



**LEVERAGE**  
ACADEMY

**RTO ID: 41017**

# **Student VSL**

# **HANDBOOK**

**Version 2.0 - May 2022**

## Contents

<b>Guide:</b> .....	3
<b>Vital accompanying information to be read</b> .....	3
<b>Student Responsibilities and information to be aware of</b> .....	4
<b>Leverage Academy and VET Student Loans (VSL)</b> .....	4
<b>Student eligibility criteria for VET Student Loans</b> .....	5
<b>Citizenship requirements</b> .....	5
How to provide proof of Australian Citizenship? .....	5
<b>Academic suitability</b> .....	6
<b>Additional eligibility requirements:</b> .....	6
<b>Course Enrolment and Progression</b> .....	7
<b>Course Enrolment Process</b> .....	7
<b>Course Progression</b> .....	9
<b>Census Days</b> .....	9
<b>Withdrawal or Non-Completion of Studies Statement</b> .....	10
5.1 What happens if I fail or withdraw from a unit? .....	10
5.3 Special circumstances .....	10
<b>Student Withdrawal &amp; FEE-HELP Re-Credit Procedure</b> .....	11
<b>Purpose</b> .....	11
<b>Scope</b> .....	11
<b>Procedure</b> .....	11
<b>Cancellation of Enrolment Policy and Procedure</b> .....	13
<b>Provider cancellation of enrolment after the census date</b> .....	13
<b>Cancellation procedure</b> .....	14
<b>Procedure for re-enrolment in part of a course previously withdrawn from</b> .....	14
<b>Equal and Fair Treatment of Students</b> .....	15
<b>Equal and fair treatment of students seeking to enrol</b> .....	15
<b>Treatment of students seeking review</b> .....	15
<b>VSL Tuition Protection Statement</b> .....	15
<b>VSL Tuition Protection Procedure</b> .....	16
1. Introduction .....	16
2. Procedure requirements .....	16
2.1 What constitutes a Tuition Protection default? .....	16
2.2 Student eligibility for Tuition Protection .....	16
2.3 Leverage Academy's obligations if it defaults .....	16
2.4 Leverage Academy's obligations as a replacement provider .....	18
3. Definitions .....	18
<b>Privacy Policy and Procedure</b> .....	19
<b>Objective</b> .....	19
<b>Scope</b> .....	19
Regulatory Environment for VET Data .....	19
<b>Privacy Notice</b> .....	20
<b>Website</b> .....	21
<b>Policy of Australian Privacy Principles (APPs)</b> .....	22
1APP. Open and transparent management of personal information .....	22
2APP. Anonymity and pseudonymity .....	23
3APP. Collection of solicited personal information .....	23

4APP. Dealing with unsolicited personal information.....	24
5APP. Notification of the collection of personal information .....	24
6APP. Use or disclosure of personal information .....	25
7APP. Direct marketing.....	25
8APP. Cross-border disclosure of personal information.....	26
9APP. Adoption, use or disclosure of government related identifiers .....	26
10APP. Quality of personal information .....	27
11APP. Security of personal information .....	27
12APP. Access to personal information.....	27
13APP. Correction of personal information .....	28
Appendix 1: VSL Request Form .....	29
Appendix 2A: VET Student Loans Statement of Covered Fees.....	30
Appendix 2B: VET Student Loans Fee Notice.....	31
Appendix 3: Commonwealth Assistance Notice.....	33
Appendix 4: Vet Student Loan: Application to Withdraw.....	34
End Notes.....	35

## Guide:

This Handbook is intended for students that have or will apply for a VET Student Loan and study an approved Diploma course with Leverage Academy. For standard RTO requirements, students need to refer to the companion “Participant Handbook”.

- Green underlined text = Hyperlink to internal document reference
- Blue underlined text = Hyperlink to external document reference
- Purple text = Direct quote from noted reference source

## Vital accompanying information to be read

- For information about VET Student Loans, you **must read** the [VET Student Loans Information Booklet](#) issued by the Australian Government
- Access [www.studyassist.gov.au](http://www.studyassist.gov.au) for further information pertaining to [FEE HELP Limit or maximum loan amounts](#) and [loan repayments](#)
- For a comprehensive list of resources to provide information for students on how to access a VET Student Loan: <https://www.dese.gov.au/vet-student-loans/vet-information-students>

The following important accompanying reference material can be accessed from Leverage Academy’s website:

- <https://www.leveragegroup.com.au/vet-student-loans-reference-guides/>
  - ‘VSL Student information booklet’ v5.0 - 2021
  - ‘Quick Guide Applications – 2021’
  - ‘eCAF Fact Sheet’
  - ‘Quick Guides Progressions’ for Students
  - ‘Student Progression Fact Sheet’

## Student Responsibilities and information to be aware of

- It is vital that you immediately to notify Leverage Academy of any change of contact details
- Do not enrol in a course or request a VET Student Loan until you have made a firm decision to study. You should consider whether you are able to and want to complete the course requirements
- For any questions about your study or VET Student Loan, or complaints about the quality-of-service contact Leverage Academy. Student administration staff will help you with enrolment and administration, or will direct you to the appropriate area.
- Due to privacy laws, Leverage Academy cannot give information to your spouse, parent, or anyone else about your payment details, VET Student Loan, attendance or other personal matters
- A government department representative will contact you to verify your enrolment in the diploma course. It is necessary for you to verify course enrolment

## Leverage Academy and VET Student Loans (VSL)

VET Student Loans (VSL) is an Australian Government loan scheme that assists **eligible** students to pay their tuition fees for studying an approved vocational education and training (VET) qualification.

Aspects for you to consider are:

- It is a loan from the Commonwealth
- The loan will remain a personal debt until it is repaid to the Commonwealth which will be managed by the Australian Taxation Office (ATO)
- The loan may, until the debt is repaid, reduce your take-home (after-tax) wage or salary and may reduce your borrowing capacity
  - The loan has income-contingent repayment arrangements, which means you only need to make repayments if you are earning above the minimum repayment threshold
- You can make voluntary repayments at any time
- A student may wish to seek independent financial advice before applying for a loan
- Refer to the [VET Student Loans Information Booklet](#) for current threshold and other more detailed information

VSLs are only available for approved courses at the diploma level and above. This means that a student cannot get a VSL for a Certificate IV level course or below.

Leverage Academy has been approved by the Australian Government to deliver a number of diploma courses eligible for a VET Student Loan.

Courses that are approved for a VET Student Loan, and the cap on the loan amounts that students can borrow per course, are set by the Australian Government. A full list of approved courses is provided in the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#).

As of the 6<sup>th</sup> June 2021, Leverage Academy's approved courses for a VET Student Loan are:

- CPP51119 - Diploma of Property (Agency Management)
  - <https://leveragegroup.com.au/vet-student-loans-cpp51119/>

For current tuition fees that are payable and course information, refer to the above applicable course web page.

## Student eligibility criteria for VET Student Loans

It is a requirement For Leverage Academy to confirm a potential student's eligibility for a VET Student Loan.

