



VET FEE-Help Information Summary

for students who enrolled prior to 31/12/2016



Introduction

Important Information for existing students with VET FEE-HELP loans

Whilst VET FEE -Help has been replaced with VET Student Loans, the Commonwealth Government’s VET FEE-HELP loan scheme still applies for any student that commenced study before 31 December 2016. For our existing students there are arrangements for you to continue with your course. If you’re an existing Kirana Colleges student with a VET FEE-HELP loan, you can expect to receive if you have not already, an email or letter from the commonwealth government. You should have also received information from Kirana Colleges confirming the steps you will need to take to continue studying. This correspondence will ask you to ‘opt-in’ to continue to study under the current VET FEE-HELP scheme. It’s important you respond by undertaking all actions mentioned, so there are no delays to your ongoing enrolment. If you’re an existing student, the VET FEE-HELP opt-in steps, allowing you to continue your studies, [can be found here](#). Alternatively contact us through the [Student Help Form](#).

Students who have accessed VET FEE-HELP assistance have a loan with the Australian Government. The Australian Government then pays Kirana your tuition fees and students repay the loan through the tax system once they reach the minimum income threshold level for repayment, which for the 2016-17 financial year is \$54,869. Up until 31st December 2016, VET FEE-HELP was a support element potential students were able to access to get them studying sooner. Students were also able to elect to have all or part of tuition fees loaned to them through VET FEE-HELP. The VET FEE-Help loan scheme has been replaced by VET Student Loans which came into effect 1st January 2017.

Courses, Prices, RTO information

Kirana Colleges VET FEE-HELP approved courses	Maximum Course Cost	Kirana Colleges RTO Delivery
<u>BSB50215 Diploma of Business</u>	\$12,000	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274 Kirana Training Pty Ltd RTO ID 52247, VFH Approved Provider 7244
<u>BSB51915 Diploma of Leadership and Management</u>	\$13,500	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274 Kirana Training Pty Ltd RTO ID 52247, VFH Approved Provider 7244
<u>BSB51315 Diploma of Work Health and Safety</u>	\$12,000	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274
<u>BSB61015 Advanced Diploma of Leadership and Management</u>	\$15,000	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274
<u>CHC52015 Diploma of Community Services</u>	\$15,000	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274 Kirana Training Pty Ltd RTO ID 52247, VFH Approved Provider 7244
<u>CHC51015 Diploma of Counselling</u>	\$15,000	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274
<u>CHC50113 Diploma of Early Childhood Education and Care</u>	\$15,000	Access Training Institute Pty Ltd RTO ID 91498, VFH Approved Provider 7274 Kirana Training Pty Ltd RTO ID 52247, VFH Approved Provider 7244



VET FEE-Help Information Summary

for students who enrolled prior to 31/12/2016



Frequently Asked Questions

IS KIRANA COLLEGES AN APPROVED VET FEE-HELP PROVIDER?

Yes, we were approved under the Higher Education Support Act 2003 which governs our offer of VET FEE-HELP to students who meet eligibility requirements. National standards must be met in order for us to be registered to deliver and issue nationally recognised and accredited Australian Qualifications Framework (AQF) qualifications in the VET sector.

VET FEE-HELP courses for students enrolled prior to 31st December 2016, continue to be delivered through Kirana College's approved registered training organisations:

[Kirana Training Pty Ltd](#) RTO ID 52247, VFH Approved Provider 7244.

[Access Training Institute Pty Ltd](#) RTO ID 91498, VFH Approved Provider 7274

AM I ELIGIBLE FOR VET FEE-HELP

VET FEE-Help is no longer accessible for the payment of course fees, unless you have enrolled and completed a request for Commonwealth Assistance prior to 31st December 2016. You would've been eligible if you met the following criteria as at the 31st December 2016:

- Are an Australian citizen or permanent humanitarian visa holder (resident in Australia for the duration of the unit of study); **AND**
- Have not exceeded the FEE-HELP limit
- Are a full fee-paying / fee-for-service student studying a diploma, advanced diploma, graduate certificate or graduate diploma level course at an approved VET FEE-HELP provider; **OR**
- Are a student subsidised by the Victorian, South Australian, Queensland, Western Australian, New South Wales, Tasmanian or Northern Territory Government studying a diploma or advanced diploma course or a specified Certificate IV course (except in Tasmania)

For more information the following documents are available.

[VET FEE-HELP fact sheet](#)

[VET FEE-HELP Information Booklet.](#)

WHAT IS KIRANA COLLEGE'S SCHEDULE OF VET FEE-HELP TUITION FEES?

For your convenience, a schedule of VET FEE-HELP approved courses and schedules is noted below

[Schedule of VET FEE-HELP Tuition Fees](#)

[Schedule of VET FEE-HELP Tuition Fees – State Subsidized](#)



VET FEE-Help Information Summary

for students who enrolled prior to 31/12/2016



THE STATE I LIVE IN SUBSIDISES MY COURSE, AM I STILL ELIGIBLE?

