



Australian Apprenticeship Support Loans

Program Guidelines

Version current in November 2025

These program guidelines are designed to assist the administration of the Australian apprenticeship support loans program. The information contained in these guidelines is intended only as a guide to relevant legislation and policies. The legislation includes the *Australian Apprenticeship Support Loans Act 2014*, the *Australian Apprenticeship Support Loans Rules 2023*, and the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No.2) 2025*. Where there is any inconsistency between these program guidelines and the applicable legislation, the applicable legislation will prevail. The information is accurate as of November 2025 but may be subject to change. To discuss individual circumstances, please contact an Apprentice Connect Australia Provider.

Prior to 1 January 2024, the Australian apprenticeship support loans program was known as the trade support loans program.

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Definitions

Expression	Definition
AASL Act	Means the <i>Australian Apprenticeship Support Loans Act 2014</i> .
AASL debt	<p>If an instalment of Australian apprenticeship support loan is paid to a person, the person incurs, on the day the instalment is paid, an ‘AASL debt’ to the Commonwealth of an amount equal to the amount of the instalment.¹</p> <p>An instalment or part of an instalment of Australian apprenticeship support loan that is paid to a person is not an AASL debt if the amount is an overpayment debt.² Please refer to the definition of ‘overpayment debt’ below.</p>
AASL Rules	Means the <i>Australian Apprenticeship Support Loans Rules 2023</i> .
ADMS	Means the Apprenticeships Data Management System.
Amendment Act	Means the <i>Trade Support Loans Amendment Act 2023</i> .
Approved training contract	Means a training contract that has been approved by a designated State/Territory training authority (please refer to the definition of ‘Training Authority’ below). ³
ART	Means the Administrative Review Tribunal.
Australian Apprenticeships Priority List	<p>Means the list determined by the Minister for Skills and Training under subsection 105(1) of the AASL Act, as updated from time to time.⁴</p> <p>As at the date of these Guidelines, this list is contained in the table under section 7 in Part 2 of the <i>Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No.2) 2025</i>. The occupations specified in this list are occupations for which, in the opinion of the Minister for Skills and Training, skilled persons are a priority.</p>

¹ Sections 5 and 27 of the AASL Act.

² Sections 27 and 90 of the AASL Act.

³ Section 4 of the AASL Rules.

⁴ Sections 5 and 105 of the AASL Act.

Expression	Definition
	<p>In determining the list, subsection 105(7) of the AASL Act requires the Minister for Skills and Training to have regard to any relevant advice given to the Minister by Jobs and Skills Australia in relation to either:</p> <ul style="list-style-type: none"> • Australia’s current and emerging labour market, including advice on workforce needs and priorities. • Australia’s current, emerging, and future skills and training needs and priorities. <p>Before making the list in Part 2 of the <i>Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No.2) 2025</i>, the Minister for Skills and Training had regard to advice reflected in Jobs and Skills Australia’s 2024 Occupational Shortage List (which, on 24 November 2025, could be accessed at: www.jobsandskills.gov.au/data/skills-priority-list).</p> <p>The Australian Apprenticeships Priority List will be updated annually by making a legislative instrument under s 105(1) of the AASL Act.</p>
ACA Provider	Means an Apprentice Connect Australia Provider, which is an organisation contracted by the department to deliver Australian Apprenticeship Support Services.
Australian Qualifications Framework	<p>Has the same meaning as in section 6 of the <i>VET Student Loans Act 2016</i>.⁵</p> <p>The Australian Qualifications Framework means the framework for recognition and endorsement of qualifications:</p> <ul style="list-style-type: none"> • that is established by the Council consisting of the Ministers for the Commonwealth and each State and Territory responsible for higher education; and • that is to give effect to agreed standards in relation to the provision of education in Australia. <p>as in force from time to time.⁶</p>
Australian resident	<p>Means a person who:</p> <ul style="list-style-type: none"> • resides in Australia; and • is an Australian citizen or the holder of a permanent visa.⁷

⁵ Section 4 of the AASL Rules.

⁶ Section 6 of the *VET Student Loans Act 2016*.

⁷ Section 5 of the AASL Act.

