StudyLink – Verification of Study (VoS)

VoS Rules and Processes for Education Providers

Author:	Matt Young
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1   Introduction

1.1   Purpose

This document is designed for education providers and provides a detailed explanation of the rules and processes that are associated with the Verification of Study (VoS) process.

This document is targeted towards admin, enrolments, and other relevant staff that may be responding to VoS requests from StudyLink, and should be read in conjunction with the following other StudyLink documents;

- Information Matching Agreement
  - o The formal agreement detailing the matching process between StudyLink and education providers
- VoS Technical Guide for education providers
  - o A technical guide to verification of study. This is targeted towards technical and IT staff at education providers
- Memorandum of Understanding
  - o A formal document outlining the relationship between education providers and StudyLink, and how this relationship functions
- VoS Online training material
  - o Training material on how to use the VoS Online website

1.2   Overview of Verification of Study (VoS)

In order for StudyLink to confirm a student's eligibility to financial assistance, StudyLink needs to obtain confirmed study details from education providers. This information is obtained through the Verification of Study or VoS process.

The VoS process is a match that is recognised by the Office of the Privacy Commissioner and is governed by the Information Matching Agreement, or IMA.

The VoS that is returned from education providers confirms the following main points;

- Study dates
- Programme of study
- The students EFTS for the period, which StudyLink then uses to determine whether the student is full time or part time
- The fees required to be paid (for compulsory fees portion of Student Loan or Scholarship)

StudyLink cannot pay a student until confirmed VoS details are received.

1.3   The VoS Online site

The transfer of Verification of Study data is done through the VoS Online site (also known as the Online Institution Interface).

VoS Online is a secure site that allows the user to submit responses to Verification of Study requests, view reports relating to payments made, and the statuses of Student Loan applications.

To gain access to the site, the relevant staff member at the provider needs to complete a VoS Online User access form – which can be obtained by contacting StudyLink.

Each user must have their own 'log-on'. This means that a provider cannot set up a generic user name and password for multiple users to use.

This form needs to be counter-signed by the staff member's manager – who would preferably already have access to the site.

A separate training PowerPoint for VoS Online explains in detail how this website is used.

1.4   Faxed VoS's

The VoS process can also be done by fax. This is where a VoS request is faxed to an education provider, who then fax a VoS return back to StudyLink.

This process is not encouraged though as it is both timely, and manual on both ends. This process is generally only used by secondary schools that have a smaller volume of students receiving StudyLink assistance.

Where this process is used, the same rules outlined below still apply.

Some VoS requests are issued via fax for Scholarship purposes (regardless of whether the education provider is set up for VoS Online or not. More information about this can be found in the 'Awards and Scholarship' section

2   VoS Requests

2.1   What is a VoS request, and when is it sent?

A VoS request is a file that is sent to an education provider, asking for confirmation of the students study details.

The initial VoS request is sent;

- when a Student Allowance application is pre-approved (meaning that all requested information has been supplied) or
- when a Student Loan application has had an acceptable contract received

At these stages StudyLink has received enough information and evidence from the student to determine their eligibility and confirmation of their study details is usually the final step before approving a student's application.

VoS requests can be issued when one application is ready to issue a VoS request, but another is not. For example, the student may have a Student Allowance that is pre-approved, but the Student Loan application is still waiting for the student to complete their contract. The VoS request can still be issued for the Student Allowance.

If a student is studying at multiple education providers, then VoS requests will be issued to each education provider.

Each education provider can choose when they want to receive an initial VoS request in relation to the students declared study start date. (I.e. you can choose to receive the first VoS request for a student 10, 20 or 30 days prior to the date the student said they start study). This is known as the 'VoS Lead in Days' and is detailed further in the 'Parameters' section.

The default is that the initial VoS request will be sent out six weeks prior to the students declared study start date, provided the student's application is at a stage where a VoS request can be issued. This is the preferred timeframe because it allows StudyLink (where all information has been supplied) to confirm the students details well before their study starts.

This also allows StudyLink plenty of time to complete any final checks before the student is due to commence payment. Where this period is set to, for example, one week, this cuts down the time that StudyLink has to process and complete any checks, meaning that payment may be delayed to the student.

2.2 How often are VoS requests sent?

VoS requests will continue to be issued for a set period of time or until we receive a confirmed VoS response. This period is known as the 'VoS cycle'.

The frequency of these requests is determined by individual education providers. The default is that these reminder requests will be issued every 7 days. This is known as the 'VoS Request Frequency' and is detailed further in the 'parameters' section.

