

AUSTRALIAN INSTITUTE OF FITNESS

# STUDENT HANDBOOK



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## WELCOME

Thank you for choosing the Australian Institute of Fitness (AIF) as your training provider.

The AIF prides itself on delivering quality training and empowering our students to achieve their goals. Our two main priorities are your welfare and a successful training outcome.

As a Registered Training Organisation ('RTO'), we comply with the requirements of the Vocational Education and Training (VET) Framework, which includes the Standards for Registered Training Organisations (RTOs) 2015. This is a requirement for all RTOs under the National VET Regulator Act 2011. If you want more information about the requirements for RTOs, go to [www.asqa.gov.au](http://www.asqa.gov.au) and to view the Standards themselves, you can visit [www.comlaw.gov.au/Details/F2014L01377](http://www.comlaw.gov.au/Details/F2014L01377).

This handbook is a quick reference tool to AIF's policies and procedures, relevant to your enrolment with us, including your rights and responsibilities as a student of the AIF. It also shares our responsibilities and commitment to you to ensure that you experience:

- a professional training service that meets your learning needs
- a positive and safe environment, free from any harm or risk of harm.

You are required to sign the AIF Enrolment Form to acknowledge you have read and understand the items specified in this handbook. So if you are unclear about any item, please call us prior to signing the Enrolment Form.

If you disagree with, or are unable to comply with any of the provisions in this handbook, then you must notify The AIF in writing of your concerns within 5 days of signing the Enrolment Agreement.

## About the AIF

The AIF delivers nationally recognised, specialised industry training to the Australian fitness and remedial massage industries. We also provide a comprehensive career assistance program, which includes access to Career Scouts, a fitness careers website, plus invitations to our FIRE (Fitness Industry Recruitment Expo) and MILE (Massage Industry Leaders' Expo) nights.

Specifically, the AIF offers the following full qualifications (as at end August 2021):

- HLT52015 Diploma of Remedial Massage
- HLT42015 Certificate IV in Massage Therapy
- SIS40215 Certificate IV in Fitness
- SIS30315 Certificate III in Fitness

## CERTIFICATION

The AIF's accreditation as a nationally recognised provider of vocational education and training (VET) operating under the National VET Quality Framework is regulated by the Australian Skills Quality Authority (ASQA).

This accreditation allows us to deliver nationally recognised training in which successful completion results in the issuance of either a Nationally Recognised Qualification or Statement of Attainment.

For all queries related to your Certification, contact the Support Team: [certificates@fitness.edu.au](mailto:certificates@fitness.edu.au)



## AIF's STUDENT EXPERIENCE FRAMEWORK

Everything we do is for our students. We pride ourselves on offering great customer service and high quality training at all times. Underpinning our day to day operations, AIF has in place its **Warrior Experience**, through which all our students travel.

It highlights the various activities which AIF commits to delivering as part of its training service commitment to you.



## MAKING THE MOST OF THE TRAINING PROGRAM

We want to see you make the most of your training opportunity, and provide support and assistance to help you through your course. To optimise your own learning outcomes, you have a responsibility to:

- Prepare for and attend all scheduled face-to-face sessions and keep up to date with your on-line activities
- Complete all required learning activities
- Be a willing participant
- Work with and support other students
- Respect other people's opinions
- Take time to develop a clear understanding of the assessment requirements
- Take responsibility for the quality of your work
- Keep track of your progress
- Be willing to contact your Coach if you don't understand the training activity or assessment tasks.

In turn, AIF commits to you that you have the right to:

- Clear and timely information about the course, units of competency and assessment requirements
- Quality teaching which respects you as an individual and meets your needs
- Express and share ideas and to ask questions
- Feedback along the way, especially with your assessments and your progression
- Support to address any barriers to your learning, including non-educational matters
- Not waste time on previously studied units which are equivalent to those in your enrolled course and/or where you may have some equivalent work or life experiences
- Be treated with respect from others, to be treated fairly and without discrimination, regardless of religious, cultural, racial and sexual differences, age, disability or socio-economic status
- Work and learn in a supportive environment without interference from others
- Study in a safe, clean, orderly and cooperative environment
- Be treated with politeness and courteously at all times.
- Be free from all forms of intimidation
- Have your personal details secure and held confidentially at all times
- Have personal property (including computer files and your work) protected from damage or other misuse
- Have any disputes settled in a fair and rational manner (this is accomplished by AIF's Complaints and Appeals Policy and Procedure)

## STUDENT SUPPORT AND WELFARE

The AIF ensures that the needs of all students are taken into account in the structure and delivery of its programs. Each student has a right to:

- Equal access to quality training and assessment services
- Avenues for complaints and appeal
- A sensitive response to an expression of a special need
- Privacy and confidentiality
- A safe study environment, free of any hazards and/or harassment.



AIF offers assistance to all students to enable the best opportunity for a successful study outcome. To ensure that you have a positive learning experience and that any support needs are identified early, the AIF will assess your suitability and readiness to study at the course level as part of your application and enrolment process. If it is determined that your needs are beyond the capabilities of AIF or don't meet the minimum standards required for entry into our courses, information regarding support service options as well as, if necessary, alternative training courses (which may be outside of AIF) will be provided for you so that you make an informed decision about confirming your enrolment into your course if choice.

Special assistance is offered through a number of AIF avenues including additional tutorials, re-assessment opportunities, virtual classrooms, and the availability of additional resources if required. We can also offer assistance and referral to external professional organisations for guidance and support. Further information regarding these services are located in your e-Campus portal, where you will find a list of academic and non-academic student supports.

Our staff will ensure you connect with the right services along your study journey, however feel free to connect directly too. All of our staff are here to assist you in any way possible, so please contact your nearest campus for any assistance required or email [support@fitness.edu.au](mailto:support@fitness.edu.au). All communication about additional support is kept in strict confidence.

## SPECIAL NEEDS

If you have any special needs, please let your Coach know as soon as possible. We do our best to provide you with additional support during your journey. For example, you may require an adjustment to the scheduled course assessment strategies and once we are advised, we will assess your circumstances and meet to discuss alternative strategies.

AIF also works in cooperation with external specialist service providers to assist you in achieving successful outcomes. These include non-academic support agencies, as we understand that sometimes, other personal challenges may present themselves.

Further information regarding both AIF's as well as external support services are located in your e-Campus portal, where you will find a list of academic and non-academic supports or email [support@fitness.edu.au](mailto:support@fitness.edu.au) for further assistance.

## ACCESS AND EQUITY

The AIF is committed to integrating access and equity principles within all services provided to students. We recognise the rights of students and provide information, advice and support that are consistent with our core business values and code of practice.

The AIF's Access and Equity Policy and Procedure is designed to be responsive to our student's individual needs where their age, religion, gender, cultural, ethnic background, impairment, sexuality, language skills, literacy or numeracy level, unemployment or remote location may otherwise become a barrier to accessing the AIF's training programs or providing the best opportunity for a successful training outcome.

We acknowledge S27 of the ACT Human Rights Act 2012 in the delivery of our training. AIF has a zero tolerance to any form of discrimination, whether real or perceived, as outlined in both our Access and Equity Policy and Procedure and Academic Misconduct Policy and Procedure, which means that we will act immediately on any instance of reported discrimination. This may result in suspension from class and/or cancellation of enrolment for those that AIF determines have breached these Policies and



Procedures. Similarly, AIF will take disciplinary action against any employee or contractor who breaches these Policies.

In summary, it is against the law to discriminate against people on the grounds of sex (including sexual harassment or pregnancy), age, disability (includes past, present or possible future disability), race, colour, ethnic or ethno-religious background, descent or nationality, marital status, homosexuality, or gender identification. These are covered under the following Commonwealth Acts:

- Age Discrimination Act 2004
- Sex Discrimination Act 1984
- Australian Human Rights Commission Act 1986
- Disability Discrimination Act 1992
- Racial Discrimination Act 1975

Our complete policies and procedures on Access and Equity and Academic Misconduct are available on our website: [www.fitness.edu.au](http://www.fitness.edu.au). Please advise your Coach or any available AIF staff member should you believe that you have been subjected to any unsafe practice.

