

1.0 Purpose

ALACC upholds the integrity and reputation of Australia's education industry by ensuring the marketing of its courses and services along with its Fee structure is not false or misleading and is consistent with Australian Consumer Law.

A VET Student Loan (VSL) helps students to cover tuition fees for vocational education and training (VET) courses. VSLs are only available for approved courses at the diploma level and above.

This policy on VSL marketing policy should also be referred to the general Marketing policy.

2.0 Scope of policy include VET Student Loans

VSL offers income contingent loan support to eligible students studying certain diploma level and above vocational education and training qualifications. Use the VSL Eligibility Tool as a guide to help check your eligibility for a VET Student Loan.

This marketing policy is specific for students wishing to access the VSL Student Loans must be aware of (Section 142 VSL Rules)

This VSL Fee policy is specific for students wishing to access the VSL Student Loans.

1. Student Loan is available for students who meet the eligibility criteria listed in the body of the policy. The VET Student Loans Information Booklet provides key information students applying for a VET Student Loan need to know. The topics covered include eligibility, applying for and managing your loan, as well as your rights and obligations. You must read this booklet before applying for a VET Student Loan.
2. VET student loans will not be approved for students who do not meet eligibility requirements; and
3. A VET student loan gives rise to a HELP debt that continues to be a debt due to the Commonwealth until it is repaid.

VET Student Loan 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.

- 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.
- if you use a **VET Student Loan**, you will not have to make any repayments in the 2020-21 financial year unless your income is \$46,620 or above
- 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.



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).

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 \$46,620 for the 2020-21 financial 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.

The scope of this policy addresses information in the:

- VET Student Loans Act 2016 (the Act)
- VET Student Loans Rules 2016 (the Rules)

This booklet is for people who wish to apply for a VET Student Loan (VSL) 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.

Student Eligibility for VET Student Loan

VSL offers income contingent loan support to eligible students studying certain diploma level and above vocational education and training qualifications. Use the VSL Eligibility Tool as a guide to help check your eligibility for a VET Student Loan.

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 these criteria – further detailed below.

- You are:
 - an Australian citizen or
 - a qualifying New Zealand citizen¹ or
 - a permanent humanitarian visa holder, who is usually resident in Australia.
- 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.

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

¹ 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.
- 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)**² 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.
 - 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.
 - 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.

² 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.

- 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).
- 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 each individual'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.

Unique Student Identification (USI) requirements

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.

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**.

- 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 VET Student Loans 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.

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 in order 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 is being extended in 2021 to higher education. 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 of your studies.

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 on the Study Assist Contact us webpage.

More information on how to get a USI and where to go for USI assistance is available at **Unique Student Identifier**.

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.

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.

Personal Contact Details

- 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.
- 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 Education, Skills and Employment's **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 VET Student Loans.
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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.

Definition

- Provider - means the body
- Approved course provider - course provider requirements as required by subsection 47(2) of the Act, provider means the approved course provider.
- Information for VET Student Loans Students -You can search for VET Student Loans approved courses and providers on the My Skills website. Approved courses are identified by a highlighted 'VSL' symbol. Approved providers are also listed in the VET Student Loans Approved Course Providers List. Eligible students will be entitled for loans up to a capped amount

MySkills

Visit [My Skills](#) for useful information about career pathways, employment outcomes and salary expectations.

[My Skills](#) shows you the average price for each approved course you are interested in and can help you find the training and training provider that best matches your needs and expectations.

You can also use [My Skills](#) to search for VET Student Loans approved courses and approved course providers and view the maximum loan cap for VET Student Loans for your chosen course.

Policies and Procedures related to VET Student Loan Act 2016 and 2016 (rules)

Fee Notices

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 CHESN (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.

Student Loan VET Student Loan Act 2016 and 2016 (Rules) Subdivision K—Fees 93 Fees other than tuition fees

- (1) ALACC will not charge fees other than tuition fees unless the provider has processes and procedures for ensuring that students understand the following:
 - (a) that the fees are not for tuition – for example: uniform fee, or textbooks, etc.
 - (b) the purpose of the fees;
 - (c) the student's total liability for the fees;
 - (d) when and how the fees are to be paid.

Potential VET Student Loan choosing to access Fees to support their Tuition is advisable to meet with the Government funding Officer or delegate to understand the Tuition fees.

