



Australian Government

# VET **Student** Loans

# INFORMATION BOOKLET

Information for students applying for  
VET Student Loans

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## Important information

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The VET Student Loans program assists eligible students enrolled in approved higher level vocational education and training (VET) courses to pay their tuition fees.

### Nine important points you must read

1. Your VET Student Loan debt (VETSL debt) must be paid back at the relevant repayment rate when your repayment income is above the compulsory repayment threshold. The compulsory repayment threshold is adjusted annually and is \$51,550 for the 2023-24 income year (\$48,361 for the 2022-23 income year).  
**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. VET Student Loans are subject to indexation. Indexation is when your loan amount is adjusted to reflect the changes in the cost of living. When indexation is applied your debt is likely to increase which means the amount you repay in total will be more than the original amount of the loan. Indexation is applied on 1 June each year to debts that are 11 months old.
3. 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. Your approved course provider (provider) will arrange for Progression Forms to be sent to you using the Department of Employment and Workplace Relations 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.
4. 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.
5. 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 census day. You must withdraw in writing and in line with your approved course provider's withdrawal procedure.
6. Full fee paying/fee for service students will incur a 20 per cent loan fee<sup>1</sup> on their VET Student Loan. Students enrolled in a diploma and advanced diploma level course whose enrolment is subsidised by a state or territory government do not incur a loan fee.
7. You must meet the eligibility criteria to access a VET Student Loan. You will need to supply information to your provider to prove you meet the eligibility criteria.
8. 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. Your provider must send you a written notice of the amount of your course tuition fees covered by the loan and any gap fees required to be

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<sup>1</sup> Refer section 2.9 Special loan fee exemption up to 30 June 2021.

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 as you progress through your course.

9. 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.

**You must read this booklet before submitting the 'request for VET Student Loan eCAF'.**

When you sign and submit your 'request for VET Student Loan eCAF', you declare that you have read this booklet and you are aware of your obligations under the VET Student Loans program.

Note: The Department of Employment and Workplace Relations (the department) has aimed to ensure the information in this publication is consistent with the [VET Student Loans Act 2016](#) (the Act) and the [VET Student Loans Rules 2016](#) (the Rules). If there are any inconsistencies between this publication and the Act or Rules, the Act and Rules take precedence.

In addition, the information contained in this booklet is correct as at the time of publication and subject to change. For the latest information on the VET Student Loans program, refer to the the [VET Student Loans](#) webpage.

**Who is this Booklet for?**

This booklet is for people who wish to apply for a VET Student Loan to pay for an approved diploma level or above VET qualification.

This booklet is a summary of the key points a person must know before they apply for a VET Student Loan. It is not intended to provide comprehensive information about the VET Student Loans program as a whole.

**Using this booklet**

The first section, 'The VET Student Loans Program at a Glance' provides an overview of the VET Student Loans program, including eligibility criteria.

Further detail is provided about the program in sections 1 to 6 of this booklet.

Refer to the Glossary for an explanation of what key words mean.

Refer to the section at the end of this booklet, 'Contacts and Additional Information' for further information and relevant contact details.

# The VET Student Loans program at a glance

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## What is the VET Student Loans program?

The VET Student Loans program is an Australian Government loan program that helps eligible students enrolled in approved courses at diploma level or above, at approved course providers pay their tuition fees. The loan has income-contingent repayment arrangements, which means you only need to make repayments if you are earning above the minimum repayment threshold. You can make voluntary repayments at any time. VET Student Loans are indexed annually, as indexation is applied it is likely that the loan amount, or debt, will increase.

If you are an eligible student, the department may approve your VET Student Loan for an approved course. The department will pay your loan directly to your approved course provider. You will be responsible for any gap amount in the tuition fees, which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO).

## Am I eligible?

To receive a VET Student Loan, you must:

1. be an eligible student
2. be studying an approved course
3. be studying with an approved course provider
4. apply to the government using the approved form, which will be managed through your provider, and
5. submit Progression Forms to confirm your ongoing engagement with your studies, and continue accessing the loan throughout your course.

To be an eligible student, you must meet ALL of these criteria – further detailed below.

- You are:
  - an Australian citizen or
  - a qualifying New Zealand citizen<sup>2</sup> or
  - a permanent humanitarian visa holder, who is usually resident in Australia or
  - a pacific engagement visa holder who is usually resident in Australia.<sup>3</sup>
- Your HELP balance (the amount of your HELP loan limit you have left) is more than \$0. This means you have enough HELP loan limit remaining for your proposed studies to be covered by the loan. The HELP loan limit is the limit on how much you can borrow. Any borrowing under FEE-HELP, VET FEE-HELP, VET Student Loans and, from 1 January 2020, HECS-HELP will count towards your HELP loan limit.

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<sup>2</sup> A qualifying New Zealand citizen is a New Zealand citizen who meets all of the following:

- holds a special visa category, such as the **New Zealand Special Category Visa (SCV)**
- has been usually resident in Australia for at least 10 years
- was a dependent child when he or she was first usually resident in Australia
- has been in Australia for periods totalling 8 years during the previous 10 years and
- has been in Australia for periods totalling 18 months during the previous 2 years.

<sup>3</sup> VSL eligibility for pacific engagement visa holders usually resident in Australia applies to VSL course of study and/or units which have census dates on or after 1 February 2024.

- You are enrolled with an approved course provider in an approved course and have enrolled in accordance with the application requirements.
- You are studying the approved course primarily at a campus in Australia.
- You have been assessed by your approved course provider as academically suited to undertake the approved course on the basis of either:
  - providing your Australian Year 12 Certificate **or**
  - providing your International Baccalaureate Diploma Programme (IB) diploma **or**
  - providing a copy of a certificate showing you have been awarded a qualification at level 4 or above in the Australian Qualifications Framework (where the language of instruction was English)<sup>4</sup> or at a level in a framework that preceded the AQF and is equivalent to level 4 or above in the AQF **or**
  - displaying competence at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test.

In addition, your approved course provider must reasonably believe you show competence in completing the course.

- You meet the Tax File Number (TFN) requirements.
- You have a Unique Student Identifier (USI) or are otherwise exempt.
- You have given the required documents to your approved course provider and submitted the loan application form by the first census day no less than two business days after enrolling.

To be an approved course, your course must:

- be specified by the VET Student Loans (Courses and Loan Caps) Determination 2016 (the courses and loan caps determination) and
  - for state-government subsidised students, lead to a qualification of diploma or advanced diploma in the Australian Qualifications Framework or
  - for full fee-paying / fee for service students, lead to a qualification of diploma, advanced diploma, graduate certificate or graduate diploma in the Australian Qualifications Framework and
- be provided by an approved course provider and
- be delivered by an approved course provider or an entity registered with TEQSA or a body approved by the department to deliver the course.

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<sup>4</sup> If your qualification is from overseas, then the certificate provided must be a letter or certificate issued by a Federal, State, or Territory government agency which assesses overseas qualifications and which shows your qualification has been determined to be equivalent or comparable to a qualification in the Australian Qualifications Framework at level 4 or above.



# 1. Transitioning to tertiary study

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Before you decide where to study and apply for an approved course, you will need to make some important decisions. This section provides information about your options, so you can make an informed decision before you enrol in vocational education and training.