Depending the course you are enrolled in and what state you reside in, VET FEE-HELP may have been available to you up until 31st December 2016. The commonwealth and state governments highlighted a number of industries where a lack of qualified personnel are being addressed through combined financial assistance. The following Certificate IV qualifications were available on a trial basis for eligible residents in NSW, QLD and WA.

[CHC43015 Certificate IV in Ageing Support](#)

[CHC43115 Certificate IV in Disability](#)

Enrolment would take place through the state you reside in and, where applicable, the course cost subsidised by WA Future Skills, NSW Smart and Skilled or QLD Higher Level Skills. Students who cannot meet the financial eligibility requirements in their state may have had to apply to have the cost of the qualification loaned to them through the VET FEE-HELP scheme. Details on course costs, state subsidies and VET FEE-HELP eligibility are available here:

[Schedule of VET FEE-HELP Tuition Fees – State Subsidised](#)

For these qualifications students may continue to access VET FEE-HELP income contingent loans, but only up to 31 December 2016. Any course fees incurred following 31 December 2016 can not be covered through VET FEE-HELP.

VET FEE-HELP 20% LOAN FEE

Before undertaking any financial obligation its important to get all the facts. Responsible training organisations like Kirana Colleges make it known that there is a 20% loan fee applied to VET FEE-HELP loans. Those who have accessed VET FEE-HELP as full-fee-paying or fee-for-service students will incur a 20% loan fee. The loan fee does not count towards the student’s FEE-HELP limit and is not kept by Kirana Colleges but passed onto the federal government. You will **not incur** the loan fee if you are a student who is subsidised by a state or territory government.

REPAYING YOUR VET FEE-HELP LOAN

Repayment of VET FEE-HELP occurs through the Australian Taxation system. Your debt will be indexed and the HELP debts are indexed annually in accordance with the [Higher Education Support Act 2003](#) . Indexation rates are published on the [ATO website](#). The loan fee is currently (2016) 20% and you will repay that together with the loan repayments. The fee does not count towards your FEE-HELP limit though. As soon as your income meets the mandatory threshold (currently \$54,869 for the 2016-2017 financial year) you are obligated to begin repaying your VET FEE-HELP debt. The repayment amount is determined through your income tax return after which you become obliged to pay a certain percentage but never more than 8% (current at 2016) of your current income. Expect that as your income increases, so will your repayment amounts as illustrated in the table below.

Repayment income (RI*)	Repayment rate
Below \$54,869	Nil
\$54,869 – \$61,119	4.0%
\$61,120 – \$67,368	4.5%
\$67,369 – \$70,909	5.0%
\$70,910 – \$76,222	5.5%
\$76,223 – \$82,550	6.0%
\$82,551 – \$86,894	6.5%
\$86,895 – \$95,626	7.0%
\$95,627 – \$101,899	7.5%
\$101,900 and above	8.0%

For more information you can view the Australian Taxation office Repaying Your HELP debt page [here](#).



VET FEE-Help Information Summary

for students who enrolled prior to 31/12/2016



NEED TO WITHDRAW FROM VET FEE-HELP?

Students may legally withdraw from a VET FEE-HELP approved course without penalty after you have commenced study provided certain conditions are met. Kirana Colleges requires that to avoid any fees students must withdraw from the course or a unit of study by the "census" date which is on or before the day in which 20% of the term or unit of study has been completed.

Kirana Colleges VET FEE-HELP approved courses, costs, terms and census dates for 2016/2017 can be downloaded through the links below

[Schedule of VET FEE-HELP Tuition Fees](#)

[Schedule of VET FEE-HELP Tuition Fees – State Subsidised](#)

MORE INFORMATION ON VET FEE-HELP

If you require more information about VET FEE-HELP, your eligibility or repayments please check out the resources below and remember...at Kirana Colleges we're only a click or call away.

[VET FEE-HELP fact sheet](#)

[VET FEE-HELP Information Booklet](#)

ARE THESE COURSES CENTRELINK APPROVED?

Yes, Kirana Colleges courses are Centrelink approved.

STUDENT HANDBOOK AND STUDENT ENTRY PROCEDURE

For the convenience of students Kirana Colleges has prepared two very helpful documents:

Download the [Kirana Colleges Student Handbook](#)

Download the [Kirana Colleges Student Entry Procedure](#)

WHAT IS A UNIQUE STUDENT IDENTIFIER (USI) AND WHY DO I NEED IT?

A Unique Student Identifier (USI) number is a unique number that is allocated to students studying nationally recognised Vocational Educational Training (VET) in Australia. This is a government initiative that enables you to access all of your training records and results from the one location allowing you to provide proof of qualification to any potential employer. USI's are mandatory to anyone wanting to complete nationally recognised training.

If you forgot or lost your USI number please call

Student Support **1800 078 839** and fill out a Release of Information form and supply ID or Skilling Australia on **1300 856 007**