## **BULLYING AND HARASSMENT**

The AIF works to ensure that the training and assessment environment and our workplace is safe for all and free from harassment. AIF has a zero tolerance to unsafe practices including harassment, whether real or perceived, as outlined in its Access and Equity Policy and Procedure and Academic Misconduct Policy and Procedure, which means that we will act immediately on any instance of reported discrimination. This may result in suspension from class and/or cancellation of enrolment for those that AIF determines have breached these Policies and Procedures. Similarly, AIF will take disciplinary action against any employee or contractor who breaches these Policies. Suspected criminal behaviour is reported to Police authorities immediately.

Our complete policy and procedure on Academic Misconduct is available on our website: [www.fitness.edu.au](http://www.fitness.edu.au). Please advise your Coach or any available AIF staff member should you believe that you have been subjected to any unsafe practice.

## **A SAFE TRAINING ENVIRONMENT**

### **CHILD SAFETY**

The AIF has a duty of care for all its enrolled students. AIF has a strong commitment to upholding a safe and friendly environment for all students, in particular for children (under 18 years of age) who participate in AIF's activities, regardless of the location, which may be in a secondary school campus. AIF enrolls students under the age of 18 years into some of its programs, including in its partnerships with secondary schools. We take our commitment to ensuring a safe environment seriously for all our students and have specific procedures in place to ensure our young students (under 18 years old) study in an environment where they are treated with respect, integrity and safely, with an absolute right to be protected from harm in its many forms.

Young people's views are equally welcomed through formal and informal feedback as part of AIF's student experience framework and in line with its Student Feedback Policy and Procedure.

AIF does not condone or tolerate any form of harm or any risk of harm to a young person. Any informal or formal complaint from a young person, parent or employee regarding an issue will be pursued



without fear or favour to those who are responsible, on the basis that principles of both legal and natural justice are applied at all times.

If you are involved in, witness or suspect that a child is in a situation of harm, it is essential that you:

- **call Police on 000 if a child is at immediate risk**
- **notify the Child Abuse Report Line on 131478 as soon as practicable if you have a reasonable suspicion that a young person is experiencing harm or is at risk of harm**
- and only after you make that call, and as soon as practical, **please contact AIF's Executive on 0438 647 662.**

Should a young student have been placed in a position of harm or at risk of harm, AIF staff will arrange to meet with the student and their family/guardian as soon as practical to work out the range of internal and external supports that may be required, to ensure that the student is re-engaging with their studies and maintaining a healthy wellbeing. This includes referring students to AIF's external partner agencies with expertise (refer to Student Support List in our e-Campus).

AIF follows all legislation regarding protecting young people, including state based legislation, for example, in the instance of South Australia (SA), AIF adheres to the Children & Young People (Safety) Act 2017 which relates to creating child safe environments and mandatory reporting as well as the Child Safety (Prohibited Persons) Act 2016, which ensures that all our relevant SA staff and employers have a current Working with Children Check.

If you are under 18 years of age, your Career Guru will outline our state based Duty of Care including Child Safety Policy and Procedure as part of your enrolment.

## FIRST AIDERS

The AIF has several trained First Aiders available on each Campus. If you are seeking first aid assistance:

- **On Campus:** please notify your Coach or any AIF staff member on site who can then locate a First Aider on shift if it is not themselves
- **At one of AIF's partner facility Campuses**, i.e Adelaide, Newcastle, Sydney CBD and all Melbourne Campuses: you may also go to the reception and ask for assistance, as well as
- **All locations:** you may also contact AIF on 1300 669 669 during business hours to speak to an AIF Team Member.

## EMERGENCY SITUATIONS

The AIF has emergency procedures in place at each of its Campuses. As part of your Kick Start induction, your Coach will ensure that you are aware of the safety precautions in place. If you are concerned about a safety hazard, please advise your Coach or the most available AIF staff member immediately.

## COVID-19

AIF is committed to the provision of adequate protection for the health, safety and welfare of students, inclusive of stringent practices to manage the current COVID-19 pandemic and which minimise any impact on students, staff and other clients.

The AIF has in place a COVID-19 Management Plan. It is important that all Students follow the safety mechanism put in place by AIF through these challenging times. As part of your Kick Start induction, your Coach will ensure that you are aware of the COVID-safe precautions in place.



## STUDENT CODE OF CONDUCT

The AIF provides students with the opportunity to study, learn and develop skills in a safe and supportive educational and social environment at all times.

Students are required to conduct themselves in an appropriate way at all times, whilst engaging in learning and assessment with the AIF.

Students of the AIF are required to:

- Demonstrate respect for people, property and equipment
- Take responsibility for your own behaviour
- Share responsibilities when working as a member of a team or group
- Communicate effectively and in an appropriate manner to all fellow students and AIF staff
- Attend all required sessions and arrive on time
- Advise your Coach as soon as possible, if you are unable to attend any scheduled sessions
- Dress appropriately for all sessions
- Complete all assessments by the due date and time
- Follow all instructions given by your Coach and other AIF Staff
- Follow Work Health & Safety requirements of the Campus
- Not participate in any inappropriate behaviour such as:
  - threatening or offensive language or behaviour
  - cheating or plagiarism
  - unlawful acts
  - disruptive behaviour

All students are required to notify the AIF if:

- There is a change in personal details, such as name, address, contact details
- There is a change in your ability to complete the course that you are enrolled into, such as injury or change in health status
- Any other appropriate information that may have a bearing on you completing the course.

Please notify AIF through in the first instance, sending an email to: [enrolments@fitness.edu.au](mailto:enrolments@fitness.edu.au). You will be instructed to complete the relevant AIF Form and to attach evidence of the change. If you fail to notify AIF of any change, issuing of your certification documentation is likely to be delayed.

## RECORDING OF YOUR UNIQUE STUDENT IDENTIFIER

A Unique Student Identifier (USI) is a reference number that creates an online record of your training and qualifications attained at AIF and across any RTO in Australia. If you are a new or continuing student undertaking nationally recognised training, you need a USI in order to receive your qualification certification or Statement of Attainment.

Given the legislative requirement to obtain and record a USI for each enrolling student, AIF incorporates this requirement within its application and enrolling practices. AIF administers its obligations and responsibilities under the Privacy Act and Student Identifiers Act 2014 as well as any amendments. We will assist our enrolling students to record a USI through:

- Verification of an existing USI which you provide



- providing advice on how to create or locate your existing USI if you have forgotten or misplaced it.

## STUDY OPTIONS

The AIF offers a variety of study options; however, not all of the options apply to all courses.

### ON CAMPUS (FACE-TO-FACE)

Students learn in a social environment at one of The AIF's purpose-built campuses, located across Australia. You will either study full-time or part-time, and there are also some elements of online learning.

### ONLINE (eCAMPUS)

Students learn on the world-renowned eCampus platform, which makes online learning achievable. Support is provided from eCoaches in virtual classrooms, face-to-face workshops, and via phone support.

### BLENDED

Students learn through a mixture of online delivery, with regular face-to-face sessions at one of the AIF's campuses. You also have support through email and phone, and the opportunity to attend virtual classrooms.

See our website [www.fitness.edu.au](http://www.fitness.edu.au) for all course and study options available.

Once you are enrolled, our list of student support services is made available through this e-Campus, however if you have trouble accessing e-Campus in the first instance, please email our Support team: [support@fitness.edu.au](mailto:support@fitness.edu.au)

## TRAINING AND ASSESSMENT

The AIF's Coaches are experienced, knowledgeable and insightful, and are there to help you gain the skills required for your chosen career.

Our Coaches possess the qualifications, skills, and experience equivalent to or exceeding national industry standards and requirements.

Upon confirmation of enrolment, you receive information on your assessment requirements. You must let your Coach know if you have any concerns about the nature or timing of assessment events. You must submit assessment work and attend all scheduled assessments on the specified dates and as required by your Coach.

**Students that have enrolled into fitness programs will be required to undertake physical activity when undergoing assessments. Any physical limitations are required to be disclosed at the time of enrolment.**

### PLAGIARISM

All students must abide by our intellectual property mandate. AIF has a zero-tolerance level to plagiarism by all, in line with AIF's Academic Misconduct Policy and Procedure.



All copying is for educational purposes only including any printed for student use. The following limits apply to reproduction of hardcopy communications of more than 10 pages in length that is outside of AIF issued resources:

- 10% of the number of pages in that edition
- One chapter of that edition
- The whole or part of an article contained in a periodical publication
- The whole or part of two or more articles contained in that publication if those articles relate to the same subject matter
- The whole or part (other than an article in a periodical publication) of if a new copy cannot be obtained within a reasonable time at an ordinary commercial price.

