

- PROCEDURE -

**Refunds and Re-credits for Students
with a Commonwealth Student Loan or
a Commonwealth Supported Place**

Procedure Statement

Purpose

The Refunds and Re-credits for Students with a Commonwealth Student Loan or a Commonwealth Supported Place (CSP) procedure provides the principles and responsibilities for:

- Issuing Commonwealth Assistance Notices (CANs).
- Re-crediting and remission of a student's VET Student Loan (VSL) or HELP loan
- Refunds of student contribution amounts for students enrolled in Commonwealth supported places (CSPs)
- The review of TAFE SA decisions regarding refunds and re-credits related to a Commonwealth Student Loan or a Commonwealth Supported Place.

This procedure outlines the processes and considerations for re-credit or refund to a student's VSL or HELP Loan Balance including decision-review processes as required by the Higher Education Support Act 2003.

The onus is placed on the student to ensure the accuracy of the Commonwealth Student Loan that is applied to them and to initiate action to remedy any errors in an appropriate timeframe. The student must also ensure that they understand the terms and conditions, under which the loan is applied.

Information and requirements for participating in a Commonwealth Student Loans scheme and/or enrolling in a CSP is provided to students prior to enrolment and via the TAFE SA website.

Scope

This procedure applies to prospective and current students who fall into either of the following categories:

- For VET Student Loans, it is a student who has completed and received eCAF for a VET Student loans eligible course
- For Domestic Higher Education, it is a student who has completed and received an eCAF for an eligible Higher Education course.

This procedure does not apply to:




- Individual units of study
- Courses that are not eligible for VSL or HELP.
- International students.
- Units of study that a student has completed
- Refunds of tuition fees paid up-front by students
- Incidental fees
- Students who have not applied for and received an eCAF

Roles and Responsibilities

Position	Responsibility
Team Leader, VET Student Loans	<p>Acts as 'Student Loans Officer' for this procedure</p> <p>Ensures current information regarding this procedure, including supporting forms and documentation, is published and available to students via the TAFE SA website</p>
Manager, Regulation Services	Acts as 'Student Loans Review Officer' for this procedure
TAFE SA Financial Transactions team	Enables the removal of VSL or HELP debt from a student account and the refund of tuition fees paid upfront for students enrolled in a CSP
TAFE SA student	<p>Knows and understands the requirements and deadlines associated with VSL, HELP loans or a CSP and payment of fees, including the procedures associated with withdrawal and non-completion of a unit of study</p> <p>Checks their CAN for accuracy and seeks correction of any errors</p> <p>Submits applications for refund, recredit or remission, and documentation to support claims of special circumstances, within the specified time limits</p> <p>When dissatisfied with a decision relating to re-credits, remission or refunds, submits an application for appeal within the specified time limit to the appropriate officer.</p>

Risks and controls

The following table shows the possible risks (unwanted or incorrect outcomes) identified that could arise from the process and the controls to reduce or remove the risks

Control reference number	Risk	Control	Step no. in procedure
 Control 1	Students do not understand the terms and conditions of a Commonwealth Student Loan or CSP	Students are provided with information prior to enrolment regarding Commonwealth Student Loans. Information regarding Commonwealth Student Loans is published on the TAFE SA website. TAFE SA staff are informed about the requirements of a Commonwealth Student Loan.	Procedure statement
 Control 2	Timeframes associated with steps in this procedure are not met	A tracking register is maintained, containing key milestones from the receipt of an application.	1, 7, 9
 Control 3	A student lodges a formal complaint regarding a decision to not refund or re-credit	The procedure has inbuilt internal and external appeal mechanisms	7, 8, 9, 10

Procedure Detail

1. Issuing Commonwealth Assistance Notice (CAN)

All TAFE SA students approved for a VSL/HELP loan or enrolled in a CSP will receive a CAN, even if the student has paid upfront.

Students will be sent a CAN within 28 days of the census date for a unit of study, setting out:

- The tuition fees for the units of study in which the student is enrolled
- The units of study for which the student has received VSL or a HELP loan
- Any up-front payments the student has made
- For students in CSPs, the amount of HECS-HELP discount received
- The student's right to request correction of the information contained in the CAN
- The student's responsibility for ensuring they have enough HELP balance to cover the amounts indicated in the CAN.

If a student believes the information in the CAN is incorrect, they may submit a written request for review to the Student Loans Officer. The request must be submitted within 14 days of the CAN being issued and must specify the information the student considers to be incorrect and the reasons it is incorrect.

TAFE SA will consider the request within five working days and notify the student in writing of the outcome.

If TAFE SA determines that the information on the CAN is incorrect or has ceased to be correct, TAFE SA will:

- Issue a new CAN with the correct information
- Correct its records
- Correct data sent to the Department of Employment and Workplace Relations (DEWR) (*the Department*) and the Australian Taxation Office as required.

2. Withdrawal from a unit of study on or before the census date

2.1.1 A VSL student who has been approved for a loan, a domestic higher education student who has been approved for a HELP loan, or an eligible student enrolled in a CSP and who withdraws from a unit of study on or before the census date will not incur a debt for the tuition fees for that unit.

2.1.2 Exceptions to this will be covered under TAFE SA's tuition protection arrangements.

3. Withdrawal from a unit of study after the census date

- 3.1 A VSL/HELP student who has been approved for a loan or a domestic higher education student enrolled in a CSP who withdraws from a unit of study after the census date will be liable for the full debt of tuition fees for the unit of study.
- 3.2 Once a unit of study has been resulted, a refund or remittance cannot be given.
- 3.3 A refund or a remittance of a VSL or HELP loan will only be given under special circumstances.
- 3.4 Exceptions to this will be covered under TAFE SA's tuition protection arrangements

4. Applying for a refund or re-credit after the census date

- 4.1 Students who withdraw from a unit of study after the census date may apply for a refund or re-credit of a VSL or HELP loan or student contribution amount paid upfront for this unit of study using the Application for Refund and Re-credit of a Commonwealth Student Loan form.
- 4.2 Students enrolled in a CSP may apply for a refund of fees paid upfront for this unit of study using the Application for Refund and Recredit of a Commonwealth Student Loan form.
- 4.3 The completed Application form and supporting documentation outlining the relevant special circumstances must be submitted to the Student Loans Officer:
 - Within 12 months of the date of the withdrawal if they withdrew, or
 - Within 12 months of the end date of the unit if they did not complete the unit, or
 - Within 12 months of the end of a period of deferral if TAFE SA has allowed a student to defer completion of their studies.
- 4.4 The Student Loans Officer may waive the 12-month time limit because it would not be or was not possible for the student to make the application before the end of the 12 months.

5. Special circumstances

- 5.1 Special circumstances are circumstances that are unusual, uncommon or abnormal, beyond the student's control, and:

- 5.2 If they occurred before the census date, they did not make a full impact until on or after the census date or they worsened on or after the census date, or
- 5.3 Made it impracticable for the student to complete the requirements for the unit in the period in which the unit was undertaken or was to be undertaken.
- 5.4 Special circumstances are limited to:
 - 5.4.1 Medical circumstances: where a student's medical condition has changed to such an extent that the student is unable to continue studying, or
 - 5.4.2 Family/Personal circumstances: death or severe medical problems within a family, or unforeseen family financial difficulties, so that it is unreasonable to expect a student to continue studies, or
 - 5.4.3 Employment-related circumstances: where a person's employment status or arrangements have changed so that the person is unable to continue their studies, and this change is beyond the person's control, or
 - 5.4.4 Course-related circumstances: where TAFE SA has changed the unit of study it had offered and the person is disadvantaged by either not being able to complete the unit of study, or not being given credit towards other units of study or courses.
- 5.5 Evidence for a claim of special circumstances must consist of one of the following:
 - 5.5.1 Medical circumstances: A medical certificate from a medical practitioner registered to practise in South Australia.
 - 5.5.2 Family/Personal circumstances:
 - 5.5.2.1 Where family medical problems are cited, a statutory declaration witnessed by a Justice of the Peace, and a copy of a medical certificate from a medical practitioner registered to practise in South Australia, for the family member cited, or
 - 5.5.2.2 In the case of unforeseen family or personal financial difficulties a statutory declaration is witnessed by a Justice of the Peace or a signed statement from either Centrelink or a registered Job Services Australia provider or a registered Migration Agent.
 - 5.5.3 Employment-related circumstances: A written declaration from an officer of the employer describing the change in employment status or arrangements, or a signed statement from Centrelink, a registered Jobactive Australia provider or a registered migration agent describing the change in employment status.

- 5.6 Special circumstances do not include:
 - 5.6.1 Lack of knowledge or understanding of requirements
 - 5.6.2 A person's incapacity to repay a VSL or HELP loan where no special circumstances apply
 - 5.6.3 A "change of mind" where a student decides they no longer wish to study a qualification, but no special circumstances apply.

6. Assessment of refund or re-credit application by the Student Loans Officer.

- 6.1 When the student's initial application is received:
 - 6.1.1 The Student Loans Officer will:
 - 6.1.1.1 Acknowledge receipt of the student's refund/re-credit/remission application
 - 6.1.1.2 Consider the application with all the evidence supplied to determine whether special circumstances apply
 - 6.1.1.3 Decide to either grant or deny a re-credit or refund
 - 6.1.1.4 Send the student a notice of the decision including the reason for the decision, information regarding the student's right to have the decision reviewed, and the process they should follow to initiate this review.
- 6.2 When the student's initial application is approved:
 - 6.2.1 The Student Loans Officer will:
 - 6.2.1.1 Update all relevant TAFE SA information systems
 - 6.2.1.2 Process any associated changes to enrolment
 - 6.2.1.3 Remove any academic penalty previously applied against the unit of study.
 - 6.2.2 TAFE SA will:
 - 6.2.2.1 Notify the student of the decision to re-credit the student loan
 - 6.2.2.2 Refund any upfront tuition fee payments the student has made
 - 6.2.2.3 Notify the Department of the revisions and repay to the Australian Government any monies TAFE SA has received for the unit of study so that the student's debt for the unit is remitted.

7 Appeals to the Student Loans Review Officer to review a decision made by the Student Loan Officer.

A student has the right to appeal the Student Loan Officer's decision.

Students must apply in writing to the Student Loans Review Officer, via TAFESAVetStudentLoans@tafesa.edu.au or feehelp@tafesa.edu.au using the Application to Review a Refund/Re-credit Decision form.

The completed Application to Review a Refund/Re-credit Decision form and any documents provided to support the application must be submitted to the Student Loans Review Officer within 28 days of the date on which the student received notice of the initial decision.

8 Principles for conducting a review of a decision made by the Student Loans Officer

- 8.1 Students have the right to be represented by a third party such as a family member, friend, counsellor or another professional support person.
- 8.2 Students requesting a review of a decision made by the Student Loans Officer will not incur any financial charges.
- 8.3 Students who have applied for a review of a decision made by a Student Loans Officer are entitled to full explanations in writing of any decisions or actions taken as part of the review process.
- 8.4 The privacy of all parties involved in reviewing decisions made by the Student Loans Officer will be protected, subject to necessary legal requirements.
- 8.5 TAFE SA students and staff will be protected from victimisation and discrimination.
- 8.6 The Student Loans Review Officer will not have been involved in making the initial decision that is now under review.
- 8.7 The Student Loans Review Officer will hold a position that is senior to the officer who made the original decision.

9 Outcome of applications to review a decision made by the Student Loans Officer

- 9.1 On receipt of the student's application for review, the Student Loans Review Officer will:
 - 9.1.1 Acknowledge receipt of the student's application for review within 10 days of receiving it and inform the student that they will be advised of the outcome in writing within 45 days

- 9.1.2 Review the information from the initial decision and then assess any new evidence provided by the student
- 9.1.3 Determine whether to confirm the initial decision, vary the decision or set the decision aside and substitute it with a new decision
- 9.1.4 Document the outcome of the student's appeal and include the record on the student's file
- 9.1.5 Communicate the outcome to the Student Loans Officer.
- 9.2 Within 45 days of receiving the application, the Student Loans Review Officer will provide written notice to the student of the decision in a letter, setting out:
 - 9.2.1 The financial decision, including information about any refund of paid tuition fees, re-credit of the student's VSL or HELP balance or remission of the student's VSL or HELP loan
 - 9.2.2 The reasons for the decision
 - 9.2.3 The date on which the decision takes effect
 - 9.2.4 The student's right to apply to the AAT if they disagree with the Student Loans Review Officer's decision
 - 9.2.5 How to submit a valid request to the AAT, including:
 - 9.2.5.1 The AAT's contact details
 - 9.2.5.2 The location of the nearest AAT office
 - 9.2.5.3 The approximate cost of lodging an appeal to the AAT
 - 9.2.5.4 The time limit for lodging an appeal
 - 9.2.6 Whom to contact for more information.
- 9.3 Where the original decision does not stand:
 - 9.3.1 The Student Loans Review Officer will:
 - 9.3.1.1 Update all relevant information systems
 - 9.3.1.2 Process any associated changes to enrolment
 - 9.3.1.3 Remove any academic penalty previously applied against the unit of study.
 - 9.3.2 TAFE SA will:
 - 9.3.2.1 Notify the student of the decision to re-credit the student loan

9.3.2.2 Refund any upfront payments the student has made towards tuition

9.3.2.3 Notify the Department of the revisions and repay to the Australian Government any monies TAFE SA has received for the unit of study so that the student's debt for the unit is remitted.

10 Appeal to the Administrative Appeals Tribunal (AAT)

10.1 Decisions regarding re-crediting a student's HELP balance are reviewable under the Higher Education Support Act 2003. This means that a student may apply to the AAT for a reconsideration of TAFE SA's refusal to recredit their HELP balance or refund tuition fees paid upfront for a CSP.

10.2 Details for contacting the AAT in South Australia can be found on the [AAT website](#).

10.3 Students are responsible for the payment of the AAT application fee.

10.4 The AAT will notify the Department that it has received an application to review a decision made by TAFE SA not to re-credit a student's VSL/HELP balance. The Department will then notify TAFE SA in writing that an appeal has been lodged.

10.5 The Secretary of the Department, or the Secretary's delegate, will respond on behalf of TAFE SA for cases that are before the AAT. Within 28 days, the Secretary will lodge the following with the AAT:

10.5.1 A statement setting out the findings and the evidence on which those findings were based, and giving the reasons for the decision

10.5.2 Every document or part of a document in TAFE SA's possession and considered by the AAT reviewer to be relevant to the review of the decision. TAFE SA must provide the Department with copies of these documents within five business days of being requested

10.6 TAFE SA may reconsider matters that are being reviewed by the AAT at any time up until the AAT makes a final decision. If TAFE SA decides to recredit a student's VSL/HELP balance while the matter is being reviewed by the AAT, TAFE SA must inform the Department.

10.7 Until a student withdraws their appeal, or the matter is dealt with by the AAT, the Department must still lodge a statement and all relevant documents with the AAT. TAFE SA must therefore still forward all relevant documents within the five business days, even if it has reconsidered the original decision.

10.8 The Department will deal with cases from this point and advise TAFE SA of the outcome.

10.9 When an appeal to the AAT has been successful, TAFE SA will:

- 10.9.1 Remove any academic penalty applied against the unit of study
- 10.9.2 Refund any tuition fees paid upfront
- 10.9.3 Re-credit a student's VSL/HELP balance with the amount received for the unit of study within two weeks of the student being notified of the decision to re-credit
- 10.9.4 Report the recredit to the Department so that the student's debt can be remitted
- 10.9.5 Repay any monies it has received from the Australian Government on the person's behalf for the remission of the student's debt.
- 10.10 The Secretary may also re-credit a student's FEE-HELP balance in relation to special circumstances if TAFE SA:
 - 10.10.1. Is unable to act or is being wound up or has been dissolved; or
 - 10.10.2. has failed to act and the Secretary is satisfied that the failure is unreasonable.

11. Re-credits for unacceptable conduct

- 11.1 A student may apply to the Secretary for the student's HELP balance to be re-credited because:
 - 11.1.1 TAFE SA, or a person acting on TAFE SA's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan; or
 - 11.1.2 TAFE SA has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student
- 11.2 The VET Student Loans Ombudsman has responsibility for considering complaints under unacceptable conduct provisions.
- 11.3 Unacceptable conduct only applies to:
 - conduct that occurred after 1 January 2016; and
 - conduct that falls within the definition of 'unacceptable conduct' in the legislation—for example, for VET Student Loans, harassment or coercion by a provider or conduct that is misleading, deceptive or unconscionable.
- 11.4 Such applications must be made in [writing](#) and within five years of the census date for the course, or part of the course concerned, or within that period as extended by the Secretary.

Definitions

Term	Definition
Administrative Appeals Tribunal (AAT)	The statutory body to which a student may appeal for a review of a decision made by the Student Loans Review Officer.
Available HELP balance	A person's remaining loan entitlement for HELP and VET Student Loans. Calculated as the difference between the HELP loan limit and the amount of relevant HELP loans a person has already received. <i>Any compulsory repayments made to the Australian Taxation Office from the 2019-2020 income year onwards will be re-credited to a person's available HELP balance.</i>
Census date	The published date, set by TAFE SA, by the end of which: <ul style="list-style-type: none"> • A student must submit their completed request for a VSL, HELP loan and or CSP • A VET Student Loan eligible student may withdraw from the unit of study without financial or academic penalty • A domestic Higher Education Loan Program student may withdraw from the unit of study without financial or academic penalty. <p>The census date will be no earlier than 20% of the way through the period during which the unit of study is undertaken, including the assessment period, as defined in the <i>Higher Education Support Act 2003</i>.</p>
Commonwealth Assistance Notice (CAN)	A notice from an approved course provider issued after the census date, which details the Commonwealth assistance (VSL or HELP) the student has used for the study period.
Commonwealth supported place (CSP)	A place at a higher education provider that is subsidised by the Australian Government. A student enrolled in a CSP only has to pay the 'student contribution' amount for their study.
Commonwealth supported place Eligible Student	To be eligible for a Commonwealth Supported Place a student must be: <ul style="list-style-type: none"> • An Australian citizen, who will complete some of your course of study while resident in Australia; or • A New Zealand citizen, or an Australian permanent visa holder; or an eligible former permanent humanitarian visa holder; who studies the entire course while living in Australia

Domestic higher education student	All students studying a higher education course at TAFE SA who aren't international students and admitted to Australia via a student VISA.
eCAF	Electronic Commonwealth Assistance Form (eCAF) is a request for government assistance for your tuition fees.
FEE-HELP	A loan from the Australian Government under the HELP loans scheme that assists eligible higher education students cover their tuition fees for courses that are not subsidised by the Australian Government.
FEE-HELP Eligible Student	A student who has completed and received an eCAF for a Higher Education course.
HECS-HELP	A loan from the Australian Government under the HELP loans scheme that assists eligible higher education students enrolled in a CSP to pay their tuition fees.
HECS-HELP Eligible Student	A student who has completed and received an eCAF for a HECS Higher Education course.
Higher Education Loan Program (HELP)	<p>Australia's Higher Education Loan Program (HELP) provides loans to students studying approved higher education courses. It includes VET STUDENT LOAN, FEE-HELP, HECS-HELP and OS-HELP.</p> <p>Loans from the Australian Government under HELP assist eligible fee-paying higher education students (i.e. those who are not enrolled in a subsidised place) pay their tuition fees for eligible higher education courses.</p> <p>All higher education courses offered by TAFE SA are HELP eligible.</p>
HELP limit	<p>The maximum combined amount a person can borrow over their lifetime for a VET Student Loan, FEE-HELP or HECS-HELP.</p> <p>As a person accesses VET Student Loans, HELP loan to pay their tuition fees, the amount they may borrow in the future is reduced. Once a person has borrowed an amount equal to the HELP loan limit, they are no longer eligible for HELP loan to pay further tuition fees.</p> <p>A person's HELP loan limit is renewable. This means that any compulsory or voluntary amounts that are repaid from the 2019-20 income year onwards will be able to be re-borrowed, up to the HELP loan limit.</p>

HELP balance	A person's HELP balance is the HELP limit minus the total of any VET Student Loan or HELP loan accessed. Loan fees and indexation of outstanding debts are not included in a person's HELP balance.
Incidental fees	<p>Fees other than tuition fees, for goods and services that are:</p> <ul style="list-style-type: none"> • Not essential to the course e.g. access to internet and computer facilities not required as part of the course, the printing of notes, and graduation ceremonies • Essential, but while there is a charge, they are also readily available at no cost, e.g. in the library • Essential, but which become the property of the student and are not consumed during the course of study, e.g. protective clothing and tool kits <p>Fines or penalties are imposed as a disincentive.</p>
Loan fee	<p>A loan fee of 20% applies to VSL for all courses other than State or Territory subsidised courses.</p> <p>A loan fee of 20% applies to FEE-HELP loans for all undergraduate courses.</p>
Re-credit	The positive adjustment of a student's VSL or HELP balance.
Remission	The removal of a Commonwealth or Australian Government student loan debt.
Secretary	The Secretary of the Department of Employment and Workplace Relations
Special circumstances	Unusual, uncommon, or abnormal circumstances beyond a student's control surrounding a student's withdrawal from a unit of study after the census date or surrounding a student's non-completion of the unit that provide grounds to approve a student's application to refund fees, re-credit or remit their Commonwealth Student Loan.
Student Loans Officer	The TAFE SA staff member within the Quality, Teaching and Learning Directorate, with the responsibility for determining the outcome of a student's application for a refund, re-credit or remission of a VET Student Loan or HELP loans.
Student Loans Review Officer	The TAFE SA staff member responsible for reviewing disputed decisions made by the Student Loans Officer. This person must not have been involved in the initial decision.

The Department	The Department of Employment and Workplace Relations (DEWR)
Tuition protection	<p>The protections and assistance available to support FEE-HELP or HECS-HELP (HELP) students, VET Student Loans (VSL) students and international students, if their education provider defaults (ceases delivering a course or closes entirely).</p> <p>The Australian Government's Tuition Protection Service (TPS) provides tuition protection assistance for domestic students accessing a VSL, FEE-HELP or HECS-HELP loan at a private education provider, and international students.</p> <p>The TPS ensures that these students can either:</p> <ul style="list-style-type: none"> • 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 VSL, FEE-HELP or HECS-HELP loan.
Tuition fee	The fee determined by TAFE SA and payable by a student for tuition services, examination, evaluation and assessment required for completion of a unit of study and recognition of prior learning (RPL) for VET courses. It does not include fees for goods or services that are incidental to a student's studies.
Unit of study	A subject, module, or unit of competency that a student undertakes as part of a qualification, and for which the student may access a Commonwealth Student Loan or CSP to pay for all or part of their tuition fees.
VET Student Loans (VSL)	An Australian Government loans program that assists eligible students to pay tuition fees for approved VET courses at diploma-level and above when studying at VET Student Loans approved providers.
VET Student Loans (VSL) eligible student	A student who has completed and received an eCAF for a VET Student loans eligible course.
Withdraws / Withdrawn	A student is considered withdrawn from a unit of study or qualification once they have completed the withdrawal process found on the TAFE SA website.

Associated Documents and References

Reference Number	Document/Reference Title
PPMF TAFE SA 140	Information Management - Records Management
PPMF TAFESA 100	International Students: Tuition Fee Refund
PPMF TAFESA 192	TAFE SA Student Fees Policy for Funded / Subsidised Courses
	<u>Administrative Appeals Tribunal Act 1975 (Cwth)</u>
	<u>Higher Education Standards Framework (Threshold Standards) 2021 (Cwth)</u>
	<u>Higher Education Support Act 2003 (Cwth)</u>
	<u>Administration Guidelines 2012 under the Higher Education Support Act 2003</u>
	<u>FEE-HELP Guidelines 2017 under the Higher Education Support Act 2003</u>
	<u>Privacy Act 1988 (Cwth)</u>
	<u>VET Student Loans Act 2016 (Cwth)</u>
	<u>VET Student Loan Rules 2016 under the VET Student Loans Act 2016</u>
	<u>VET Student Loans Manual for Providers</u>
	<u>VET Student Loans Code of Practice - Commonwealth Ombudsman</u>
	<u>Department of Education Higher Education Administrative Information for Providers – May 2022.</u>
	<u>Department of Employment and Workplace Relations VET Student Loans</u>
	<u>Statement of Tuition Assurance TAFE SA document</u>
	<u>Australian Government Study Assist</u>

Application for Refund and Re-credit of a FEE-HELP or HECS-HELP	https://www.tafesa.edu.au/docs/default-source/vet-fee-help/he-student-tafe-sa-refund-re-credit-fee-help-application-form.pdf?sfvrsn=46487c14_2
Application for Refund and Re-credit of a VET Student Loan	https://in.tafesa.edu.au/vet_fee_help/documents/ApplicationforRefundandRe-creditofCommonwealthStudentLoan.pdf
Application to Review a Refund/Re-credit Decision for FEE-HELP or HECS-HELP	https://www.tafesa.edu.au/docs/default-source/vet-fee-help/application-to-review-a-refundre-credit-decision.pdf?sfvrsn=9583c115_12
Application to Review a Refund/Re-credit Decision for VET Student Loan	https://in.tafesa.edu.au/vet_fee_help/documents/ApplicationtoReviewaRefundRe-creditDecision.pdf

Document Control

Approved by			
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Appendix

Flowcharts:

1. Application for Refund/Re-credit of Commonwealth Student Loan, CSP and Review Process

Appendix 1

Application for Refund / Re-credit of Commonwealth Student Loan, CSP and Review Process