Expression	Definition
ATO	Means the Australian Taxation Office.
Commencement date	<p>A person's 'commencement date' is the day on which a person is taken to have commenced employment under an approved training contract, as notified to the Secretary or the department by a Training Authority.⁸</p> <p>'Commenced' has the same meaning in these Guidelines, unless stated otherwise.</p>
Commissioner	Means the Commissioner of Taxation. ⁹
Commonwealth	Means the Commonwealth of Australia.
Completion discount	Means a discount in the amount equal to 20% of the total amount of instalments of Australian apprenticeship support loan that were paid to a person in relation to instalment periods that ended before the person successfully completed their qualifying apprenticeship, including the instalment periods of an earlier qualifying apprenticeship which the person ceased undertaking. ¹⁰
Compulsory repayment	Means a repayment of AASL debts to the Commonwealth, through the tax system, that a person must make after the person's income reaches the minimum repayment income. ¹¹

⁸ Section 4 of the AASL Rules.

⁹ Section 5 of the AASL Act.

¹⁰ Sections 5 and 40 of the AASL Act.

¹¹ Division 4 of Part 3.2 of the AASL Act.

Expression	Definition
Delegate	<p>Means an officer who is exercising a power or performing a function as a delegate of the Secretary in accordance with section 101 of the AASL Act.¹²</p> <p>A “departmental delegate” in these Guidelines refers to a delegate who is an officer of the department.</p> <p>An “ACA Provider delegate” in these Guidelines refers to a delegate who is employed or engaged by an ACA Provider to perform services for the Program.</p>
Department	Means the Department of Employment and Workplace Relations unless stated otherwise.
Existing worker	Means a person who has an employment relationship with an employer for more than three full-time equivalent months (inclusive of approved leave).
Guidelines	Mean the current version of the Australian Apprenticeship Support Loans Program Guidelines.
In gaol	<p>A person is ‘in gaol’ if:</p> <ul style="list-style-type: none"> the person is being lawfully detained (in prison or elsewhere) while under sentence for conviction of an offence and not on release on parole or licence; or the person is undergoing a period of custody pending trial or sentencing for an offence.¹³
Instalment period	Means a month-long period during which a person is taken to be undertaking a qualifying apprenticeship and in respect of which Australian apprenticeship support loans may be payable. The first ‘instalment period’ of an Australian apprenticeship support loan starts on the person’s provisional apprenticeship commencement date, commencement date, or recommencement date (as applicable). Each subsequent ‘instalment

¹² Section 101 of the AASL Act.

¹³ Section 4 of the AASL Rules. Subsection 23(5) of the *Social Security Act 1991*.

Expression	Definition
	<p>period' starts on the day that is one month from the day the previous instalment period started.¹⁴</p> <p>For example:</p> <ul style="list-style-type: none"> • a Training Authority notifies the department that a person's commencement date is 15 April 2024. Stefanie's first instalment period starts on 15 April 2024 and ends on 14 May 2024. The second instalment period starts on 15 May 2024 and ends on 14 June 2024. • a Training Authority notifies the department that Linda's recommencement date is 31 January 2024. Linda's first instalment period starts on 31 January 2024 and ends on 28 February 2024. Linda's second instalment period starts on 29 February 2024 and ends on 30 March 2024. <p>If the person's first instalment period starts on the person's provisional apprenticeship commencement date, the start day of that instalment period will change to the person's commencement date or recommencement date once a Training Authority notifies the department of that date.¹⁵</p>
Later day	Means a day after the final day of the instalment period ¹⁶
Lifetime limit	Means a limit on the total Australian apprenticeship support loan a person can receive. ¹⁷ The lifetime limit was set at the amount of \$20,000 as of 8 July 2014, and is indexed on 1 July 2017 and each subsequent year on 1 July, capped at the lower of the Wage price Index (WPI) or the Consumer Price Index (CPI) increases. ¹⁸ For the 2025-26 financial year, the lifetime limit is \$25,983.
Minimum repayment income	<p>Has the same meaning as in the <i>Higher Education Support Act 2003</i>.¹⁹</p> <p>Australian apprenticeship support loan is repaid through the Australian taxation system when a person's income reaches the 'minimum repayment</p>

¹⁴ Sections 5 and 10 of the AASL Act. Section 11 of the AASL Rules.