- (2) ALACC processes and procedures in relation to fees other than tuition fees must not require fees to be paid for the following:
 - (a) assessments to determine whether a student is academically suited to undertake a course;
 - (b) applying for enrolment, or enrolling in, an approved course.

Subdivision B—Notice of events 107 Student does not want fees to be paid using loan

If a student advises an approved course provider, before the census day for a part of a course, that the student does not want the student's VET student loan to be used to pay tuition fees for the part of the course, the provider must inform the Secretary as soon as practicable.

115 Fees for approved courses

- (1) ALACC will provide a list of fees in relation to each approved course offered. **The list of the fees charged for the course including the tuition fees for each part of the course.**
- (2) ALACC will update the list whenever there is a change to the fees charged for the course.
- (3) The list must be given to the Secretary in a manner and form approved by the Secretary.

118 ALACC as an approved course provider must not have regard to in determining tuition fees to any of the following:

- (a) a matter related to the manner or timing of:
 - (i) payment of tuition fees by students; or
 - (ii) payment of loan amounts by the Secretary to the provider;
- (b) fees payable for anything other than:
 - (i) assessing whether a student is academically suited to undertake the course; and
 - (ii) enrolment in the course; and
 - (iii) tuition for the course; and
 - (iv) examination for the course; and
 - (v) award of a qualification for completion of the course;
- (c) fees payable for a particular form of access to a good or service that is essential for all or part of the course and access to which in another form is provided by the approved course provider without additional charge;

- (d) fees paid by a student enrolled in the course directly to the approved course provider for the supply of a good or service that is either:
 - (i) equipment or physical items that become the student's property and are not consumed during the course; or
 - (ii) food, transport or accommodation associated with the provision of field trips that form part of the course; **and that the student could have acquired, but chose not to acquire, from another supplier;**
- (e) a fine or penalty imposed by the provider as a disincentive for something other than withdrawing from all or part of the course, **and not to raise revenue or cover administrative costs;**
- (f) **the provision to a student enrolled in the course of a good or service that is not essential for all or part of the course;**
- (g) **fees payable for a Special admissions test (I believe it is not relevant)**

120 Charging of tuition fees by Table A providers

An approved course provider that is a Table A provider may charge the tuition fees for a student for an approved course provided by the provider only in a way that is consistent with:

- (a) the delivery of the course; and
- (b) the student's participation in the course.

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 [My Skills](#) and look for the 'VSL' logo in bold font. [Ac](#)

Subdivision C—Charging of tuition fees by other approved course providers

122 Proportionately spreading tuition fees over periods of the course

- (1) ALACC will only charge tuition fees for an approved course as follows:
 - (a) the fees to be covered by VET student loans, and any other tuition fees, are to be reasonably apportioned over:
 - (i) the fee periods for the course; and
 - (ii) the parts of the course included in the fee periods.
 - (b) **none of the tuition fees for the course are to be payable outside a fee period for the course.**

Note: Section 124 may exempt the provider from complying with this subsection to allow the provider to comply with a State or Territory subsidy funding arrangement.

- (2) For the purposes of subsection (1), the provider may act based on an estimate of tuition fees for the course if, when the course begins, the provider does not know:
 - (a) the total of the tuition fees for the course; or
 - (b) the duration of the course; or
 - (c) whether a student will need to pay all the tuition fees usually payable for the course.
- (3) The estimate must not exceed the maximum tuition fees for the course mentioned in marketing of the course.

Note: Paragraph 140(c) requires all marketing of a course to mention the maximum tuition fees for the course.

- (4) If the actual total of the tuition fees for the course exceeds the estimate, the provider may charge the excess only during the final fee period for the course.

123 Fee periods

- (1) The approved course provider:
- (a) must choose 3 or more fee periods for an approved course; and
 - (b) may choose different fee periods for different students.

Example: The fee periods may be longer for a student undertaking the course part-time.

- (2) The fee periods for the course must:
- (a) be sequential and together equal the duration of the course; and
 - (b) be of equal, or approximately equal, length based on the estimated duration of the course; and
 - (c) each contain at least one census day for the course.

Note: The precise length of the fee periods need not be known when they are chosen.

Example: When the student begins the course, the provider is still deciding whether the student should get some recognition for prior learning (which would reduce the duration of the course). The provider could choose for the course to have 3 fee periods of equal length based on the estimated duration of the course.