Things to think about:

- how to make a smooth transition to tertiary study
- how you can be a savvy student
- which approved courses suit your needs
- what is the cost of your course
- what financial assistance you may be eligible for
- which approved course providers offer approved courses which are eligible for VET Student Loans
- what vocational education and training (VET) students can expect from registered training organisations
- what your career options are by using the following websites.

Visit [Your Career](#) for useful information about career pathways, employment outcomes and salary expectations. [Your Career](#) can help you find the training and training provider that best matches your needs and expectations. You can also use [Your Career](#) to search for VET Student Loans approved courses and approved course providers. You can complete a quiz that finds the study, training or job options that support your current career needs or goals.

The [VET Student Loans 2023 Course List and Loan Caps \(for students\)](#) lists the eligible courses and loan caps that apply to all approved courses. Other than for specified exceptions for certain aviation courses, there are three loan cap bands of \$5,595, \$11,191 and \$16,788 (2023 caps), which apply irrespective of whether the course is being delivered face-to-face, online, or via mixed delivery modes. The loan caps are indexed each year.

## Top tips for transitioning to tertiary study and the VET Student Loans program

### 1.1 Get a TFN early

- If you want to use a VET Student Loan to pay for your study, you must submit your TFN by the census day; otherwise, you will not be able to use the loan for that study period.
- If you do not have a TFN, you must apply for one at the ATO website. See section 3.1 for more information.
- Keep your TFN secure and treat it like your bank PIN.

VETSL and HELP debts are recorded against your TFN so be really careful who you give this information to.

### 1.2 Be aware of your obligations

- At the time of enrolment, you will need to give your own personal email (or mailing address) to your provider. This is so your provider is able to issue you with your VET Student Loans fee notice, which is an important document that will include all the information about your VET Student Loan.

- Your request for a VET Student Loan will also be emailed to you via this email address. When you receive an invitation email about your VET Student Loan request via the electronic Commonwealth Assistance Form (eCAF), please check that all the details entered by your provider are correct. If any details need to be updated, contact your provider to amend the details before submitting the loan request. It is your responsibility to check your email on a regular basis.

You will need to be aware of your census day(s) as this date is critical to getting a loan or withdrawing your enrolment. See section 3.4 for more information. Find out your provider's withdrawal procedure. You must withdraw in writing from a course or a particular part of a course before the census day to avoid incurring a debt for that course (or part of the course).

- A student engagement and progression requirement applies to your continued access to a VET Student Loan. When requested, you will need to log in periodically to the Department of Employment and Workplace Relations' eCAF and complete the form. The Progression Form is simple, quick and easy to complete. You need to complete brief questions and a short survey to confirm your active and legitimate enrolment in the course. If you do not complete your progression form, you may not be able to continue to access a VET Student Loan.
- Find out your provider's policies regarding the conditions of your study. If you are not progressing satisfactorily in your course, your enrolment may be cancelled even if you have already incurred a VETSL debt or made a payment for that study.
- You should be aware of complaints handling and withdrawal policies as these are avenues to have your debt cancelled if your provider is in breach of its obligations, engaged in unacceptable conduct or where special circumstances apply to you.
- If you have previously studied and accessed a HELP loan, it is your responsibility to ensure you have sufficient HELP balance to cover the VET Student Loan amounts in your invoice notice. You can check your HELP balance by logging onto myHELPbalance. To login to myHELPbalance you will need your provider-generated student ID, your USI or Commonwealth Higher Education Student Support Number (CHESSN), first name, last name and date of birth. Your student identifiers will be quoted on your VET Student Loans fee notice. If your CHESSN is not listed on your notice, contact your provider.

### 1.3 You are responsible for your own education

- Due to privacy laws, approved course providers cannot give information to your spouse, parent, or anyone else about your payment details, VET Student Loan, attendance or other personal matters.
- Be sure to base your decision to study on the right information by comparing prices of courses and providers at [Your Career](#) before you enrol. Compare the course fee with the corresponding loan cap amount to check if you will need to fund any difference between the two. You may need to pay the gap between the loan amount and the total course fee. Check with your approved course provider before you enrol, or after enrolment you can check your VET Student Loans Statement of Covered Fees.
- Do not enrol in a course or request a VET Student Loan until you have made a firm decision to study. You should consider whether you are able to and want to complete the course requirements.

## 1.4 Know who to ask for help

- Your provider is the first place you should go to for any questions about your study or VET Student Loan, or complaints about the quality of service. Student administration staff will help you with enrolment and administration or will direct you to the appropriate area (refer to the Contacts section for other useful contacts).
- The [Your Career](#) website is updated regularly to provide information about providers and loans.

## 1.5 Get involved

- Most providers offer an orientation service for new students, as well as social events and various clubs. These activities can help you to learn your way around, meet new people and build a support network.
- If you are studying online or by distance, social media pages, blogs and online discussion groups are excellent ways to connect with fellow students.

## 1.6 Be a savvy student

- Be aware that a VET Student Loan is a loan from the Australian Government, which you will have to begin repaying when you reach the compulsory repayment threshold.
- Be aware that your VET Student Loan debt will be indexed on 1 June each year once your loan is 11 months old. This means the debt amount will be adjusted to reflect the changes in the cost of living, and your debt is likely to grow.
- Be aware that brokers or marketing agents are banned from signing you up for VET Student Loans. They are also banned from contacting you about the availability of loans.
- If you require information about enrolling in a course, you should contact the provider that delivers the course directly.
- Remember, your TFN should be treated like a bank PIN. It is your personal reference number in the tax and superannuation system. Make sure you understand the purpose of any documents or electronic forms that ask you to provide your TFN.
- If you suspect your TFN has been stolen or accessed by an unauthorised third party, you must report this to the ATO as soon as possible (refer to 'Contacts and additional information' for more details).

**Never give out your username or password from government agencies like Centrelink or myGov.**

Visit [Study Assist](#) for more information and tips on how to be a savvy student or [Your Career](#) or [training.gov.au](https://training.gov.au) for more information about your provider.

## 2. The VET Student Loans program

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To be eligible for a VET Student Loan, you must meet the eligibility criteria as specified on pages 7 and 8. Further information on these requirements is detailed below.

You may be interested to know:

- if you use a VET Student Loan, you will not have to make any repayments in the 2023-24 income unless your income is \$51,550 or above
- VET Student Loan debts are indexed annually after they are 11 months old. Indexation is when a VET Student Loan debt is adjusted to reflect the changes in the cost of living, this means your debt is likely to grow and you repay more than the original amount of the loan.
- if there is a direct connection between your work and your study, you may be able to claim your tuition fees as a tax deduction. Contact the ATO for more information on how to claim self-education expenses, including eligible study, and applicable caps on the amount you can claim.
- you can check your eligibility by considering the criteria at 'Am I Eligible' above.

### 2.1 Approved courses and loan caps

VET Student Loans are only available for approved courses at the diploma, advanced diploma, graduate certificate and graduate diploma level that are specified by the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#).

The courses and loan caps determination specifies the courses for which VET Student Loans may be granted, sets the maximum loan amounts for those courses and provides for the annual indexation of the maximum loan amounts.