¹⁵ Paragraph 37 of the Explanatory Statement of the AASL Rules.

¹⁶ Section 10 of the AASL Act. Section 10 of the AASL Rules

¹⁷ Section 9 of the AASL Act.

¹⁸ Section 5 of the AASL Act.

¹⁹ Section 5 of the AASL Act. Section 154-10 of the *Higher Education Support Act 2003*.

Expression	Definition
	income.’ The minimum repayment income for the 2025-26 financial year is \$67,000.
National Register	Has the same meaning as in the <i>National Vocational Education and Training Regulator Act 2011</i> . ²⁰
NSW Trainee Apprentice	Has the same meaning as the <i>NSW Apprenticeship and Traineeship Act 2001 no 80 [Historical version 1 January 2014 to 7 June 2017]</i> . ²¹
Off-setting determination	Means a determination involving an off-setting arrangement which a departmental delegate may make when making a special case determination. ²² An off-setting arrangement involves reducing the amounts of payments of future instalments of Australian apprenticeship support loan that are payable to a person, to offset against the amounts of loan payments that are the subject of a special case determination. In effect, this allows the department to off-set amounts which would otherwise be overpayment debts against future instalments of the loan payable to the person, thereby reducing the administrative burden of managing repayment of an overpayment debt for both the person and the department.
Opt in	Means, in these Guidelines, to reapply for Australian apprenticeship support loan payments.
OSCA	Means the Occupation Standard Classification for Australia.
Overpayment debt	<p>If a payment of an Australian apprenticeship support loan is made to a person and the person is not eligible to receive the payment for any reason, the amount of the payment is an overpayment debt, which is due to be repaid to the Commonwealth by the person. The debt is taken to have arisen when the person received the payment.</p> <p>In certain circumstances, the Secretary may make a special case determination in respect of all or part of the overpayment debt. Where</p>

²⁰ Section 4 of the AASL Rules.

²¹ Dictionary of the *Apprenticeship and Traineeship Act 2001 no 80 [Historical version 1 January 2014 to 7 June 2017]*. This was amended by the *Apprenticeship and Traineeship Amendment Act 2017*, which introduced section 7(5D) to phase out certain provisions, while section 37 ensures continuity for trainee apprenticeships already in progress at the time of amendment.

²² Subsection 11(3) of the AASL Act.

Expression	Definition
	this occurs, the person is taken to be eligible to receive those amounts, and those amounts are considered AASL debts (which can be repaid through the taxation system when a person's income reaches the minimum repayment income), not overpayment debts (which the department will seek to recover directly). ²³
Program	Means the Australian apprenticeship support loans program.
Provisional commencement date	Means the day on which a person is taken to have commenced employment under a provisional training contract, as specified in that provisional training contract. ²⁴
Provisional training contract	Means a training contract that has been submitted to, but not yet been approved by, a Training Authority. ²⁵
Qualifying apprenticeship	<p>Means an apprenticeship through which a person is undertaking a qualification:</p> <ul style="list-style-type: none"> • at level 3 (Certificate III), level 4 (Certificate IV), level 5 (Diploma), or level 6 (Advanced Diploma, Associate Degree) in the Australian Qualifications Framework. • that is included on the National Register; and • leading to an occupation specified on the Australian Apprenticeships Priority List.²⁶ <p>Transitional arrangements may apply to a person who was undertaking a qualifying apprenticeship for the purposes of the trade support loans program before 1 January 2024 such that the person is taken to be undertaking a qualifying apprenticeship for the purposes of the Program.²⁷</p>
Recommendation date	Means the day on which the person is taken to have:

²³ Sections 5 and 90 of the AASL Act. Section 11 of the AASL Act. Section 12 of the AASL Rules. Section 77 of the AASL Act.

²⁴ Section 4 of the AASL Rules.

²⁵ Section 4 of the AASL Rules.

²⁶ Subsection 8(2) of the AASL Act. Section 8 of the AASL Rules. The Australian Apprenticeships Priority List.