- (3) However, the length of any fee periods that are yet to start at a particular time may be changed in proportion to a change at that time to the duration of the course. The changed fee periods must be of equal, or approximately equal, length.

Example: If the student changes from studying full-time to part-time during the course, the duration of the course may increase. The length of the remaining fee periods could be similarly increased.

Subdivision D—Varying tuition fees 126 Varying tuition fees

- (1) An approved course provider may vary the tuition fees for an approved course, or a part of an approved course, only if:
- (a) the Secretary has given the provider written approval of the proposed variation; or
 - (b) the variation:
 - (i) occurs before the published census day for the course, or the part of the course; and
 - (ii) does not disadvantage a student enrolled in, or seeking to enrol in the course, or the part of the course; and
 - (iii) is necessary to correct an administrative error or to deal with a change in circumstances.
- (2) A student enrolled in, or seeking to enrol in a course, or a part of a course, is taken for the purposes of subparagraph (1)(b)(ii) to be disadvantaged by a variation that increases the tuition fees for the course, or the part of the course. **This does not limit that subparagraph.**



- (3) Subsection (1) does not apply to a course offered under an arrangement that:
- (a) was entered into between the provider and an employer or industry body; and
 - (b) limits or restricts enrolments in some or all the places in the course.

127 Publishing variation of tuition fees

- (1) If an approved course provider varies the tuition fees for an approved course, or a part of an approved course, the provider must publish as soon as practicable the tuition fees as varied.

Note: Section 50 of the Act provides for rules in relation to giving information to students.

- (2) The approved course provider must publish prominently on its website the tuition fees as varied, so that the fees are easily accessible without provision of login information.

129 Requirements for statement about covered fees

Statement about covered fees by ALACC will be provided to the VET Student

- (1) Must include the title “VET Student Loan Statement of Covered Fees”; and
- (2) The statement must be given to the student after the student enrolls in the course and before the first census day for the course.
- (3) The statement may be given to the student along with the VET student loan fee notice for the first fee period of the course.

CENSUS DAYS

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

- 1 The census day for a course, or a part of a course (e.g. unit), is the last day you can:
 - 1.1 complete the eCAF to apply for a VET Student Loan for your course or
 - 1.2 withdraw your enrolment without incurring a debt for the course or part of the course.
- 2 Providers set census days within the rules set by the Australian Government. This date may differ between individual courses and providers.
- 3 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.
- 4 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.
- 5 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.
- 6 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.
- 7 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.



- 8 There is no interest charged on **VETSL** debts. Your **VETSL** debt is, however, indexed each year. It increases annually on 1 June to maintain its real value, adjusting in line with changes in the cost of living (as measured by the Consumer Price Index figure released each March).
- 9 Debts are not indexed until they are 11 months old. You can find current and past indexation rates on the [Australian Taxation Office](#) website.
- 10 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).
- 11 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.
- 12 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.
- 13 Full fee paying/fee for service students will incur a 20 per cent loan fee³ 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.
- 14 There a loan fee 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 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 (i.e. 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.

- 15 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.
- 16 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 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.
- 17 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.

How do I confirm my continued engagement in my course?

- 18 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.

What happens if the census day has already passed?

You cannot access VET Student Loans 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.

What if I want to enrol in another course or I want to change my course?**Refer to VSL Grievance, Complaints and Appeals policy)**

- 19 If you want to enrol in two different courses with the same provider, you must complete a separate eCAF for each course.
- 20 If you change your course, you will need to complete a new eCAF for your new course.
- 21 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.
- 22 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.
- 23 3.3 What happens when I change my provider (but not my course)?
- 24 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.
- 25 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.
- 26 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.
- 27 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.

Division 7—Subdivision B—Determining census days - 131 Determining census days

An approved course provider offering an approved course for a particular period must determine census days for the course so that:

- (a) there are at least 3 census days for the course; and
- (b) each census day for a part of the course is at least 20% of the way through the period:
 - (i) starting when that part of the course starts to be provided; and
 - (ii) ending on the day a student would reasonably be expected to complete that part of the course.

132 Publishing determination of census days

- (1) An approved course provider must publish the census days determined for a course, or a part of a course, before the earliest day for enrolment in the course or part.
- (2) An approved course provider must publish prominently on its website the census days the provider determines, so that the census days are easily accessible without provision of login information.