Other than for specified exceptions, there are three loan cap bands of \$5,595, \$11,191 and \$16,788 (2023 amounts) which apply irrespective of whether the course is being delivered face-to-face, online, or via mixed delivery modes. Courses in the aviation training package are a specified exemption and are eligible for a loan of up to \$83,949 (2023 amount).

You cannot borrow more than the maximum loan amount for your course. The amount available will be indexed each year. The indexed amounts are available at [VET Student Loans Course Caps Indexed Amounts \(for students\)](#).

You can search for VET Student Loans approved courses and find out the maximum loan caps in [VET Student Loans 2023 Course List and Loan Caps \(for students\)](#).

Approved course providers may charge tuition fees for courses in excess of the loan cap amount, and you may have to pay the gap between the loan amount and the tuition fee as you progress through your course.

### 2.2 Approved course providers

Only students studying at approved course providers are eligible for VET Student Loans. Registered Training Organisations (RTOs) that offer higher level VET qualifications (diploma level and above) and meet specified course provider requirements may apply to the Australian Government to be approved as approved course providers. Ask your course provider if they are approved, or visit [Search for training providers | Your Career](#) and filter by selecting the VET Student Loans tick box.

## 2.3 Academic suitability

You must have been assessed by your course provider as academically suited to undertake the course to access a VET Student Loan for that course.

To be assessed as academically suited, you must provide either:

- your Australian Senior Secondary Certificate of Education (year 12 Certificate)<sup>5</sup> or
- your International Baccalaureate Diploma Programme (IB) diploma or
- a certificate showing that you have been awarded a qualification at level 4 or above in the Australian Qualifications Framework (AQF), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF (where the course was delivered in English). The certificate must be:
  - a document issued by a body registered to award the qualification in the AQF in Australia or
  - a letter or certificate issued by a Federal, State, or Territory government agency which assesses overseas qualifications and which shows that your qualification has been determined to be equivalent or comparable to a qualification in the AQF at level 4 or above.

If you do not have an Australian year 12 Certificate or have not successfully completed an AQF Certificate IV or higher qualification, you must sit an approved Language, Literacy and Numeracy (LLN) test and be assessed as competent at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy. Your provider will conduct this test and notify you of your result.

Your provider must set out these academic suitability requirements in its student entry procedure on its website.

## 2.4 What are the citizenship and residency requirements?

To meet the VET Student Loans citizenship and residency requirements you must be either:

- an Australian citizen or
- a qualifying New Zealand Special Category Visa holder, who meets the long-term residency requirements (refer to the glossary) or
- a permanent humanitarian visa holder who is usually resident in Australia or
- a pacific engagement visa holder who is usually resident in Australia.

You cannot access VET Student Loans for a course that is taught primarily at an overseas campus.

### Need to check your visa subclass?

Your provider will need proof of your visa status to verify your eligibility. With your permission and your passport details, providers registered with Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, send your details directly to them, using VEVO's send email function. VEVO is a free, online service that allows visa holders and registered Australian organisations, such as providers, to check the details and conditions of a visa.

To access the VEVO service, please visit [Check visa details and conditions](#).

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<sup>5</sup> For students that have attained a *Victorian Certificate of Applied Learning (VCAL)* – only the VCAL Senior and VCAL Intermediate levels meet this requirement.

If you are not eligible for a VET Student Loan, you will need to confirm upfront payment dates and arrangements with your provider directly. If you cannot pay part or all of your tuition fees upfront, you should contact your provider as some may offer their own payment options or plans.

### **How to provide proof of Australian Citizenship?**

In assessing an application for a VET Student Loan your approved course provider must be satisfied that you meet the eligibility criteria, including your citizenship eligibility. The evidence required to demonstrate that you are an Australian citizen may differ depending on whether you were:

- born overseas
- born in Australia before 20 August 1986
- born in Australia on or after 20 August 1986.

Your approved course provider will advise you what documentation you will need to provide to evidence your Australian citizenship. You can obtain a citizenship certificate by lodging a [Form 119 Application for evidence of Australian citizenship](#) with the Department of Home Affairs.

## **2.5 How much can I borrow? What is the HELP loan limit?**

You can borrow up to the HELP loan limit to pay your tuition fees. The HELP loan limit is the total amount available to you under VET Student Loans, VET FEE-HELP, FEE-HELP and HECS-HELP. Any amount you borrow under VET Student Loans, VET FEE-HELP, FEE-HELP or HECS-HELP will be added together until you reach the HELP loan limit.

For 2023, the HELP loan limit is \$113,028 for most students.

## **2.6 What is the HELP balance?**

The HELP balance is the available amount of VET Student Loans, VET FEE-HELP, FEE-HELP and/or HECS-HELP that you have left to use before you reach the HELP loan limit. Your HELP balance is renewable. This means that any compulsory or voluntary amounts that are repaid from the 2019-20 financial year onwards will be able to be re-borrowed, up to the HELP loan limit. You are responsible for keeping track of your HELP balance and for advising your provider if you do not have enough left to cover your tuition fees. Read section 4.4 for information about how to check your HELP balance.

## **2.7 What is indexation?**

VET Student Loan debts are indexed. When indexation is applied an additional amount is added to your debt. Indexation maintains the 'value' of the education, so that no matter how long it takes to repay, a student would repay an amount that is more like the cost of education today. The indexation rate is based on the Consumer Price Index (CPI). As indexation is applied, a VET Student Loan debt is likely to grow and the amount the student repays in total will be more than the original amount of the loan.

For example, John has a \$10,000 VET Student Loan debt for study he undertook in 2022. On 1 June 2023 his VET Student Loan debt was indexed at 7.1% ( $\$10,000 \times 7.1\% = \$710$ ). John now owes ( $\$10,000 + \$710$ ) = \$10,710.

Debts are indexed after they are 11 months old. Indexation is applied by the Australian Taxation Office, and you will be able to see indexation charges via your myGov account. You can find current and past indexation rates at [Study and training loan indexation rates | Australian Taxation Office \(ato.gov.au\)](#).

## 2.8 Is there a loan fee?

Yes, for most students. A 20 per cent loan fee applies to VET Student Loans for full fee paying/fee for service students. The loan fee does not count towards your HELP loan limit.

You do not have to pay the loan fee upfront – it is added to your VET Student Loan debt (VETSL debt) at the ATO.

For example, if you are undertaking a course that costs \$5,000, and you intend to access a loan for the full cost of the course, the loan fee will be \$1,000 (that is, 20% of \$5,000). So your VETSL debt for that course will be the loan amount accessed (\$5,000) + the loan fee (\$1,000) = \$6,000. You will incur the loan fee as you progress through your course on a per-unit basis – it is added to the loan amount you access for each unit.

You do not incur the loan fee if you are a student who is subsidised by a state or territory government, and you are studying a diploma or advanced diploma course. If you are not sure if you are a subsidised VET student, contact your provider directly.

## 2.9 Special loan fee exemption

All VET Student Loan amounts for full fee-paying VET Student Loans students incurred on census days from 1 April 2020 to 30 June 2021 did not incur the usual 20 per cent loan fee. This followed the Australian Government's announcement of the loan fee exemption in the Higher Education Relief Package on 12 April 2020 and further extension announcement on 30 September 2020. Students did not need to do anything for the exemption to be applied. Student VETSL debt records with the ATO will automatically reflect the loan fee exemption.

