



## Parental Consent Form

### Request for a VET Student Loan—student under 18 years

A VET Student Loan can help a student pay for their higher-level vocational education and training (VET) qualification tuition fees. It is a loan from the Government and is required to be repaid once the student's income reaches a certain level.

#### VET Student Loans

VET Student Loans is an Australian Government loan program administered under the *VET Student Loans Act 2016* that assists eligible students pay their tuition fees for higher-level VET courses undertaken at approved course providers.

VET Student Loans debts are subject to indexation. Indexation maintains the 'value' of the debt by adjusting it to keep up with the changes in the cost of living. When indexation is applied it is likely the debt will increase, and students will be required to repay more than the original loan amount.

Indexation rates are based on the Consumer Price Index (CPI) and applied by the ATO on 1 June each year to debts that are 11 months or older. To view current and past indexation rates please see [Study and training loan indexation rates | Australian Taxation Office \(ato.gov.au\)](#). Students can view indexation charges that have been applied to their VET Student Loan via their mygov account.

A 20% loan fee applies to a student's VET Student Loan unless the student is a **subsidised student**. This loan fee will be included as part of the student's VET Student Loans debt (VETSL debt), but will not affect their HELP balance.

For the purpose of VET Student Loans, a **subsidised student** is a student who is subsidised by a state or territory government and who is enrolled in an eligible course at an approved VET Student Loans approved course provider (the provider).

Loan amounts accessed through a VET Student Loan contribute towards a person's combined HELP loan limit. The HELP loan limit is the cap on what you can borrow from the Australian Government to cover the cost of your tertiary studies (including HELP and VET Student Loans).

Loan amounts borrowed through a VET Student Loan will reduce a student's available HELP balance. A student's available HELP balance is their HELP loan limit of that year, minus loans borrowings. The HELP balance is renewable, up to the HELP loan limit, by any repayments made on a student's HELP or VET Students Loans debt.

Further details about VET Student Loans are available in the [VET Student Loans information booklet](#). This booklet contains detailed information about who can get a VET Student Loan, how it works, the terms and conditions of the loan and repayment requirements.

#### Responsible parent consent requirement

Where a student:

- is under 18 years of age
- has a **responsible parent** and
- has not received Youth Allowance (within the meaning of the *Social Security Act 1991*) on the basis that the student is independent (within the meaning of Part 2.11 of the *Social Security Act 1991*),

their 'responsible parent' must agree to and sign the student's request for a VET Student Loan.

For this purpose, a person is a **responsible parent** in relation to a child if:

- the person is a parent of the child (except where, because of orders made under the *Family Law Act 1975*, the person no longer has any parental responsibility for the child) or
- under a parenting order the child is to live with the person (whether or not the person is a parent of the child) or

- under a parenting order the person has parental responsibility for the child's long-term or day-to-day care, welfare and development (whether or not the person is a parent of the child) or
- the person (whether or not a parent of the child) has guardianship or custody of the child, jointly or otherwise, under an Australian law or a foreign law, whether because of adoption, operation of law, an order of a court or otherwise.

You have been asked to sign this Parental Consent Form as the student is under 18 years of age, has not received Youth Allowance on the basis that they are independent and has identified you as their responsible parent.

**By signing this form you will be identifying yourself as the below student's 'responsible parent' and will be signing and agreeing to the below student's VET Student Loan application.**

## Privacy

The Department of Education, Skills and Employment (the department) and the below mentioned provider are subject to the *Privacy Act 1988* (the Privacy Act) and to the requirements of the Australian Privacy Principles (APPs) contained in the Privacy Act. The APPs govern the collection, handling, use and disclosure of personal information.

## Use and collection

The department and the provider are collecting your personal information and your child's personal information for the following use and purpose:

- assessing your child's eligibility for a VET Student Loan
- obtaining your consent and agreement to your child applying for a VET Student Loan for the below mentioned course
- administering the VET Student Loans program.

If you do not provide the requested personal information about you and your child, the department and the provider will not be able to assess your child's eligibility for a VET Student Loan and to administer a VET Student Loan for your child.

## Disclosure

The department and the provider may disclose your and your child's personal information to the following bodies, where relevant and necessary for the purpose of administering the VET Student Loans program:

- the Australian Taxation Office (ATO)
- a tertiary admission centre
- an approved provider
- an officer of the provider
- the Tuition Protection Service
- the VET Student Loans Ombudsman.

The department may also disclose your and your child's personal information to the following bodies, where relevant and necessary for the purpose of administering the VET Student Loans program or where reasonably necessary for the body to exercise their powers or perform their functions or duties:

- other Commonwealth agencies including Tertiary Education Quality Standards Agency (TEQSA), the National VET Regulator (Australian Skills Quality Authority), Australian Competition and Consumer Commission (ACCC)
- an agency or authority of a state or territory responsible for regulating vocational education or vocational training in the state or territory (e.g. Victorian Registration and Qualifications Authority and Western Australia Training Accreditation Council).

## Privacy policies

The department's privacy policy is available at: [Site | Department of Employment and Workplace Relations](#)

The provider's privacy policy is available at their website.