The following limits apply to reproduction of electronic communications that are outside of AIF issued resources:

### **Literacy and dramatic words**

- 10% of number of words from one article or more from periodical publications
- all, if not published or published on its own
- all, if not available within a reasonable period of time at an ordinary commercial price.

### **Referencing**

To recognize a moral right of ownership, students must reference these reproduced copies, wherever used within their assessments, with:

- The title of the work
- Name(s) of author/s
- Name of publisher (where known).

## **DEFERRING YOUR STUDY**

Students of the AIF may defer their course, commonly referred to as a 'Variation of Enrolment (deferral).

### **CONDITIONS OF DEFERRAL**

- To request consideration for a deferral, students must complete and submit a Variation to Enrolment (Deferral) Application Form to [payments@fitness.edu.au](mailto:payments@fitness.edu.au)
- A variation of enrolment (deferral) will incur an administration fee of \$300.00, payable upfront when submitting the Form.
- The decision to grant a variation of enrolment is at the discretion of the Support Team
- Variations are permitted only once during the lifetime of an enrolment and only up to a 6 month period from the original Program's completion date, unless exceptional circumstances apply, in line with AIF's Variation to Enrolment Policy and Procedure, available on our website: [www.fitness.edu.au](http://www.fitness.edu.au)
- For your request to be actioned (a) the administration fee must be paid in full, and (b) the AIF Variation of Enrolment (Deferral) [Application Form](#) must be submitted to the Enrolments Team through: [payments@fitness.edu.au](mailto:payments@fitness.edu.au).
- If further correspondence is required (review of application, confirmation of "new" class ('Squad') that you wish to join, obtain administration fee, etc) the Enrolments Team will contact you via the preferred method of contact as listed on your Variation of Enrolment (Deferral) [Application Form](#)
- The administration fee cannot be added to your Ezy pay Payment Plan without approval from Head of Administration / Head of Finance (or delegate)
- Additional fees may be incurred if:



- A student requests a change of modality (i.e. Online to On Campus)
- A student's active\* period has expired, and a Re-Enrolment is required
- A deferral may be enforced by an AIF Coach for academic reasons, if so, the AIF Coach will submit the variation of enrolment application on your behalf.
- Confirmation of Variation (deferral) will be communicated to you in writing to confirm the change has been applied, and all associated information related to your new Squad within 10 days of your application being submitted and the deferral fee paid in full.

*\*A student's active period is between their original start date as per signed Enrolment Agreement, and 6 months post original end date.*

- Students may be required to recommence their studies from the beginning of their course unless they previously completed unit/s of competency to a competent level.
- Students approved for a VET Student Loan for their Diploma course are able to defer studies if request has been received in writing prior to 11:59pm AEST on Census Day of the applicable Unit of Study. If a request is received after this time, a student must apply for Special Circumstances (please contact [vetstudentloans@fitness.edu.au](mailto:vetstudentloans@fitness.edu.au) for further information).
- Please see the Variation to Enrolment Policy and Procedure for more information, or enquire through [support@fitness.edu.au](mailto:support@fitness.edu.au)

## TRANSFERRING YOUR ENROLMENT

- To request consideration for a transfer, students must complete the 'transfer' section and submit the Variation to Enrolment (Withdrawal and Transfer) Application Form to [payments@fitness.edu.au](mailto:payments@fitness.edu.au)
- A \$300 application fee applies for any transfer requests payable upfront when submitting the Form.
- The decision to grant a variation of enrolment is at the discretion of the Team Leaders from both Campuses.
- Enrolments transferred between Campuses are only available for identical qualifications.
- Transferring to another campus is subject to availability of places at that campus (some courses and modalities are not offered at all campuses)
- Confirmation of Variation (transfer) will be communicated to you in writing to confirm the change has been applied, and all associated information related to your new Squad within 10 days of your application being submitted and the transfer fee paid in full.
- Please see the Variation to Enrolment Policy and Procedure for more information, or enquire through [support@fitness.edu.au](mailto:support@fitness.edu.au)

## LENGTH OF COURSE

A Student's length of course is determined by the original course start date as noted on their Enrolment Agreement. The start date will align with a specific cohort (Squad) and the Student will be provided with a (a) Course Schedule at time of enrolment and (b) Course Outline/Training Plan at the time of 'Can't Wait To See You' contact prior to your first day via email that outlines all attendance dates, including start and end dates. If a Student defers their course to a later date within a 6 month period, all conditions of enrolment apply to the original terms of their agreement and a new Course Outline/Training Plan will be provided.



## ACCESS TO MY RECORDS

The AIF is required to gather and hold certain information about you. The records we hold include, but is not limited to:

- The information you provide to us on your enrolment form
- Identification details
- Specific details for the purposes of eligibility, participation and completion as required by the relevant State or Commonwealth department/s (refer to the VET Support Loan Program, Smart and Skilled and VETiS sections within this Student Handbook)
- Copies of any certificates or other documents you provided us for recognition of prior learning, prior competencies and/or credit transfer
- Any assessment work submitted by you (for a 6 month period), including our marking records (for a 7 year period)
- Study progress details including completion records (or withdrawal or deferral records)
- Student supports put in place and Coach notes along the way
- Complaints or appeals you may have submitted, including investigation reports and outcomes
- Any previous training and assessment you may have undertaken with the AIF.

You are able to **access the information** held about you and your student records by contacting us at [admin@fitness.edu.au](mailto:admin@fitness.edu.au). Please note, AIF will contact you to confirm a suitable time and date, as it may take a few days for your records to be made available from AIF's archives, however we commit to making your information and records available with minimal delay.

To protect your privacy and the privacy of others, we may require you to confirm your identity before you are provided access to your records, in particular if you are a former Student.

You may not take any hard copy record from the AIF Campus and whilst you are reviewing your records, an AIF representative will be present to protect the integrity of our documents.

If you are seeking remote access (for example, it is inconvenient to attend an AIF Campus), AIF will arrange for a video conference meeting and provide details to the most current email address which AIF has on file for you.

If you wish for another person to access your information and records, AIF will only make these available where we have explicit instruction from you and in writing. The request must specify that you authorise access by <name> and <workplace (if applicable)> of the following information: <specify what you are allowing the individual to access> and provide contact details of the third party, specifically contact phone and email). AIF will follow up with a confirmation email to the third party and ensure that it provides you with a copy so that you are aware of the arrangement. Please forward this email to: [support@fitness.edu.au](mailto:support@fitness.edu.au) in the first instance.

We ask that you correct any of the personal details we have in your file or in any of the documents which we issue, should the information not be up to date, correct or complete. This is an important obligation for all AIF Students so that we may communicate with you promptly and so that our reporting of your information to the government authorities (as AIF is required to do as an RTO) is accurate and up to date. Such requests must be on AIF's Change of Details Form, which is available through our Support team. Please contact the team in the first instance to request a copy of this Form at: [enrolments@fitness.edu.au](mailto:enrolments@fitness.edu.au). You will need to attach evidence of the change to your submitted Form.

If another individual / company wishes to discuss your enrolment with AIF – we will require your written consent first, listing the individual/s' full name, workplace (if applicable), contact number and email of



whom is approved to speak to on your behalf before we will discuss any aspect of your enrolment with them.

## FEES AND CHARGES

The AIF charges fees for services provided to Students undertaking training and for other related services that the AIF may provide. These charges are generally for items such as tuition fees, enrolment fees, course materials, textbooks, student services and other related training and assessment services.

Additional, [incidental fees](#) may be incurred for Students who require replacement of workbooks, additional uniforms and so on. These are specified in the AIF Incidental Fee Sheet.

The complete Fees and Charges Policy and Procedure is available on the AIF's website [www.fitness.edu.au](http://www.fitness.edu.au).

## TUITION FEES

### METHODS OF PAYMENT

The AIF offers Students the following options for payment of courses in line with Tuition Assurance obligations:

#### Upfront Deposit

An up-front deposit is accepted via direct deposit to AIF's account and/or via credit card. All subsequent payments are arranged through EzyPay instalments, through a direct debit arrangement or through Study Loans arrangement.

#### EZY (Payment Plan)

Students may choose to make their payments via a payment plan. The AIF can make arrangements with a direct debit supplier to allow you to organise this payment plan option.

#### Study Loans

Students may be eligible to have their courses financed by Study Loans, a dedicated private student loan provider. To find out more about this option and to check eligibility requirements visit <https://studyloans.com.au/students/>. If you would like to discuss this option further, please contact your Career Guru.