²⁷ Part 5 of the AASL Rules. Part 3 of the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No. 2) 2025*. Item 164 in Part 3 of Schedule 1 to the *Trade Support Loans Amendment Act 2023*.

Expression	Definition
	<ul style="list-style-type: none"> • recommenced employment under an existing approved training contract; or • commenced employment under a new approved training contract to continue undertaking an incomplete apprenticeship. <p>as notified to the Secretary or the department by a Training Authority.²⁸</p> <p>‘Recommended’ has the same meaning in these Guidelines unless stated otherwise.</p>
Relevant instalment period	<p>A ‘relevant instalment period’ is an instalment period for which Australian apprenticeship support loan is expected to be payable to a person. Each period will be specified in a notice of determination granting an application for Australian apprenticeship support loan.²⁹</p> <p>For example:</p> <ul style="list-style-type: none"> • A Training Authority notifies the department that Stephanie’s commencement date is 15 April 2024. Stephanie’s first instalment period starts on 15 April 2024 and ends on 14 May 2024. Stephanie’s second instalment period starts on 15 May 2024 and ends on 14 June 2024. On 1 July 2024, Stephanie makes an application for Australian apprenticeship support loan. On 8 July 2024, Stephanie’s application is granted with effect from 1 July 2024. Stephanie’s third instalment period, which starts on 15 June 2024 and ends on 14 July 2024, is a ‘relevant instalment period’. An instalment of the loan is paid to Stephanie on 15 July 2024. • A Training Authority notifies the department that Linda’s recommencement date is 31 January 2024. Linda’s first instalment period starts on 31 January 2024 and ends on 28 February 2024. Linda’s second instalment period starts on 29 February 2024 and ends on 30 March 2024. On 2 July 2025, Linda makes an application for Australian apprenticeship support loan. On 9 July 2025, Linda’s application is granted with effect from 2 July 2025. Linda’s eighteenth instalment period, which starts on 30 June 2025 and ends on 30 July 2025, is a ‘relevant instalment period’. An instalment of the loan is paid to Linda on 31 July 2025.
Secretary	Means the Secretary of the department. ³⁰

²⁸ Section 4 of the AASL Rules.

²⁹ Section 5 and paragraph 16(1)(b) of the AASL Act.

³⁰ Section 5 of the AASL Act.

Expression	Definition
Special case determination	Means a determination by a departmental delegate that a special case qualification and payability applies to an amount of overpayment debt owed by a person (which the department would otherwise seek to recover directly). Where this occurs, the person is taken to be eligible to receive the amount of overpayment debt, and the amount is considered as an AASL debt (which can be repaid through the taxation system when the person's income reaches the minimum repayment income). ³¹
Training contract	Means a written agreement between an employer and a person for the person to be employed in an apprenticeship. ³²
TSL Act	Means the <i>Trade Support Loans Act 2014</i> .
TSL Rules	Means the <i>Trade Support Loans Rules 2014</i> .
Undertaking (in relation to a qualifying apprenticeship)	<p>A person is taken to be undertaking a qualifying apprenticeship in the period:</p> <ul style="list-style-type: none"> beginning at the start of the day on: <ul style="list-style-type: none"> the person's provisional commencement date if the person does not have an approved training contract; or the person's commencement date if the person has an approved training contract; or the person's recommencement date, if the person recommenced employment under an existing approved training contract or commenced employment under a new approved training contract to continue undertaking an incomplete qualifying apprenticeship; and ending at the end of the day on the day: <ul style="list-style-type: none"> the person successfully completes the qualifying apprenticeship; or if the person has an approved training contract—the person is no longer undertaking the qualifying apprenticeship; or a Training Authority decides not to approve the person's provisional training contract.

³¹ Sections 11 and 90(4A) of the AASL Act. Section 12 of the AASL Rules.

³² Section 4 of the AASL Rules.

