



Australian Government

VET **Student** Loans



# VET STUDENT LOANS

**INFORMATION FOR 2017**

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The document must be attributed as the VET Student Loans information for 2017 booklet.

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## IMPORTANT INFORMATION

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**VET Student Loans assists eligible students enrolled in higher level VET courses to pay their tuition fees.**

### **Eight important points you must read!**

- 1 Your VET Student Loan becomes part of your HELP debt and must be paid back when your repayment income is above the compulsory repayment threshold. The compulsory repayment threshold is adjusted each year. The compulsory repayment threshold for the 2015-2016 income year is \$54,126 and the compulsory repayment threshold for the 2016-2017 income year is \$54,869.
- 2 From 1 July 2017, you will be required to indicate (in the department's dedicated system) your continued engagement in your course of study. Your ongoing access to VET Student Loans is dependent upon you confirming that you are still engaged and progressing through your course.
- 3 You will incur your liability to pay tuition fees on the census day.
- 4 If you do not wish to incur a liability for that part of the course you must withdraw before the census day, in writing in line with your approved course provider's withdrawal procedure.
- 5 Full fee paying students will incur a 20 per cent loan fee. Students subsidised by state and territory governments do not.
- 6 You must meet the eligibility criteria to be eligible for a loan. You will need to supply information to your provider to meet the eligibility requirements.
- 7 The loan may not be sufficient to cover all the tuition fees for the course. Your education provider must send you 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 date for your course.
- 8 Information on covered fees (fees covered by VET Student Loans), any additional fees including whether a loan fee is payable, and other information including how to withdraw before the census day without incurring fees, will be provided to you in a VET Student Loan fee notice issued 14 days prior to the census day.

**YOU MUST READ THIS BOOKLET BEFORE SUBMITTING THE 'REQUEST FOR VET STUDENT LOAN ECAF'**

**WHEN YOU SIGN AND SUBMIT YOUR FORM, YOU DECLARE THAT YOU HAVE READ THIS BOOKLET AND THAT YOU ARE AWARE OF YOUR OBLIGATIONS UNDER VET STUDENT LOANS.**

IMPORTANT NOTE: The Department of Education and Training has aimed to ensure that 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), made under the Act, available at **[www.legislation.gov.au](http://www.legislation.gov.au)**. However, there may be differences between this publication and the Act or rules. If there is any inconsistency, the Act will take precedence.

In addition, the information contained in this booklet is correct as at the time of printing and subject to change. For the latest information on the VET Student Loans program, refer to the VET Student Loans page on the Study Assist website at **[www.studyassist.gov.au](http://www.studyassist.gov.au)** or the Department of Education and Training's website at **[www.education.gov.au/vet-student-loans](http://www.education.gov.au/vet-student-loans)**.

**WHO IS THIS BOOKLET FOR?**

This booklet is for people enrolling in approved VET courses at the diploma level and above.

This booklet is a summary of the key points a person getting a VET Student Loan needs to know.

**USING THIS BOOKLET**

As you read through this booklet, you will notice that each page has key words **highlighted**; refer to the glossary for an explanation of what these words mean.

## VET STUDENT LOANS AT A GLANCE

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The information in this booklet is accurate as at 1 January 2017. Please confirm current arrangements at [www.studyassist.gov.au](http://www.studyassist.gov.au), [www.education.gov.au](http://www.education.gov.au) or [www.legislation.gov.au](http://www.legislation.gov.au).

### What is VET Student Loans?

**VET Student Loans** is a loan program that helps eligible students enrolled in higher level vocational education and training courses at **approved course providers** pay their **tuition fees**.

A person's access to a VET Student Loan is approved by the Australian Government Department of Education and Training. You access the loan for your course, and the debt is then managed by the Australian Taxation Office (**ATO**).

### Am I eligible?

To get 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, and
5. confirm your engagement and progression to continue to access the loan throughout your course.

You must meet ALL of these criteria – further detailed below.

- You are:
  - an Australian citizen, or
  - a **New Zealand Special Category Visa (SCV)** holder who meets the long-term residency requirements, or
  - a permanent humanitarian visa holder.
- You have not exceeded the **FEE-HELP limit**.
- 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.
- Your course meets the course requirements, if it:
  - is specified on the VET Student Loans (courses and loan caps) determination (the **courses and loan caps determination**); and
  - delivered by an approved course provider; and
  - is a qualification of diploma, advanced diploma, graduate certificate or graduate diploma in the Australian Qualifications Framework.
- You have been assessed by your approved course provider as academically suited to undertake the approved course by either:
  - providing your Australian Year 12 Certificate; OR



- providing evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English); 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 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 read the 2017 VET Student Loans information booklet (this booklet).
  - 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.

# TRANSITIONAL ARRANGEMENTS FOR EXISTING VET FEE-HELP STUDENTS

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The VET Student Loans program commenced on 1 January 2017, replacing the current VET FEE-HELP scheme. This is a new vocational education and training student loans program, provided to give eligible students access to quality higher level VET qualifications, particularly to those students who could not otherwise afford to pay upfront.

## Opting in to continued access to VET FEE-HELP

To minimise disruption to existing students, a phased approach is being taken to transition from VET FEE-HELP to the new VET Student Loans program. Students wishing to continue their studies under the existing VET FEE-HELP arrangements will need to opt-in.

All current VET FEE-HELP students will be contacted by the Department of Education and Training where records indicate the student has not completed their course. Contact will be made via postal or electronic mail, with students who have an email address being contacted first.

For students that do not have an email on our records, the department will be sending you a letter in the postal mail.

On completing the online opt-in form, a confirmation email will be sent to the student. The student must provide a copy of this confirmation email to the VET FEE-HELP provider for their records. The provider will then conduct further eligibility checks to ensure the student meets all their course requirements.

## How long can I continue to access VET FEE-HELP arrangements?

If you are financing your studies in 2016 (or earlier) through a VET FEE-HELP loan, and are continuing your studies in 2017, you will have the choice to continue to access a VET FEE-HELP loan for 2017. In certain circumstances, some students may be eligible to extend their VET FEE-HELP assistance beyond 1 January 2018. Such circumstances may include, for example, illness or caring responsibilities, or part-time students. Later in 2017 students will need to apply to continue using VET FEE-HELP for their existing course beyond 2017 and applications will be considered on a case-by-case basis.

Please note some students may not meet the eligibility requirements, for example you may have completed your studies. Students will need to check the information and factsheets to check if they are eligible. Students must also check with their current VET FEE-HELP providers where they are currently enrolled in courses for 2017 whether they meet the continuing VET FEE-HELP requirements.

For further information, visit [www.education.gov.au/vet-student-loans/vet-fee-help-opt-in](http://www.education.gov.au/vet-student-loans/vet-fee-help-opt-in).

## GLOSSARY

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**Accumulated HELP debt** The total of any VET Student Loans, 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).

**Approved course** A course for which students can access a VET Student Loan. These courses are listed in 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.

**Approved course provider (provider)** In this booklet, this term means an organisation approved by the Australian Government to offer VET Student Loans to eligible students.

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

**Census day** The deadline, set by your approved course provider, for completing the request for a VET student loan and formally withdrawing from any courses.

**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.

**Commonwealth Higher Education Student Support Number (CHESSN)** Your unique identification number as a person studying in a Commonwealth supported place or accessing a Higher Education Loan Program loan.

**Compulsory repayment threshold** You have to start repaying your HELP 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; and
- exempt foreign employment income amounts

**Courses and loan caps determination** A legislative instrument under the *VET Student Loans Act 2016* which sets out: the courses of study for which a VET Student Loan may be approved; and the maximum loan amounts, or methods for working out maximum loan amounts, for those courses.

**Equivalent full-time student load (EFTSL)** How the study load for students is measured. One EFTSL is the load for a year of a student undertaking a full-time course.

**FEE-HELP** An Australian Government loan program that helps eligible fee paying students pay their tuition fees for higher education study.

**FEE-HELP balance** The amount of VET Student Loans, VET FEE-HELP and/or FEE-HELP, you have left to use before reaching the FEE-HELP limit.

**FEE-HELP limit** The maximum amount of VET Student Loans, VET FEE-HELP and/or FEE-HELP, you can use over your lifetime. The FEE-HELP limit is indexed annually on 1 January.

**Full Fee paying/fee for service student** A student in a course which is not subsidised by a state or territory government. Students enrolled in a fee paying place pay full tuition fees.

**Fee paying student** A student who is enrolled in a fee paying place and who pays tuition fees for their course.

**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 Higher Education Loan Program (HELP). It provides students with a secure and easily accessible way to complete application forms for these programs.

**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 a certain amount.

**Higher Education Support Act 2003** The Commonwealth legislation that outlines the requirements for Commonwealth supported students (in higher education studies) and some HELP debts.

**My Skills ([www.myskills.gov.au](http://www.myskills.gov.au))** My Skills website is the national Vocation Education and Training (VET) consumer directory that contains information about each Registered Training Organisation (RTO) and the courses they offer. It is a federal government initiative to enable consumers to search for, and compare, VET courses and training providers.

**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 totaling 8 years during the previous 10 years, and
- have been in Australia for periods totaling 18 months during the previous 2 years.

Specific enquiries about the SCV, and other visas, should be directed to the Department of Immigration and Border Protection ([www.border.gov.au](http://www.border.gov.au)).

**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)**).

**Special circumstances** Specific requirements set out in the *VET Student Loans Act 2016* that you must meet in order to have your VET Student Loans debt cancelled (and your FEE-HELP balance re-credited) if applicable.

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

**Study Assist ([www.studyassist.gov.au](http://www.studyassist.gov.au))** A website providing information about how you can pay for tertiary study (including VET Student Loans), as well as lists of approved course providers, approved courses and student income support options.

**Subsidised VET student** A student who is subsidised by a state or territory government and who is enrolled in a vocational education and training accredited course at an approved course provider.

**TFN (Tax File Number)** Your unique identification number from the ATO for everything tax related, including making HELP debt repayments.

**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** A loan scheme in place from 2009-2016 (and to some continuing students in 2017 onwards) that allows access to loans for higher level VET study.

**VET Student Loans** Australian Government loan program that helps eligible students enrolled in approved higher level vocational education and training courses at approved course providers pay their tuition fees.

**VET Student Loans Act 2016** The Commonwealth legislation that provides for loans to students for vocational education and training.

**VET Student Loans fee notice** An invoice that approved course providers must send to students, who are requesting a VET Student Loan, at least 14 days prior to census days.

# 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.

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 **VET Student Loans**,
- what vocational education and training (VET) students can expect from registered training organisations, and
- what your career options are.

Visit **[www.myskills.gov.au](http://www.myskills.gov.au)** for useful information about career pathways, employment outcomes and salary expectations. **Myskills** shows you the average price for each VSL eligible course you are interested in and can help you find the training and training provider that best matches your needs and expectations.

Visit **[www.education.gov.au](http://www.education.gov.au)** for the loan caps that apply to all approved courses. Other than for specified exceptions, there are three loan cap bands of \$5,000, \$10,000 and \$15,000, 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: **<https://www.legislation.gov.au/Series/F2016L02016>**

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

### 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.



**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 that 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. 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 3.3** for more information. Find out your provider's withdrawal procedure. You must withdraw from a course or a particular part of a course before the census day to avoid incurring a debt.
- From 1 July 2017, a student engagement and progression requirement applies to your continued access to a VET Student Loan. You will need to log in periodically to confirm your active and legitimate enrolment in the course otherwise you will not be able to access loan amounts.
- 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 VET Student Loans debt or made a payment for that study.
- Note that you should be aware of complaints handling and withdrawal policies as these are avenues to have your debt cancelled where providers are in breach of their obligations or where special circumstances apply to you.
- If you have previously studied and accessed a **HELP** loan, it is your responsibility to ensure that you have sufficient **FEE-HELP balance** to cover the VET Student Loan amounts in your invoice notice. You can check your FEE-HELP balance by logging onto myUniAssist using your **Commonwealth Higher Education Student Support Number** (CHESSN), which will be quoted on your invoice notice, to log in.

### 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 **www.myskills.gov.au** 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.
- Do not enrol in a course or request a VET Student Loan until you have made a firm decision to study.

### 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 *Myskills* and *Study Assist* websites are updated regularly to provider 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 brokers or marketing agents are banned from signing you up for 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 directly the provider that delivers the course.
- 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 the **Contacts section** for more information).

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

Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information and tips on how to be a savvy student or [www.myskills.gov.au](http://www.myskills.gov.au) or [www.training.gov.au](http://www.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 5 and 6. Further information on these requirements is detailed below.