#### VET Student Loans

A VET Student Loan (VSL) is a loan provided by the Australian Government that helps students who meet eligibility requirements and who are enrolled in approved courses to pay some or all of their tuition fees up to the VET Student Loan Cap. The AIF is an approved VSL Provider for the [HLT52015 Diploma of Remedial Massage](#). Students must meet the eligibility requirement to be approved for a VSL. Once approved, the student will owe a debt to the Australian Government for the loan amount until the debt is repaid. For further information, see Section: VET Student Loans in this Student Handbook or at [fitness.edu.au](http://fitness.edu.au).

For further information about how AIF determines and administers its fees and charges and the Student obligations, please refer to AIF's Fees and Charges Policy and Procedure, available on our website: [www.fitness.edu.au](http://www.fitness.edu.au).



## CONSEQUENCES FOR FAILURE TO PAY COURSE FEES

It is the responsibility of the Student to ensure that they adhere to the agreed payment plan as set out in their Enrolment Agreement and related payment agreement forms. Where an event has occurred / situation has changed that may impact a Students ability to adhere to their agreed payment plan, the Student must contact the campus and request to speak to the Collections Team, alternatively they can be reached at [payments@fitness.edu.au](mailto:payments@fitness.edu.au).

Study Loans students must contact Study Loans in relation to all payment related matters. Failure to pay fees may result in further recovery or legal action and a financial default listed.

If your Tuition Fees are approved to be paid via a Study Loans Agreement, the AIF Enrolment Agreement Terms & Conditions prevail in relation to liability.

Where a Student has failed to pay scheduled fees via any method of payment, training may also be discontinued, or the qualification award withheld until payment of fees has occurred as permitted through the regulatory Standards for Registered Training Organisations (RTOs) 2015 Clause 3.3:

*AQF certification documentation is issued to a learner within 30 calendar days of the learner being assessed as meeting the requirements of the training product if the training program in which the learner is enrolled is complete and providing all agreed fees the learner owes to the RTO have been paid.*

## COOLING OFF PERIOD

If you change your mind, you can cancel your agreement without penalty for up to 10 business days, commencing from the first business day after the agreement was signed (cool off). Requests to cancel must be made in writing and using a Variation to Enrolment (Withdrawal) Application Form. After the cooling off period expires, AIF's Refunds Policy and Procedure will apply.

This does not apply for students who have a VET Student Loan, see Section: VET Student Loans for more information. For more details on the Cooling Off Period as well as fee payment commitments, please refer to our Refund Policy and Procedure available on our website: [www.fitness.edu.au](http://www.fitness.edu.au).

## REFUNDS

Refunds for withdrawals are available under certain circumstances only. Please note that no refunds are available for deferrals or course transfers. If you have commenced your course and wish to discuss possible withdrawal, please contact [payments@fitness.edu.au](mailto:payments@fitness.edu.au).

Refunds are usually triggered when a student opts to withdraw from their enrolled studies, which can happen even prior to their course commencement. If you have completed an Online Enrolment Form and have received your Enrolment Agreement, a student who wishes to withdraw may only do so through submitting an Application for Variation (Withdrawal and Transfer) Form and completing the withdrawal parts of this Form.

- No application fee applies for any withdrawal requests.
- The decision to grant a variation of enrolment (withdrawal) is at the discretion of AIF's Head of Finance.



- Confirmation of Variation (withdrawal) will be communicated to you in writing to confirm the change has been applied within 10 days of your application being submitted..
- Please see the Variation to Enrolment Policy and Procedure for more information, or enquire through [support@fitness.edu.au](mailto:support@fitness.edu.au)

A full refund including the deposit, will apply, if you terminate your agreement during the cooling-off 10 business day period and return all AIF issued materials in good condition.

If you terminate the agreement after the cooling-off period and on a date as set out in the table (below), then you are required to honour your commitment to pay the corresponding amount:

<b>Time of cancellation</b>	<b>Amount you have to pay</b>
When the cooling off period has expired prior to commencement and within the initial 10% of the course's duration period*	10% of the full (non-discounted) tuition fee as noted on the Enrolment Agreement
After the commencement date, cooling off period and within 11%-20% of the course's duration period*	20% of the full (non-discounted) tuition fee as noted on the Enrolment Agreement
After 21% of the course's duration period* and up to the completion date	100% of the non-discounted tuition fee as noted on the Enrolment Agreement

\*The course duration period is based on the calendar days from the date of commencement x total course length as listed on the most current Enrolment Agreement issued to a Student.

In the event that a Student is enrolled in two or more concurrent courses, the commencement date, cooling off period and course duration periods will be calculated for each course separately and may differ.

This does not apply for students who have a VET Student Loan, see Section: VET Student Loans for more information. For more details on refunds, please refer to our Refunds Policy and Procedure available on our website: [www.fitness.edu.au](http://www.fitness.edu.au).

## **AIF FAILS TO DELIVER ON ITS PROMISES**

In the unlikely event that AIF fails to deliver on its promises, AIF will refund you on the following basis:

- 100% where the Student has evidence of AIF's failure to provide the agreed training services
- 100% of any pre-paid fees should AIF change the agreed course commencement date by over one month and the Student opts not to proceed
- 100% of any fees paid to date, minus fees related to training services already provided should AIF terminate to operate as a training provider
- in response to any government or regulatory directive.

## **EXTENUATING CIRCUMSTANCES**

When a student completes the Application for Variation (Withdrawal and Transfer) Form, you will be asked to include any extenuating or special circumstances which AIF should consider when determining any refund, outside of the terms and conditions specified above and in detail within AIF's Refunds Policy and Procedure.

AIF's definitions of extenuating or special circumstances may be found within AIF's Variation to Enrolment Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au) The student is required to submit evidence which will also be considered by AIF.



## TUITION ASSURANCE SCHEME

The AIF maintains a tuition assurance scheme, approved by ASQA, to safeguard Students in the event of it becoming insolvent and unable to return fees that have been paid in advance. The Tuition Assurance Scheme sources similar training to allow the affected participants under this condition to complete their studies without further financial burden. However if the student cannot be placed, the tuition assurance provides a refund.

For a copy of the VET Tuition Assurance Statement please visit our website, [www.fitness.edu.au](http://www.fitness.edu.au).

## SKILLS RECOGNITION PATHWAYS

The AIF recognises that you may have previously acquired skills and knowledge relevant to your training assessment. If you feel that you have already acquired competency for unit/s within a qualification, you may be eligible for skills recognition. Skills Recognition Pathways allow individuals entry to, or credit in, recognised courses with The AIF based on prior competencies gained. The competencies may have been gained through formal training or informal learning or experiences either in the workplace or in voluntary work.

Recognition pathways include:

- A. Credit Transfer
- B. Recognition of prior learning ('RPL') or Recognition of current competencies ('RCC')

### CREDIT TRANSFER

Credit transfer refers to the transferral of academic credit obtained by students through participation in courses or national training package qualifications with other RTOs, towards a qualification offered by AIF. Credit transfer is granted on the basis that the credit validates the student's competency within the relevant qualification/unit of competence.

We recognise all AQF qualifications and statements of attainment issued by any other RTO, however we will always verify the certification documentation submitted from the relevant RTO before recognising the qualification or Statement of Attainment.

### RPL/RCC

RPL/RCC is an assessment process that assesses an individual's formal, non-formal and informal learning to determine the extent to which that individual has achieved the required learning outcomes, competency outcomes, or standards for entry to, and/or partial or total completion of a VET qualification. It means that if RPL/RCC is granted, you are not required to repeat these units – saving time and money.

Before starting an RPL application, you might consider these questions:

- What on the job training or experiences can you provide evidence for/demonstrate that might be relevant to this course?
- How current is this experience or learning?
- How can you prove or demonstrate these skills or understanding?
- Do you have enough quality evidence that demonstrates your skills and experience?

In order to be granted RPL/RCC, the AIF assessor must be confident that you are currently competent against the endorsed industry or enterprise competency standards or outcomes specified in AQF



accredited courses. The evidence we will ask from you may take a variety of forms and could include certification, references from past employers, testimonials from clients and work samples.

If you wish to apply for Credit Transfer or RPL/RCC, you will need to complete the relevant Application form. We encourage you to apply prior to starting your program as the assessment process can take up to 30 days or require the completion of applicable assessment activities.