### Citizenship requirements

The VET Student Loans program has strict citizenship, visa and residency requirements. It is not available for all Australian residents. To be eligible, students must be either be:

- An Australian citizen; **or**
  - Have a current Australian Passport as suitable evidence of Australian citizenship
- A qualifying New Zealand citizen; **or**
  - A qualifying New Zealand citizen is a New Zealand citizen who meets all of the following:
    - holds a special visa category, such as the New Zealand Special Category Visa (SCV);
    - has been usually resident in Australia for at least 10 years;
    - was a dependent child when he or she was first usually resident in Australia;
    - has been in Australia for periods totalling 8 years during the previous 10 years; and
    - has been in Australia for periods totalling 18 months during the previous 2 years.
- A [permanent humanitarian visa holder](#), who is usually resident in Australia. Permanent humanitarian visas are defined in the Migration Regulations 1994, Volume 1, Part 1, Regulation 1.03 – Definitions. See: [Migration Regulations 1994](#) for the latest version of the Migration Regulations

### How to provide proof of Australian Citizenship?

In assessing an application for a VET Student Loan Leverage Academy must be satisfied that you meet the eligibility criteria, including your citizenship eligibility. The evidence required to demonstrate that you are an Australian citizen may differ depending on whether you were:

- born overseas
- born in Australia before 20 August 1986
- born in Australia on or after 20 August 1986

Leverage Academy will advise you what documentation you will need to provide to evidence your Australian citizenship. You can obtain a citizenship certificate by lodging a [Form 119 Application for evidence of Australian citizenship](#) with the Department of Home Affairs.

### Academic suitability

To meet the Australian Government's academic suitability requirements, you need to:

- Provide your '**Australian Year 12 Certificate**'; or
- Provide your diploma that has been awarded to you as a student for the completion of the '**International Baccalaureate Diploma Programme**'; or
- Provide a copy of a certificate showing you have been awarded a qualification at level 4 (**Certificate IV**) or above in the Australian Qualifications Framework (AQF) (where the language of instruction was English) or at a level in a framework that preceded the AQF and is equivalent to level 4 or above in the AQF

If you cannot provide at least one of the above documents, you will be required to display competence at or above **Exit Level 3** in the Australian Core Skills Framework (ACSF) in both reading and numeracy. Leverage Academy will assess your competence using an Australian Government approved assessment tool: [Safe Work Resources VFH LLN Assessment Tool v2016.1](#)

- The results of your LLN test will be formally communicated to you as soon as practicable after the assessment.

In addition, Leverage Academy must reasonably believe that you as a student are academically suited to undertake the course;

- That you have knowledge of the course requirements, and duration of the course and that you meet any other specified entry requirements for the course.

### Additional eligibility requirements:

In order to apply for a VET Student Loan, you must provide current and updated evidence against each of the following criteria (prior to enrolment).

- Have a tax file number or be applying for one
- Have a Unique Student Identifier (USI) that can be verified or are otherwise exempt \*1
- Provide a parental/guardian consent form signed by your parent/guardian if you are under 18 years at the time of enrolment \*2
- Not have exceeded the lifetime HELP loan limit \*3
- You have given the required documents to Leverage Academy and submitted the loan application form by the first census day no less than two business days after enrolling

\*1 - If you have accessed Commonwealth assistance between 2005 and 2020 you will have been assigned a **CHESSN**. From 2021, the CHESSN will be replaced with the Unique Student Identifier (USI) for new students.

\*2 - **Students under the age of 18.** If you are under 18 years of age, a parent or guardian must complete and sign a parental consent form. The completed parental consent form must be given to your provider before you can be issued with an eCAF application form. The parental consent form is not necessary if you have been assessed by Centrelink as meeting the requirements for receiving the independent rate of Youth Allowance under part 2.11 of the *Social Security Act 1991*. You will need to provide evidence of this assessment in the form of your Centrelink Income Statement, which you can request by logging into myGov and selecting your Centrelink online account. For more information, visit [Centrelink online account help - Request a document](#).

\*3 - **HELP loan limit.** Please note that the VET student loan **cannot** be greater than your remaining HELP balance. Leverage Academy will confirm the maximum amount of a VET Student Loan that may be available for the course. For further details refer to the [VET Student Loans Information Booklet](#). Sections:

- 2.5 How much can I borrow? What is the HELP loan limit?
- 2.6 What is the HELP balance?
- 4.4 myHELPbalance and myGov

## Course Enrolment and Progression

### Course Enrolment Process

As a guide for our potential students, please refer to the following enrolment process for the steps involved.

Step 1: Candidate **intends to enrol** in a VSL Program.

- Leverage Academy sends to the student:
  - Pre-enrolment information. RTO & VSL related
  - Enrolment forms as per RTO & VSL requirements
  - [Appendix 1: VSL Request Form](#)

Step 2: Candidate **submits completed forms**, certified evidence files and [Appendix 1: VSL Request Form](#) to Leverage Academy Sales Team - to: [info@leverageacademy.edu.au](mailto:info@leverageacademy.edu.au)

- Candidate Provides eligibility criteria for VET Student Loans:
  - Academic suitability requirements: Year 12, Cert IV or above Certificate
    - Alternatively, needs to undertake an LLN Test
  - Citizenship requirements: Drivers Licence, Passport, Birth Certificate, applicable visa
  - Tax file number and Unique Student Identifier (USI)
  - If under 18 years, a signed consent
  - Not have exceeded the lifetime HELP loan limit

Step 3: Leverage Academy **assesses** submitted files for **student eligibility** against legislative requirements.

- If candidate meets eligibility requirements, go to [Step 4A](#)
- If student does not meet eligibility requirements, proceed to [Step 4B](#)

Step 4A: Leverage Academy has an **Enrolment Meeting** with the candidate.

- Leverage Academy contacts the candidate that they successfully met the eligibility requirements
- Run through VSL Enrolment Checklist with the candidate
- Some candidates may need to undertake an LLN Test. The whole process will be conducted with honesty and integrity.<sup>i</sup>
  - This will need to be conducted at Leverage Academy premises for the purpose of assessment authenticity
  - The LLN Test will be undertaken by using LLN Robot which is a Government-approved testing tool for these purposes<sup>ii</sup>
  - The LLN Robot test will be facilitated by qualified Intake Officer. The LLN Robot Test must be completed in one sitting. Test results will be analysed by qualified Intake assessor responsible for undertaking the relevant PTR process
  - As soon as practicable after the completing the assessment, the Candidate will be advised of the LLN results.<sup>iii</sup>
    - If LLN results are unsatisfactory, refer to [Step 4B](#)
  - All test results must be retained by Leverage Academy for at least 5 years<sup>iv</sup>

The Candidate's LLN results will be reported to the 'Secretary of the Commonwealth Department of Education and Training / VET Student Loans' in the form, manner and by the time requested by the Secretary<sup>v</sup>

Step 4B: Leverage Academy **contacts** the candidate that they **did not meet the eligibility requirements**.

- Leverage Academy will call the candidate to discuss their application to confirm whether an error was made
  - If yes, discuss what is required to rectify situation
  - Once all the eligibility requirements are met, go to [Step 4A](#)
- If no error was made, Leverage Academy will advise the student they are ineligible for a VET Student Loan and may only participate in the course as 'Fee-for-Service'
  - End Process for VSL Enrolment

Step 5: The candidate can now be officially **enrolled as a student** for the selected diploma course

Step 6: Leverage Academy will **upload student Data to HITS/ECAF** and **send a statement of covered Fee's before Census Day**.

- Refer to [Appendix 2A: VET Student Loans Statement of Covered Fees](#)
- The student will be required to complete the electronic Commonwealth Assistance Form (eCAF) to apply for a VET Student Loan
- Student to Accept ECAF not less than two business days after enrolment
- Leverage Academy requires that a student submit their eCAF prior to the first census date for which they wish to access a VET Student Loan

Step 7: At least 14 Days before the Census Day a **VSL fee notice** advising of the debt that will be incurred Semester by Semester will sent to the student.