You may be interested to know that:

- if you use a **VET Student Loan**, you will not have to make any repayments in the 2016–17 income year unless your income is \$54,869 or above, and
- 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,
- or you can check your eligibility by visiting **[www.studyassist.gov.au](http://www.studyassist.gov.au)** and entering your details in the eligibility tool.

### 2.1 Approved courses

VET Student Loans are only available for eligible courses at the diploma, advanced diploma, graduate certificate and graduate diploma level that are available on the courses and loan caps determination at **<https://www.legislation.gov.au/Series/F2016L02016>**.

The **courses and loan caps determination** specifies the courses for which VET Student Loans may be granted under the *VET Student Loans Act 2016* (VET Student Loans Act); 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 will be three loan cap bands of \$5000, \$10,000 and \$15,000 which will 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 \$75,000.

Approved course providers may charge tuition fees for courses in excess of the loan cap amount.

### 2.2 Approved course providers

Registered Training Organisations (RTOs) that offer higher level VET qualifications (Diploma level and above) may apply to the Australian Government to be approved to offer VET Student Loans. Ask your course provider if they are approved, or visit **[www.myskills.gov.au](http://www.myskills.gov.au)**.

### 2.3 Academic suitability

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

To be assessed as academically suited, you must provide a copy of your Australian Senior Secondary Certificate of Education (year 12 Certificate) or evidence of successful

completion of an Australian Qualification Framework (AQF) Certificate IV or higher qualification (where the language of instruction is English).

If you do not have an Australian year 12 Certificate or have not successfully completed an AQF Certificate IV or higher qualification, you must instead 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 for VET Student Loans?

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

- an Australian citizen, or
- a **New Zealand Special Category Visa holder** who meets the long term residency requirements (refer to the glossary), or
- a permanent humanitarian visa holder (check [www.border.gov.au](http://www.border.gov.au) for the list of humanitarian visa subclasses) who is usually resident in Australia.

You cannot access VET Student Loans for a course which 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 [www.border.gov.au/vevo](http://www.border.gov.au/vevo).

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.

## 2.5 How much can I borrow? What is the FEE-HELP limit?

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

For 2017, the FEE-HELP limit is \$100,879 for most students.

The FEE-HELP limit is a lifetime limit and is not reset or 'topped up' by any repayments that you make.

## 2.6 What is the FEE-HELP balance?

The **FEE-HELP balance** is the available amount of VET Student Loans, VET FEE-HELP and/or FEE-HELP that you have left to use before you reach the FEE-HELP limit. You are responsible for keeping track of your FEE-HELP balance and for advising your provider if you do not have enough left to cover your tuition fees.

Check **section 4.4** for information about how to check your FEE-HELP balance.

## 2.7 Will I be charged interest?

There is no interest charged on **HELP** debts. Your HELP 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).

Debts are not indexed until they are 11 months old. You can find current and past indexation rates on the ATO website.

## 2.8 Is there a loan fee?

Yes, for some 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 FEE-HELP limit.

You do not have to pay the loan fee upfront – it is reported by your provider and is added to your HELP debt at the ATO.

For example, if you are undertaking a course that costs \$1,000, the loan fee is \$200 (i.e. 20% of \$1,000). So your VET Student Loans debt for that course will be the cost of the course (\$1,000) + the loan fee (\$200) = \$1,200.

You do not pay the loan fee if you are a student who is subsidised by a state or territory government. If you are not sure if you are a **subsidised VET student**, contact your provider directly.

## 3. APPLYING FOR A VET STUDENT LOAN

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More information about applying for a **VET Student Loan** is available at [www.education.gov.au/vet-student-loans](http://www.education.gov.au/vet-student-loans) or [www.studyassist.gov.au](http://www.studyassist.gov.au).

### 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 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 from the department allowing you 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 can then submit the eCAF, which will cause the system to email you a copy of your completed form. You must give this form to your provider.

In exceptional circumstances, you may be permitted to use a paper loan request form or other electronic Commonwealth Assistance Form developed by your provider. Your provider will advise you how to apply using these forms.

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 study period (e.g. 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**

If you are under 18 years of age, a parent or guardian must co-sign the form. However, this 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 <https://www.humanservices.gov.au/customer/enablers/request-document-using-your-centrelink-online-account>.

#### **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 must advise the department of your TFN within 21 days of receiving it. You have to provide your TFN because repayments on your **HELP** debt are made through the Australian taxation system. 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.