## 3. Applying for a VET Student Loan

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### 3.1 How do I apply for a VET Student Loan?

To apply for a VET Student Loan, you must complete the Request for a VET Student Loan electronic Commonwealth Assistance Form (eCAF) by the census day.

You must first enrol with your provider and indicate you wish to access a VET Student Loan. Your provider will then give the department your enrolment information, including the nearest applicable census day, through the eCAF system.

You will then receive an email with log in details to sign into the eCAF system. Once you sign in, you will need to verify the pre-populated information and complete the mandatory fields. You must then wait at least two full business days after you have enrolled in your studies before submitting the eCAF.

You must submit the eCAF on or before the first census day for which you would like the loan to apply.

Once you submit your eCAF, you will receive an email confirming your loan approval and providing you with a copy of your completed form. You should keep this form for your records.

In exceptional circumstances, you may be permitted to use a paper loan request form although prior approval is required. Your provider will advise you how to apply using this form.

If you do not complete the eCAF, or other permitted form, by the required date for your course, you will have to wait until the next part of your course /unit, next semester, or trimester to request a VET Student Loan for future study. Retrospective access to VET Student Loans is not allowed under any circumstances.

Note: Make sure to check your spam/junk email folders if you cannot see the email in your inbox. Once you have submitted your eCAF, you will receive an email confirming your loan approval. If you are having any difficulties submitting your eCAF, please see the [eCAF fact sheet](#) or talk to your provider.

#### **Students under the age of 18**

If you are under 18 years of age, a parent or guardian must complete and sign a [VET Student Loans Parental Consent Form](#). The completed parental consent form must be given to your provider before you can be issued with an eCAF application form. The parental consent form is not necessary if you have been assessed by Centrelink as meeting the requirements for receiving the independent rate of Youth Allowance under part 2.11 of the *Social Security Act 1991*. You will need to provide evidence of this assessment in the form of your Centrelink Income Statement, which you can request by logging into myGov and selecting your Centrelink online account. For more information, visit [Centrelink online account help - Request a document](#).



### **Tax file number requirements**

If you want to use a VET Student Loan to pay for your study, you must meet the TFN requirements:

- you must have a valid TFN by the census day or
- if you don't have a TFN, you can obtain a *Certificate of application for a TFN*. This certificate is available from the ATO after you have applied for a TFN. If you get a Certificate of application for a TFN, you are required to upload it to your eCAF before you submit. You may also provide (by uploading) a copy of the online application summary and barcode receipt issued by Australia Post.

You must advise your provider as soon as you have received your TFN from the ATO. Your provider will then 'open up' your eCAF to put it into 'revision status' for you to update. You will then receive an email with a link to the eCAF where you can then enter your TFN. Once you have done this, you must resubmit the revised eCAF. If you do not provide your TFN, you will not be able to use a VET Student Loan for that study period. You must keep your TFN secure.

Your TFN and personal information in your eCAF will be verified with the ATO at the time your eCAF is submitted. If, by the unit's census day, your information is not assessed as correct/verified, your application will not be finalised and you will be ineligible for a VET Student Loan.

### **What supporting documentation will I need?**

As you are applying for a loan from the Australian Government, you are required to give your approved course provider copies of all relevant documents to support your application for a VET Student Loan and evidence of your eligibility.

Examples of the types of documentation may include (but not limited to):

- your birth certificate and/or your parent's birth certificates
- current driver's licence
- passport/s
- citizenship certificate
- visa documentation
- Australian Year 12 Certificate or Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English).

As everyone's circumstances are different, your approved course provider will advise you what documentation you will need to provide so they can confirm your eligibility for a VET Student Loan.

### **USI requirements**

Before you can submit your eCAF you will need to ensure your unique student identifier (USI) is included on the electronic form. You may have provided your USI to your provider on enrolment in your course and therefore your eCAF application form will include your USI. Check the USI is entered correctly – or input your USI before submitting your eCAF. More information on the USI and why it is required is in section 4.1 of this booklet.

## **3.2 What if I want to enrol in another course or I want to change my course?**

If you want to enrol in two different courses with the same provider, you must complete a separate eCAF for each course.

If you change your course, you will need to complete a new eCAF for your new course.

You will also need to withdraw officially from any course you have enrolled in and do not wish to continue with by the census day so that you do not incur a VETSL debt for that course.

Withdrawal does not happen automatically when you transfer to a new course or when you stop attending classes. Instead, you must notify your provider in writing of your decision to withdraw. See Chapter 5 for information on withdrawing from your studies.

### **3.3 What happens when I change my provider (but not my course)?**

If you change your approved course provider and you wish to continue to access a VET Student Loan for the same course, you will need to complete an eCAF nominating your new provider. You will only have available the remaining loan amount to access at your new provider.

For example, if the course cap is \$10,000 and you have accessed \$4,000 at your previous course provider, you will only have \$6,000 loan amount remaining at your new provider for that course.

You will need to withdraw officially from the course at your previous provider. If you do not want to incur a VETSL debt, you need to withdraw by the census day.

Withdrawal does not happen automatically when you transfer to a new provider or when you stop attending classes. Instead, you must notify your course provider in writing of your decision to withdraw. See Chapter 5 for information on withdrawing from your studies.

### **3.4 What is the census day?**

The census day is a very important date for you to know!

The census day for a course, or a part of a course (for example, unit), is the last day you can:

- complete the eCAF to apply for a VET Student Loan for your course or
- withdraw your enrolment without incurring a debt for the course or part of the course.

Providers set census days within the rules set by the Australian Government. This date may differ between individual courses and providers.

Every part of a course (unit or subject) has its own census day so that you incur debts as you progress through your course, and not for the whole course at the beginning. Every course must have at least three census days spread reasonably evenly throughout your course. Your provider is required by law to publish census days.

If you are unsure of your census days, check your provider's website or contact them directly to confirm the census day for each unit, and whether withdrawal is limited to your provider's business hours.

Your provider must send you a VET Student Loans fee notice at least 14 days before the census day so that you have all the information you need to make your study and payment decisions.

### **3.5 How do I confirm my continued engagement in my course?**

To continue accessing a VET Student Loan, you will have to confirm your continued engagement and participation in your course by completing the Progression Form. An email with login details to the eCAF system will be sent to you requesting that you indicate your study intent and complete a short survey. Depending on the duration of your course and the length of time you take to complete the

course, you may be requested to complete this form multiple times during the length of your course. If you do not complete the form and survey, you may be ineligible to continue accessing VET Student Loans to pay for the remainder of your course tuition fees.

Refer to the [VSL Progression Form Fact Sheet](#) for more information or contact your provider if you have any queries.

### **3.6 What happens if the census day has already passed?**

You cannot access a VET Student Loan for a past census day. You must submit your eCAF on or before the first census day for which you wish the loan to apply.

## 4. Keeping track of your VET Student Loan

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### 4.1 Your Unique Student Identifier (USI) and your Commonwealth Higher Education Student Support Number (CHESSN)

From 1 January 2021 students submitting eCAF application forms for VET Student Loans must have a USI. Students who commenced their course or applied for a loan before 1 January 2021 will also have been allocated a CHESSN.