Expression	Definition
	<p>as notified to the Secretary or the department by a Training Authority.³³</p> <p>A person may only be taken to be undertaking one qualifying apprenticeship. A person may nominate in their application for Australian apprenticeship support loan, which apprenticeship should be taken to be their qualifying apprenticeship for the purpose of their application if they are undertaking more than one qualifying apprenticeship at the time.³⁴</p>
Training Authority	<p>Means a designated State/Territory training authority.</p> <p>A designated State/Territory training authority is the authority of a State or Territory that is responsible for approving apprenticeship training contracts.³⁵</p>
Voluntary repayment	<p>Means a repayment of an AASL debt to the Commissioner that a person chooses to make at any time.³⁶</p>

³³ Subsection 8(3) of the AASL Act. Section 9 of the AASL Rules.

³⁴ Subsection 9(3) of the AASL Rules.

³⁵ Sections 5 and 40 of the AASL Act. Section 18 of the AASL Rules.

³⁶ Division 3 of Part 3.2 of the AASL Act.

1. Introduction to Australian apprenticeship support loans

The Australian Apprenticeship Support Loans Program Guidelines (these Guidelines) provide an overview of the Australian apprenticeship support loans program (the Program) and outline the operational and administrative framework for implementing Australian apprenticeship support loans.

These Guidelines aim to provide an operational overview of the *Australian Apprenticeship Support Loans Act 2014* (the AASL Act), *Australian Apprenticeship Support Loans Rules 2023* (the AASL Rules) and the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No.2) 2025* (Australian Apprenticeships Priority List) and outline any interaction with other laws used for delivering the Program. These laws may be updated from time to time, and these Guidelines will be subsequently amended to reflect those changes. In using these Guidelines, it is important to ensure you have the most up to date version, that you read it alongside the relevant laws, and note that where any inconsistency arises between these Guidelines and the applicable laws, the applicable laws prevail.

Each chapter of these Guidelines aims to provide a description of the roles and responsibilities of the person applying for, or receiving, Australian apprenticeship support loans, those of the Apprentice Connect Australia Providers (the ACA Providers), the Department of Employment and Workplace Relations (the department) and the Australian Taxation Office (ATO) in delivering the Program.

1.1 Objective

The Program aims to increase completion rates among Australian apprentices in priority occupations, by providing financial support to eligible Australian apprentices to assist them with the costs of living and learning while undertaking an apprenticeship. This is achieved by offering concessional income contingent loans.

While providing support to Australian apprentices, the Program aims to minimise the risk of Australian apprentices unintentionally accumulating large debts. To achieve this, the payment of Australian apprenticeship support loans has been structured so that Australian apprentices are required to reapply (opt-in) to receive the loans every six months, with the intention of giving them the opportunity to reassess their personal circumstances and make an informed decision about continuing to receive the loans. The use of the loan is at the sole discretion of the person receiving it. Purchases made with the loans are not monitored, but the intention of the Program is to assist the Australian apprentice with the cost of living, learning, and completing an apprenticeship by reducing financial burden and allowing the Australian apprentice to focus on their work and learning.

The Program aims to meet the Government's commitment to deliver improved productivity and competitiveness to the Australian economy by providing highly skilled individuals in priority trades where there are growing skills shortages.

1.2 Overview

This Program supports Australian apprentices in skill shortage occupations through concessional, income contingent loans of up to the lifetime limit.

The payments of Australian apprenticeship support loan are not considered to be income for the purposes of income tax and therefore are exempt from income tax. Australian apprenticeship support loan debts (AASL debts) are not provable under bankruptcy proceedings.³⁷

AASL debts are indexed to the Consumer Price Index (CPI) or Wage Price Index (WPI), whichever is the lowest, to maintain their real value and become repayable at the same rates and income thresholds as other Higher Education Loan Program (HELP) loans.³⁸

Payments are made in monthly instalments in arrears. Australian apprentices may initially apply for six monthly instalments and may then reapply (opt in) after every six months for a further six instalments.³⁹

Australian apprenticeship support loans are structured to provide support during a qualifying apprenticeship as follows.⁴⁰

- 1st year – 40 per cent of the lifetime limit
- 2nd year – 30 per cent of the lifetime limit
- 3rd year – 20 per cent of the lifetime limit
- 4th year – 10 per cent of the lifetime limit

The lifetime limit and the yearly rate for instalment amounts are indexed annually on 1 July to maintain the real value of the amounts.⁴¹

Australian apprenticeship support loans are available to Australian apprentices undertaking a training qualification at:

- (a) level 3 in the Australian Qualifications Framework.
- (b) level 4 in the Australian Qualifications Framework.
- (c) level 5 in the Australian Qualifications Framework; or
- (d) level 6 in the Australian Qualifications Framework

that leads to an occupation listed on the Australian Apprenticeship Priority List.