- Refer to [Appendix 2B: VET Student Loans Fee Notice](#)

Step 7: **Student Commences**



## Course Progression

Step 1: **Commonwealth assistance notices** to be sent out on due days. Refer to [Appendix 3: Commonwealth Assistance Notice](#)

Step 2: Leverage Academy to **report student liability data** on a unit basis by the 7th of each month

Step 3: Students need to **complete a progression form**.

- Every four months after commencement and upon deferral and recommencement

For a student to continue accessing a VET Student Loan, the student must demonstrate to the Department of Education, Skills and Employment (the department) that they are a genuine student continuing with their studies.

To demonstrate engagement and to continue to receive the loan, a student must complete the Progression Form in the electronic Commonwealth Assistance Form (eCAF) system at least twice each calendar year for the duration of your course. The Progression Form asks the student if they intend to continue studying and accessing a VET Student Loan, and contains a short survey.

Refer to the following guide and fact sheet concerning Vet Student Loans:

- ‘Quick Guides Progressions’ for Students – [Click LINK](#)
- ‘Student Progression Fact Sheet’ – [Click LINK](#)

## Census Days

Leverage Academy’s ‘Census Days’ are published on its website page:

- <https://www.leveragegroup.com.au/vet-student-loans/>

The census day is a very important date for you to know!

The census day for a course, or a part of a course (e.g., number of units), is the last day you can:

- complete the eCAF to apply for a VET Student Loan for your course, or
- withdraw your enrolment without incurring a debt for the course or part of the course. (Refer to [Withdrawal or Non-Completion of Studies](#) section)

Leverage Academy sets up census days within the rules set by the Australian Government.

Every part of a course (unit or subject) has its own census day so that you incur debts as you progress through your course, and not for the whole course at the beginning. Every course has at least three census days spread reasonably evenly throughout your course.

Leverage Academy will send you a VET Student Loans fee notice at least 14 days before the census day indicating the fees and census date/s so that you have all the information you need to make your study and payment decisions. Refer to a sample copy of the form:

[Appendix 2B: VET Student Loans Fee Notice](#)

The debt is incurred on the day after the census day. After a census day has passed, Leverage Academy will also send you a Commonwealth Assistance Notice (CAN) for that Unit of Study. The CAN will provide you with information about the debt, including the loan fee if applicable. Refer to a sample copy of the form: [Appendix 3: Commonwealth Assistance Notice](#)

Note that both Diploma courses offered by Leverage Academy will be divided into trimesters, being three separate units, with each unit having a fee period and one census day. The course fee will be apportioned across the three sequential fee periods.

## Withdrawal or Non-Completion of Studies Statement

The following is as per 'VET Student Loans Information Booklet Version 5.0 2021', Section 5. Withdrawal or non-completion of studies:

### 5.1 What happens if I fail or withdraw from a unit?

#### **You must withdraw correctly by the census day to avoid a VETSL debt!**

If you correctly withdraw from a unit or subject by the census day, you will not incur a debt for that part of your course. Refer to [Appendix 4: Vet Student Loan: Application to Withdraw](#)

If you have already made an upfront payment of your tuition fees, you will receive a refund from your provider (Leverage Academy).

If you fail part of a course (unit or subject), or withdraw from part of a course after the census day, you will still have to pay the tuition fee for that unit. If you used a VET Student Loan, you will incur a VET Student Loans debt (VETSL debt). If you made an upfront payment to your provider, you are not eligible for a refund of that payment.

If you failed the unit or subject or withdrew after the census day because of special circumstances (see section 5.3), you can apply to your provider (Leverage Academy) to have your VETSL debt removed. If you paid for your units upfront, you will need to contact your provider (Leverage Academy) for information on the refund process for upfront payments.

### 5.3 Special circumstances

If you withdraw from a unit after the census day because you become seriously ill or for other special circumstances, you can apply to your provider (Leverage Academy) to have your HELP balance re-credited and your VETSL debt removed. You cannot have your debt removed if you have already successfully completed your unit of study.

Changing your mind is not a good enough reason to apply for special circumstances and you will still be required to repay your VETSL debt. Similarly, failing a unit is not in itself sufficient to apply for special circumstances. However, as noted at section 5.1 above, if you fail a unit because of special circumstances, you may consider applying to have your HELP balance re-credited.

For your provider (Leverage Academy) to be satisfied that special circumstances apply to you, you must be able to prove that the circumstances:

- Were beyond your control
- Did not make their full impact on you until on or after the census day
- Made it impracticable (i.e., impossible) for you to complete your unit(s) of study requirements

Refer to the following "Student Withdrawal Procedure" on Leverage Academy's process for student withdrawals.

## Student Withdrawal & FEE-HELP Re-Credit Procedure

### Purpose

To outline the process for students who wish to withdraw from a VET Student Loan (VSL) approved course or unit of study, under the VET Student Loan Scheme. Also, for students claiming a fee waiver or re-credit under special or extenuating circumstances.

### Scope

This procedure applies only to students enrolled in an approved VSL course with Leverage Academy, under the VSL Scheme.

### Procedure

#### 1. Student submits an application to withdraw

A student enrolled under the VET Student Loan Scheme requests to withdraw from a course or unit of study, by completing and submitting [Appendix 4: Vet Student Loan: Application to Withdraw](#) form. Application is emailed to [info@leverageacademy.edu.au](mailto:info@leverageacademy.edu.au)

#### 2. Withdrawing within the nominated Census date period

Students seeking to withdraw from a VET unit of study or VET course without incurring a VET Student Loan debt, must complete and submit the [Appendix 4: Vet Student Loan: Application to Withdraw](#) form, stating every unit of study the student wants to withdraw from by the census date, including any units for future study periods.

Students that lodge their [Appendix 4: Vet Student Loan: Application to Withdraw](#) form on or before the census date for that unit of study will be granted a withdrawal without penalty. 100% tuition fees paid for that unit will be refunded and no VET Student Loan debt is incurred.

#### 3. Withdrawing outside of the nominated Census date period

Students that lodge their [Appendix 4: Vet Student Loan: Application to Withdraw](#) form after the census date for that unit of study are still liable to pay the tuition fees of that unit of study and will incur a VET Student Loan debt, regardless of whether the student attended any classes or handed in any assessment items.

#### 4. Fee waiver under special or extenuating circumstances

Students who withdraw from a unit or units of study after the census date because of serious illness or other special or extenuating circumstances, (as noted by [5.3 Special circumstances](#)) can apply directly to Leverage Academy to have their VET Student Loan balance re-credited and VET Student Loan debt removed. Requests can be made in writing via email to [info@leverageacademy.edu.au](mailto:info@leverageacademy.edu.au)

Special or Extenuating Circumstances, covering a range of unexpected, extenuating and compassionate circumstances, are those which were outside the control of the student and/or for which there was no opportunity to prepare in advance. For Leverage Academy to be satisfied that extenuating circumstances apply, a student must be able to provide documentary evidence reflecting that the circumstances:

- Were beyond the student's control; and
- Did not make their full impact on the student until on or after the census date; and
- Made it impracticable for the student to complete unit(s) of study.

Examples of extenuating circumstances may include:

- Medical circumstances (e.g., if a student's medical condition has changed to an extent that they are unable to continue studying)
- Family or personal circumstances (e.g., death or severe medical problems within a family, or unforeseen financial difficulties, so that it is unreasonable to expect a student to continue study)
- Employment related circumstances (e.g., if a student's employment status or arrangements have changed to an extent that the student is unable to continue studies and this change is beyond their control)

A student will need to submit their application for special circumstances to Leverage Academy within 12 months of their withdrawal day. Each application for re-credit of a student's FEE-HELP balance will be considered on its merits together with all supporting documentation substantiating the special circumstances claim. Decisions will be made by the Leverage Academy Management Team on an individual case by case basis.