Subdivision C—Varying census days -133 Varying census days



- (1) ALACC may vary a census day determined for a course, or a part of a course, if:
 - (a) **the Secretary has given the provider written approval of the proposed variation;** or
 - (b) the variation:
 - (i) occurs before the census day; and
 - (ii) does not disadvantage a student enrolled in, or seeking to enrol in the course, or the part of the course; and
 - (iii) is necessary to correct an administrative error or to deal with a change in circumstances.
- (2) A student enrolled in, or seeking to enrol in a course, or a part of a course, is taken for the purposes of subparagraph (1)(b)(ii) to be disadvantaged by a variation that makes a census day for the course, or the part of the course, earlier. This does not limit that subparagraph.**
- (3) Subsection (1) does not apply in relation to a course offered under an arrangement that:
 - (a) was entered into between the provider and an employer or industry body; and
 - (b) limits or restricts enrolments in some or all of the places in the course.

134 Publishing variation of census days

- (1) If an approved course provider varies a census day for an approved course, or a part of an approved course, the provider must as soon as practicable publish the census day as varied.
- (2) The approved course provider must publish prominently on its website the census day as varied, so that the day is easily accessible without provision of login information.

Commission

ALACC **does not** pay commission to Agents for sending students to the College to VET Student Loan.

VSL Grievance, Complaints and Appeals

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.

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 and your Commonwealth Higher Education Student Support Number (CHESSN).** 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. The myHELPbalance portal will be updated during 2021 to accept a USI for login purposes. Your USI is also included on your VET Student Loans fee notice.

- 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 [My Skills](#) website is updated regularly to provide information about providers and loans.

Privacy policy



- 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 [My Skills](#) 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.

Subdivision L—94 Handling information of the VET Student Loan 2016 (Rules)

- (1) ALACC as an approved course provider does have processes and procedures for handling information. **Policy related to Information Technology, and Policy related to Application and Enrolment of a student, Privacy Policy**
- (2) ALACC processes and procedures must:
 - (a) provide for the management of students' personal information in accordance with the Australian Privacy Principles; and
 - (b) provide for students to access their personal information; and
 - (c) provide for students to have incorrect personal information corrected; and
 - (d) provide accurate information about the use and disclosure of personal information collected by the provider, including that the information may be disclosed to the Commonwealth and the VSL Tuition Protection Director. This information is noted on the **student enrolment form**.

Subdivision B—General information of the VET Student Loan 2016 (Rules) Section 98 Providing information before enrolment about student fees

- (a) Student must be fully informed of the tuition fees and any other fees that apply to the course; and
- (b) Are responsibilities, obligations, and rights if they enrol in the course; and
- (c) Are clear about their responsibilities, obligations, and rights if they apply for a VET student loan.

Before enrolling a student in an approved course, an approved course ALACC must give the student the following information:

- (a) all information required to be provided under the Standards for NVR Registered Training Organisations that relates to ensuring that each student is properly informed and protected;
- (b) the tuition fees for the approved course;
- (c) any fees other than tuition fees that are payable for the course;
- (d) the student's options for paying tuition fees, including:
 - (i) payment by the student as fees become due; and
 - (ii) a VET student loan;
- (e) information about VET student loans, including that:
 - (i) it is a loan from the Commonwealth; and
 - (ii) the loan will remain a personal debt until it is repaid to the Commonwealth; and

- (iii) the loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity; and
- (iv) a student may wish to seek independent financial advice before applying for a loan;
- (f) the criteria for being an eligible student for a VET student loan;
- (g) the **application process for a VET student loan**;
- (h) an explanation that the student may be required during the course to communicate his or her agreement that the Secretary continue to use the VET student loan to pay tuition fees for the course;
- (i) the maximum amount of a VET student loan that may be available for the course under section 8 of the Act (not taking into account the effect of paragraph (b) of that section), and an explanation that the amount of the loan cannot be greater than the student's remaining HELP balance;
- (j) the amount of VETSL debt the student would accrue if the student received the maximum amount of VET student loan for the course (the debt could be up to 120% of the loan);
- (k) an explanation that the tuition fees will be reasonably apportioned across a specified number of sequential fee periods and that each fee period will contain at least one census day;
- (l) information about census days, including:
 - (i) the meaning of a census day (in accordance with the definition of **census day** in the Act); and
 - (ii) that a student may cancel the student's enrolment in the course or part of the course using the provider's procedure for withdrawal; and
 - (iii) if a student withdraws before the census day for a course or part of a course, the student will not incur a VETSL debt for the course or part of the course and will receive a refund for any tuition fees already paid for the course or part of the course;
- (m) how to access the following on the approved course provider's website:
 - (i) the tuition fees for the course;
 - (ii) the census days for the course;
 - (iii) the provider's procedures for withdrawal from the course and cancellation of enrolment;
 - (iv) other procedures the provider is required to have by this instrument.
- (n) advice that it is important for an enrolled student to notify the provider of any change of contact details.