As an additional incentive to complete an apprenticeship, Australian apprentices who successfully complete their apprenticeship will receive a completion discount. That is, their repayment obligation will be reduced by an amount equal to 20% of the total amount of instalments of Australian apprenticeship support loan that were paid to them before they completed the apprenticeship.⁴²

An Australian apprentice may request to cancel their payments at any time by logging onto their Apprenticeship Data Management System (ADMS) account and selecting the 'Opt Out' option.

³⁷ See the note under s 28 of the AASL Act.

³⁸ Sections 30 to 37 of the AASL Act.

³⁹ Sections 10 and 16 of the AASL Act, and ss 11 and 15 of the AASL Rules.

⁴⁰ The Australian Apprenticeship Support Loan dollar amounts relating to the lifetime limit, the yearly amounts and monthly instalments have been rounded. As a result of the rounding, the sum of the dollar amounts presented in these Guidelines may not equal the exact total amounts.

⁴¹ Section 99 of the AASL Act.

⁴² Sections 5 and 40 of the AASL Act.

Australian apprentices that are unable to set up an ADMS account can contact their ACA Provider to 'Opt Out.' Payments may cease when an Australian apprentice requests cancellation of their scheduled instalments or suspends or completes their qualifying apprenticeship. Payments can also cease when an Australian apprentice does not opt-in for the next six months of instalment payments or reaches their life-time limit.

Australian apprentices are required to repay their AASL debts through the tax system once their income reaches the minimum repayment income, and to repay their overpayment debts when they arise.

Fact Sheets are provided to Australian apprentices to help them understand that the Australian apprenticeship support loans **must be** later repaid in accordance with the AASL Act. For those aged under 18 years, targeted information for the Australian apprentice and their parent/guardian is available on the department's website at <https://www.dewr.gov.au/skills-support-individuals/australian-apprenticeship-support-loans>.

When an Australian apprentice aged under 18 years (a minor) is making an application for Australian apprenticeship support loans, the Australian apprentice must declare on the application that they have obtained parent or guardian acknowledgment that the minor understands that the Australian apprenticeship support loans must be later repaid in accordance with the AASL Act. A minor is still able to apply for Australian apprenticeship support loans if they are unable to gain the parent or guardian's acknowledgement but are required to provide a reason on their application explaining why they were unable to obtain the acknowledgement.

1.3 Commencement of the Program

The *Trade Support Loans Bill 2014* received Royal Assent on 17 July 2014 and the Program, known as the trade support loans program at the time, commenced on 21 July 2014.

On 23 November 2023, the Governor-General fixed, by Proclamation, 1 January 2024 as the day on which the *Trade Support Loans Amendment Act 2023* (Amendment Act) commences. The Amendment Act expanded the trade support loans program to people undertaking apprenticeships and traineeships leading to a broader range of priority occupations. To reflect this expansion, the trade support loans program was renamed the Australian apprenticeship support loans program.

1.4 Legislative framework

The Program is legislated under the AASL Act. Additional amendments were made to the following Acts to reflect the new scheme:

- *Bankruptcy Act 1966*
- *Income Tax Assessment Act 1936*
- *Income Tax Assessment Act 1997*
- *Taxation Administration Act 1953*
- *Taxation (Interest on Overpayments and Early Payments) Act 1983*.

There are two legislative instruments made by the Minister for Skills and Training that are used to administer the Program:

- the AASL Rules
- the Australian Apprenticeships Priority List.

These legislative instruments are available at the department's website:
<https://www.dewr.gov.au/skills-support-individuals/australian-apprenticeship-support-loans>.

These Guidelines have been prepared to be consistent with the above legislative framework and all other applicable laws. If any inconsistency between these Guidelines and the applicable laws arises, the applicable laws will prevail.