A VoS cycle runs for 12 weeks or up until two weeks after the students declared study start date, whichever is the later.

The 'VoS Responses' section talks about the types of responses that an education provider may respond with. Responses of 'pending', 'not known', or 'unregistered' will mean that the VoS cycle will continue as these are not confirmed responses. Similarly, if no response at all is received, the VoS Cycle will continue.

A VoS cycle will automatically be closed if a confirmed VoS response is received or if all the applications at that education provider are closed (at student request) or declined.

Where an education provider responds to 'study and fees' VoS request with just study information, the VoS cycle will continue as StudyLink will still require fees information. More information about this is below.

Where a provider is positive that a student is unknown, prior to the close of the VoS cycle, the VoS cycle can be closed manually by StudyLink – you will need to contact StudyLink to have this occur.

2.3 What is in a VoS request?

A VoS request contains the following information:
- The students family and given names
- The students date of birth
- The students StudyLink client number
- The students student ID number (where supplied by the student)
- VoS Study Start Date
- Fees flag

Following is more information about each aspect within the VoS request;

2.3.1 Name

A student may supply StudyLink with a number of different names. This could include their legal name, an education provider alias, the name that they want on their StudyLink record, and any other alias or previously used names.

When a VoS request is sent, the name on that VoS request is chosen based on the following order;

1) Legal name (if this explicitly exists as an alias. Most often, the StudyLink record name is the same as the student's legal name, so the legal name is not recorded as a separate alias)

2) Education provider alias (if this exists)

3) StudyLink record name (Primary name used by the StudyLink system, will always exist)

4) Any other alias not yet used

2.3.2 Student ID

StudyLink asks for a student's Student ID number at the time of their application. This is not always a compulsory requirement in order for the student to receive payments from StudyLink. Where the student has supplied their student ID number to StudyLink, this will be included in the VoS request.

An education provider can request that it is mandatory for the Student ID number to be provided with a VoS request. This means that no VoS requests are sent until StudyLink has received a student ID number. More information about this option can be found in the 'Parameters' section.

2.3.3 VoS Study Start Date

The VoS Study Start Date is the date from which StudyLink wants all enrolment information for.

The VoS Study Start Date is one calendar month prior to the study start date the student has declared on their application. This is to allow for student error in the programme start date that they supply on their application.

StudyLink wants all study details for every programme of study that commences on or after the VoS Study Start date.

For example, the student states their study start date as 3 March 2014, the VoS will request all study which commences on, or after, 3 February 2014

StudyLink does not provide an end date for what should be covered by the VoS response. This is because the VoS request is asking for all study details from the VoS Study Start date onwards. The study details to be provided will be for an enrolment period – generally up to 52-weeks.

Where the VoS Study Start date is after the student's confirmed start date the, the student will have to contact StudyLink to have this changed. If you notice that the VoS Study Start Date is incorrect we suggest you contact the student to change their start date with StudyLink. For more information about this, see the 'One Month Rule' section below.

2.3.4 Fees flag

The VoS request will also notify the education provider of whether fees information is required or not. If the VoS is for Student Allowance only, or for a Student Loan where the student has not requested fees to be paid then the VoS request will be a 'Study Only' VoS request. These VoS requests will not ask for fees information. You will not be able to provide a VoS response requesting that fees be paid for the Student Loan. In these cases, the 'fees flag' on the VoS request will be set to 'V'.

Where the VoS is required for a Student Loan that the student has requested fees to be paid the VoS request will be a 'Study and Fees' VoS request. These VoS requests will ask for fees information. In these cases, the "fees flag" on the VoS request will be set to 'F'.

An education provider can respond to a 'Study and Fees' VoS request with just study information (if fees information is not yet available).

3   VoS Responses

When an education provider receives a VoS request, they must respond to this. This is called a VoS response. A VoS response confirms to StudyLink the student's enrolment details (where available).

A VoS response must provide all enrolment details that commence on or after the VoS Study Start Date.

A VoS response will confirm the enrolment details of the individual student, not the entire programme. While the programme may have set dates, fees and EFTS, a student may have different dates, fees or EFTS for a number of reasons. The VoS response needs to contain the specific details of that students enrolment details.

For example, the student may be studying a programme that runs from 1 February 2013 to 30 November 2013 and has 1.2 EFTS. However, a student may only be studying part of this programme from 13 March 2013 to 30 November 2013 and doing 1 EFTS (for whatever

reason). StudyLink wants the details of the student – 13 March 2013 to 30 November 2013 and 1 EFTS.