Applying for 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.

Students under the age of 18 (We do not accept students under 18 years)

If you are under 18 years of age, a parent or guardian must complete and sign a 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](#).

105 Information and documents to be retained for 5 years

The following information and documents must be retained by an approved course provider for a period of 5 years:

- (a) the information provided to a student under section 98 before the student enrolled in an approved course;
- (b) documents obtained or assessments undertaken for the purposes of determining a student's **academic suitability**;
- (c) records of the student's enrolment, including the day and time the student enrolls in the course or a part of the course;
- (d) information and documents collected for the purposes of, or in relation to, an application by a student for a VET student loan;
- (e) if applicable, the day and time the student gives the provider an application for a VET student loan;
- (e) all correspondence between the provider and the student (or the student's parent or guardian) in relation to the course, including notices issued to the student;
- (g) records of each use of the provider's grievance procedure;
- (h) the census days and tuition fees for approved courses;
 - (i) a copy of each version of a process or procedure required under this instrument, and the dates when the version was current;
 - (j) marketing and promotional material relating to approved courses.

Please read the above information in conjunction with the policy on Student Enrolment, Withdrawal and Cancellation policy.

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)⁴ **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.

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.

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](#).

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

⁴ For students that have attained a *Victorian Certificate of Applied Learning (VCAL)* – only the VCAL Senior and VCAL Intermediate levels meet this requirement.

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.

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 2021, the HELP loan limit is \$108,232 for most students.

Division 2—Cap on amount of VET student loans 155 - Cap on amount of VET student loans

Approved courses and loan caps

Visit [VET Student Loans](#) for the loan caps that apply to all approved courses. Other than for specified exceptions for certain aviation courses, there are three loan cap bands of \$5,358, \$10,717 and \$16,077 (2021 caps), which apply irrespective of whether the course is being delivered face-to-face, online, or via mixed delivery modes. A full list of eligible courses and their associated loan cap can be found at [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#), or you can search [My Skills](#). **The loan caps are indexed each year – the indexed amounts each year are available at [VET Student Loans](#).**

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 \$5,358, \$10,717 and \$16,077 (2021 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 \$80,388 (2021 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](#).**

You can search for VET Student Loans approved courses and find out the maximum loan caps at

My Skills.

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.



Section 99 VET student loan fee notice

- (1) An approved course provider must give a student enrolled in an approved course a notice that complies with this section in relation to each fee period.
- (2) The notice is a **VET student loan fee notice**. A VET Student Loan Fee Notice is issued prior to each census date and lists the enrolled units of study for the current census date. The Fee Notice will show your current VET Student Loans eligibility status, the fees that will be deferred to your loan and/or fees payable as at census date.
- (3) The notice must include the title “VET Student Loan Fee Notice”.
- (4) The notice must include the following information:
 - (a) the student’s name, residential address, phone number and email address;
 - (b) the provider’s name;
 - (c) any other business name that the provider uses;
 - (d) the provider’s registration code;
 - (e) the date of the notice;
 - (f) the student’s student identification number as issued by the provider;
 - (g) the student’s Commonwealth Higher Education Student Support Number, if available;
 - (h) the student’s student identifier;
 - (i) the name of the course;
 - (j) the names of the parts of the course included in the fee period;
 - (k) an identifying code for each part of the course included in the fee period;
 - (l) the census day for each part of the course included in the fee period;
 - (m) for each part of the course included in the fee period:
 - (i) the amount of the tuition fees that are to be covered by a VET student loan; and
 - (ii) the amount of VETSL debt the student will accrue (which could be up to 120% of the loan amount concerned); and
 - (iii) the amount of the tuition fees that is to be paid by the student, and when the amount must be paid;
 - (n) a statement that:
 - (i) withdrawal of the student’s enrolment in a part of the course before the census day for the part of the course must be in accordance with the provider’s procedure; and
 - (ii) if the student withdraws from a part of the course before the census day for the part of the course, the student will not incur a VETSL debt for the part of the course and will receive a refund for any up-front payment of tuition fees;
 - (o) information about how to withdraw, including where to find a copy of the provider’s procedure for withdrawal;
 - (p) information on the student’s right to request the correction of information contained in the notice in accordance with the provider’s information handling procedure;
 - (q) advice that the student may be required to communicate the student’s agreement for the Secretary to continue to use a VET student loan to pay tuition fees for the course;



- (r) advice that a VET student loan will not be used to pay the covered fees for a part of the course if the student advises the provider before the census day for the part of the course that the student does not want the tuition fees to be paid using a loan;
 - (s) advice that any VETSL debt will remain a personal debt until it is repaid to the Commonwealth.
- (6) The provider must give the notice to the student at least 14 days before the first census day in the fee period.
- (7) If the provider is not a Table A provider, the provider must not give the notice to the student more than 42 days before the beginning of the fee period.
- (8) The provider must send the notice:
- (a) to the student's personal email address as advised by the student; or
 - (b) to the student's postal address as advised by the student; or
 - (c) to the student by another method agreed to by the student.

100 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).

- (1) An approved course provider must give a notice that complies with this section to each student that:
 - (a) is enrolled in a part of a course on the census day for the part of the course; and
 - (b) has a VET student loan for the course.
- (2) The notice is a **Commonwealth assistance notice**. Your Commonwealth Assistance Notice (CAN) is your official record of your fees charged, amounts paid, fees deferred and enrolment. When is a CAN produced? An electronic version of your Commonwealth Assistance Notice (eCAN) is available via My Student Records (MySR) (opens in new window) within 28 days of the approved census date.
- (3) The notice must include the title "Commonwealth Assistance Notice".
- (4) The notice must include the following information:
 - (a) the student's name, residential address, phone number and email address;
 - (b) the provider's name;
 - (c) any other business name that the provider uses;
 - (d) the date of the notice;
 - (e) the student's student identification number as issued by the provider;
 - (f) the student's Commonwealth Higher Education Student Support Number;



- (g) the student's student identifier;
 - (h) the name of the course;
 - (i) the name of the part of the course;
 - (j) an identifying code for the part of the course;
 - (k) the census day for the part of the course;
 - (l) the student's tuition fees for the part of the course;
 - (m) the amount of the student's tuition fees that are covered by a VET student loan;
 - (n) the amount of VETSL debt the student will accrue (which could be up to 120% of the loan amount);
 - (o) the amounts of any payments of the tuition fees made by the student;
 - (p) information on the student's right to request the correction of information contained in the notice in accordance with the provider's information handling procedure.
- (5) The provider must give the notice to the student within the period:
- (a) starting on the census day for the part of the course; and
 - (b) ending 28 days after the census day.
- (6) A notice may relate to more than one part of the course so long as subsection (5) is complied with for each part included in the notice.
- (7) The provider must send the notice:
- (a) to the student's personal email address as advised by the student; or
 - (b) to the student's postal address as advised by the student; or
 - (c) to the student by another method agreed to by the student.

Acts/Legislation/Guidelines

- ☐ VET Student Loans Act 2016 (the Act)
- ☐ VET Student Loans Rules 2016 (the Rules)
- ☐ Australian Consumer Law is existing legislation administered by the Australian Competition and Consumer Commission.
- ☐ Refer to Grievance, Complaints and Appeals policy
- ☐ Privacy Policy

Supporting Documents /Related policies

- VSL Loan Booklet updated July 2021
- Fact sheet about VET Student Loan
- Documentation of meeting with potential VSL applicant
- Information about VET Loan fees and capped
- Visit **Study Assist** for more information and tips on how to be a savvy student or
- **My Skills** or **training.gov.au** for more information about your provider.

Non-compliance

Any breach of this policy must be reported in accordance with the complaints and appeals policy and procedure. If no complaint is lodged, but ALACC becomes aware of a possible breach, the CEO/Director of Studies will ensure that the matter is properly investigated and resolved.



Documentation Control:

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Policy owner:	CEO / Director of Studies
Reviewed by:	Compliance Team
Approval authority:	Dr Janet Lawrence, D.Ed., FACN CEO/Director of Studies
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