The student will need to note that they cannot have their debt removed if they have already successfully completed their unit of study. Special circumstances do not include:

- A lack of knowledge or understanding of the requirements for FEE-HELP assistance
- A student's incapacity to repay a FEE-HELP debt (repayments are income contingent and the student can apply to the Australian Taxation Office for a deferral of a compulsory repayment in certain circumstances)
- Changing their mind or failing a unit

The above points are not good enough reasons to apply for special circumstances and a student will still be required to repay their HELP debt.

#### 5. Student notified of outcome of application to withdraw

A written reply will be emailed to the student within 5 working days acknowledging the submission of the withdrawal application.

Once the application to withdraw has been processed, the student will be notified in writing via email of the outcome of their application to withdraw. The correspondence will be recorded in enrolments logbook within Leverage Academy's Learner Management System.

#### 6. Review of decision request by the student

If a student is unsatisfied with the decision made by Leverage Academy, the student may apply, within 28 calendar days of the receipt of the original decision, for a review of the decision.

The student must specify the reasons for making the request and it is the student's responsibility to provide sufficient information, independent supporting documentation or other evidence that the special circumstances exist.

Leverage Academy will assess the review decision within 35 calendar days and based on the reasons for applying for the review including any additional relevant evidence.

The Review Team may:

- (a) confirm the decision;
- (b) vary the decision; or

(c) set the decision aside and substitute a new decision

The Review Team will then give written notice of the decision setting out the reasons for the decision.

Should the student remain unsatisfied following the internal review, further options are available to the student, as outlined in the Complaints and Appeals Policy, for an independent external review.

There are no charges for any internal review and reconsideration conducted by Leverage Academy. Reviews conducted by the Administrative Appeals Tribunal will subject to fees and charges

#### 7. Student applying directly for re-crediting of FEE-HELP balances <sup>vi</sup>

A student may apply to the Secretary for the student's FEE-HELP balance to be re-credited under section 71 of the Act when:

- i. the provider (Leverage Academy), or a person acting on the provider's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan; or
- ii. the provider (Leverage Academy), has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student;

Note that applications for re-crediting under section 71 of the VET Student Loans Act 2016 must be made within 5 years after the census day for the course, or the part of the course, concerned, or within that period as extended by the Secretary;

- i) that the Secretary may re-credit a student's FEE-HELP balance in relation to special circumstances if a course provider:
  - i. is unable to act or is being wound up or has been dissolved; or
  - ii. has failed to act and the Secretary is satisfied that the failure is unreasonable.

## Cancellation of Enrolment Policy and Procedure

In accordance with the VET Student Loans Act 2016 and the associated VET guidelines, as an approved course provider, the following policy and process document has been created to provide clarity around Leverage Academy's rights to cancel a student's enrolment for an approved course.<sup>vii</sup>

### Provider cancellation of enrolment after the census date

Leverage Academy reserves the right to cancel a student's enrolment in a Course or part of a Course after the Census Day for the Course or part of the Course.

The circumstances that may lead to a student's cancellation from a Course or part of a Course are:

- That the student has not meaningfully engaged with the Course or part of the Course prior to the Census Day;
- Leverage Academy believes the student does not have a reasonable chance to complete the Course or part of the Course and/or
- Expiration of a Student's enrolment (i.e., when the nominal end date for the enrolment/course has lapsed).
- Where a student demonstrates serious misconduct

- Where plagiarism is detected, the work will be assessed as “Not yet Satisfactory” or “Not yet Competent”, the student will be counselled and, in the first instance, required to complete an alternative assessment. Repeated or continued plagiarism will warrant disciplinary action, which may include cancellation of the course

### Cancellation procedure

Where it has been determined that Leverage Academy will cancel a student’s enrolment, Leverage Academy will:

- Inform the student in writing of the proposed cancellation
- Provide the student with at least 28 days to initiate grievance procedures before the cancellation takes final effect
- The cancellation will not be finalised until all internal and where necessary, external grievance processes have been finalised
- Set out the circumstances in which fees for the Course, or the part of the Course, concerned will, or will not be, refunded.
  - Where the cancellation takes effect after the census date for that unit of study:
    - No refund is applicable; and/or
    - The student will incur a VET STUDENT LOANS debt

The grievance procedures are outlined in Leverage Academy’s Participant Handbook under section ‘Complaints, Grievances and Appeals’

All details relating to the cancellation will be kept in the students file and retained for a minimum of 5 years.

### Procedure for re-enrolment in part of a course previously withdrawn from

A student may apply to re-enrol in a course or unit of study they had previously withdrawn from. <sup>viii</sup>

1. Candidate must complete a new [Appendix 1: VSL Request Form](#) and submit to Leverage Academy Sales Team: [info@leverageacademy.edu.au](mailto:info@leverageacademy.edu.au)
2. Attend a virtual Zoom interview with a Careers Advisor who will assess the circumstances behind the candidate’s previous withdrawal
3. The Careers Advisor will confirm the maximum amount of VSL the candidate can access, taking into account the amount already accessed in the course they previously withdrew from
4. The Careers Advisor must then seek approval from the CEO/General Manager, who will make the decision based on the circumstances outlined by the Careers Advisor
5. Candidate is advised of the decision
6. No candidate may re-enrol unless they have completed and signed the VSL Request Form
7. The candidate can now be officially enrolled as a student for the selected diploma course. Note, the same process applies as explained in the [Course Enrolment and Progression](#) section

## Equal and Fair Treatment of Students

Leverage Academy is committed to providing training opportunities for all people on an equal and fair basis and adheres to the applicable Commonwealth and State laws including legislation and guidelines.

It will be a place that is free from discrimination, bullying, victimisation and/or harassment because of a person's sex, pregnancy, race, colour, nationality, ethnic or ethno-religious background, social status, education, marital status, physical or intellectual or psychiatric disability, sexual preferences or age will not be tolerated of any kind. Behaviour of this nature will result in immediate disciplinary action.

### Equal and fair treatment of students seeking to enrol

Leverage Academy provides for equal and fair treatment of all students seeking to enrol and will treat all student enrolment applications on their own merit.

The enrolment processes and requirements have been clearly and openly made available for potential students. The selection of students will be open, fair and transparent, based on meeting the requirements, not their background.

### Treatment of students seeking review

Leverage Academy will ensure that no victimisation or discrimination of students for seeking a review occurs.

Equal and fair treatment of students will occur when:

- Making a withdrawal from study submission
- Making an application for re-crediting of the student's HELP balance
- Utilizing Leverage Academy's processes or procedures about dealing with complaints, grievances or appeals

## VSL Tuition Protection Statement

It is a default under the VET Student Loans Act 2016 and VET Student Loans Rules 2016 for a training organisation [VSL Provider] from enrolling a student and then failing to start or complete a course. This Act and Rules establishes VSL Tuition Protection arrangements whereby the student will be moved to another VSL provider to start or complete their course under the Government's Tuition Protection Service (TPS).

This means that, if you enrol in a course with Leverage Academy, and it is unable to conduct the course, The TPS will assist you to move to a replacement VSL provider to continue your studies in the same or similar course. If there are no suitable replacement courses available, you may be entitled to receive a loan re-credit for parts of the course you were unable to complete due to the default. Hence, in the unlikely event that Leverage Academy can no longer provide your course of studies, the law protects you by moving you to another provider or refunds your loan.