3.1 What is in a VoS response?

A VoS response contains prefilled information from the VoS request. This includes the student's name, student id number, date of birth, VoS Study Start Date and Client Number.

The education provider may be required to submit the following information in their VoS response;

- Student ID number
- Enrolment Status
- PC Code
- Start and end dates
- EFTS
- Fees (if requested)
- Vacation break information

More information about these areas is below.

3.1.1 Student ID number

Where a student ID is not present in the VoS request, or the student ID that is supplied is incorrect, the education provider can enter this into the VoS response and it will be updated in StudyLink's system when the VoS Response is applied.

3.1.2 Status

Education providers can select the following from the status field

- Blank – this field should be blank where the education provider is providing confirmed enrolment details
- Not known – this is where the student on the VoS request is not known at all to the education provider
- Unregistered – the student on the VoS request is known to the education provider, but they do not have an enrolment for the period that StudyLink is requesting
- Pending – the student is enrolling for the period that StudyLink is requesting, but they have not fully completed their enrolment
- Mismatch – some of the students details on the VoS request do not match the details that the education provider holds
- Withdrawn – the student has withdrawn from the study period that has been requested

Where any status other than 'blank' is selected, no other information needs to be entered in the VoS response. For more information on what is deemed to be a mismatch, see the 'VoS matches' section below.

3.1.3 PC Code

A programme code (also known as PC Code), is usually made up of 6 characters – usually two letters, and followed by four numbers. This is the code that is approved by MOE, not the internal code that some education providers use to advertise programmes to students. The full programme code must be used. If the PC code is PC1234, then this field in the VoS response must say PC1234, not just 1234.

Also, the PC code cannot contain any spaces either before, during, or after the typed code. This will cause the PC code to be considered un-recognised.

For the student to be considered as enrolled on an active programme, the start date of the students study must be on or after the TEC approval date for the programme. If the start date of the students study is prior to the TEC approval date the student will be considered as enrolled on an inactive programme regardless of whether the end date of the study is after the approval date and the application will be declined.

A separate VoS Response should be provided for each programme of study (Programme Code) starting on or after the VoS Study Start Date. For example, if a student is studying a Bachelor of Arts and a Diploma in Sport (and this is not an approved conjoint programme) then the education provider must send back a VoS Response with two separate lines, one for each programme code.

3.1.4 Study dates

A confirmed VoS response must contain valid study start and end dates.

The study start date would generally be a Monday, and the study end date would generally be a Sunday.

The study dates that are reported must be the study dates of that student – not the generic study dates of that programme (if these are different). The study start date is the start date of the earliest commencing paper that the student is enrolled in, and the study end date is the end date of the latest finishing paper that the student is enrolled in.

Unless the programme has been approved by the TEC as being over 52 weeks in length, the period between the start and end date must be no more than 52 weeks.

A VoS response will be deemed to be invalid, and will not apply, if one of the following issues occurs with the study dates;

- The start date is greater than the end date on the VoS
- A segment start date is greater than a segment end date (see the 'segments' section below for more information)
- the vacation start date is greater than the vacation end date
- The program Start Date in the VoS Response is greater than one calendar month prior to the VoS Study Start Date in application screen.

It is important that these dates are reported correctly. Where these dates are not reported correctly, the student may be incorrectly paid for periods where they were not entitled. When this happens, the student may incur an overpayment, and StudyLink may ask the education provider to meet the costs of the student's overpayment where it is deemed that the cause of the overpayment was due to the incorrect information in the VoS response.

3.1.5 Fees

A VoS Response with fees information must always include Total Compulsory Fees and the amount of Fees Requested for the 'study period'.

The 'Total Compulsory Fees' are the total of all fees for the particular student, for the reported programme(s), and only for the study period(s) listed in the VOS response.

The compulsory fees component of the loan comprises all the fees the student must pay to the provider for enrolment/registration in their chosen course. This includes:

- Tuition fees
- Examination fees
- Student health levies
- Course related costs that are common to all students.

    For example
    - all students enrolling in a Hairdressing programme must have this particular kit that the education provider will be providing. This would be included as a compulsory fee
    - all students must have an appropriate hairdressing kit, but are free to purchase this from wherever they wish. This would not be included as a compulsory fee, as this cost would not be common to all students on this course (as they may get different kits, from different sources, for different prices).

