



What is a VET Student Loan?

VET Student Loans assists eligible students to pay for all or part of their VET tuition fees when studying one or more accredited Diploma or Advanced Diploma courses deemed eligible for VET Student Loans. Each eligible course will have loan amounts capped and students will be expected to pay any tuition fee over and above that cap. For more information visit <https://www.dese.gov.au/vet-student-loans/vet-information-students>

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These fees are due to be paid in full or deferred to Vet Student Loans on or before each census date.

- Additional costs such as materials fees cannot be deferred via the VET Student Loans scheme
- A VET Student Loan debt is repaid through the tax system once a person reaches the minimum income threshold level of repayment. The VET Student Loan remains a personal debt obligation until it is repaid to the Commonwealth and may affect (by reducing) a person's take-home (after-tax) wage or salary until the debt is repaid. It may also affect the borrowing capacity of the person until the debt is repaid to the Commonwealth
- Students undertaking a course on a fee for service basis may also be eligible to access VET Student Loans. **A 20% loan fee will apply.**
- Students may wish to seek independent advice before applying for any VET Student Loan. For more information visit studyassist.gov.au

There are eligibility criteria that determine whether you have access to a VET Student Loan.

Your access to a VET Student Loan will also require you to provide documentation to confirm your citizenship in line with that criteria.

What is a Census Date?

Each fee Period has a date known as the 'Census Day' which is the last day that you can withdraw from the course without incurring a fee for that particular Fee Period. The census date of a unit of study/Diploma Module (which forms part of an eligible course of study) is the last day a student can submit their request for VET Student Loan assistance (eCAF). Those students who have elected not to access a VET Student Loan, will be required to pay fees in full by this date. If you have not submitted a completed request for a VET Student Loan on or before the census date, you WILL NOT be entitled to a VET Student Loan for that unit and will, therefore, be required to pay the fee.

Census dates for each unit of study are predetermined and the student will not incur VET Student Loan liability until after each census date. Wilson Medic One census dates are specified at the end of this document.

Students will be advised of the census dates that apply to them.

I have received and eCAF Invitation, what is this?

Prior to your 1st census date you will receive and eCAF. An eCAF is an **Electronic Commonwealth Assistance Form** and is required to be completed by eligible students wishing to use a VET Student Loan for the payment of their tuition fees. The eCAF is the online system for students to request a VET Student Loan. It provides students with a secure and easily accessible way to complete an application for Commonwealth assistance.

What is my census date?

Census dates for each Unit of Study/Diploma Module/s are predetermined and the student will not incur VET Student Loan liability until after each census date. The census date of a Unit of Study/Diploma Module/s (which forms part of an eligible course of study) is the last day a student can submit the request for VET Student Loan assistance. Those students who have elected not to access a VET student Loan, will be required to pay fee's in full by

this date. If you have not submitted a completed request for a VET Student Loan (eCAF) on or before the census date, you will not be entitled to a VET Student Loan for that Unit of Study/Diploma Module and will, therefore be required to pay the fee

Wilson Medic One census dates for 2021-2022 for the HLT51020 Diploma of Emergency Health Care can be found at the end of this document.

Prior to your first census date you will receive a Statement of Covered Fee's outlining the Diploma Modules for the course and the census dates for the fee period.

At least 14 days prior to the commencement of each Unit of Study/Diploma Module you will receive via email a Loan Fee notice. This outlines the fee's and the census date for the Unit of Study/Diploma Module.

You will be notified of your census dates at least 14 days prior to the start of a Unit of Study/Diploma Module

Withdrawing from the course before the census date.

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 Fee Period or any subsequent Fee Periods. Any debt incurred from previous Fee Periods will remain.

You need to advise Wilson Medic One on or before the census date in writing that you are withdrawing from the HLT51020 Diploma of Emergency Health care.

Withdrawing after the census date?

If you withdraw after the census date, you will have a debt to the Australian Government. If after the census date special circumstances occur and you are unable to continue your studies, you can apply to have your VET Student Loan debt removed for that Unit of Study/Diploma Module/s. Time limits apply for you to have your HELP Balance re-credited due to special circumstances.

Wilson Medic One 2021-2022 Census Dates

DIPMOD1 Start	Census Date	DIPMOD1 End	DIPMOD2 Start	Census Date	DIPMOD2 End	DIPMOD3 Start	Census Date	DIPMOD3 End	DIPMOD4 Start	Census Date	DIPMOD4 End
24/05/2021	2/06/2021	8/07/2021	9/07/2021	19/07/2021	22/08/2021	23/08/2021	2/09/2021	8/10/2021	9/10/2021	20/10/2021	23/11/2021
19/07/2021	28/07/2021	3/09/2021	4/09/2021	14/09/2021	18/10/2021	19/10/2021	28/10/2021	3/12/2021	4/12/2021	13/12/2021	19/01/2022
30/08/2021	8/09/2021	15/10/2021	16/10/2021	25/10/2021	30/11/2021	1/12/2021	13/12/2021	15/01/2022	16/01/2022	27/01/2022	1/03/2022
13/09/2021	23/09/2021	30/10/2021	1/11/2021	10/11/2022	15/12/2021	16/12/2021	27/12/2021	31/01/2021	1/02/2022	9/02/2022	15/03/2022
11/10/2021	20/10/2021	25/11/2021	26/11/2021	6/12/2021	9/01/2022	10/01/2022	19/01/2021	24/02/2022	25/02/2022	7/03/2022	13/04/2022
1/11/2021	9/11/2021	15/12/2021	16/12/2021	24/12/2022	29/01/2022	30/01/2022	7/02/2022	14/03/2022	15/03/2022	24/03/2022	29/04/2022
10/01/2022	19/01/2022	24/02/2022	25/02/2022	7/03/2022	8/04/2022	9/04/2022	19/04/2022	23/05/2022	24/05/2022	2/06/2022	8/07/2022
7/02/2022	15/02/2021	21/03/2022	22/03/2022	31/03/2022	7/05/2022	8/05/2022	17/05/2022	22/06/2022	23/06/2022	1/07/2022	6/08/2022
8/03/2022	16/03/2022	17/04/2022	18/04/2022	26/04/2021	1/06/2022	2/06/2022	10/06/2022	16/07/2022	17/07/2022	26/07/2022	31/08/2022
4/04/2022	12/04/2022	18/05/2022	19/05/2022	27/05/2022	2/07/2022	2/07/2022	11/07/2022	16/08/2022	17/08/2022	26/08/2022	1/10/2022
2/05/2022	11/05/2022	16/06/2022	17/06/2022	27/06/2022	31/07/2022	1/08/2022	10/08/2022	15/09/2022	16/09/2022	26/09/2022	30/10/2022
30/05/2022	8/06/2022	14/07/2022	15/07/2022	25/07/2022	29/08/2022	30/08/2022	7/09/2022	12/10/2022	13/10/2022	24/10/2022	27/11/2022
27/06/2022	5/07/2022	10/08/2022	11/08/2022	22/08/2022	25/09/2022	26/09/2022	4/10/2022	8/11/2022	9/11/2022	17/11/2022	23/12/2023

Students will be notified individually of their census dates according to their study dates.