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

If you want to enrol in two different courses at 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 HELP debt.

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 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 \$4000 at your previous course provider, you will only have \$6000 loan amount remaining at your new provider.

You will need to withdraw officially from the course at your previous provider. If you do not want to incur a HELP 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 the most important date for you to know about!

The census day is the last day you can:

- complete the eCAF to access a VET Student Loan, or
- withdraw your enrolment without incurring the cost or debt for that course.

Providers set their own census days within 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, not for the whole course at the beginning. 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 you enrol in and whether withdrawal is limited to your provider's business hours.

Your provider must send you an invoice before the census day so that you have all the information you need to make your study and payment decisions.

## 4. KEEPING TRACK OF YOUR VET STUDENT LOAN

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More information about keeping track of your **VET Student Loan** is available at [www.studyassist.gov.au](http://www.studyassist.gov.au).

### 4.1 Your Commonwealth Higher Education Student Support Number (CHESSN)

You will be allocated a **CHESSN** when you first apply for admission to your provider. Your CHESSN is a unique identification number that stays with you for the whole of your student life.

Your CHESSN helps providers and the Australian Government provide you with information about any HELP loans you may have used. Your CHESSN is printed on your CAN.

### 4.2 Invoice notices

Your provider must send you a **VET Student Loans fee notice** for part of a course for which you are enrolled. This must be sent to your nominated personal email or postal address at least 14 days before the census day. The invoice must detail a range of information including:

- 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 CHESSN, and
- the loan fee (if applicable).

You should note that your fee invoice may include more than one unit, but you must have at least three invoices 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 notice 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 that 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, and
- 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 myUniAssist 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.



**myUniAssist** will help you keep track of how much you have borrowed under the various HELP loans from 2005 onwards.

Please note that myUniAssist only shows the loans you have received under HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP and VET Student Loans, 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 myUniAssist 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 myUniAssist if they are not already there.

myUniAssist does not show the details of how much of your **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 myUniAssist via the home page at **[www.studyassist.gov.au](http://www.studyassist.gov.au)**.

### myGov

You can get more information about your HELP debt online via the myGov website. It will show:

- all of your current HELP debt (which includes HECS-HELP, OS-HELP, SA-HELP, FEE-HELP, VET FEE-HELP and VET Student Loans as a consolidated amount),
- any indexation that has been applied to your debt, and
- 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 **[www.ato.gov.au](http://www.ato.gov.au)**.

## 4.5 Your HELP account

You can view your 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 **<https://www.ato.gov.au/Individuals/Study-and-training-support-loans/View-your-loan-balance-online/>**.

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 HELP account. If you can, please have your TFN handy when you call.



## 5. WITHDRAWAL OR NON-COMPLETION OF STUDIES

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More information about withdrawal procedures and **special circumstances** is available from the **Study Assist website at: [www.studyassist.gov.au](http://www.studyassist.gov.au)**. You must also familiarise yourself with the specific withdrawal policy at your **provider**.

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

**Withdraw correctly by the census day and avoid a VET Student Loans debt!**

If you correctly withdraw from the unit 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.

Fail or withdraw incorrectly and you will get a HELP debt! But, you may be able to cancel the debt in special circumstances or if your provider has engaged in unacceptable conduct or is in breach of its obligations.

If you fail a part of a course (unit or subject), or withdraw from a unit 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 **HELP** debt. If you made an upfront payment, you are not eligible for a refund of that payment.

If you failed the unit or withdrew after the census day because you became seriously ill or because of other special circumstances (see **section 5.3**), you can apply to your provider to have your HELP 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 has engaged in unacceptable conduct (provided false or misleading information) or acted in breach of legislative requirements you can apply to have your debt removed. Refer to the following links:

- cancelling a HELP debt on the StudyAssist website at: **[www.studyassist.gov.au/](http://www.studyassist.gov.au/)**
- the application form here: **<https://docs.education.gov.au/node/41796/>**.

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

To withdraw from a unit or course without getting a HELP 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, providers must have in place a process to allow this.

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 **FEE-HELP balance** re-credited and your HELP debt removed. You cannot have your debt removed if you have already successfully completed your unit of study.

Changing your mind or failing a unit is not a good enough reason to apply for special circumstances and you will still be required to repay your HELP debt.

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, and
- made it impracticable (i.e. impossible) for you to complete your unit(s) of study requirements.