It does not include penalty fees for late enrolment/registration or other administrative fees or special charges etc., which would not normally be incurred by every student enrolling or registering in the same programme of study. It also does not include Student Association Membership fees.

The 'Fees Requested' are the total requested fees for the particular student, for the reported programme(s), and only for the study period(s) listed in the VOS response. It may be that these amounts are different – where the student has already paid some of their fees for example.

StudyLink can only pay up to the total fees amount (i.e. it cannot pay more than this amount).

If there are multiple programmes of study returned in a VoS Response, each programme code in the VoS Response MUST have the **same** Total Compulsory Fees and Fees Requested. This needs to be the totals of all the programmes. For example, the student is studying both a Bachelor of Law (fees of $5000) and a Bachelor of Science (fees of $4000) at the same time. The total compulsory fees and the total requested fees must be $9000 on both lines of study. If this is not done, and each programme contains only the fees for that programme, then the full fees amount will not pay.

The VoS response will be deemed invalid, or may not be able to be used correctly if;

- the VoS response has negative Total Compulsory Fees
- the VoS response has a negative Fees Requested amount
- the Fees Request in a VoS Response is greater than the Total Compulsory Fees
- there are Fees Requested but no Total Compulsory Fees

In some of these cases, the VoS may not be able to be used at all, in other cases, the study information can be used, but the fees information would not be able to be used.

3.1.6   EFTS (Equivalent Full-Time Status)

EFTS must be reported in a confirmed VoS. This cannot be left blank or set to zero.

The EFTS reported must be the EFTS of the individual student – not the EFTS approved by NZQA for the programme that they are studying.

For example, NZQA may have approved a Certificate in English to be 1.2 EFTS over a 36 week period and consisting of 10 papers. If a student is only taking three of these papers, then the EFTS value in the VoS response needs to be the equivalent of these three papers – 0.375 EFTS for example, rather than the 1.2 EFTS of the programme.

The EFTS reported need to be the total of the papers that the student is studying for that period, for that programme.

3.1.7 Vacation Breaks

Where the student has a vacation period that is longer than three weeks (21 days), the start and end date of this vacation period must be reported in the 'vacation date' fields.

The start date is generally a Monday – the Monday of the start of the vacation. The end date is generally a Sunday – the Sunday before the student returns to study.

It is important that these vacation periods are reported as students are not entitled to receive Student Allowance or Loan Living Costs payments where the vacation break is over three weeks in length. Where these dates are not reported, the student may be incorrectly paid when they are not entitled to. When this happens, the student may incur an overpayment, and StudyLink may ask the education provider to meet the costs of the student's overpayment where it is deemed that the cause of the overpayment was due to the incorrect information in the VoS response.

There can be a maximum of two vacation periods per line of VoS response.

Where the student does not have any vacation periods that exceed three weeks – these fields can be left blank. Breaks of less than three weeks do not need to be declared on the VoS response.

3.2 Segmented Study

Where an education provider offers component based study (e.g. semester or modular enrolments) they can provide details of the applicant's study for each segment.

This information is recorded in the 'segments' section of the VoS response. There can be a maximum of four components per line of VoS response.

Segmented study can help StudyLink where the overall EFTS is part time. The individual segments allow StudyLink to identify any periods of study where the student could be full time. For example, the VoS returned may show that the student is part time over the full year, but the segments show that the student is full time for second semester.

When reporting segments, the study start and end dates must be supplied – as well as the EFTS value for that segment.

The start date of any segment must not be prior to the start date for the total study period. The end date of any segment must not be after the end date for the total study period. The total of all EFTS for the segments must equal the total EFTS for the VoS response.

Segments can overlap. For example, there may be a full year segment, and also a separate segment that reports only one semester.

For example;

Overall study period

10 Jan 2013 – 13 Nov 2013

0.8 EFTS

Segment One

10 Jan 2013 – 24 Jun 2013

0.5 EFTS

Segment Two

25 Jun 2013 – 13 Nov 2013

0.125 EFTS

Segment Three

10 Jan 2013 – 13 Nov 2013

0.175

In this example, the EFTS of all three segments add up to the EFTS of the overall study period. The start and end dates of the segments do not go over the start and end dates of the overall period.

The first two segments show the study details for semester one and semester two. The third segment would be a paper that is a full year paper (i.e. cannot be split into a semester).

Segments should only be used for a period where the student is actually studying. A 'zero EFTS' segment should not be used where the student is not studying for a period of time. Instead, that period of time should simply not be reported at all within the VoS response.