#### 4.1.1 What is the USI?

The Unique Student Identifier (known as a USI) is a reference number made up of a combination of ten numbers and letters. Your USI is used to connect your student loan information to your personal details. You can log in and check or update your details at any time. Your USI is your individual education identifier for life. It also creates an online record of your training attainments in Australia.

USIs have been in place since 2015. Therefore, if you have studied a VET course in the last five years, including while at secondary school, you will already have an existing USI. If you have an existing USI, you must continue to use that same USI on your eCAF application. You can locate your USI easily at [Get a USI](#).

Applying for a USI is fast and free, and you keep the same USI for life. You can apply for a USI in as little as five minutes at [Unique Student Identifier](#).

#### 4.1.2 Where do I provide my USI?

You might be asked to provide your USI when you apply to enrol in your course with your provider. Your provider should request your USI as part of the enrolment process.

Students seeking a VET Student Loan will be required to provide their USI on their eCAF application. This will either be pre-populated in the eCAF application form by your provider, or alternatively you should enter your USI in the USI field before you submit your eCAF application form.

#### 4.1.3 Why do I need a USI on my eCAF application form?

You will need to apply for a USI and include your USI on your eCAF application form if you wish to be eligible for a VET Student Loan.

If you are undertaking either nationally recognised training, or a higher education qualification, you need a USI to receive Commonwealth financial assistance, as well as to obtain your qualification or statement of attainment.

You must include your USI on your eCAF application form so that your provider and the Australian Government can provide you with information about any VET Student Loans or HELP loans you may have used. Your CHESSN (if allocated) is also used to help provide this information. The CHESSN will be gradually decommissioned from 2021 and replaced by the USI.

Your USI and your CHESSN (if allocated) are printed on your Commonwealth Assistance Notice (CAN).

The USI was extended to higher education in 2021. You should only have one USI – this will create a single government identifier for your entire tertiary education journey. You should only have one USI for the duration of your studies – even if you change providers, or decide to start a new course a few

years after completing one, or change your name. You should always use the **same** USI for **all** your studies.

#### 4.1.4 Why is it important to have only one USI?

In addition to creating an online record of your training attainments in Australia, your USI is an important identifier to be used to monitor and manage your Commonwealth assistance, especially for identifying whether you have reached your HELP loan limit. Your HELP loan limit applies to all study for which you use a VET Student Loan, VET FEE-HELP, HECS-HELP or FEE-HELP to pay for your course.

How much you can borrow is calculated against individual USIs. If you have more than one USI, you might exceed your HELP loan limit because the loan limit will be applied to each USI you have been issued. If you have been allocated multiple USIs and the sum of the debts across those USIs exceeds the HELP limit you **cannot** access any more HELP or VET Student Loans to pay for your course. Prior to 2021, CHESSNs were used to monitor and manage loan accounts.

If you have received HELP or VET Student Loans in excess of the HELP loan limit, your provider will be required to return the funds to the Commonwealth and may seek repayment of the excess loan amount from you.

If you have more than one USI, or any other concerns about your USI or CHESSN, please complete an enquiry form at [Contact us - StudyAssist, Australian Government](#).

More information on how to get a USI and where to go for USI assistance is available at [Unique Student Identifier](#).

## 4.2 Fee notices

Your provider must send you a VET Student Loans fee notice for each fee period, for the course(s) you are enrolled in for that fee period. This must be sent to your nominated personal email or postal address at least 14 days before the census day. The fee notice must detail a range of information including:

- the provider's name and registration code
- your name, contact details and student identification number as issued by the provider
- the cost of the unit/s you are enrolled in for that part of your course
- the census day(s) on which you will incur the debt
- your USI
- your CHESSN (if available)
- the loan fee (if applicable).

You should note that your fee notice may include more than one unit, but your provider is required to provide at least three fee notices across your course as your course must include at least three census days. This will ensure your course fees are spread across the course as you progress.

Your approved course provider must also send you a VET Student Loans Statement of Covered Fees which will provide details of the total course fee and how much will be covered by the loan amount.

## 4.3 Your Commonwealth Assistance Notice (CAN)

If you are getting a VET Student Loan, your provider will send you a CAN, within 28 days after the census day, for each study period you are using the loan. Your CAN will include information on:

- the tuition fees for your course
- the course for which you have received VET Student Loans
- any upfront payments you have made
- any VET Student Loan you have used for that study period.

Check your CAN carefully to make sure that the tuition fees listed on your CAN are the same as those published on your provider's website. If you notice any errors on your CAN, you have 14 days from the date of the CAN to send your provider a written request for correction (some providers may allow for a longer correction period).

#### 4.4 myHELPbalance and myGov

There are two websites that help you keep track of what you have borrowed and how much you still have left to pay.

[myHELPbalance](#) will help you keep track of how much you have borrowed under VET Student Loans and the various HELP loans from 2005 onwards.

Please note that myHELPbalance only shows the loans you have received under VET Student Loans, HECS-HELP, OS-HELP, FEE-HELP and VET FEE-HELP, but not SA-HELP. The information is displayed on a per-unit basis.

There is a time lag between the census day and when your information on myHELPbalance is updated. To work out a total of your current loan amounts, you will need to add any units you have recently enrolled/are currently enrolled in to amounts showing on myHELPbalance if they are not already there.

myHELPbalance does not show the details of how much of your VETSL or HELP debt you have repaid to the ATO or what you have left owing to the ATO. It will also not show any details about pre-2005 study (including former HECS, OLDPS, PELS and BOTPLS loans).

You can use your CHESSN and other personal details to access myHELPbalance via the home page at [Study Assist](#). If you do not know your CHESSN, contact your provider.

[myGov](#) allows you to get more information about your VETSL and other HELP debts online. It will show:

- all of your HELP debt (which includes HECS-HELP, OS-HELP, SA-HELP, FEE-HELP, VET FEE-HELP and VET Student Loans debts from 1 January 2017 to 30 June 2019 as a consolidated amount)
- your VETSL debt (VET Student Loans debts from 1 July 2019)
- any indexation that has been applied to your debts
- any repayments you have made, so you can see how much you have left owing.

To access this online service, please refer to the instructions on the [Australian Taxation Office](#) website.

## 4.5 Your VETSL account

You can view your VETSL loan account and other information, such as your payment reference number (PRN) and voluntary repayment options online. To access ATO online services, you need to create a myGov account and link it to the ATO. If you already have a myGov account linked to the ATO, you can log in at any time. For more information, visit [View your loan account online | Australian Taxation Office \(ato.gov.au\)](#).

You can phone the ATO at any time during the year. The ATO will need to know they are talking to the right person before they can discuss your VETSL account. If you can, please have your TFN handy when you call.

## 5. Withdrawal or non-completion of studies

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### 5.1 What happens if I fail or withdraw from a unit?

#### **You must withdraw correctly by the census day to avoid a VETSL debt!**

If you correctly withdraw from a unit or subject by the census day, you will not incur a debt for that part of your course. If you have already made an upfront payment of your tuition fees, you will receive a refund from your provider.

If you fail part of a course (unit or subject), or withdraw from part of a course after the census day, you will still have to pay the tuition fee for that unit. If you used a VET Student Loan, you will incur a VETSL debt. If you made an upfront payment to your provider, you are not eligible for a refund of that payment.

