

PROCEDURE S11.0

VET STUDENT LOAN WITHDRAWAL AND RE-CREDIT

1.0 INTRODUCTION

1.1 Context

The Australian Institute of Management Education and Training (AIM) is a Registered Training Organisation (AIM VET 0049) and an approved VET Student Loans (VSL) provider, offering nationally recognised courses and courses on the Commonwealth Government VET Student Loans Approved Courses List, published in the [VET Student Loans \(Courses and Loans Caps\) Determination](#).

1.2 Purpose

The purpose of this procedure is to outline the process for VET Student Loan students who:

- wish to withdraw from a VSL-approved course or unit of study.
- seek a re-credit of their VSL balance incurred in relation to their course or unit of study.

1.3 Scope

This procedure applies to:

- AIM students accessing VSL at AIM for approved VSL courses.
- AIM staff.

2.0 RESPONSIBILITIES

All those referred to under the Scope of this procedure are responsible for complying with the terms of the procedure and related policies, and for ensuring that students seeking a review of their enrolment/withdrawal, re-credit of their VSL balance or having a grievance about AIM processes are treated fairly and without discrimination.

3.0 PROCEDURE

A. Withdrawal initiated by the student.

1. All VSL students must formally request withdrawal by completing the AIM Withdrawal Form. The form can be requested by emailing studentsupport@aim.com.au. The completed form must be returned to the AIM student support email address.

2. Students who lodge their completed form **on or before the nominated census** will be withdrawn without incurring a VSL debt for that Unit of Study.
3. Students who lodge their completed form **after the nominated census date** will incur a VSL debt for that Unit of Study regardless of the student's activity in their course.
4. Students who withdraw after the census day of a Unit of Study
 - will receive no refund of the Unit of Study fees if they have self-paid
 - will be liable for the full debt for the Unit of Study if they have taken out a VET Student Loan
 - will only be eligible for a refund or reversal of their VET Student Loan under "Special Circumstances"
5. The AIM student support team will advise the student on the outcome of their withdrawal request within 14 calendar days of receipt of the completed form and apply the relevant updates on AIM's Student Management System.
6. Where a student withdraws from a unit of study (part of the course) or from the course entirely and wishes to resume their course at AIM, the student must re-apply using the standard admission process as outlined in the AIM Enrolment Policy and Procedure.

B. Withdrawal initiated by AIM.

1. Where AIM initiates a withdrawal of a student's enrolment in an approved course or part of an approved course after the census day for that course, AIM will notify the student in writing of the intention for AIM to withdraw the student.
2. The student will have twenty-eight (28) calendar days to submit an appeal in line with the AIM Complaints Policy before the withdrawal takes final effect.
3. Where a student submits an appeal to AIM, AIM will not finalise the withdrawal until the complaints and appeals review has been completed.
4. Relevant to the reason AIM seeks to initiate the withdrawal, AIM will advise the student in writing of which fees will be or will not be re-credited.

C. Re-credit of VSL Balance requested by a student.

1. VSL Students who withdraw after a census date may apply for a re-credit of their VSL balance if they believe special circumstances apply. Students cannot apply for a re-credit if they have successfully completed the course. Students who have not completed the course can apply for a re-credit for Units of Study where the "Special Circumstances" criteria apply.
2. Special Circumstances are defined in Section E of this Procedure.
3. Requests for Re-Credit must be made within 12 months after the census date of the course, or part of the course concerned.
4. A written request must be submitted with evidence of Special Circumstances to the AIM Student Support team via email at studentsupport@aim.com.au. It is a student's responsibility to provide evidence to support their request.

5. The AIM Remissions Committee will assess the Re-credit request within 14 calendar days of receipt of the request in line with the VSL Student Loans Act 2016.
6. The AIM Student Support Team will notify the student of the decision of the AIM Remissions Committee within 14 calendar days of the Committee's decision.
7. Where a student is not satisfied with the decision of the Committee, they may submit an appeal according to the AIM Complaints Policy, available on the AIM website.
8. Students may apply to the [Department of Education](#) for a re-credit of their VSL Balance, if there are grounds that AIM failed to comply with the requirements set by the VET Student Loan Act 2016 and VET Student Loan Rules 2016.
9. Requests for Re-Credit to the Department of Education must be made within 5 years after the census date of the course, or part of the course concerned.

D. Re-Credit of VSL Balance due to Provider Default

1. VSL Students affected by Provider Default as outlined in the AIM TPS Protection Policy and Procedure may apply to AIM for a re-credit of their VSL debt for the affected parts of their course.
2. A written request must be submitted to the AIM Student Support team via email at studentsupport@aim.com.au.
3. Requests made by the TPS relating to re-credits of VSL Balance must be referred to the Executive Director AIM.
4. The Executive Director is responsible for reviewing and approving re-credit requests due to provider default within 14 calendar days of receipt of the request.
5. The AIM Student Support Team will notify the student within 14 calendar days of the request being finalised.
6. The Executive Director will confirm with the TPS as soon as practicable once the re-credit request is finalised.

E. Special Circumstances

1. Special Circumstances cover a range of unexpected, extenuating and compassionate circumstances where:
 - a) These were beyond the student's control; and
 - b) Did not make their full impact on the student until on or after the census date; and
 - c) Made it impracticable for the student to complete modules of study.
2. Special consideration will not be granted in the following circumstances:
 - a) Changing jobs
 - b) Resigning or termination from the student's job

- c) Changing work hours
- d) Increased workloads at work
- e) Moving address
- f) Course changes due to a regulatory requirement
- g) Finding the course more challenging or time-consuming than the student expected
- h) Change of mind.

4.0 DEFINITIONS

Census Date	A published date, set by AIM, no earlier than 20% of the way through a Unit of Study. The Census date is the date by which a student can withdraw without financial or academic penalty.
Unit of Study	Specified cluster of Units of Competency as outlined in the Schedule of Fees for approved VSL courses.
Provider Default	AIM ceases delivering a VSL student’s course or does not commence a course.
VET Student Loans	The VET Student Loans program is an Australian Government loan program that helps eligible students pay tuition fees for approved courses at diploma level or above, at approved course providers.

5.0 REFERENCES AND ASSOCIATED INFORMATION

- AIM Complaints Policy
- AIM Enrolment VSL
- AIM Statement of Tuition Assurance
- [AIM Terms and Conditions](#)
- AIM VSL: Student Fees and Payment Policy
- AIM Withdrawal, Deferral, Extension, Transfer and Refund [Policy](#) and [Procedure](#)
- Standards for RTOs 2015
- VET Student Loans Act 2016
- VET Student Loans Rules 2016

6.0 POLICY OWNERSHIP

Policy Owner	Executive Director AIM
Status	New
Approval Authority	Chief Executive Officer
Date of Approval	4 October 2023
Effective Date	5 October 2023
Implementation Owner	Head of Academic Delivery

Maintenance Owner	VET Compliance and Operations Manager
Review Due	30 September 2025
Content Enquiries	Sandy Jagdev Email: sandy.jagdev@aim.com.au

7.0 AMENDMENTS

Version	Amendment Approval (Date)	Amendment Made By (Position)	Amendment Details
S11	4 October 2023	VET Compliance and Operations Manager	New Procedure