3.3   Withdrawn VoS responses

When submitting a withdrawn VoS response, no further information is required on the VoS response (e.g. study dates, EFTS, programmes of study etc.). However, it is recommended that this additional information is supplied to help StudyLink better determine the students correct eligibility.

Where a withdrawn VoS response has an end date, the withdrawal is effective from the end date provided in the VoS response.

Where a withdrawn VoS response contains both a start and end date, the end date used (i.e. the withdrawal date) cannot be prior to the study start date.

If no end date is provided, or the end date is in the future, the withdrawal is effective from the date the VoS Response is received by StudyLink.

It is StudyLink's preference that an end date is reported, as this provides a more accurate withdrawal date for the student.

Where dates are reported in the withdrawn VoS response, the period between the study start and end dates cannot be longer than 52 weeks in length.

3.4   Youth Guarantee programmes

Students studying a Youth Guarantee programme are not eligible for any component of the Student Loan scheme. They may however be eligible for Student Allowance payments. Education providers need to set up a separate PC Code for Youth Guarantee programmes with TEC. This PC Code usually begins with CO, and is automatically set up for approval for Student Allowance purposes, but non-approval for Student Loan purposes.

This can mean that one course might have two different PC Codes – for example, a Certificate in English might have PC1234 for SAC funded students (eligible for both Student Allowance and Student Loan) and CO9876 (eligible for Student Allowance only). The education provider needs to ensure that they are returning the correct CO code for Youth Guarantee students.

Where the CO code has yet to be set up, or cannot be used, and the education provider receives a VoS request for a Youth Guarantee student, they should contact StudyLink to discuss how best to deal with this

4   Blank VoS (Provider Initiated VoS response)

Education providers have the ability to send through a VoS response where they have not received an immediate request from StudyLink.

This is known as a 'blank VoS' or an 'provider initiated VoS'. It can also be known as a 'manual VoS'.

The education provider can only return a blank VoS where they have previously received an initial VoS request for that student, for that period.

The blank VoS can only contain fees information where the education provider has previously received a VoS request from StudyLink that has asked for fees information.

If StudyLink has never issued a VoS request for a student for a particular period, then the education provider cannot submit a blank VoS for that period. If StudyLink has not requested fees information for that period previously, then the education provider cannot submit a blank VoS with fees information included.

A blank VoS can be used for a number of reasons. Some examples include;

- Where the student has dropped or picked up papers
- Where the student has withdrawn from study
- Where the students study dates or vacation dates have changed
- Where the student is studying an approved overseas programme of study
- Where there are additional fees that need to be paid

5 Education Provider Matching

Education providers are able to individually select how they determine a valid match.

There are three possible identifiers that an education provider can match on.

- Student ID number
- Full name
- Date of birth

The minimum requirement is that an education provider matches on at least 2 of these identifiers.

The education provider can set up to only match on 2 out of 3 identifiers, or 3 out of 3 identifiers.

Where any one identifier is not matched, the education provider needs to declare this by setting the 'status' field in the VoS response to indicate which identifier has not been matched (Mismatch DOB for example). This is not a requirement for education providers that only match on 2 out of 3 identifiers.

If there is more than one identifier that does not match, the education provider must send through a 'not known' VoS response.

Where the provider is only set up to match on 2 out of 3 identifiers, and they send through a mismatch status, the resulting VoS will still be a confirmed response.

However, where a provider is set up to match on 3 out of 3 identifiers, and they send through a mismatch status, the resulting VoS will not be confirmed.

The parameter that determines the match is called "Ignore Mismatch" and further information about this can be found in the 'parameters' section.

6 Revossing

A re-VoS is where StudyLink sends the education provider a new VoS request after a VoS response had already been received and/or the VoS cycle had closed.

A re-VoS can be sent for a number of reasons, including;

- The student has contacted StudyLink and advised that they have picked up some more papers
- The student has contacted StudyLink and advised that they have withdrawn from study
- The student has contacted StudyLink and advised that their study dates or some other information has changed
- A refund is received from the education provider. A re-VoS is sent to determine if the student has withdrawn from some or all of their papers

A re-VoS will generally use the original VoS study start date of the original VoS request. However, a StudyLink Officer may request a VoS response for a specific period, in which case this date would be different.

If an education provider has changed a student's study details they should simply send through a 'blank VoS' rather than requesting a re-VoS from StudyLink.

7   The 52 week rule

The students VoS response should only exceed 52 weeks if TEC has specifically approved that programme to be delivered over 52 weeks per enrolment period.

