



VET Student Loan - Frequently Asked Questions

1. Purpose

Australasian Lawrence Aged Care College Pty Ltd, trading as ALACC Health College, Australia, is an approved provider for VET Student Loans (VSL). VET Student Loans assist eligible students in paying tuition fees through a government loan. This loan option is only available for students enrolled in the following four approved diploma courses:

- Diploma of Nursing
- Diploma of Mental Health
- Diploma of Community Services
- Diploma of Early Childhood Education and Care

VET Student Loans are income-contingent; students begin repayments once their income exceeds the minimum repayment threshold set annually by the Australian Government. Repayments are managed via the Australian Taxation Office (ATO).

2. Scope

VET Student Loans commenced on 1 January 2017, replacing the VET FEE-HELP scheme. It assists eligible students enrolled in higher-level vocational education and training (VET) courses at approved providers. Access is supported by the Australian Government Department of Employment and Workplace Relations (DEWR).

Our Government Funded Officer and Finance Department are available for assistance and advice.

3. Key Information

What is the VET Student Loans Program? VET Student Loans is a government loan program enabling eligible students to defer tuition fees for approved Diploma-level courses at ALACC.

How does the loan work?

- A loan cap applies for each course (e.g., \$16,077 for the Diploma of Nursing).
- ALACC's course fees are set below the maximum loan cap.
- A 20% loan fee applies for full fee-paying students.
- Loans are indexed annually but attract no interest.



Important Documents

- VET Student Loans Information Booklet

Eligibility Requirements Students must:

- Be an Australian citizen, or
- Hold an eligible permanent humanitarian visa, or
- Be a qualifying New Zealand citizen.
- Have a valid USI (Unique Student Identifier).
- Have a Tax File Number (TFN) or provide a Certificate of application.
- Meet academic suitability requirements:
 - Year 12 certificate; or
 - Certificate IV or higher qualification (delivered in English); or
 - Successfully complete a Language, Literacy, and Numeracy (LLN) assessment.

Evidence Required

- Proof of citizenship/residency.
- Academic transcripts or results.
- TFN documentation.
- LLN assessment results if required.

4. Eligible Courses and Loan Caps

Course Name	Loan Cap
Diploma of Nursing	\$16,077
Diploma of Mental Health	\$16,077
Diploma of Community Services	
Diploma of Early Childhood Education & Care	

Full course details and fees are published on ALACC's website.



5. Census Days

- ALACC sets Census Days at least 20% into the applicable fee period.
- Students can withdraw before a Census Day without incurring a debt.
- After Census Day, students are liable for the debt for that fee period.

6. Notices Provided

- VET Student Loan Fee Notice — issued at least 14 days before each Census Day.
- Commonwealth Assistance Notice (CAN) — issued within 28 days after the Census Day.

Additional Costs VET Student Loans only cover tuition fees. Students are responsible for additional costs (e.g., textbooks, uniforms, equipment).

What are Progression Forms? Students must complete periodic Progression Forms through the eCAF system to confirm their continued engagement and eligibility.

7. Repayment Information

- Repayments start once income exceeds the compulsory repayment threshold.
- The 2024-2025 threshold is \$51,550.
- Repayment rates are progressive (starting at 1% of income).
- Voluntary repayments are allowed at any time through the ATO.

8. How to Apply

1. Discuss eligibility with ALACC's Government Funded Officer.
2. Enrol in an approved Diploma course.
3. Provide required documentation.
4. Submit a completed eCAF via the invitation from the Department before your first Census Day.

If you miss the Census Day deadline, you cannot access a VET Student Loan for that Fee Period.

Complaints or Issues

- Students should first raise concerns directly with ALACC.
- If unresolved, complaints can be escalated to:
 - The Australian Skills Quality Authority (ASQA) for training quality matters.
 - The Department of Employment and Workplace Relations for loan-related issues.



Refer to ALACC's Student Complaints and Appeals Policy available on the website and Learning Management System.

Closure of Provider In the event of ALACC's closure, tuition assurance arrangements ensure students are protected. Further information is available on the Tuition Protection Service (TPS) website.

Loan Fee and Indexation

- A 20% loan fee applies to fee-paying students.
- Loan amounts are indexed annually.

Cap on Lifetime Loan Amount

- Students may borrow up to the lifetime limit (2025: \$121,844 for most students).

Supporting Policies and Documents

- Student Complaints and Appeals Policy
- Tuition Fee Payment and Refund Policy
- Student Engagement and Progression Policy

All documents are accessible on ALACC's website, and LMS Portal (Moodle).

Non-Compliance Non-compliance with these procedures will be managed under the Complaints and Appeals Policy.

Disclaimer: This FAQ must be read alongside the VET Student Loans Information Booklet and relevant ALACC policies. Students are encouraged to seek independent financial advice before committing to a loan.

9. Document Control

Policy:	VET Student Loan - Frequently Asked Questions
Policy owner:	CEO / Director of Studies
Reviewed by:	Compliance Team
Approval authority:	Dr Janet Lawrence, D.Ed., FACN CEO/Director of Studies



Last Review date:	April 2025
Version:	2025.1
Next review:	April 2027
Summary of changes:	The document was updated to include the latest VET Student Loans repayment thresholds, lifetime loan caps, and correct government department names. It now clearly explains students' rights around census dates, withdrawal without debt, tuition assurance protections, and the requirement to complete progression forms to maintain loan access. References were corrected to current legislation and official resources to ensure compliance.