For your own protection, you should ensure you keep up-to-date records throughout your study that demonstrate your progression through the course. This includes statements of

attainment or other reports which show the competencies you have achieved. These records will assist you in continuing your studies with another provider.

Refer to the following 'VSL Tuition Protection procedure' on Leverage Academy's process for tuition protection.

## VSL Tuition Protection Procedure

### 1. Introduction

VET Student Loan (VSL) tuition protection arrangements provide support and protections for VSL students in the event their private education provider defaults (ceases delivering their course or closes entirely).

This procedure aims to ensure that Leverage Academy will perform required actions in relation to VSL provider default or if requested to become a replacement provider for displaced students.

### 2. Procedure requirements

#### 2.1 What constitutes a Tuition Protection default?

A default occurs when a provider either:

- fails to start a course or part of a course on the day on which it was scheduled to start, and the student has not withdrawn before that day or
- ceases to provide a course or part of a course after commencement but before completion, and the student has not withdrawn before that day.

#### 2.2 Student eligibility for Tuition Protection

VSL students studying with Leverage Academy are eligible for tuition protection.

If there is a suitable replacement course available, eligible VSL students will be assisted to continue their studies with a replacement provider. Where there is no suitable replacement course, eligible students will be provided with a re-credit to their HELP balance. This re-credit will be for tuition fees paid for the original course or parts of the course, which were not completed due to Leverage Academy's default.

#### 2.3 Leverage Academy's obligations if it defaults

##### **Within 24 Hours of default**

- Give written notice to the VSL Tuition Protection Director of the circumstances of the default.
- Notify students enrolled in the course, in writing, the course is no longer being provided
  - Leverage Academy will send the student notice to the student's personal email address as

shown on its student management system

- Leverage Academy will specify in the student notice:
  - the name of the course, or part or parts of the course the student was enrolled in at the time of the default



- the date of the default
- advise of a website specified by the VSL Tuition Protection Director where the student can get further information about tuition protection.

### **Within 3 business days of a default occurring**

- Give written notice to the VSL Tuition Protection Director specifying for each student in relation to who the provider has defaulted:
  - the student’s full name and contact details
  - the course, or part or parts of the course, the student was enrolled in at the time of the default
  - the amount of the tuition fees for each course, or part of the course, the student was enrolled in at the time of the default
  - details about the payment of those tuition fees, including the amounts that are covered fees
  - whether the student was studying part-time or full-time
  - the mode of delivery of the original course
  - the location where the original course was primarily delivered
  - whether the student has withdrawn from the course or part of the course and the date of withdrawal
  - any part of the course for which the student has deferred study, the date of the deferral and the date the student is expected to re-commence study
  - the completion status for each part of the course the student has enrolled in, including

whether the student’s status is ongoing, passed or failed

- the name and code of each unit of competency as it appears on the National Register of VET for each part of the course the provider has defaulted in relation to a student

### **As soon as practicable**

- Update our website to reflect the course is no longer being provided and to provide tuition protection information.

### **If requested by the VSL Tuition Protection Director**

- Provide to the VSL Tuition Protection Director in relation to students to whom the provider has defaulted, either:
  - a copy of a statement of attainment or other Australian Qualifications Framework certification documentation issued by Leverage Academy or an authorised issuing organisation in accordance with the Australian Qualifications Framework for the parts of the course the student has completed or
  - a copy of an authenticated VET transcript prepared by the Registrar (within the meaning of the Student Identifiers Act 2014) for the parts of the course the student has completed.

## 2.4 Leverage Academy's obligations as a replacement provider

If requested by the VSL Tuition Protection Director, Leverage Academy must provide information to assist the Director to make decisions about whether a suitable replacement course exists for displaced students.

If a student accepts an offer of a place in a replacement course, Leverage Academy must give written notice of the acceptance to the VSL Tuition Protection Director within 14 days of the student's acceptance of the offer.

Leverage Academy must also:

- enrol the student in the replacement course as soon as practicable
- grant course credits for parts of the original course successfully completed by the student, as evidenced by:
  - a statement of attainment or other Australian Qualifications Framework certification documentation issued in accordance with the Australian Qualifications Framework; or
  - an authenticated VET transcript prepared by the Registrar (within the meaning of the Student Identifiers Act 2014)
- not charge the student tuition fees for the replacement component of the replacement course if tuition fees have been paid for the affected part of the original course.

## 3. Definitions

Term	Definition
VSL	VET Student Loan
Tuition Protection	Support for VSL students whose provider is unable to deliver their course or part of their course

## Privacy Policy and Procedure

### Objective

Leverage Academy respects the privacy and confidentiality of its personnel and clients who use our products and services.

Leverage Academy is required to collect, use, store and disclose a range of personal information on students, employees and a range of other stakeholders. Leverage Academy is seriously committed to maintaining the privacy and confidentiality of all student, client and personnel records.

Leverage Academy complies with all privacy legislative requirements which include the Commonwealth [Privacy Act 1988](#) and the [13 Australian Privacy Principles](#) (APPs) as outlined in the Commonwealth [Privacy Amendment \(Enhancing Privacy Protection\) Act 2012](#).

Leverage Academy's policy is to take reasonable steps to make students / individuals aware that it is collecting personal information about them, the purpose for which it is collecting the information, and who, (if applicable), we might pass the information on to.

NOTE: Where the term “we” or “us” is used, it refers to Leverage Academy.

### Scope

This policy applies to all students, clients, personnel, training partners and contractors of Leverage Academy.

#### Regulatory Environment for VET Data

Leverage Academy is a Registered Training Organisation (RTO) and is regulated by the Australian Skills Quality Authority (ASQA). As per the National Centre for Vocational Education Research Limited (NCVER) privacy policy the following which requires RTOs to collect, hold, use and disclose a wide range of personal and sensitive information on students that have enrolled in nationally recognised training courses:

The Australian Skills Quality Authority (ASQA) is the regulatory body for the VET sector. ASQA was established through the enactment of the [National Vocational Education and Training Regulator Act 2011 \(Cth\)](#) (*the Act*).

Registered training organisations (RTOs) are obliged, as a condition of registration with ASQA, to collect and report [Total VET Activity Data](#) which must comply with the Australian VET Management Information Statistical Standard ([AVETMISS](#)).

Total VET Activity data collection and reporting requirements are regulated through the [Data Provision Requirements 2020](#) legislative instrument, together with the National VET Data Policy, published by the Australian Government Department of Education and Training, and the [Australian Quality Training Framework](#). Access to and disclosure of national VET provider collection data is governed by the National VET Data Policy agreed by the Council of Australian Governments Ministers responsible for skills under *the Act*.

Regulation of the collection, use and disclosure of the Unique Student Identifier (USI) is regulated by the [Student Identifiers Act 2014 \(Cth\)](#), and [Student Identifiers](#)

[Regulations](#). NCVER is authorised, under the Student Identifiers Regulations, to adopt, use and disclose USIs in certain circumstances.

Information is only shared with external agencies such as the National VET Regulator to meet our compliance requirements as an RTO. All information is kept in the strictest confidence.

The [National Vet Data Policy](#) requires all students to be presented with the following privacy statement and declaration upon enrolment into a VET course:

## Privacy Notice

### **Why we collect your personal information**

As a registered training organisation (RTO), we collect your personal information so we can process and manage your enrolment in a vocational education and training (VET) course with us. If you do not provide adequate information as requested, Leverage Academy may not be able to process your application for enrolment in nationally-recognised training.