While a programme of study may have been approved for three years, the number of weeks per year is generally less than 52 weeks.

This means that the number of weeks between the study start and end date should not exceed 52 weeks unless this approval has been given by TEC.

Any VoS responses that are sent through that are over 52 weeks in length, and that programme is not approved to be over 52 weeks in length, will not be used.

Where the student is studying for more than 52 weeks on a programme that is not approved for this length, the education provider will need to split the enrolment, and return separate VoS responses for each semester or period. This will include splitting the EFTS and fees details on a per semester basis. This should be rare though, as a student should not be studying for more than 52 weeks in one period on a programme that is not approved for this length of time.

8   The One Month Rule

As mentioned earlier, a VoS response cannot generally be used where the study start date is more than one month after the VoS study start date on the VoS request

This is known as the One Month Rule.

If the study start date is before the VoS study start date, then the education provider would be returning a "Not Known" VoS response.

If an education provider notices that a VoS response will not apply because of the one month rule, they can advise the student to contact StudyLink to change their declared study start date. It is the responsibility of the student to ensure that their declared details are accurate, but this is an area where education providers may also be able to assist.

9 VoS LOCK

When a subsequent VoS response is received for a student, it will generally override the previous VoS response that is on the record. There are some cases where an education provider may know that such an event should not happen.

In these cases, StudyLink can 'lock' a VoS response onto a file. This is called a 'VoS-lock'.

An example of where an education provider may want a 'VoS-lock' applied could be a case where a student's study details differ from the generic dates for that programme of study. Some education providers systems will automatically respond with the generic dates whenever StudyLink requests VoS details. In these cases, these education providers would send through a 'blank VoS' with the correct details, and ask for this to be 'VoS-locked' so that the incorrect VoS response with the generic dates does not apply.

An education provider can notify StudyLink of this via the Kbase tool. They will need to confirm exactly which VoS response they would like to be 'locked-on' and the reasons why.

10 Student Loan accounts

When a Student Loan application reaches its final approval stage, a Student Loan account is created. A Student Loan account runs for a period of 52 weeks (unless a programme of study that is approved for longer than 52 weeks is applied onto that loan account). Any subsequent Student Loan applications that are received by the student can be loaded onto that same loan account provided this extra period of study does not take the loan account over 52 weeks.

Example One

Initial application

Start Date	17 Jan 2013
End Date	10 June 2013

Subsequent application

Start Date	1 July 2013
End Date	13 Nov 2013

In this example, the subsequent application will be on the same loan account as the initial application. This is because the difference between the earliest start date (17 Jan 2013) and the latest end date (13 Nov 2013) is less than 52 weeks.

Example Two

    <u>Initial application</u>

    Start Date   17 Jan 2013

    End Date   10 June 2013

    <u>Student advises of subsequent study</u>

    Start Date   1 July 2013

    End Date   19 Mar 2014

In this example, the subsequent study period cannot be put onto the same loan account. This is because the difference between the earliest start date (17 Jan 2013) and the latest end date (19 Mar 2014) is greater than 52 weeks. In this situation, the student will need to submit a new application and sign a new Student Loan contract for the study period 1 July 2013 to 19 Mar 2014.

This can have an impact when education providers send through a new verification of study to add on a study period. In some cases, this VoS may not apply as that extended end date will take the loan account over 52 weeks in length. In that case, the student will need to submit a new application for that period of study.

Student Loan accounts will be closed 90 days after the latest study end date as confirmed in VoS response.   This means that no further payments (or Re-VoS's) can be made after the loan account is closed. However, fees refunds can be received.

Please be aware the last possible payment date is 88 days after the Study End Date.

This means that the Student Loan must be approved with the correct fees request applied within 79 days of the programme end date for initial fees payments, and 86 days for subsequent fees payments. This is because for initial fees payments, the fees will not pay out until 10 days after the Student Loan is approved.

11   PAYMENT OF FEES FROM STUDENT LOAN

11.1   Loan Entitlement Advice (LEA)

If, upon successful completion of the VoS process, the student is determined as eligible for any part of the Student Loan Scheme StudyLink will issue a Loan Entitlement Advice (LEA) to the student.

This informs them of their entitlement from the Student Loans Scheme.

Payments can then be made to the student, for any living costs and/or course related costs (CRC) and to the provider for the approved total compulsory fees.

11.2　Payments to Providers

Fees payments to education providers are made on the 10th day after the issue of the LEA letter.

This is the disclosure period.