Applicants seeking recognition of prior learning or skills, are required to, in the first instance, submit an RPL Application Form. The receipt of this Form triggers the commencement of the formal RPL process and you will be assigned a Coach to work with you and who will assess the evidence you provide. You will receive the following documents:

- RPL Candidate Guide
- Candidate Self-Evaluation Tool
- Workplace Representative Form
- RPL Evidence Table.

Applicants are encouraged to provide as much evidence as possible, which includes but is not limited to:

- Detailed resume
- Verified/certified copies of academic transcripts and/or statements of attainment
- Certificates of participation, awards or letters of commendation
- Duty statements and/or workplace reports
- Registration certificates
- Conference or workshop attendance certificates
- Projects and/or documents developed or implemented
- Samples of real work that support competence in a particular area, for example programs developed for clients
- References or written testimonials from employers or past employers
- stating achievement of competency/ies
- Statements or validations from clients verifying services provided
- Performance appraisal reports
- Video tapes, tape recordings and or photographs of work activities
- Written validation from workplace supervisors
- Position description/s or duty statement/s.

Please note, applications for RPL and RCC will attract a fee. Information regarding these fees is available by accessing AIF's Recognition of Prior Learning and Credit Transfer Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au)

## **PROVIDE FIRST AID/CPR**

During your course / qualification with AIF, you may complete training in First Aid and Cardiopulmonary Resuscitation (CPR). If you are enrolling into these accredited units of competency, in preparation for assessments on the day, you are required to read this [Provide First Aid Learner Guide](#).

Please note, if your qualification includes HLTAID003 Provide First Aid or the updated HLTAID011, you will also be enrolled in HLTAID001 Provide Cardiopulmonary Resuscitation or the updated HLTAID009 Provide Cardiopulmonary Resuscitation, as these unit are embedded within the First Aid unit/s. This enables the Student to achieve both their First Aid Certificate as well as their CPR Certificate. It is strongly recommended that you keep both up to date by undertaking refresher training on an annual basis with AIF.



## COMPLAINTS AND APPEALS

The AIF strives to ensure that each student is satisfied with their learning experience and outcome. It is anticipated that issues of concern can be resolved by meaningful and respectful communication. In the unlikely event that this is not the case, all students have access to rigorous, fair and timely complaint and appeal processes. We encourage open communication and an environment of trust. AIF ensures that all complaints and appeals are dealt with fairly, transparently and consistently at every stage of the complaint and appeal process. AIF will ensure that the decision maker is independent of the decision being reviewed and that anyone subject to a decision by AIF and/or anyone who has an allegation made against them, will also be provided with the opportunity to tell their side of the story before a decision is made. This is based on the principles of natural justice and fairness that will ensure all complaints and appeals are addressed effectively and efficiently.

It is recommended that you try to resolve any concerns informally. Where the concern relates to your training or assessment, you are encouraged to approach your trainers ('Coaches') of your course and/or where necessary the Training Manager ('Training Team Leader') at Campus. Where the training may relate to fees, you are encouraged to contact the Collections Team at [payments@fitness.edu.au](mailto:payments@fitness.edu.au), or for any other administrative matters, you are encouraged to approach a member of the Administration Team at [admin@fitness.edu.au](mailto:admin@fitness.edu.au).

### COMPLAINTS RESOLUTION

Complaints include those matters which do not relate to a Student's academic assessment. Student complaints tend to arise from events occurring at an AIF campus or from administrative decisions made by AIF and may involve:

- Course advice
- Course content or delivery including both online and face to face
- Marketing or other promotional activity
- Safety issues
- Access and equity issues
- Bullying or harassment
- Fees and charges
- Administrative issues
- Issuing of awards
- Record keeping including the maintaining of privacy in relation to an individual's personal details.

A complaint may be lodged by any person if they feel aggrieved regarding AIF staff, a third party, a subcontractor, another Student or any other stakeholder, such as an employer related to AIF's training services.

In most instances, it is likely that the issue will be able to be resolved informally, which AIF refers to as the 'grievance' phase. However, if you are not satisfied with the informal approach and wish to take the matter further, or if your complaint is more serious and is not able to be resolved at this stage, formal Complaint notification should be made in writing via completing the Submit a Complaints Form, available on the AIF's website: [www.fitness.edu.au](http://www.fitness.edu.au)

If the complaint remains unresolved, the complainant is able to request a review from an appropriate independent third party, which will be organised by AIF. Where AIF will bear the full cost of the external mediation including the venue, each party is required to pay all costs related to any support person or representative they wish to be present.



A student also has the right to submit an external complaint or appeal. Please refer to AIF's Complaints and Appeals Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au) for a list of places that you may lodge an external complaint or appeal.

## APPEALS RESOLUTION

Appeals can relate to any AIF decision, including but not limited to:

- Application for enrolment
- Suspension and/or cancellation of enrolment by AIF
- Refunds
- Assessment activities
- Assessment decisions after re-assessment processes have been exhausted.

If a Student feels that the decision is incorrect or unreasonable, the Student can submit a 'Request to Appeal' by emailing the regional Training Team Leader / regional General Manager. A Review Panel will be established and led by AIF's Compliance Manager, to ensure independence of the investigation.

If the appeal remains unresolved, the appellant is able to request a review from an appropriate independent third party, which will be organised by AIF. Where AIF will bear the full cost of the external mediation including the venue, each party is required to pay all costs related to any support person or representative they wish to be present.

AIF commits to an open, fair and transparent complaints and appeals investigation process, with all matters responded to in a timely manner with set service periods outlined in AIF's Complaints and Appeals Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au)

You have the right to also lodge a complaint or appeal with an external body. Information of the bodies who deal with VET related matters is available within AIF's Complaints and Appeals Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au)

## PRIVACY

As part of your enrolment and studies at the AIF, the AIF will collect personal information, including sensitive information about you, for the purposes of general student administration, including vocational education and training administration and regulation, as well as planning, reporting, communication, research, evaluations, financial administration (including debt recovery), auditing, marketing and otherwise running its business. If you do not provide the requested information, your enrolment may not be accepted or, if your enrolment is accepted, the AIF may be restricted in providing its services to you.

If you attend school or are under 18, the AIF may disclose your personal information as well as your attendance, progress and results to your school and/or your parents or guardians. The AIF may also disclose your personal information to its contractors, agents, third party service providers (including mail houses and printers) and other industry bodies (including Australian Fitness Network Pty Ltd and Fitness Australia). The AIF may disclose your personal information for any other purpose with your consent, or as required by any government agency or regulatory body or as authorised by law. The parties to whom the AIF discloses your personal information may store that information in a number of countries overseas, including the USA.

The AIF's [Privacy Policy](#) and Procedure, contains information about how individuals may request access to and/or correct personal information held by the AIF, as well as information about the AIF's complaints handling procedures.



Under the Data Provision Requirements 2012, the AIF is required to collect personal information about you and to disclose that personal information to the National Centre for Vocational Education Research Ltd (“NCVER”). Your personal information (including the personal information contained on this enrolment form and your training activity data) may be used or disclosed by the AIF for statistical, regulatory and research purposes. The AIF may disclose your personal information for these purposes to third parties, including:

- School – if you are a secondary student undertaking VET, including a school-based apprenticeship or traineeship (not applicable to VET Student Loans students)
- Employer – if you are enrolled in training paid by your employer (not applicable to VET Student Loans students)
- the Australian Skills Quality Authority (ASQA)
- the Department of Education and Training
- the National Centre for Vocational Education Research Ltd (NCVER)
- Commonwealth and the VET Student Loans Tuition Protection Director
- Organisations conducting student surveys; and
- Researchers.

Personal information disclosed to NCVER may be used or disclosed for the following purposes:

- Issuing a VET Statement of Attainment or VET Qualification, and populating Authenticated VET Transcripts
- facilitating statistics and research relating to education, including surveys
- understanding how the VET market operates, for policy, workforce planning and consumer information
- administering VET, including program administration, regulation, monitoring and evaluation.

You may receive an NCVER student survey which may be administered by an NCVER employee, agent or third party contractor. You may opt out of the survey at the time of being contacted. NCVER will collect, hold, use and disclose your personal information in accordance with the Privacy Act 1988 (Cth), the VET Data Policy and all NCVER policies and protocols (including those published on NCVER’s [website](#)).