### **How we use your personal information**

We use your personal information to enable us to deliver VET courses to you, and otherwise, as needed, to comply with our obligations as an RTO.

### **How we disclose your personal information**

We are required by law (under the National Vocational Education and Training Regulator Act 2011 (Cth) (NVETR Act)) to disclose the personal information we collect about you to the National VET Data Collection kept by the National Centre for Vocational Education Research Ltd (NCVER). The NCVER is responsible for collecting, managing, analysing and communicating research and statistics about the Australian VET sector.

We are also authorised by law (under the NVETR Act) to disclose your personal information to the relevant state or territory training authority.

### **How the NCVER and other bodies handle your personal information**

The NCVER will collect, hold, use and disclose your personal information in accordance with the law, including the Privacy Act 1988 (Cth) (Privacy Act) and the NVETR Act. Your personal information may be used and disclosed by NCVER for purposes that include populating authenticated VET transcripts; administration of VET; facilitation of statistics and research relating to education, including surveys and data linkage; and understanding the VET market.

The NCVER is authorised to disclose information to the Australian Government Department of Education, Skills and Employment (DESE), Commonwealth authorities, State and Territory authorities (other than registered training organisations) that deal with matters relating to VET and VET regulators for the purposes of those bodies, including to enable:

- administration of VET, including program administration, regulation, monitoring and evaluation

- facilitation of statistics and research relating to education, including surveys and data linkage
- understanding how the VET market operates, for policy, workforce planning and consumer information.

The NCVER may also disclose personal information to persons engaged by NCVER to conduct research on NCVER's behalf.

The NCVER does not intend to disclose your personal information to any overseas recipients.

For more information about how the NCVER will handle your personal information please refer to the NCVER's Privacy Policy at [ncver.edu.au/privacy](https://ncver.edu.au/privacy).

If you would like to seek access to or correct your information, in the first instance, please contact your RTO using the contact details listed below.

DESE is authorised by law, including the Privacy Act and the NVETR Act, to collect, use and disclose your personal information to fulfil specified functions and activities. For more information about how the DESE will handle your personal information, please refer to the DESE VET Privacy Notice at [dese.gov.au/national-vet-data/vet-privacy-notice](https://dese.gov.au/national-vet-data/vet-privacy-notice).

Please refer to the additional State or Territory Authority Privacy Notice included in this application process should this be relevant to your application.

### **Surveys**

You may receive a student survey which may be run by a government department or an NCVER employee, agent, third-party contractor or another authorised agency. Please note you may opt out of the survey at the time of being contacted.

### **Contact information**

At any time, you may contact Leverage Academy to:

- request access to your personal information
- correct your personal information
- make a complaint about how your personal information has been handled
- ask a question about this Privacy Notice

### **Website**

Leverage Academy has taken strong measures to protect the security of your personal information and to ensure that your choices for its intended use are honoured. We take strong precautions to protect your data from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

We guarantee your e-commerce transactions to be 100% safe and secure. When you place orders or access your personal account information, you're utilising secure server software SSL, which encrypts your personal information before it's sent over the Internet. SSL is one of the safest encryption technologies available.

Leverage Academy strictly protects the security of your personal information and honours your choices for its intended use. We carefully protect your data from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

## Policy of Australian Privacy Principles (APPs)

### 1APP. Open and transparent management of personal information

- a. Leverage Academy's Privacy Policy and Procedure is available free of charge, with all information being publicly available on its website
- b. Applicable details of the policy will be included in Leverage Academy's participant handbook, staff handbook, trainer handbook and operations manual
- c. Student information will be stored electronically for 30 years as required by industry guidelines
- d. The following types of personal information are generally collected, depending on the collection reason:
  - i. Contact details
  - ii. Employment details
  - iii. Educational background
  - iv. Demographic Information
  - v. Course progress and achievement information
  - vi. Financial billing information
- e. As a Registered Training Organisation (RTO), we are regulated by the Australian Skills Quality Authority (ASQA) to collect, hold, use and disclose a wide range of personal and sensitive information on students that have enrolled in nationally recognised training courses. Refer to [Regulatory Environment for VET Data](#) section
- f. At times, some types of sensitive information can also be collected and held:
  - i. Identity details: full legal name, date of birth
  - ii. Employee details & HR information including tax file number, superannuation details
  - iii. Complaint or issue information
  - iv. Disability status & other individual needs
  - v. Language, literacy and numeracy levels

- vi. Indigenous status
- vii. Concession status
- viii. Details on your next of kin or parent/guardian
- ix. Background checks (such as National Criminal Checks or Working with Children checks)
- g. If any person wishes to lodge a complaint about how Leverage Academy handles personal information, or if they feel we have breached the APPs, they can contact our Privacy Officer
  - i. The matter will be investigated within 7 working days
  - ii. A written reply of the outcome and action taken will be sent to the lodger of the complaint

#### 2APP. Anonymity and pseudonymity

- a. Individuals have the option to use a pseudonym or not to identify themselves when dealing with Leverage Academy, this can apply to when requesting information on a course, website enquiries, anonymous complaints/feedback or other situations in which an individuals' information is not required to complete a request
- b. Individuals will be required to disclose information of a personal nature as outlined in this policy for:
  - i. Those who wish to undertake nationally recognised training with Leverage Academy
  - ii. Those who request access to their personal records held by Leverage Academy

#### 3APP. Collection of solicited personal information

- a. Leverage Academy will collect information you provide:
  - i. That is reasonably necessary for our business activities
  - ii. By the completion of an enrolment form into a nationally accredited course
  - iii. By the completed course materials and assessments
  - iv. Upon commencement of employment with us
  - v. By the details you provide on our website
- b. With your consent, Leverage Academy will sometimes collect information, from your employer, a job services provider or other organisations where students may engage in placement for training and assessment purposes
- c. Leverage Academy collects information of a personal and sometimes sensitive nature such as outlined earlier in this policy: **[1APP. Open and transparent management of personal information](#)**
- d. All information collected is obtained only through lawful and fair means

#### 4APP. Dealing with unsolicited personal information

- a. At times, Leverage Academy receives unsolicited personal information. Within a reasonable period after receiving the information, Leverage Academy will determine whether or not that it could have collected the information under Australian Privacy Principle 3 as if Leverage Academy had solicited the information
- b. Where Leverage Academy could not have collected this information (by law or for a valid business purpose) we immediately destroy or de-identify the information (unless it would be unlawful to do so)
- c. The information will be destroyed in a safe and secure manner

#### 5APP. Notification of the collection of personal information

- a. When information is collected or sourced from third parties, we take all reasonable steps to notify the student / individual of the details of the information collected or otherwise ensure that the person is aware of those matters
  - i. This notification occurs at or before the time of personal data collection, or as soon as practicable by the use of enrolment forms, assessment tools and Student Handbook
- b. The contact details for Leverage Academy privacy officer who handles enquiries, change requests and complaints relating to privacy matters is:
  - i. Leverage Academy  
Privacy Officer  
Phone: 1300 438 538  
Email: [vivienc@leveragegroup.com.au](mailto:vivienc@leveragegroup.com.au)
- c. The collection of information is required or authorised by law as highlighted previously under the **Objective** and **Regulatory Environment for VET Data** sections for the purpose of:
  - i. To prove the identity of the student / individual
  - ii. Australian Taxation purposes
  - iii. Governmental statistical requirements
  - iv. To be able to issue a Statement of Attainment or Certificate
- d. There are consequences for the student / individual if some personal information is not collected such as:
  - i. Failure to provide your Unique Student identifier (USI) or an exemption from it, will mean that Leverage Academy cannot issue you with a Statement of Attainment or Certificate at the successful completion of a course