This is to allow the student three clear days in which to receive the Loan Entitlement Advice and cancel the contract, in terms of the disclosure requirements of the Credit Contracts and Consumer Finance Act 2003.

Payments for compulsory fees are made on behalf of the student by direct transfer to

the bank account number provided by the provider.

Individual fee payments, to a provider, are grouped together for any given date and a single bulk payment is made to the nominated provider bank account. Payments are made according to standard banking practice and credited overnight to provider's bank accounts.

The 10 day waiting period, for students to cancel their Loan **MUST** have expired **BEFORE** any payment can be made to a provider. This cannot be over-ridden (i.e. StudyLink cannot speed up this process to pay fees any faster).

11.3　Amount of fee payment

StudyLink may not necessarily pay all of the fees that are requested by the education provider. This could be for a number of reasons, including;

- The student has received Training Incentive Allowance payments towards fees for the same course. This means that the Student Loan fees payments is reduced by the TIA amount
- A fees amount may have been paid previously, so the requested fees amount has been reduced by what has already been paid

11.4　Refund of unused fees

Any unused fees that were paid by Student Loan must be refunded back to StudyLink. This can include cases where the student has withdrawn or has dropped papers (and is entitled to a refund) or cases where the fees were overpaid by some other reason.

Any unused fees cannot be carried over to another period of study. The fees are paid for that particular period and programme – if they are not required, they need to be refunded. They should not be used to pay the fees for the course that the student is studying next year for example.

11.5 Superseding Fee Requests

If StudyLink receives a fees request, for the same student at the same provider, subsequent to a fees request not yet paid, the new fees request will supersede the original fees request. For example:

On 09/01/2013 a VoS Response is received detailing:

Fees Request 700

Total Fees 700

This is applied to the student's record but has yet to be paid to the provider as payment is not due until 14 days prior to the course start date.

On 21/01/2013 another VoS response is received, as the student has picked up additional papers, detailing:

Fees Request 900

Total Fees 900

This is applied to the student's record and supersedes the original fees request, as it has yet to be paid. StudyLink would then pay $900 when once it is 14 days prior to course start date.

12 AWARDS AND SCHOLARSHIPS

StudyLink currently administers five scholarships;

NZQA Scholarship Monetary Award

Step Up Scholarship

Bonded Merit Scholarship

Non-government Organisation (NGO) Study Award

Family Start Award

TeachNZ

StudyLink does not have the functionality to send automated VoS requests, or receive automated VoS responses for these scholarships.

Where a VoS response is received for a Student Allowance or Student Loan, this VoS can be applied onto the scholarship. However, if a VoS response is received for a scholarship, this cannot be applied to a Student Allowance or Student Loan.

Where the student does not have a Student Allowance or Student Loan, or StudyLink needs a VoS response for a scholarship before the Student Allowance or Student Loan is ready to send a VoS request, then the request will be issued manually.

Scholarship VoS requests are issued via fax, with one page per student. The VoS request contains the same information as an automated VoS request, and the response should contain the same information as an automated VoS response.

The VoS requests will continue to be issued until a response is received.

13   Reports

There is a separate PowerPoint presentation that covers the full functionality and features of the various reports that are available to education providers. Two of the key reports are Status Reports, and Payment Schedules. A brief summary of these is below;

13.1   Status Reports

A status report is a report that advises the education provider the 'state' of each loan application for their students.

Only students that have elected to have their fees paid by a Student Loan will show up on that education provider's status report.

The report advises the latest state of the Student Loan only – no Student Allowance information is supplied.

The following information will be included on the status report.

- Family Name
- Given Name(s)
- Date of Birth
- Student Client Number (SWN)
- Student ID
- Study Start Date

- Current Application Status
- Date of Current Status
- Context of Current Status
- Campus (where application applicable)

The student will continue to show on the status report each day for a set number of weeks (default is six weeks) if there are no changes to the status of the loan. After this period, the student will 'drop off' the status report.

If the state changes, the student will reappear on the report.

Sometimes, a student's Student Loan application may be in between states. This could be where StudyLink has something to process on the students file, or there are checks that need to be completed. In this case, the student would not appear on the status report, as they technically have no defined state.

For an updated list of all the current status and context options, see the Status Report Training PowerPoint.

13.2   Payment Schedules

Payment schedules are issued when a payment is made to an education provider. The payment schedule advises the education provider;

- The date the payment was made
- The payment amount
- The students full name
- The students date of birth
- The students student ID number

A summary 'monthly' payment schedule is also issued to education providers to help consolidate their records. Payment schedules are issued for Scholarship payments, as well as Student Loan fees payments.