Individuals have the right to access or obtain a copy of the personal information that AIF holds about them. Requests to access or obtain a copy of personal information must be made in writing via email to [support@fitness.edu.au](mailto:support@fitness.edu.au). There is no charge for an individual to access personal information that AIF holds about them, however AIF reserves the right to charge a fee to make copies. Individuals are advised of how they may access or obtain a copy of their personal information and any applicable fees within 5 business days of receiving their written request. AIF will act as promptly as possible to provide access however may be delayed due to any external archiving of the required information.

## IMAGE CONSENT

As part of the enrolment process, Students are asked to acknowledge and give consent for their images (or video) to be used for information and promotional purposes in various media including but not limited to the AIF’s website, newspaper, magazine, television and brochures by the AIF.

Students who have accepted this condition are able to withdraw that consent at any time by providing notification in writing to the campus at which you are studying.

Students who do not accept that condition, are asked to complete and submit the AIF’s Image Consent Withdrawal Form. Once again, this non-consent may be withdrawn any time by providing notification in writing to the campus at which you are studying.



## ISSUING MY CERTIFICATION

AIF is responsible for issuing your AQF nationally accredited qualification. We are committed to operating in accordance with the practices defined by the Australian Qualifications Framework (AQF) relating to the issuing, recording and reporting of AQF qualifications, statements of attainment and related certification.

AIF will ensure all students who undertake a program of study with us, are issued the correct certification and in accordance with the requirements of the national Training Package and the Standards for RTOs 2015.

Dependent on your course of study and whether you successfully completed it, you will receive one of the following:

- **Statement of Attainment (SOA):** Students who successfully complete units of competency will be issued a statement of attainment for the units. This includes students who withdrew earlier than the expected course completion date. AIF recognises that students may not always study a full AQF qualification, instead choosing to complete only one/some units of competency from a program. The issuing of a statement of attainment acknowledges that completion of the accredited unit(s) contributes to the student's lifelong learning goals.
- **Certificate/Testamur:** Students who successfully complete the full nationally accredited program of study as defined in your Training Plan will be awarded the relevant certification.
- **Record of Results:** A record of results is issued to all students who have completed a full certificate. A list of the unit(s) studied including full name code and a result of 'Competent' (C) or 'Not Competent' (NC) is recorded. Students who have not been successful in their study of a unit(s) of competency are issued a record of results but not a statement of attainment.
- **Statement of Attendance:** A Statement of Attendance may be issued where a workshop has been attended but no assessment has been competently completed or a student completed a non-accredited workshop.

If you satisfy all Training Package requirements, a current and valid USI is held on file and full payment of your fees and charges has been received, certification will be issued within 30 days of receiving and assessing your last piece of assessment(s).

## VET STUDENT LOANS

A VET Student Loans (VSL) is a loan provided by the Australian Government that helps students who meet eligibility requirements and who are enrolled in approved courses to pay their tuition fees. The Australian Institute of Fitness (AIF) (RTOID: 121508) is an approved VSL Provider for the HLT52015 Diploma of Remedial Massage.

Students must be aware of the below eight (8) points (referred to as the AIF VSL Terms and Conditions (VSL)):

1. Your VET Student Loan debt must be paid back at the relevant repayment rate as determined by the ATO, when your repayment income is above the compulsory repayment threshold. The minimum income threshold for repayment is set by the Commonwealth each year and is published in the VET Student Loans information booklet and on [Study Assist](#).
  - Note: Any VET Student Loan debt incurred prior to 1 July 2019 was referred to as your Higher Education Loan Program (HELP) debt and continues to be part of that existing accumulated HELP debt account.
2. At least twice each calendar year for the duration of your course, you are required to submit a Progression Form to confirm your continued engagement in your course of study. The AIF will



arrange for Progression Forms to be sent to you using the Department of Education, Skills and Employment's electronic Commonwealth Assistance Form (eCAF) system. Your ongoing access to a VET Student Loan is dependent upon you demonstrating that you are still engaged in and progressing through your course.

3. You will incur your liability to pay tuition fees for each part of your course on the Census day for that part of your course (unit of study).
4. If you do not wish to incur a liability for that part of the course you must withdraw your enrolment in that part of the course, before the 11:59 pm AEST on the census day. You must withdraw through following AIF's Variation to Enrolment withdrawal requirements (refer below section).
5. Students will incur a 20 per cent loan fee on their VET Student Loan.
6. You must meet the eligibility criteria to access a VET Student Loan. You will need to supply information to AIF as part of the Enrolment Process to prove you meet the eligibility criteria.
7. The amount of a VET Student Loan for a course is capped. The loan may not be sufficient to cover all the tuition fees for a course. AIF will send you a written notice of the amount of your course tuition fees covered by the loan and any gap fees required to be paid by you. The information must be sent to you by the first census day for your course. You are responsible for paying the gap fee (if applicable) as you progress through your course.
8. Information about tuition fees covered by the VET Student Loans program, any other fees payable for the course, and information on how to withdraw before the census day without incurring fees, will be supplied to you by your provider prior to your enrolment

## PRE-ENROLMENT INFORMATION

The AIF has provided you all necessary information as per Section 98 VSL Rules, prior to enrolling into the VSL eligible course, and you acknowledge (a) that you have received it, read and understood all information prior to finalising your enrolment and accepting the AIF Terms and Conditions. Information provided includes, but is not limited to:

- Tuition Fees for the approved course, including (a) any other fees payable that are not covered by your VET Student Loan (b) understanding that fees will be reasonably apportioned across a specified number of sequential fee periods (Unit of Study) and that each fee period will contain at least one (1) census day
- Information about Census Days
- Student's options for paying tuition fees
- Criteria for being an eligible student for a VET Student Loan
- Application process for a VET Student Loan
- Student's ongoing engagement and progression requests, confirming you are a genuine student continuing with your studies
- Advice that the department will contact the student to verify the student's enrolment in the course

## ELIGIBILITY AND ACADEMIC SUITABILITY

To apply for a VET Student Loan, certain criteria must be met. Before enrolling, prospective students should review the VET Student Loans Eligibility Tool and VET Student Loans Calculator on [My Skills](#).

You must also commit to advising the department of your progression through the course, by completing and submitting a *Progression Form* through the ecaf system when issued by AIF.

**You may be eligible for a Loan if you meet one (1) of the below citizenship requirements;**

- are an Australian citizen, OR
- hold an eligible Permanent Humanitarian Visa holder residing in Australia for the course duration, OR



- be a New Zealand citizen who holds a Special Category Visa (SCV subclass 444) who meets the long-term residency requirements in Australia, OR
  - you first began living in Australia at least 10 years before applying for a VET Student Loan, and at that time, were a child under 18 years of age and did not have a spouse or de-facto partner, and
  - you have been in Australia for at least eight of the 10 years immediately prior to applying and at least 18 months of the last two years.
- You must provide

You will be required to provide proof of meeting these important identification and residency requirements as part of the enrolment process. A current Australian passport is the key evidence document that is required however please speak to your Career Guru if you do not hold one. Your Career Guru will provide you with advice as to other forms of accepted evidence.

**You must also meet all of the following eligibility requirements;**

- enrol in an approved VET Student Loans course at AIF ie. the HLT52015 Diploma of Remedial Massage only
- have not already exceeded your FEE-HELP balance. Your FEE-HELP balance is the maximum loan amount the Australian Government will loan you over the course of your life, for all study you undertake. For more information, please visit the Study Assist website.
- meet course suitability requirements, as set by AIF as well as per the national Training Package for the qualification
- have a Tax File Number (TFN) or be applying for one and are able to provide evidence of this
- have a Commonwealth Higher Education Support Number (CHESN)
- have a Unique Student Identifier (USI)
- intend to undertake your course in Australia
- have read this VET Support Loan section of this Student Handbook carefully as well as the [VET Student Loans Information Booklet](#) issued by the Commonwealth Department
- provide AIF with any requested documentation required to enrol, and submit the eCommonwealth Assistance Form (eCAF) before the first Unit of Study Census Day
- comply with ongoing engagement and progression requests, confirming you are a genuine student continuing with your studies
- understand your course duration and important dates, such as your Census Date (Schedule of Tuition Fees for active classes can be found here).

AIF does not determine if you are granted a VET Student Loan. The decision to grant a Loan is made by the Department, based on the information you provide.