If you failed the unit or subject or withdrew after the census day because of special circumstances (see section 5.3), you can apply to your provider to have your VETSL debt removed. If you paid for your units upfront, you will need to contact your provider for information on the refund process for upfront payments.

If your provider engaged in unacceptable conduct in relation to your application for a VET Student Loan (see section 5.4) you can apply to the department to have your debt removed.

### 5.2 How do I withdraw from a unit?

To withdraw from a unit or course without incurring a VETSL debt or forfeiting an upfront payment, you need to complete your provider's formal withdrawal process and withdraw in writing by the census day. If the course you are withdrawing from involves enrolment with more than one provider, you will need to withdraw from each one individually.

Providers cannot charge you a fine, penalty or fee for withdrawing from units before the census day, but you must withdraw in writing. Furthermore, providers cannot enrol you in subsequent units without your written instruction. In the event you wish to enrol in subsequent units, your provider is required to have in place a process to allow this. You should refer to your provider's withdrawal process, which will be available on its website.

Contact your provider's student administration area for more information on withdrawing and the required formal process.

### 5.3 Special circumstances

If you withdraw from a unit after the census day because you become seriously ill or for other special circumstances, you can apply to your provider to have your HELP balance re-credited and your VETSL debt removed. You cannot have your debt removed if you have already successfully completed your unit of study.

Changing your mind is not a good enough reason to apply for special circumstances and you will still be required to repay your VETSL debt. Similarly, failing a unit is not in itself sufficient to apply for special circumstances. However, as noted at section 5.1 above, if you fail a unit because of special circumstances, you may consider applying to have your HELP balance re-credited.



For your provider to be satisfied that special circumstances apply to you, you must be able to prove that the circumstances:

- were beyond your control
- did not make their full impact on you until on or after the census day
- made it impracticable (that is, impossible) for you to complete your unit(s) of study requirements.

## 5.4 Unacceptable conduct

Students who find themselves with a VETSL debt due to a provider's unacceptable conduct in relation to their application for a VET Student Loan may be able to apply to have the VETSL debt cancelled.

Examples of unacceptable conduct include, but are not limited to, misleading or deceptive conduct; advertising tuition fees for the course where there are reasonable grounds for believing that the provider will not be able to provide the course for those fees; the use of physical force, or harassment or coercion in connection with the application or enrolment in the course.

Students will need to apply to the department and provide details of what led to the debt being raised and any correspondence or paperwork received about their study and debt. To find out more information about unacceptable conduct remissions, visit the Complaints and Grievances webpage at [Study Assist](#).

## 5.5 Complaints

Approved course providers must have a complaints procedure that allows students to lodge a grievance (that is, an issue or complaint) about any academic (for example, grade) or non-academic (for example, fee or debt dispute) matter. Students should contact their provider in the first instance for issues or complaints relating to academic and non-academic matters.

If you are dissatisfied with the manner in which your provider has dealt with your debt complaint, you may wish to contact the [VET Student Loans Ombudsman](#).

The National Training and Complaints Hotline (13 38 73) is also a national service for consumers to register complaints concerning vocational education and training.

## 5.6 What happens if my provider stops delivering my course?

Tuition protection arrangements provide assistance for VET Student Loan (VSL) students who are unable to continue their studies due to a provider default. A provider defaults if they do not commence a course, cease delivering a course, or close entirely.

If you are studying with a private VSL provider who defaults, you will be assisted by the Government's Tuition Protection Service (TPS) to continue your studies. If your provider defaults, the TPS will assist you to move to a replacement VSL provider to continue your studies in the same or similar course. If there are no suitable replacement courses available, you may be entitled to receive a loan re-credit for parts of the course you were unable to complete due to the default.

If you are studying with a public or government owned VSL provider (such as a TAFE), your provider will assist you to move to a replacement course, or if a suitable replacement course is not available, receive a loan re-credit for parts of the course you were unable to complete due to the default.

You should ensure you keep up-to-date records throughout your study that demonstrate your progression through the course. This includes statements of attainment or other reports which show the competencies you have achieved. These records will assist you in continuing your studies, should your provider default.

Further information about tuition protection is available on [Tuition Protection Service](#).

## 6. Repaying your VETSL debt

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More information about VETSL debt repayments, including how the ATO calculates your compulsory repayment, is available at [Study Assist](#).

### 6.1 When do I start paying back my loan?

Your VETSL debt forms part of your accumulated VETSL debt. You must start repaying your VETSL debt through the tax system once your income is above the compulsory repayment threshold, even if you are still studying.

The threshold is adjusted each year. For the 2023-24 income year it is \$51,550 (\$48,361 for the 2022-23 income year). Repayments made through the Australian taxation system are called 'compulsory repayments' and continue until you have repaid your whole debt.

How much you must pay back is calculated from the amounts given on your income tax return for:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

Anyone who has a VETSL debt and earns above the minimum repayment threshold will be required to repay their debt regardless of where they live, whether in Australia or overseas.

If you move overseas and have a VETSL debt, you have the same repayment obligations as those living in Australia. This applies if you already live or intend to move overseas for a total of 183 days or more in any 12-month period.

You will be required to notify the ATO by updating your contact details through ATO online services within seven days of leaving Australia. Visit [Overseas obligations when repaying loans](#) or [Study Assist](#) for more information.

### 6.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your worldwide income. The repayment percentage increases as your income increases, so the more you earn, the higher your repayment will be.

The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment. You can determine the amount of your compulsory repayment by using the [Study and Training Loan Repayment Calculator](#).

### Repayment rates for the 2023-2024 income

Repayment income (RI)	Repayment rate
Below \$51,550	Nil
\$51,550 – \$59,518	1.00%
\$59,519 - \$63,089	2.00%
\$63,090 - \$66,875	2.50%
\$66,876 - \$70,888	3.00%
\$70,889 - \$75,140	3.50%
\$75,141 - \$79,649	4.00%
\$79,650 - \$84,429	4.50%
\$84,430 - \$89,494	5.00%
\$89,495 - \$94,865	5.50%
\$94,866 - \$100,557	6.00%
\$100,558 - \$106,590	6.50%
\$106,591 - \$112,985	7.00%
\$112,986 - \$119,764	7.50%
\$119,765 - \$126,950	8.00%
\$126,951 - \$134,568	8.50%
\$134,569 - \$142,642	9.00%
\$142,643 - \$151,200	9.50%
\$151,201 and above	10%

### Repayment rates for the 2022-23 income year

Repayment income (RI)	Repayment rate
Below \$48,361	Nil
\$48,361 – \$55,836	1.00%
\$55,837 – \$59,186	2.00%
\$59,187 – \$62,738	2.50%
\$62,739 – \$66,502	3.00%
\$66,503 – \$70,492	3.50%
\$70,493 – \$74,722	4.00%
\$74,723 – \$79,206	4.50%
\$79,207 – \$83,958	5.00%
\$83,959 – \$88,996	5.50%
\$88,997 – \$94,336	6.00%
\$94,337 – \$99,996	6.50%
\$99,997 – \$105,996	7.00%
\$105,997 – \$112,355	7.50%
\$112,356 – \$119,097	8.00%
\$119,098 – \$126,243	8.50%
\$126,244 – \$133,818	9.00%
\$133,819 – \$141,847	9.50%
\$141,848 and above	10%

## 6.3 Can I make a voluntary repayment?

You can make a voluntary repayment to the ATO at any time and for any amount. Voluntary repayments are in addition to the compulsory repayments made through your tax return. You can make a voluntary repayment via BPAY and credit card. Voluntary repayments can be made through ATO online services accessible via myGov. For more information on making a payment, go to [How to pay | Australian Taxation Office \(ato.gov.au\)](#). For more information on voluntary repayments, go to [Voluntary repayments | Australian Taxation Office \(ato.gov.au\)](#).