- e. A student / individual can access and seek correction of their personal information held by Leverage Academy as outlined later in this policy: [12APP. Access to personal information](#)
- f. Leverage Academy is unlikely to disclose personal information to overseas recipients

#### 6APP. Use or disclosure of personal information

- a. Leverage Academy mainly uses information for the primary purpose that it was collected being for the provision of training and assessment and is required to disclose this information to a number of organisations such as:
  - i. Registering bodies such as the ASQA (National)
  - ii. Government funding bodies in each state and territory and/or Commonwealth Government
  - iii. Apprenticeship Centres
  - iv. Employers and Job Services Providers
  - v. External auditors and our consultants
  - vi. The Australian Taxation Office
  - vii. Other entities required by law and in accordance with the Privacy Act 1988.
- b. Leverage Academy will only disclose personal or sensitive information to a third party in situations where;
  - i. It is requirement provision of training and assessment
  - ii. Where the student / individual consented to a secondary use or disclosure
  - iii. It is an emergency and life-threatening situation
  - iv. In accordance with an 'enforcement related activity'
- c. In situations that Leverage Academy has given provided personal information in an emergency situation or an enforcement related activity, we will make a written record noting:
  - i. The government agency involved
  - ii. The date and time of disclosure
  - iii. What personal information was disclosed?
  - iv. The basis for our reasonable belief that it was a requirement to disclose the requested personal information

#### 7APP. Direct marketing

- a. Your personal information will never be sold to any marketing company or third party
- b. Leverage Academy may use your personal information to market directly to you only for the provision of further training and assessment with Leverage Academy

- c. Leverage Academy will only use your information for direct marketing communications if you have provided consent to use your information for this purpose and you have opted-in to this type of communication
  - i. An 'opting out' provision has been made

#### 8APP. Cross-border disclosure of personal information

- a. Leverage Academy will not disclose your personal information to any entity outside of Australia unless you have provided your express written consent
- b. The only contact information provided to overseas service or product providers are Leverage Academy email addresses, facsimile number or telephone numbers
- c. Leverage Academy will only disclose company contact information to overseas organisations where such contact is vital to the conduct of business and where the overseas organisation is subject to privacy laws in their own jurisdiction and have a privacy policy that forbids forwarding of company contact information to any third party
- d. All records will be stored in Australia

#### 9APP. Adoption, use or disclosure of government related identifiers

- a. In some circumstances, Leverage Academy is required to collect government related identifiers. They can consist of:
  - i. Concession Numbers
  - ii. Tax File Numbers
  - iii. Drivers Licence Numbers
  - iv. Passport Numbers
  - v. Birth Certificate Numbers
- b. Leverage Academy will not use or disclose these government related identifiers except:
  - i. In situations required by Australian law or other legal requirements
  - ii. Where reasonably necessary to verify the identity of the individual
  - iii. Where reasonably necessary to fulfil obligations to an agency or a State or Territory authority
  - iv. Where required under the Standards for NVR Registered Training Organisations 2012 and Data Provision Requirements 2012
  - v. As prescribed by regulations
  - vi. Where express consent has been given to disclose this information

#### 10APP. Quality of personal information

- a. Leverage Academy collects information and ensures it is accurate, up to date and complete
- b. Leverage Academy will take all reasonable steps to ensure that the information provided from individuals is correct and any third-party information received can be verified for accuracy, currency and completeness

#### 11APP. Security of personal information

- a. All personal and sensitive information is kept safe and secure at all times, only people who are authorised may access this information
- b. Personal and Sensitive information is protected from unauthorised access, interference, misuse, loss, modification or disclosure
- c. Destruction of personal and sensitive information is carried out by secure shredding or secure electronic deletion
- d. All personal and sensitive information is stored in secure, password protected systems, such as financial system, learning management system and student management system
- e. Hard copies of personal and sensitive information are stored in locked filing cabinets and archive facilities
- f. Personal and sensitive information is monitored for appropriate authorised use at all times

#### 12APP. Access to personal information

- a. Students / individuals may request copies of information which is kept about them at any time free of charge. In some circumstances, Leverage Academy may charge for printing and postage
- b. All requests for access to personal information including certificate reprint must be in writing as the student / individual must be able to identify themselves and verify their identity prior to any information being disclosed. Requirements for proof of identity are:
  - i. Full legal name
  - ii. Date of Birth
  - iii. Serial number on I.D. given at time of enrolment such as driver's licence, passport or birth certificate (If recorded)
  - iv. USI Number
  - v. Learner's address at time of certificate issuance
- c. All requests must be made to:
  - i. Leverage Academy  
Privacy Officer  
Phone: 1300 438 538  
Email: [vivienc@leveragegroup.com.au](mailto:vivienc@leveragegroup.com.au)

- d. We will make sure through confirmation of identity that the request is made by the student / individual concerned, or by another person who is authorised to make a request on their behalf
- e. Leverage Academy will respond to a request for access:
  - i. Within 14 calendar days, when informing our refusal to give access and providing reasons for refusal in writing, and the complaint process available to the student / individual; or
  - ii. Within 30 calendar days, by providing access to the requested personal information and in the manner in which it was requested

### 13APP. Correction of personal information

- a. Students / individuals who feel that the information Leverage Academy uses and stores is inaccurate or incomplete may request to have the information updated and corrected. Such corrections must be in writing
  - i. All requests for corrections will follow the same processes as those previously outlined in [12APP. Access to personal information](#) points b to d
- b. Upon a student's / individual's request to correct personal information held, Leverage Academy will:
  - i. Take reasonable steps to make the corrections
  - ii. Inform any third parties of corrections made to personal information, if this information was previously provided to these parties
  - iii. Complete all corrections free of charge
- c. Where Leverage Academy becomes aware that personal information, we hold is inaccurate, out-of-date, incomplete, irrelevant, misleading, or not having regard to the purpose for which it is held, then we will take reasonable steps to correct the held personal information

**Related RTO Standard/s:** Clause 8.5 and 8.6

**Related VET Student Loans Rules:** Part 7, Division 1, Subdivision L

## Appendix 1: VSL Request Form

By completing and submitting this form, you are requesting a VET Student Loan. To determine your eligibility for a VET Student Loan, please refer to: <https://www.leveragegroup.com.au/vet-student-loans/>

Yes – You will need to complete a VSL Parental Consent Form [docs.education.gov.au/documents/vet-student-loans-parental-consent-form](https://docs.education.gov.au/documents/vet-student-loans-parental-consent-form)

No – proceed with the next question.

**Have you studied this course at another provider and deferred your fees via VSL?**

Yes  No If yes, how much of the course cap have you deferred via VSL? \$

**Have you previously withdrawn from this course?**

Yes  No If yes, provide main reason for withdrawal

Please complete the form in **BLOCK LETTERS**

### PERSONAL DETAILS

Student ID  Family name

Given names

Date of birth  Email

Course code  Course title

Tax File Number  USI Number

### VET STUDENT LOAN DETAILS

If you have changed providers but not your course and wish to continue to access VSL, you will only have available the remaining loan amount to access with Leverage Academy. If you do not correctly declare this information, you will be made liable for any tuition not covered by the overall VSL course cap.

You may be required to provide evidence of your VET Student Loan debt by providing previous Commonwealth Assistance Notice(s),

or a statement from either myUniAssist ([app.heims.education.gov.au/myuniassist/Forms/Logon.aspx](http://app.heims.education.gov.au/myuniassist/Forms/Logon.aspx)) or myGov ([my.gov.au](http://my.gov.au)).