14 Parameters that can be set by education providers

There are a number of individual parameters that can be set by education providers to help them better manage the VoS process and tailor it to their needs. To change any of these parameters, or to confirm what these are currently set to, education providers will need to contact StudyLink.

Parameter	Description
VoS request frequency	The number of days between VoS requests
VoS lead in days	The number of days prior to the students declared study start date that the initial VoS request will be issued
Pay fees day	Fees can be paid either • 14 days prior to study start date • 7 days after programme start date • On programme start date
IRD before VoS	Option for StudyLink to not send VoS requests until evidence of IRD number has been sighted by StudyLink
Require Student ID	Option for StudyLink to not send VoS requests until StudyLink has the student ID number
Ignore mismatch	If set to "yes", the education provider will be able to match on 2 out of 3 identifiers. If set to "no" the education provider will need to match on all 3 identifiers

15 Secondary School specific information

Secondary school students are only eligible for Student Allowance payments, not Student Loan payments.

This means that some of the preceding provisions do not apply. This includes, but is not limited to;

- Study and fees VoS requests (fees information is not required for Student Allowance)
- EFTS (secondary schools do not use EFTS). Instead a tick box is used on the VoS response to indicate whether a student is full time or not. Secondary School students must be studying a minimum of 20 hours per week to be considered full time
- Status Reports and payment schedules
- Blank VoS/Institution Initiated VoS responses
- Scholarships

16 Appendix

16.1 Glossary of Terms

Term	Description
Breaks in Study / Vacation Dates	These terms are intermingled and mean a break in study for a student. This is not a case of where the student is simply not attending.
Confirmed VoS Response	A VoS Response from an education provider that closes an open VoS cycle.
EFTS	Equivalent Full Time Student value used to indicate the student's study load by Education Providers.
Education provider alias	The name a student tells us they are known by at their education provider.
MoE	Ministry of Education
Pre-Approved	Eligible for Student Allowance, subject to verification of study and final benefit checks, based on information given by the student.
Post Contract	Eligible for a Student Loan, subject to verification of study and final benefit checks, based on information given by the student
Programme Code	Ministry of Education Prospectus Codes for programmes (qualifications) offered by education providers.
Programme	What the student is studying for that specific period of time. Where the student may be studying towards a Bachelor of Science qualification, their programme that they may be studying at this point in time is Certificate in Science. For VoS purposes, the word programme would refer to the Certificate in Science, not necessarily the overall qualification that they are studying towards
Re-VoS	A reVoS is the subsequent VoS Request after the initial VoS cycle has been completed.
Segmented VoS	Details of the student's EFTS breakdown, for each component of study. In addition to confirming an entire study period, the VoS Response can also provide information on start date, end dates and EFTS values for specific components/semesters of that study period.
Semester	A half-year term in a secondary school or tertiary provider, typically lasting for fifteen to eighteen weeks
Student ID	The student's unique identification number issued by an education provider.
VoS Study Start Date	The date the Ministry uses to request information from (student supplied study start date minus one month). Education providers must return details of all study commencing on or after this date.

Study start and end dates	The confirmed dates that the student commences study, and cease study for that program, for that enrolment period. Confirmed on the VoS response.
Subsequent VoS Requests / Reminder VoS Requests	Subsequent or Reminder VoS Requests are sent at regular intervals after the initial VoS Request, if a confirmed VoS Response has not been received.
The Ministry	Ministry of Social Development operating as StudyLink.
VoS	Verification of Study. The process used to confirm students' enrolment details.
VoS Cycle	Period from the first VoS Request being issued until a Confirmed response is received.
VoS Frequency	The period between subsequent VoS requests being sent to providers if a confirmed VoS has not yet been received by the Ministry
VoS Lead in Days	The period outside of which SAL will not send a request to the provider.
VoS Online Access Form	Access form that needs to be completed by staff members at education providers that have been granted access to confirm VoS details
VoS Online Termination Form	Termination form that needs to be completed when a staff member at the education provider has left their position/no longer confirming VoS details.
VoS Request	Sent to Education providers to request enrolment information for students.
VoS Response / VoS Confirmation / VoS Return	Verification of Study information received by the Ministry from an education provider.
MSD ID / SWN / Student Client Number	The student's unique identification number issued by the Ministry.
Automated Status Report	Regular update of Students Loan Application Status with the Ministry, sent to Education providers