## 6.4 Are repayments tax deductible?

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible. Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, visit [Voluntary repayments | Australian Taxation Office \(ato.gov.au\)](#).

## Contacts and additional information

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### Your provider

The student administration/enrolments office at your provider will be able to help you with:

- enrolments
- tuition fees
- census days
- eligibility criteria for VET Student Loans
- applying for a VET Student Loan
- the correct withdrawal procedure
- getting your HELP balance re-credited and your VETSL debt removed under special circumstances
- grievance procedures for student complaints.

### Your Career

Your Career is the consumer directory for vocational education and training. Using Your Career, you can compare courses and providers to choose the course that best suits your needs.

Your Career lists all the nationally registered training providers, their contact details, the publicly available courses they are approved to deliver and where they are being delivered. Students can use Your Career to search for VET Student Loans approved courses and approved course providers. Estimated Course price and course duration information can also be entered by training providers to assist students in assessing value for money.

Your Career features:

- course price information: all approved course providers are required to enter the fees a student can expect to pay for a course accessed with VET Student Loans
- a VET Student Loans calculator to assist you to understand how your debt will grow after five and ten years if unpaid
- a VET Student Loans Eligibility Check to find out if you may be eligible for a VET Student Loan.

### Study Assist

[Study Assist](#) 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.

## National Training Complaints Hotline

The [National Training Complaints Hotline](#) (13 38 73) is a joint Australian, 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.

## 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.

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
- write to Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

**Note:** Do not send voluntary repayments to this address.

## Services Australia

[Services Australia](#) can help you with Youth Allowance, Pensioner Education Supplement, Austudy, and ABSTUDY, the Tertiary Access Payment and other forms of student income support assistance.

Contact details:

- call 13 24 90 for information on Youth Allowance and Austudy
- Freecall™ 1800 132 317 for information on ABSTUDY
- Freecall™ 1800 810 586 for TTY\* enquiries
- call 13 12 02 for information in languages other than English.

\*TTY is only for people who are deaf or who have a hearing or speech impediment. A TTY phone is required to use this service.

## Department of Home Affairs

[Department of Home Affairs](#) can help you with visas and Australian citizenship.

Contact details:

- visit [Immigration and citizenship \(homeaffairs.gov.au\)](#) for visa and citizenship information
- call 13 18 81 for visa and citizenship information.

## Student Identifiers Registrar

The Student Identifiers Registrar is responsible for administering the Unique Student Identifier (USI) initiative. Your USI is used to connect your student loan information to your personal details. You can log in and check or update your details at any time.

Applying for a USI is fast and free, and you keep the same USI for life. You can apply for a USI in as little as five minutes at [usi.gov.au](https://usi.gov.au).

If you have studied a VET course in the last five years, you will already have an existing USI. Locate your USI easily at [Get A USI](#).

## Use of personal information

Your personal information, including your TFN, is protected by law, including the *Privacy Act 1988*, and is collected by the department (GPO Box 9828, Canberra ACT 2601), for the purpose of administering the VET Student Loans program, which includes verifying your eligibility for a loan and repayments of amounts in discharge of your VET student loan debt (including if you are residing overseas) under the *VET Student Loans Act 2016* (the VSL Act). The department also collects your personal information for the purpose of research, statistics, policy formation and broader HELP program management. The collection, use and disclosure of your personal information is authorised under Part 9 of the VSL Act and Division 180 of the *Higher Education Support Act 2003* (HESA).

The department may disclose your information to Australian Government agencies, including but not limited to:

- the ATO for the purposes of calculating and administering your VET Student Loan debt
- the Department of Human Services for the purposes of pre-populating your claim form for a student payment and assessing or reviewing your eligibility or entitlement for a student payment
- the Commonwealth Ombudsman if you lodge a complaint in relation to your VET Student Loan or compliance by your provider with the VSL Act.

Your personal information may also be disclosed to the VSL Tuition Protection Director for the purposes of administering arrangements relating to tuition protection under the VSL Act if required.

The department may also disclose your information to a domestic entity (other than the ATO) or to an overseas entity for the purposes of VET Student Loan debt collection.

The department will not disclose your personal information for any other purpose without first seeking your consent, unless that disclosure is authorised or required by law.

You can find more information about the way in which the department will manage your personal information, including how to access and correct your information, and how to make a complaint, in the department's [Privacy](#) policy or by requesting a copy from the department at [privacy@dewr.gov.au](mailto:privacy@dewr.gov.au). Please also refer to Part 9 of the [VSL Act](#) and Division 180 of [HESA](#).

## Glossary<sup>6</sup>

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**Accumulated HELP debt:** The total of the Higher Education Loan Program (HELP) debts, including any VET Student Loans incurred *prior* to 1 July 2019, VET FEE-HELP, FEE-HELP, HECS-HELP, OS-HELP or SA-HELP debts you have incurred (including any Government loans for study incurred before 2005).

**Accumulated VETSL debt:** The total of a person's VET Student Loan debt (VETSL debt) amounts from 1 July 2019. The accumulated VETSL debt is calculated on 1 June each year in accordance with section 23CC of the [VET Student Loans Act 2016](#), and includes all VET Student Loan amounts incurred from 1 July 2019, plus indexation, minus VETSL debt repayments.

**Act (VET Student Loans Act 2016):** The *VET Student Loans Act 2016*, the Commonwealth legislation that establishes the VET Student Loans program. It is available at [VET Student Loans Act 2016](#).

**Approved course:** A course for which students can access a VET Student Loan. These courses are at the diploma, advanced diploma, graduate certificate and graduate diploma level. The available courses are specified by the courses and loan caps determination and have a high national priority, meet industry needs, contribute to addressing skills shortages and align with strong employment outcomes. (**Note:** For courses subsidised by your state or territory, VET Student Loans are available at the diploma or advanced diploma level only).

**Approved course provider (provider):** A registered training organisation approved by the Australian Government whose students can access VET Student Loans for approved courses.

**ATO (Australian Taxation Office):** The ATO is the Australian Government's main tax collection agency. The ATO is responsible for managing HELP and VETSL debt repayments.

**Australian Qualifications Framework (AQF):** The AQF is the national policy for regulated qualifications in Australian education and training. It incorporates the qualifications from each education and training sector into a single comprehensive national qualifications framework. See [Australian Qualifications Framework](#).

**CAN (Commonwealth Assistance Notice):** A notice from your approved course provider issued after the census day which details the Commonwealth assistance (ie. the loan) you have used for the study period.

**Census day:** The last day on which you can withdraw from your course or part of course without having to pay tuition fees for the course or part of the course. The day is set by your approved course provider in accordance with the Act and Rules.

**Commonwealth Higher Education Student Support Number (CHESSN):** Your unique identification number as a person studying in a Commonwealth supported place or accessing a HELP loan (including a VET Student Loan). The CHESSN will be gradually decommissioned from 2021 and replaced by the Unique Student Identifier (USI).