### 5.4 Unacceptable conduct

Students who find themselves with a HELP debt due to provider unacceptable conduct may be able to apply to have the HELP debt removed.

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 [www.studyassist.gov.au](http://www.studyassist.gov.au).

### 5.5 Complaints

Approved course providers must have a complaints procedure that allows students to lodge a grievance about any academic (e.g. grades) or non-academic (e.g. fee) matters. Students may also contact the National Training and Complaints Hotline (13 38 73). Also, from 1 July 2017 students will be able to access the VET Student Loans Ombudsman.

## 6. REPAYING YOUR HELP DEBT

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More information about **HELP** debt repayments, including how the **ATO** calculates your compulsory repayment, is available at [www.studyassist.gov.au](http://www.studyassist.gov.au).

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

Your **VET Student Loans** debt forms part of your **accumulated HELP debt**. You must start repaying your HELP 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 and for the 2016–17 income year it is \$54,869 or above. 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, and
- exempt foreign employment income amounts.

From 1 July 2017, anyone who has a HELP 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. Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.

If you move overseas and have a HELP 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 [www.ato.gov.au/overseasobligations](http://www.ato.gov.au/overseasobligations) or [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.

### 6.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The repayment percentage increases as your income increases, so the more you earn, the higher your repayment will be, but it is capped at 8 per cent of your income.

The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

**Table 1: Repayment rates for the 2016–17 income year**

Repayment income	Repayment % rate
\$54,869 - \$61,119	4.0%
\$61,120 - \$67,368	4.5%
\$67,369 - \$70,909	5.0%
\$70,910 - \$76,222	5.5%
\$76,223 - \$82,550	6.0%
\$82,551 - \$86,894	6.5%
\$86,895 - \$95,626	7.0%
\$95,627 - \$101,899	7.5%
\$101,900 and above	8.0%

### 6.3 Can I make a voluntary repayment?

Yes. 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.

There are several ways you can make a voluntary repayment, including 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 [www.ato.gov.au/atohowtopay](http://www.ato.gov.au/atohowtopay). For more information on voluntary repayments, go to [www.ato.gov.au/voluntaryrepay](http://www.ato.gov.au/voluntaryrepay).

### 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 [www.ato.gov.au](http://www.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 **FEE-HELP balance** re-credited and your **HELP** debt removed under **special circumstances**, and
- grievance procedures for student complaints.

### MySkills website [www.myskills.gov.au](http://www.myskills.gov.au)

MySkills is the consumer directory for VET. Using MySkills you can compare courses and providers to choose the course that best suits your needs.

MySkills 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.

Course price and course duration information can also be entered by training providers to assist students in assessing value for money.

MySkills features:

- course price information: all approved course providers are now required to enter on MySkills 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, and
- information collected from previous students about their satisfaction with training and their employment outcomes.

### Study Assist website [www.studyassist.gov.au](http://www.studyassist.gov.au)

The website 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, and
- Australian Scholarships and Awards.

### **National Training Complaints Hotline**

The National Training Complaints Hotline (13 38 73) is a joint Australian and 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.

For more information, visit [www.education.gov.au/NTCH](http://www.education.gov.au/NTCH)

### **Australian Taxation Office (ATO)**

The **ATO** can help you with:

- your HELP debt,
- compulsory repayments,
- voluntary repayments,
- overseas repayments, and
- the best time for you to repay your debt.

Contact details:

- visit [www.ato.gov.au/getloaninfo](http://www.ato.gov.au/getloaninfo),
- For information on viewing you loan account online visit: [www.ato.gov.au/onlineloanbalance](http://www.ato.gov.au/onlineloanbalance),
- 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 HELP account and personal tax topics,
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students, or
- write to: Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

NOTE: Do not send voluntary repayments to this address.

### **Department of Human Services (DHS)**

DHS can help you with Youth Allowance, Austudy, and ABSTUDY and other forms of student income support assistance.

Contact details:

- visit [www.humanservices.gov.au](http://www.humanservices.gov.au),
- 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, or
- 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 Immigration and Border Protection (DIBP)**

DIBP can help you with visas and Australian citizenship.

Contact details:

- visit [www.border.gov.au](http://www.border.gov.au) for visa and citizenship information, or
- call 13 18 81 for visa and citizenship information.

NOTES

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Record your provider's details here, and other notes to assist you in decision-making.

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