6. Hold or have applied for a Tax File Number (TFN), and
7. Submitted a loan application form prior to your first census day, and
8. Be assessed as being academically suitable to undertake this course. To meet this requirement, you must do one of the following:
 - a. Provide a copy of your Senior Secondary Certificate of Education (Year 12 certificate) as awarded by an Australian State or Territory, or
 - b. Provide a copy of a Certificate IV qualification or higher (providing that this qualification was delivered in English), or
 - c. Complete the ACER online Language, Literacy and Numeracy (LLN) evaluation and attain a minimum score of exit level three across all categories.

And Wilson Medic One believes that you have the competence to undertake the qualification based on our interactions with you and your prior experience.

What do I need to provide to Wilson Medic One?

You will need to provide to us evidence of your Australian citizenship and evidence of your academic suitability.

What is an approved course?

To be an approved course your course must be:

- specified on the VET Student Loans (Courses and Loan Caps) Determination 2023
- lead to a qualification of diploma, advanced diploma, graduate certificate or graduate diploma in the Australian Qualifications Framework, and
- be provided by an approved course provider, and
- be delivered by an approved course provider or an entity registered with TEQSA or approved by the Department to deliver the course.

Who is an approved course provider?

VET Student Loans providers have been approved by the Department of Education and Training to offer VET Student Loans to students studying an eligible course. An approved course provider list is available online. [Click here for a list of VET Student Loans approved course providers](#)

What is the approved Course list and what is a cap?

VET Student Loans are only available for approved courses at the diploma, advanced diploma, graduate certificate and graduate diploma level that are specified on the courses and loan caps determination. [Click here for the VET Student loans 2023 Course List and Loan Caps](#)

This course list will be reviewed and updated annually by the Australian Government.

The courses and loan caps determination specify the courses for which VET Student Loans may be granted; sets the maximum loan amounts for those courses; and provides for the annual indexation of the maximum loan amounts.

Approved course providers may charge tuition fees for courses in excess of the loan cap amount. Some providers may offer courses that cost more than what the cap amount has been set for a course. In these cases, students must fund the difference between the amount that the provider charges for a course and the amount being covered with the VET Student Loans.

How much can I borrow with VET student loans?

For 2023, the HELP loan limit is **\$113,028** for most students. This amount is adjusted on an annual basis.

What is a gap fees?

Gap fee is the difference between the VET student loan amount and course cost. The student is responsible for paying this to the provider. Wilson Medic One does not have any gap fees as our course costs for HLT51020 Diploma of Emergency Health Care are lower than the loan cap amount for that qualification.

What is a loan fee?

A loan fee of 20% applied to VET student loans for full fee-paying students.

This is in addition to the course fee for the HLT51020 Diploma of Emergency course fee of \$12,500 the 20% loan fee for the Diploma is \$2500 on top of the course fee, for a total of \$15,000.

What is a progression report?

Students are required to complete a Progression form issued by Wilson Medic One in the eCAF system. The progression report indicates that you are a genuine student. Progression reports need to be completed within 2 weeks of being received.

Please note the Department of Employment and Workplace relations will contact students to verify their enrolment in the HLT51020 Diploma of Emergency Health Care.

When do I have to start repaying the VET student loan?

You must start repaying your debt to the Australian Taxation Office (ATO) through the taxation system once your repayment income is above the compulsory repayment threshold. The repayment threshold for the 2022-2023 income year is \$48,361. This repayment threshold is subject to change on an annual basis.

How much will my repayments be?

The amount you repay each year is a percentage of your income. The percentage increase as your income increase, so the more you earn, the higher the repayments will be. It is important that you understand that 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.

You may wish to seek independent financial advice before applying for a loan.

Please see below links for more information regarding repayment of your Vet Student Loan

<https://www.studyassist.gov.au/paying-back-your-loan/loan-repayment>

<https://www.ato.gov.au/Rates/HELP,-TSL-and-SFSS-repayment-thresholds-and-rates>

The current repayment rates for the 2022-2023 income year are:

2022-2023 Repayment threshold	Repayment % rate
\$48,361 – \$55,836	1.0%
\$55,837 – \$59,186	2.0%
\$59,187 – \$62,738	2.5%
\$62,739 – \$66,502	3.0%
\$66,503 – \$70,492	3.5%
\$70,493 – \$74,722	4.0%
\$74,723 – \$79,206	4.5%
\$79,207 – \$83,958	5.0%
\$83,959 – \$88,996	5.5%
\$88,997 – \$94,336	6.0%
\$94,337 – \$99,996	6.5%
\$99,997 – \$105,996	7.0%
\$105,997 – \$112,355	7.5%
\$112,356 – \$119,097	8.0%
\$119,098 – \$126,243	8.5%
\$126,244 – \$133,818	9.0%
\$133,819 – \$141,847	9.5%
\$141,848 and above	10%

These repayment rates are subject to change on an annual basis.

Can I pay off my debt sooner?

Yes, you can make a voluntary repayment to the Australian Tax Office (ATO) at any time and for any amount.

Voluntary repayments are in addition to the compulsory repayments made through your tax return.

See below link for making voluntary repayments to the ATO

<https://www.ato.gov.au/Individuals/Study-and-training-support-loans/Voluntary-repayments>

What happens if my provider is unable to fully deliver the approved course?

The Tuition Protection Service (TPS) assists VET Student Loans (VSL) students whose education providers are unable to fully deliver their course of study. Please see more information at the below link

<https://www.education.gov.au/tps/vsl-students>