These privacy policies contain information about (among other things) how you may access your or your child's personal information and seek correction of such information; and how you may complain about a breach of the APPs and how such a complaint will be handled.

## SECTION A. STUDENT DETAILS

**1.**

Family name:

Given names:

**2.**

Date of birth:

**3.**

Gender:

Female    Male

X Indeterminate/Intersex/Unspecified

**4.**

Personal email address:

**5.**

Residential address:

Suburb:

State:

Postcode:

**6.**

Phone number:

**7.**

Unique Student Identifier (USI):

The USI is a mandatory number that creates a secure online record of your nationally recognised training that you can access anytime. Students that don't have a USI can create one at the [Unique Student Identifier](#) website or ask their provider.

**8.**

Commonwealth Higher Education Student Support Number (CHESSN): *(optional)*

**9.**

Student Identification Number as issued by the provider: *(optional)*

## SECTION B. COURSE PROVIDER (Provider must complete)

**10.**

Name of provider:

Any other business name the provider uses:

Campus:

## SECTION C. COURSE DETAILS (Provider must complete)

**11.**

Name of course:

Course of study code:

**12.**

Estimated course cost:

The debt for this course of study will be incurred on a unit of study basis. Students must check with their provider before each census day for each of their unit(s) of study to see if the total course cost changes.

Unless a student pays for or withdraws from their course before the census day for that unit(s) of study, the student will incur a debt to the Australian Government.

Indicatively, a student's total VET Student Loan amount for this course will be the lesser of the amount above and the applicable loan cap below, plus (unless they are a subsidised student) a 20% loan fee, and annual indexation.

**13.**

Applicable loan cap - i.e. the amount of the course that will be covered by a VET Student Loan:

Refer to [Courses and Loan Caps Determination](#) and [VET Student Loans Course Caps Indexed Amounts](#) fact sheet.

**14.**

The amount of the course which will not be covered by the VET Student Loan and which the student is responsible for paying up-front:

**15.**

Enrolment date:

**16.**

First census day for the loan application:

**17.**

Estimated course duration:

Years: Months:

The Australian Qualifications Framework 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

## SECTION D. REPAYING THE LOAN

By submitting a loan application, a student and their responsible parent agree that:

### They request that the Government:

- lends the student the amount of the VET Student Loan to pay tuition fees for the student's course and
- makes payments of amounts of that loan to their Provider on the student's behalf, at the times and in the amounts detailed in notices given to the student by the provider (specifically the 'VET Student Loan Fee Notice' and the Commonwealth Assistance Notice'). The VET Student Loan Fee Notices will be given to the student prior to census days for their course.

### They understand that:

- the VET Student Loan may not cover the full amount of the student's tuition fees for the course
- the student will be responsible for paying the remaining tuition fees, which are not covered by the VET Student Loan
- the student is able to cancel their application for a VET Student Loan, in writing, at any time, with their provider. The VET Student Loan application will no longer apply from the time the cancellation takes effect. However, unless the student cancels the application before the census day for the course, they may still be liable for tuition fees for the part of the course to which the census day relates, and may still incur a debt to the Government that they are legally required to repay.
- over their lifetime, the amount of HELP assistance (including VET FEE-HELP, VET Student Loans, FEE-HELP and HECS-HELP) that a student may access must not exceed the HELP Loan limit as set out in the *Higher Education Support Act 2003*. By applying for a VET Student Loan for the course, the student will reduce their remaining HELP balance
- a 20% loan fee will be applied to the student's VET Student Loan (unless they are a subsidised student), and that this loan fee will be included in their VET Student Loan debt (VETSL debt), but will not impact the student's HELP balance
- the student has an obligation to repay the ATO the amount that the Government has loaned them, plus the loan fee if applicable, even if they do not complete their studies
- the student's debt may be removed by their provider in special circumstances and
- the student's VETSL debt will be indexed annually in line with the *VET Student Loans Act 2016*.

A student must start repaying their VETSL debt through the tax system once their income is above a certain level (the compulsory repayment threshold). The threshold is adjusted each year. Repayments made through the Australian taxation system are called 'compulsory repayments'. In accordance with Part 3A of the *VET Student Loans Act 2016*, these repayments will continue while their income is above the compulsory repayment threshold until they have repaid their whole debt, even if they have not completed their studies and regardless of where they live.

VETSL debts are managed by the ATO. A student can view their VETSL debt, confirm their payment reference number (PRN) and view payment options online. To do so, you need to create a myGov account linked to the ATO's online services - find out how at [View your loan account online | Australian Taxation Office \(ato.gov.au\)](#).

For more information on repaying a VETSL debt visit [Home page | Australian Taxation Office](#) or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday.

## SECTION E. Consent

I am a responsible parent of the above-named student and consent to the above-named student enrolling in the above-mentioned course and applying for a VET Student Loan for the course on the basis set out above.

Signature:

Printed name:

Date:

Personal Email:

Residential Address:

Suburb:

State:

Postcode:

Phone Number: