

# VET Student Loans

Quarterly Update: 1 October to 31 December 2023

The Office of the Commonwealth Ombudsman's (the Office) role as the VET Student Loans Ombudsman commenced on 1 July 2017. We assess complaints about the former VET FEE-HELP scheme (which ceased in 2017) and the current VET Student Loans program (which commenced in 2017).

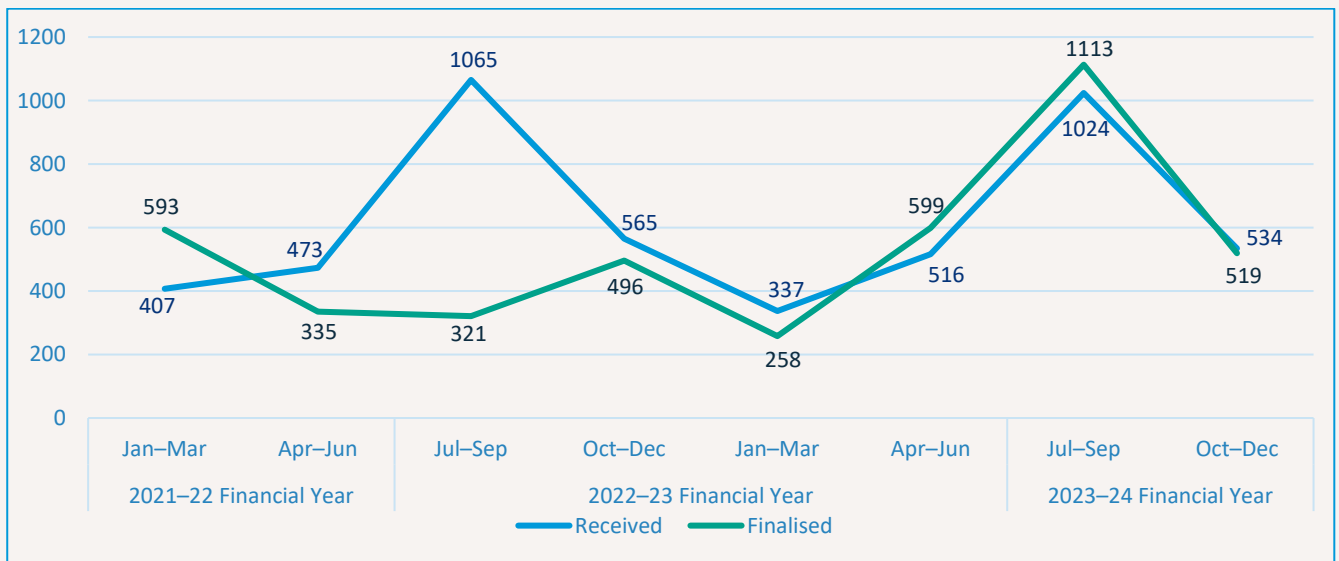
## VET FEE-HELP

Between 1 October 2023 and 31 December 2023, the Office received 534 complaints about VET FEE-HELP debts. This is similar to the same period in 2022 when we received 564 complaints.

During the quarter we finalised 519 complaints, a 53 per cent decrease compared to the 1,113 complaints we finalised between 1 July and 30 September 2023. Our reduced finalised rate reflects the more complex nature of the remaining complaints.

On 31 December 2023, when the Student Redress Measures closed to new complainants, the Office had 2,285 open VET FEE-HELP complaints. This is a slight increase on the 2,269 complaints that were open on 30 September 2023. The current caseload includes a high proportion (60 per cent) of complaints about providers who are still operating. These types of complaints are more complex and take longer to finalise than complaints about closed providers.

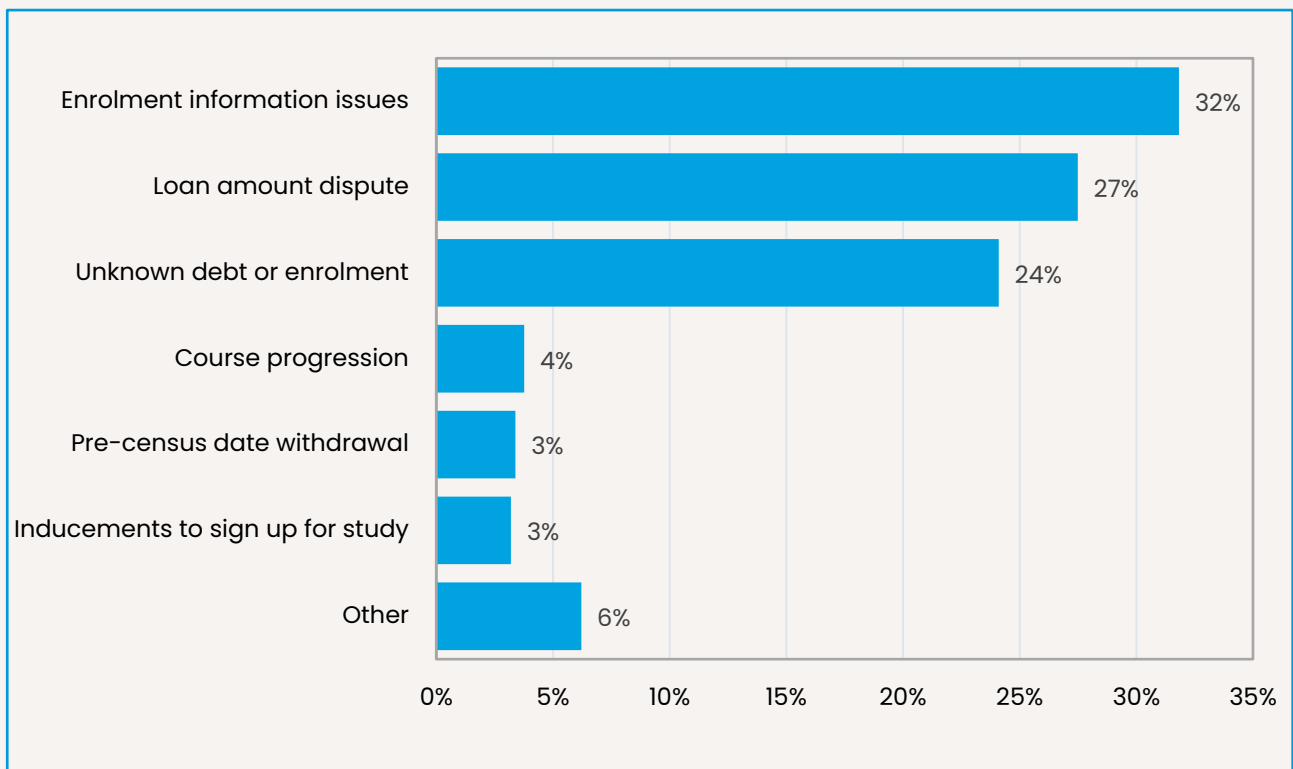
**Figure 1: VET FEE-HELP complaints received and finalised, 1 January 2022 to 31 December 2023**



## VET FEE-HELP complaint issues

Figure 2 shows the issues recorded in the VET FEE-HELP complaints we finalised during the quarter, as well as their frequency (as a percentage of all issues in finalised complaints, noting a single complaint may reflect more than one issue).

**Figure 2: Issues in VET FEE-HELP complaints finalised, 1 October 2023 to 31 December 2023**



## End of VET FEE-HELP Student Redress Measures

The [Student Redress Measures](#) closed to new complainants on 31 December 2023. The Office will continue to assess complaints we received before that date, with the aim of finalising them by 30 June 2024.

Between 1 January 2019, when the Student Redress Measures commenced, and 31 December 2023, the Office recommended the re-credit of VET FEE-HELP debts of \$205.15 million, comprising 13,359 complaints and 71,723 units of study.

## VET Student Loans

Between 1 October and 31 December 2023, the Office received 49 complaints about VET Student Loans approved course providers. This is consistent with the complaints we received during the same period last year (46). Figure 3 shows the number of complaints the Office received about VET Student Loans providers during each quarter since 1 July 2021.

The Office receives complaints about operating providers as well as those that have stopped trading. Our approach to handling a complaint may vary according to the provider’s trading status. If the provider is operating, the Office usually expects the complainant to complete their provider's complaint process before we will assess the matter.

**Figure 3: VET Student Loans complaints received, 1 July 2021 to 31 December 2023**

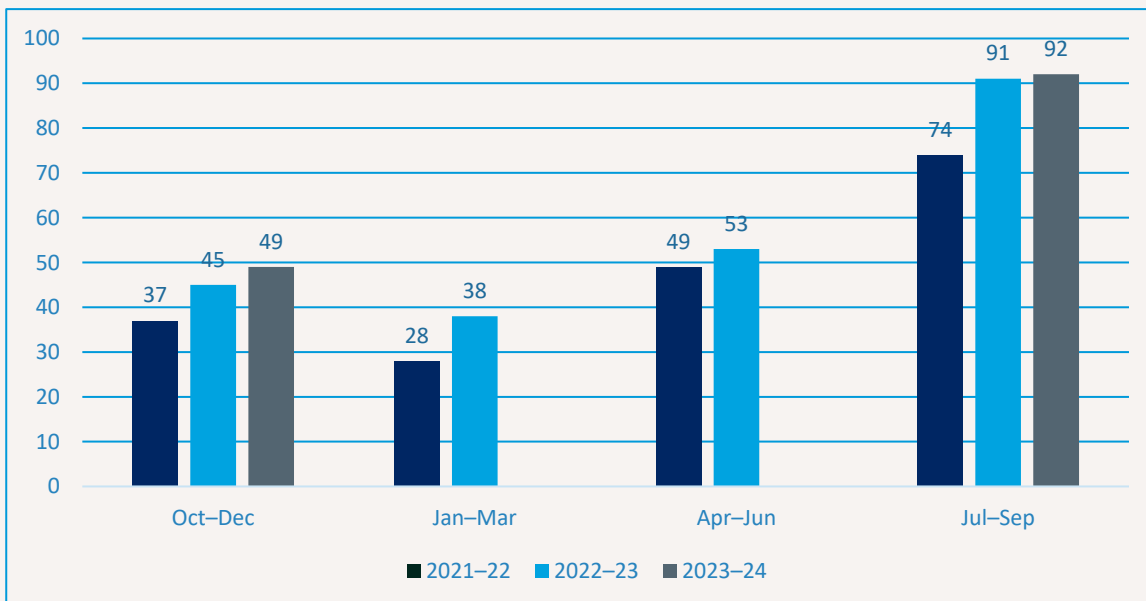
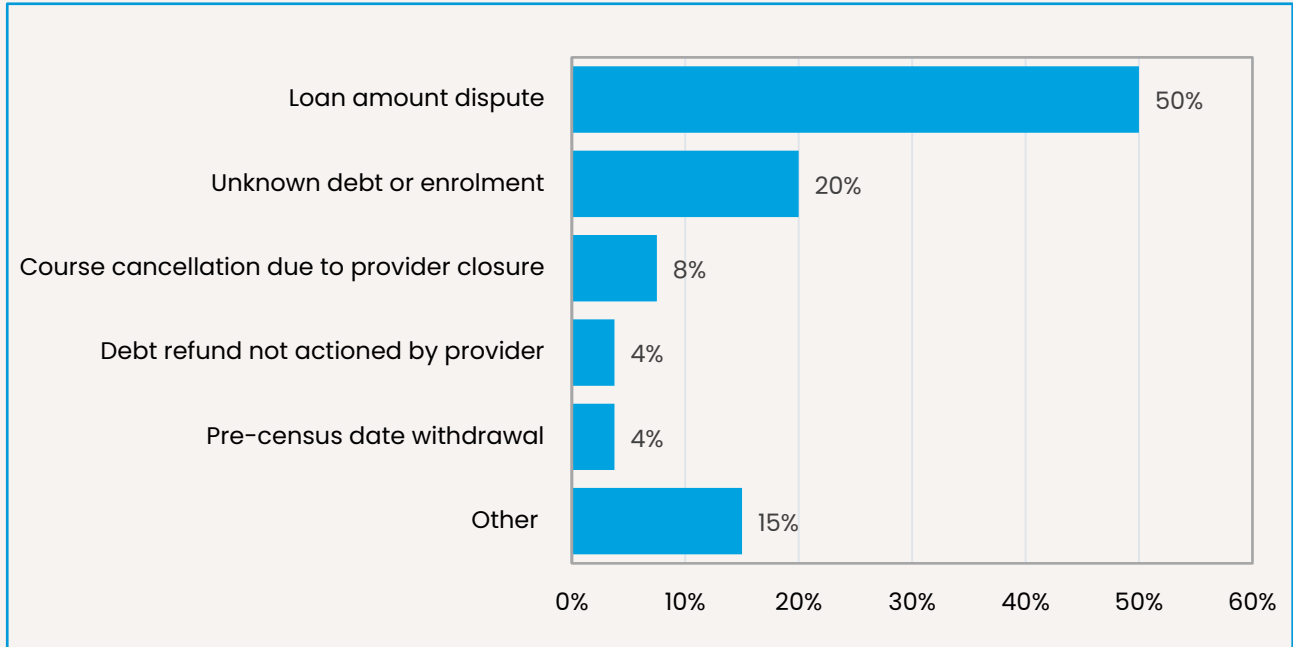


Figure 4 shows the issues recorded in the VET Student Loan complaints we finalised during the quarter, as well as their frequency (as a percentage of all issues in finalised complaints, noting a single complaint may reflect more than one issue).

**Figure 4: Issues in VET Student Loans complaints finalised, 1 October 2023 to 31 December 2023**



## Case study

## VET FEE-HELP: unknown debt

Angelo had lived on a disability support pension since 2010, with regular assistance from disability support workers. They had previously considered studying childcare, however their support staff advised they wouldn't be able to cope with the mental and physical demands of studying, so they did not try to enrol in any course of study.

In 2019, Angelo discovered they had a VET FEE-HELP debt of \$23,880 for a Diploma of Business Administration with a private education provider. Angelo never had any interest in the subject and couldn't remember ever talking to the private education provider. One of Angelo's support workers, who was with them around the time of the alleged 'enrolment', also had no recollection of the provider or the course.

Angelo and their support worker believed that someone misused Angelo's identity.

### Assessment

The education provider could not provide any documents to demonstrate Angelo genuinely enrolled in the study.

The Office concluded that it was reasonably likely the provider or their agent engaged in inappropriate conduct by enrolling Angelo into the course without their knowledge. This conclusion was based on:

- the information from Angelo and their support worker
- the Office's experience assessing previous complaints about that education provider, and
- the lack of educational benefit or purpose that enrolment in a Diploma of Business Administration would bring to Angelo.

### Outcome

The Office shared its assessment with the Department of Employment and Workplace Relations, advising that Angelo's debt could appropriately be re-credited under the VET FEE-HELP student redress measures.

# Data and glossary of terms

Refer to [Data and Glossary summary: VET Student Loans Ombudsman quarterly updates](#) for definitions of complaints, issues and other terms.

The quarterly data in this update covers the period 1 October 2023–31 December 2023. Our data is dynamic and may be updated if new information comes to light. For this reason, there may be minor differences in data when compared to what was reported in the last quarterly update. Previous quarterly updates are available on the Ombudsman's [website](#).

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