**You must also meet one (1) of the below Academic Suitability Requirements**

- Provide a copy of your Australian Senior Secondary Certificate of Education (Year 12 Certificate), OR
- Provide a copy of a successful completion of an Australian Qualifications Framework (AQF) Certificate IV or higher qualification (language must be English)
- **AND IN BOTH CASES:** complete AIF's Diploma level Language, Literacy and Numeracy (LLN) assessment to a satisfactory level

**OR**

- complete the *LLN Robot* test, to which you must be assessed as competent at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy. AIF uses the approved Australian Learning Resources Group's *LLN Robot* as its assessment tool for these candidates.



## COVERED FEES

AIF issues all VET Support Loan Students with a *Notice of Covered Fees* as part of their onboarding practices and prior to your first Census day. This allows you to consider all the course fees and financial commitment you are making in accessing a VET Support Loan.

If you disagree with the fees, you have the right to withdraw prior to the first Census day and not incur any penalty. It is important that you read and follow AIF's withdrawal process in this instance (refer to Withdrawal section below).

## ENROLMENT OBLIGATIONS

Your enrolment will consist of two (2) components;

- AIF Enrolment Procedure
- Commonwealth Assistance Form for VET Student Loan

Once enrolled in the VET Student Loans approved course with AIF, after two (2) business days and no sooner, AIF will advise the Department of your intention to apply for a VET Student Loan as indicated on your AIF Online Enrolment Form. The Department will provide you with login details (via your personal email provided in your enrolment form), where you will gain access to the eCommonwealth Assistance Form (eCAF).

- eCAF is your official application for a VET Student Loan, and also provides the Department your contact details
- Your eCAF must be submitted to the Commonwealth at least two (2) days after your enrolment with AIF and before your first Census Day. If you do not submit your eCAF before your first Census day, your VET Student Loan will not be activated and your tuition fees will not be covered by the VSL program which may mean you will be liable for the tuition fees payable for that period if the correct AIF Variation to Enrolment (Withdrawal) Form is not received by this time also.

## UNITS OF STUDY AND CENSUS DAYS

Your course is equally split into 3 Units of Study, each with their own Census day.

Your Census day is a critical day as it is the final day you may apply for a VET Support Loan for that Unit of Study (period). It is your responsibility to ensure you are aware of all Census Days and that all required paperwork is submitted - this includes for Students:

- Wishing to continue with their studies, supported by a VET Support Loan, and
- Wishing to defer or withdraw from their studies (refer next sections).

At least 14 days prior to your Census day, AIF will issue a *VET Student Loans Fee Notice*, which outlines the VET Student Loan amount for this fee period.

After your Census day has passed, AIF will issue a *Commonwealth Assistance Notice (CAN)*, which details the Commonwealth HELP assistance (ie. the loan) you have used for that study period, so that you can keep a handle on your balance of overall HELP assistance.

So that the department is aware that you are actively engaging and continuing in your studies (known as a genuine student), you are required to submit a *Progression Form* through the ecaf system when issued by AIF. This will occur at least two times during your studies and always at quarterly intervals (which will fall in February, June and October) except within the initial 4 months from the time of your commencement. AIF's Support team will provide any assistance you may require to complete and lodge



this important Form, however will not provide any advice as to what you should include in this Form about your ongoing study experience at AIF.

## **SUPERSEDED, NON-CURRENT OR DELETED COURSE**

From time to time, courses are updated to ensure that they remain relevant by the Commonwealth government.

Should your course become superseded, non current, or deleted, you may continue to have an approved loan for the remainder of study in that course, subject to agreeing to continue in the replacement course (in line with AIF's Transitioning Students policy).

You will be asked to complete and submit a new eCAF application prior to the first Census day in the replacement course and you will have access to the maximum loan amount for the new (replacement) course if required.

## **WITHDRAWAL PERIOD**

If you change your mind, you may withdraw from your course at any point **before 11:59 pm AEST on the Census day** of the applicable fee period (Unit of Study). Your withdrawal request must be received in writing by completing the AIF Variation to Enrolment (Withdrawal and Transfer) Application Form, which is available on AIF's website or by emailing the Administration Team at [vetstudentloans@fitness.edu.au](mailto:vetstudentloans@fitness.edu.au) to receive a copy of the Form. Your VET Student Loan will be cancelled, and any fees paid in advance for the applicable fee period (Unit of Study) will be refunded to you.

If you request to withdraw from your course **after the Census day** of the applicable fee period (Unit of Study), you will incur a VET Student Loan debt for that fee period. If you determine that 'Extenuating Circumstances' apply, you will need to apply for a Re-Credit of your VET Student Loan balance by completing and submitting a Request to Re-Credit HELP Balance Form. These requests may only be accepted if you have yet to complete your course (eg. you are currently deferring) and only within 12 months of your last Census Day OR within 5 years should you have evidence that AIF did not fully meet all its obligations to you as a VSL supported Student.

AIF's Variation to Enrolment Policy and Procedure provides details of the various scenarios where AIF will consider any special, or extenuating circumstances, which are strictly applied to ensure that AIF adheres to the VT Student Loan Program legislated requirements. In summary, these are defined as:

1. **Circumstances beyond a student's control:** Such circumstances include situations arising that a reasonable person would consider is not due to your action or inaction, either direct or indirect, and for which you were not responsible.
2. **Circumstances impacting after critical dates:** Such circumstances include situations arising that do not make their full impact on you until on or after critical dates such as withdrawal date or census date for a course or unit of study. The situation may be known before the date(s) but the full impact or magnitude may not become apparent until on or after the date(s).
3. **Circumstances making it impracticable to complete study requirements:** These circumstances would make it impracticable for you to undertake your studies as well as difficult to undertake any other 'study gap filling' activities, such as private study and attending additional sessions to meet attendance requirements.
4. **Circumstances where AIF, or a person acting on the provider's behalf, engaged in unacceptable conduct** in relation to your VSL application and/or AIF has failed to comply with



the Act or an instrument under the Act and this failure has adversely affected you and where you have evidence of that occurrence.

Extenuating Circumstances do not include:

1. Lack of knowledge or understanding of requirements for VET Student Loan assistance, and/or
2. Your incapacity to repay a VET Student Loan debt (repayments are income contingent and you may apply to the Australian Taxation Office for a deferral of a compulsory repayment in certain circumstances).

Any withdrawal request will only be accepted through submission of AIF's Variation to Enrolment (Withdrawal and Transfer) Application Form, available on AIF's website or through contacting AIF's Support team through: [vetstudentloans@fitness.edu.au](mailto:vetstudentloans@fitness.edu.au) and requesting a copy.

This Form must be fully completed and accurate with copies of any evidence which substantiates your request where practical and reasonable, or it will be returned and your request will be placed on hold until AIF receives your complete and accurate Form.

Where AIF withdraws/cancels a student's enrolment (for any reason) after the Census date, it notifies the Student and advises of the reason for the withdrawal/cancellation as well as advise that it is providing 28 days for the Student to initiate a grievance procedure, before the cancellation takes final effect. Should a Student lodge an appeal, cancellation of enrolment will only take final effect after the appeal process has been completed.

If you wish to apply for a review of any decision related to your request to withdraw, please follow AIF's Complaints and Appeals Policy and Procedure, available on our website and summarised within this Student Handbook. You have the right to also lodge a complaint or appeal with an external body. Information of the bodies who deal with VSL related matters is available within AIF's Complaints and Appeals Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au).

A specific section regarding seeking a review of a decision by AIF to not re-credit a Student's HELP-balance is below.

## DEFERRALS

Students may request a deferral from their studies up to 6 months from the approved completion date. The Student must complete and submit a Variation to Enrolment (Deferral) Application Form, available on AIF's website or through contacting AIF's Support team through: [vetstudentloans@fitness.edu.au](mailto:vetstudentloans@fitness.edu.au) and requesting a copy. It is important to submit this completed Form at least 15 days prior to your date of proposed deferral.

AIF's Support team will send an eCAF Progression Form which deferring Students must complete to indicate they have deferred their studies to the department.

Upon resumption of your studies, your Coach will arrange to meet with you to discuss your training plan and new timetable. You will be issued with another eCAF Progression Form to complete and submit to indicate resumption of your studies and loan access.



## AIF'S OBLIGATIONS

If the AIF fails to deliver on its obligations, please let us know of your concerns, so that we can talk things through. We genuinely want to find a solution with you.