### STUDENT DECLARATION

I declare that the information provided within this form is to be true and accurate

I have attached the required certified copies of evidence of the following requirements.

**Evidence of academic suitability**

**Evidence of residency requirement**

**Parental/guardian consent form** if you are under 18 years of age

I have read and understood the privacy information in accordance with the Students Information Privacy Collection Statement and the Academy's Privacy Policy, available at Leverage Academy VSL Student handbook:

<https://www.leveragegroup.com.au/vet-student-loans-reference-guides/>

Signature:

Date:

## Appendix 2A: VET Student Loans Statement of Covered Fees

Date of notice	
----------------	--

*(must be issued before the first census day)*

### Issued to:

Student name					
Residential address					
Email address					
Phone number		CHESSN			
Student ID number		USI			

### Issued by:

RTO code	41017	Provider name	Leverage Academy
Business name(s)	Leverage Services Pty Ltd		

### Course details:

Course code & name	Total course cost	Tuition fees covered by VET Student Loan	Tuition fees <b>not</b> covered by VET Student Loan

### Glossary of Acronyms

CHESSN	Commonwealth Higher Education Student Support Number (only applies if you have studied at a higher education before 2021)
RTO	Registered training organisation as listed on the National Register of VET at training.gov.au
USI	Unique Student Identifier

### IMPORTANT INFORMATION

Your enrolment in the above course has been accepted on the basis that some or all of the tuition fees for your course will be covered by a VET Student Loan.

## Appendix 2B: VET Student Loans Fee Notice

Date of notice	
----------------	--

*(must be issued at least 14 days before the census day)*

### Issued to:

Student name						
Residential address						
Email address						
Phone number		CHESSN				
Student ID number		USI				

### Issued by:

RTO code	41017	Provider name	Leverage Academy
Business name(s)	Leverage Services Pty Ltd		

### Details relevant to this fee period:

Course code	
Course name	

Unit of competency code	Unit of competency name

Unit No.	Census day	Tuition fees	Amount covered by VSL	VETSL debt amount*	Amount payable	Payment due by

\*Your VSL debt (VETSL debt) amount may include a 20% loan fee. If a loan fee applies to you, it will be included in the amount shown here.

### Glossary of Acronyms

**CHESSN** Commonwealth Higher Education Student Support Number (only applies if you have studied at a higher education before 2021)

**RTO** Registered training organisation as listed on the National Register of VET at [training.gov.au](http://training.gov.au)

**USI** Unique Student Identifier

**VETSL debt** VET Student Loan debt as defined in the Act (effective from 1 July 2019)

## IMPORTANT INFORMATION

1. If you believe that the information contained in this notice is incorrect, you have the right to request a correction in accordance with Leverage Academy's information management procedure which is available at <https://www.leveragegroup.com.au/vet-student-loans-reference-guides/>
2. You may be required to communicate your agreement for the Secretary of the Department of Education, Skills and Employment to continue to use a VET Student Loan to pay the tuition fees for your course (by submitting a Progression Form when requested).
3. A VET Student Loan will not be used to pay the covered fees for a part of your course if you advise Leverage Academy's **before** the census day that you do not want to access a loan for your tuition fees. This advice must be in writing and you should keep a copy for your records.
4. If you do **not** want to continue studying part of the course relevant to this notice, you must withdraw **before** the census day in accordance with Leverage Academy's withdrawal procedure to avoid incurring a VETSL debt. Leverage Academy's withdrawal procedure is available at <https://www.leveragegroup.com.au/vet-student-loans-reference-guides/>
5. If you withdraw from the mentioned part of your course before the census day, you will not incur a VETSL debt for the amount indicated, and any upfront tuition fees already paid will be refunded.
6. Any VETSL debt will remain a personal debt until it is repaid to the Commonwealth.



## Appendix 3: Commonwealth Assistance Notice

Date of notice	
----------------	--

*(must be issued within 28 days after the census day)*

**Issued to:**

Student name						
Residential address						
Email address						
Phone number		CHESSN				
Student ID number		USI				

**Issued by:**

RTO code	41017	Provider name	Leverage Academy
Business name(s)	Leverage Services Pty Ltd		

**Details relevant to this fee period:**

Course code	
Course name	

Unit of competency code	Unit of competency name

Unit No.	Census day	Tuition fees	Amount covered by VSL	VETSL debt amount*	Amount payable	Payment due by

\*Your VSL debt (VETSL debt) amount may include a 20% loan fee. If a loan fee applies to you, it will be included in the amount shown here.

**Glossary of Acronyms**

**CHESSN** Commonwealth Higher Education Student Support Number (only applies if you have studied at a higher education before 2021)

**RTO** Registered training organisation as listed on the National Register of VET at [training.gov.au](http://training.gov.au)

**USI** Unique Student Identifier

**VETSL debt** VET Student Loan debt as defined in the Act (effective from 1 July 2019)

**IMPORTANT INFORMATION**

If you believe that the information contained in this notice is incorrect, you have the right to request a correction in accordance with Leverage Academy's information management procedure which is available at

<https://www.leveragegroup.com.au/vet-student-loans-reference-guides/>

## Appendix 4: Vet Student Loan: Application to Withdraw

As a student enrolled under the VET Student Loan Scheme, by completing this form, you are formally, requesting to withdraw from a course or unit of study. This document forms a part of the VET Student Loan Withdrawal Procedure, published on the Leverage Academy website: <https://www.leveragegroup.com.au/vet-student-loans-reference-guides/>

A written reply will be emailed to you within 5 working days acknowledging your withdrawal application.

Student Name							Date	___/___/_____		
Email Address							Contact Number			
Residential address										
Student ID number		USI								
<b>Request to Withdraw from:</b> (Please tick your request/s below)										
	CPP51119 - Diploma of Property (Agency Management)									
<b>Please list below the unit/s of study and units you wish to withdraw from:</b>										
Unit of Study	Unit of Competency Code	Unit of competency name								
<b>Please explain below your reason/s for withdrawing from your course or unit/s of study</b>										
<b>Student Declaration to Withdraw</b>										
By completing, signing and submitting this form, I declare that I:										
	Have read and understood the Leverage Academy Student Loan Withdrawal Procedure as published in the 'Student VSL Handbook' available via the Leverage Academy website: <a href="https://www.leveragegroup.com.au/vet-student-loans-reference-guides/">https://www.leveragegroup.com.au/vet-student-loans-reference-guides/</a>									
	Will discontinue my enrolment in the course or unit/s of study specified in this form and that I will need to re-enrol in the unit/s to complete these.									
Student Name	Student Signature					Date				
Parent /Guardian Name (Required for students under 18years)	Parent /Guardian Signature					Date				

Submit form to: [info@leverageacademy.edu.au](mailto:info@leverageacademy.edu.au)

---

## End Notes

---

<sup>i</sup> VSL Rules: Clause 82(1)(c)

<sup>ii</sup> VSL Rules: Clause 82(1)(b)

<sup>iii</sup> VSL Rules: Clause 81(a)

<sup>iv</sup> VSL Rules: Clause 105 Information and documents to be retained for 5 years

<sup>v</sup> VSL Rules: Clause 81(b)

<sup>vi</sup> VSL Rules: Section 89(2)(c)(f)(i)

<sup>vii</sup> VSL Rules: Section 87

<sup>viii</sup> VSL Rules: Clause 86(1)(b)