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<sup>6</sup> Where these defined terms are also defined in legislation (for example, the Act or the Rules), to the extent of any inconsistency between the definitions provided in this Glossary and in the legislation, the definition provided in the legislation prevails.



**Compulsory repayment threshold:** You have to start repaying your VETSL debt through the taxation system once your repayment income is above the compulsory repayment threshold, even if you are still studying. Repayment income is calculated from the amounts given on your income tax return for:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (which includes net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

**Courses and loan caps determination:** The legislation made under the Act which sets out the courses of study for which a VET Student Loan may be approved and the maximum loan amounts for those courses. It is available at [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#).

**eCAF:** Refer definition of 'Government electronic Commonwealth Assistance Form (eCAF) (Request for a VET Student Loan eCAF)' below.

**Equivalent full-time student load (EFTSL):** How the study load for students is measured. EFTSL is a measure of the study load based on a student undertaking a course on a full-time basis over an academic year. An academic year is determined by the provider based on its operations. A typical full time student load for a one-year course will have an EFTSL of 1.0.

**FEE-HELP:** An Australian Government loan program that helps eligible fee paying students pay their tuition fees for higher education study. A student's borrowing under FEE-HELP contributes towards their HELP loan limit.

**FEE-HELP balance:** From 1 January 2020, the new combined HELP balance replaced a student's FEE-HELP balance. See HELP balance below.

**FEE-HELP limit:** On 1 January 2020, the FEE-HELP limit was replaced by the HELP loan limit. See HELP loan limit below.

**Full fee paying/fee for service student:** A student enrolled in a course for which the provider does not receive a state or territory government subsidy is a full fee paying student.

**Fee paying student:** A student enrolled in a course for which the provider does not receive a state or territory government subsidy is a full fee paying student.

**Government electronic Commonwealth Assistance Form (eCAF) (Request for a VET Student Loan eCAF):** The online system for students to request a VET Student Loan (and other loans) under the HELP. It provides students with a secure and easily accessible way to complete application forms for these programs.

Students also use the eCAF system to log in to demonstrate they are engaged with their training and wish to continue accessing a VET Student Loan (see **Progression Form** below).

**HELP** (Higher Education Loan Program): Australian Government loans that help eligible students pay their tuition fees (VET Student Loans, VET FEE-HELP or FEE-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) and student services and amenities fee (SA-HELP).

HELP loans are repaid through the tax system once a person earns over the compulsory repayment threshold.

**HELP balance:** The amount of VET Student Loans, VET FEE-HELP, FEE-HELP and HECS-HELP you have left to use before reaching the HELP loan limit. The renewable HELP balance replaced the FEE-HELP balance on 1 January 2020. Visit [Combined HELP loan limit | StudyAssist](#) for more information.

**HELP loan limit:** The maximum amount of VET Student Loans, VET FEE-HELP, FEE-HELP and HECS-HELP you can use to pay for your studies. The HELP loan limit is indexed annually on 1 January. For 2023, the HELP loan limit is \$113,028 for most students. Visit [Combined HELP loan limit | StudyAssist](#) for more information.

**Indexation:** Indexation of a VET Student Loan is when the debt is adjusted by an indexation rate which is based on the Consumer Price Index (CPI). Indexation is applied to maintain the value of the debt, in line with the changes of the cost of living. When indexation is applied, VET Student Loan debt is likely to increase, and students will repay more than the original amount of the loan.

**New Zealand Special Category Visa Holder (SCV):** If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a Special Category Visa (SCV) provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but remains in place for as long as you remain in Australia. If you are a New Zealand citizen and hold a SCV you may be able to access VET Student Loans, providing you:

- have been usually resident in Australia for at least 10 years
- were a dependent child when you first began to be usually resident in Australia
- have been in Australia for periods totalling 8 years during the previous 10 years
- have been in Australia for periods totalling 18 months during the previous 2 years.

Specific enquiries about the SCV, and other visas, should be directed to the [Department of Home Affairs](#).

**Progression Form:** A form in the eCAF system you must complete to demonstrate to the Department that you are a genuine student, continuing with your studies and wish to continue to access your VET Student Loan. When sent a progression email you need to read the email, sign into the eCAF system and complete the brief questions and short survey.

**Request for a VET Student Loan eCAF:** The online system for students to request a VET Student Loan. It provides students with a secure and easily accessible way to complete application forms for VET Student loans (see Government electronic Commonwealth Assistance Form (eCAF)).

**Rules:** [The VET Student Loans Rules 2016](#), the legislation made under the Act that sets out detailed requirements for the VET Student Loans program.

**Special circumstances:** Specific circumstances you must show exist to have your VET Student Loans debt for a course cancelled (and your FEE-HELP balance re-credited) if applicable. See section 68 of the Act. Talk to your provider's student administration area if you wish to apply for a debt to be cancelled under 'Special Circumstances'.

**Student entry procedure:** An approved course provider's procedure to ensure a student is academically suited to undertake a course.

**Study Assist:** [Study Assist](#) is a website providing information about loans you can apply for to pay for tertiary study (including VET Student Loans) and how to manage your loan.

**Subsidised student:** A student who is enrolled in a diploma or advanced diploma level course subsidised by a state or territory government.

**TFN (Tax File Number):** Your unique identification number from the ATO for everything tax related, including making HELP and VETSL debt repayments. To be eligible for a VET Student Loan, you **MUST** supply your valid TFN (or your *Certificate of Application for a TFN*) in the eCAF. This is because repayments of your debt are made through the Australian taxation system. It is important that your details on your enrolment match your details at the ATO as your eCAF will not be finalised unless your TFN is verified with the ATO.

**Tuition fees:** Fees that students are charged by approved course providers.

**USI (Unique Student Identifier):** Your unique reference number made up of 10 numbers and letters that creates a secure online record of your recognised training and qualifications gained in Australia.

**VET FEE-HELP** scheme: A former Australian Government loan scheme for higher level VET study, established under Schedule 1A of the *Higher Education Support Act 2003*, in place from 2009-2016. (The scheme closed to all existing students in 2018.)

**VETSL debt:** VET Student Loans debt. From 1 July 2019, VET Student Loan debts were separated from other forms of HELP debts and established as a separate income contingent loan. A student's borrowing under VET Student Loans counts towards the combined HELP loan limit.

**VET Student Loans program:** The Australian Government loan program established by the *VET Student Loans Act 2016* that assists eligible students enrolled in approved higher level vocational education and training courses at approved course providers pay their tuition fees.

**VET Student Loans fee notice:** A notice that approved course providers must send to students who are requesting a VET Student Loan for each fee period, at least 14 days prior to the census day. Refer to section 99 of the Rules.

**VET Student Loans Statement of Covered Fees:** A statement issued to the student that provides details of the total course fee and how much will be covered by the loan amount.

**VSL Tuition Protection Director:** The office established under the *VET Student Loans Act 2016* and which has responsibility for administering the tuition protection arrangements under the *VET Student Loans Act 2016*.

**Your Career:** [Your Career](#) is a platform of the National Careers Institute. It is designed to provide clear and simple careers information and to help people of all ages and circumstances better plan and manage their career.