You have rights as a consumer under the Fair Trading legislation and the Australian Consumer law, such as alongside accessing AIF's complaints and appeals handling procedure, you have the right to lodge a complaint or appeal with an external body. Information of the bodies who deal with VSL related matters is available within AIF's Complaints and Appeals Policy and Procedure, available on the website: [www.fitness.edu.au](http://www.fitness.edu.au)

The Tuition Protection Service (TPS) is an initiative of the Australian Government to assist eligible domestic students accessing a VET Student Loan, whose education providers are unable to fully deliver their course of study. The TPS ensures that these students are able to either:

- complete their studies in another course or with another education provider or
- receive a refund of their unspent tuition fees (international students) or a re-credit of their loan for open units of study

More information can be found on the TPS Government [website](#).

In the event that the AIF ceases a course after it starts but before it is completed, the Statement of Tuition Assurance Policy will be enforced.

## REFUND IN EXTENUATING OR SPECIAL CIRCUMSTANCES

The AIF may, at its absolute discretion, issue a partial or full refund of your tuition fees under special or extenuating circumstances. Please refer to the Withdrawal VSL section above and to AIF's Variation to Enrolment policy and procedure, available on our website.

## REVIEW OF A DECISION NOT TO RE-CREDIT A HELP BALANCE BY AIF

In addition to the procedure in place for all students and stakeholders who lodge a complaint or appeal, AIF has a procedure for handling a request for a review of a decision which AIF has made to not re-credit a Student's HELP-balance (due to extenuating circumstances).

The full details are available in AIF's Complaints and Appeals Policy and Procedure, available on our website - it is important that you read this policy prior to submitting your request, which also explains your rights should AIF decide not to re-credit your HELP Balance.

You must lodge your request for a review no later than 28 days after receiving AIF's decision regarding your initial request to re-credit your HELP Balance and ensure that you submit any supporting documentary evidence that substantiates your claims. Your request for review should be in writing and addressed to AIF's Head of Compliance and Training and submitted to: [compliance@fitness.edu.au](mailto:compliance@fitness.edu.au)

## AIF COURSE DEFAULT

A default will occur in the unlikely event that AIF:

- Fails to start a course or part of a course on the day on which it was scheduled to start and you did not withdraw before that day, or

- Ceases to provide a course or part of a course after commencement but before completion, and you did not withdraw before that day.

Should this occur, AIF is aware that a default is triggered and will notify you in writing within 24 hours. It will immediately put in place the following action:

- If there is a suitable replacement course available, you will be assisted to continue your studies with a replacement provider
- Where there is no suitable replacement course, you will be provided with a re-credit to your 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 AIF's default.

## GOVERNING LAW

This agreement is subject to the principles of the Australian Qualifications Framework, the Australian Skills Quality Authority, the Australian Council for Private Education and Training and Standards for Registered Training Organisations (RTOs) 2015; AIF abides by the Commonwealth Laws, including but not limited to VET Student Loans Act 2016, VET Student Loans Rules 2016, VSL Courses and Loan Caps Legislation, VET Student Loans (Charges) Act 2016, Higher Education Support Act 2003 and Tuition Protection Service.

For more information, all VET Student Loans Policies and Procedures listed below can be found in summary form in this Student Handbook and where required by law, on our website:

- Marketing Policy and Procedure
- Application and Enrolment Policy and Procedure
- USI Policy and Procedure
- Recognition of Prior Learning and Credit Transfer Policy and Procedure
- LLN and Other Learner Needs Policy and Procedure
- Privacy Policy and Procedure
- Fees and Charges Policy and Procedure
- Variation to Enrolment Policy and Procedure
- Refunds Policy and Procedure
- Student Support and Progression Policy and Procedure
- Access and Equity Policy and Procedure
- Quality Training and Assessing Policy and Procedure
- Complaints and Appeals Policy and Procedure
- Student Data and Records Management Policy and Procedure
- Student Feedback Policy and Procedure
- Industry Engagement Policy and Procedure
- Commitment to Quality Policy and Procedure
- Commitment to Meeting all Legislative and Regulatory Requirements Policy and Procedure

Find out more about your VET Student Loans [Student Obligations](#).

Find out more about [VET Student Loans](#).

## HANDY DEPARTMENTS AND CONTACT DETAILS

### Study Assist

The website provides information about options for financing your tertiary study, including:

- HELP loans available in both the higher education and VET sectors
- Courses and providers that offer Australian Government assistance
- Student income support
- Australian Scholarships and Awards.



### **VET Student Loans Ombudsman**

The VET Student Loans Ombudsman began operating on 1 July 2017. The Ombudsman manages and investigates complaints about the VET FEE-HELP scheme and VET Student Loans program. For more information, visit the [VET Student Loans Ombudsman website](#).

### **National Training Complaints Hotline**

The National Training Complaints Hotline (13 38 73) is a joint Australian and state and territory government initiative which protects students and makes it easier for consumers, such as apprentices, students, employers and others, to lodge complaints if they are concerned about any aspect of the training system.

The National Training Complaints Hotline directs complaints to relevant authorities, connecting consumers to the appropriate organisation.

For more information, visit the [National Training Complaints Hotline](#).

### **Australian Taxation Office (ATO)**

The ATO can help you with:

- Your VETSL and/or HELP debt
- Compulsory repayments
- Voluntary repayments
- Overseas repayments
- The best time for you to repay your debt.

*ATO Contact details:*

- Visit [Study and training support loans](#)
- Visit [View your loan account online](#) for information on viewing your loan account online
- Use ATO online services to view loan accounts and other information such as Payment Reference Number (PRN) and voluntary repayment options
- Call 13 28 61 for information about your VETSL and/or HELP account and personal tax topics
- Call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students, or
- Write to Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

## **IMPORTANT REGULATION AND LEGISLATION**

As a Registered Training Organisation (RTO), the AIF is required to adhere to a range of legislation and regulation, including but not limited to the following Commonwealth legislation and regulation. Through your Kick Start induction, your Coach will ensure that you have scanned this list and understand the relevance to your experience with AIF, for both AIF as the provider of the training services and yourself, as the Student.

AIF will keep you up to date with any important changes that may impact on your studies, through written notification, which may be through e-Campus, an email or a SMS.

- Age Discrimination Act 2004
- A New Tax System (Goods and Services Tax) Regulations 2019
- Anti-Discrimination Act 1991
- ASQA General Directions



- Australian Consumer Law (2011)
- Commonwealth Child Safe Framework (2020)
- Copyright Act 1968
- Commonwealth Privacy Act 1988/Privacy Amendment Act 2012/Privacy Regulation 2013
- Commonwealth Sex Discrimination Act 1984
- Commonwealth Racial Discrimination Act 1975
- Commonwealth Age Discrimination Act 2004
- Commonwealth Disability Discrimination Act 1992
- Competition and Consumer Act 2010
- Consumer Affairs and Fair-Trading Act 1990
- Corporations Act 2001
- Copyright Act 1968
- Crimes Act 1914
- Data Provision Requirements 2012
- Disability Act 2006
- Disability Discrimination Act – Education Standards 2005
- Do Not Call Register Act 2006 (Cth)
- Electronic Marketing – Spam Act 2003
- Fair Work Act 2009
- Fair Work Regulations 2009
- Freedom of Information Act 1991
- Human Rights and Equal Opportunity Commission Act 1986
- Information Privacy Act 2009
- National Disability Insurance Scheme Act 2013 - C2013A00020
- National Vocational Education and Training Regulator Act 2011
- Standards for VET Regulators 2015
- Standards for Registered Training Organisations (RTOs) 2015 and the Standards for Registered Training Organisations (RTOs) Amendment 2017
- Student Identifier Act 2014
- ASQA Directions
- Racial Discrimination Act 1975
- Return to Work Act 1986 and Regulations
- Privacy Act 1988 including the 13 Australian Privacy Principles (APPs) as outlined in the Privacy Amendment (Enhancing Privacy Protection) Act 2012
- Unique Student Identifier Act 2014
- Work Health and Safety Act 2011
- Universal Declaration of Human Rights 1948

## **IMPORTANT VET SUPPORT LOANS LEGISLATION**

- VET Student Loans Act 2016
- VET Student Loans (Charges) Act 2016
- VET Student Loans Rules 2016
- VET Student Loans (Courses and Loan Caps) Determination 2016
- VET Student Loans (Approved Course Provider Application Fee) Determination 2017
- VET Student Loans (Charges) Regulations 2017
- VET Student Loans (External Dispute Resolution Scheme) Specification 2017
- VET Student Loans (VSL Tuition Protection Levy) Act 2020
- Higher Education Support Act 2003