1.5 Indexation of lifetime limit and yearly rates

The Australian apprenticeship support loan lifetime limit and yearly amounts were set at the commencement of the Program. These amounts were first indexed on 1 July 2017 and are indexed annually on 1 July.⁴³

2. Qualification and payability criteria

Eligibility to receive payments of Australian apprenticeship support loans includes both qualification criteria and payability criteria. Where "qualification" is expressed within these Guidelines, it is referring to the qualification criteria the person must meet to be eligible for Australian apprenticeship support loan payments, and not the Certificate III, Certificate IV, Diploma, Advanced Diploma or Associate Degree (training qualifications) the person is undertaking, unless expressly stated.

A person wishing to apply for, and receive, Australian apprenticeship support loans must meet the qualification and payability criteria under the AASL Act.

In summary, the qualification criteria a person must meet are:

- a) the person is an Australian resident; and
- b) the person is undertaking a qualifying apprenticeship; and
- c) the person has provided their tax file number; and
- d) the person meets any other conditions prescribed in the AASL Rules.⁴⁴

The department's IT system, ADMS, along with an ACA Provider will assess the qualification criteria upon lodgement of an application by a person. However, meeting the qualification criteria does not mean the Australian apprentice will automatically be eligible to receive payments of Australian apprenticeship support loan. For the Australian apprentice to receive an Australian apprenticeship support loan payment for an instalment period, they must also meet the payability criteria on the final day of the instalment period for which they are being paid.

In summary, the payability criteria a person must meet for any instalment period are:

- a) the person meets the qualification criteria on the final day of the instalment period; and
- b) the person is undertaking a qualifying apprenticeship for the whole of the instalment period; and
- c) the person made an application for Australian apprenticeship support loan on or before the final day of an instalment period (or a later day if allowed by the Secretary).⁴⁵

⁴³ Sections 4, 24 and 99 of the AASL Act.

⁴⁴ Section 8 of the AASL Act. Sections 7 to 9 of the AASL Rules.

⁴⁵ Section 10 of the AASL Act. Sections 10 and 11 of the AASL Rules.

When an application or opt-in form is submitted, an application is taken to have been made for six instalments of Australian apprenticeship support loan.⁴⁶

There are some circumstances where a person may continue to receive payments of an Australian apprenticeship support loan notwithstanding that the person has stopped being eligible to receive the payments. In these circumstances, an overpayment debt might arise, or alternately, a special case determination may be made. This is explained further at Section 2.5 of these Guidelines.⁴⁷

2.1 Qualification Criteria

2.1.1 Residency Status

To be eligible for Australian apprenticeship support loans, a person must be an Australian resident.

An Australian resident is a person who:

- a) resides in Australia; and
- b) is one of the following:
 - i. an Australian citizen; or
 - ii. the holder of a permanent visa.⁴⁸

In order to assess residency status, an ACA Provider must sight the person's residency documentation. Acceptable documentation is outlined in Section 4.1.1 of these Guidelines.

If the person's residency status changes and as a result they become eligible for Australian apprenticeship support loans, subject to meeting the other qualification criteria, the person may make an application for Australian apprenticeship support loan from the date their status changes.

If the person's residency status changes and they become ineligible for Australian apprenticeship support loans, they will no longer be eligible for further payments.

The residency status of the holder of a permanent visa is identified by the visa granted to them by the Department of Home Affairs. Visa information is found at the Department of Home Affairs' website at <https://immi.homeaffairs.gov.au/>.

New Zealand Subclass 444 Special Category visa (SCV) is a temporary visa that allows the holder to visit, study, stay, and work in Australia if they are a New Zealand citizen and meet the eligibility criteria for the visa. It is usually applied for each time a New Zealand citizen enters Australia. As this is a temporary visa, the holder does not meet the eligibility requirement of being an Australian resident.

Aboriginal or Torres Strait Islander Australian apprentices who apply for Australian apprenticeship support loans but who are unable to provide evidence of residency status in the form of a birth certificate, may provide proof in the form of a letter from an authorised referee. The letter (preferably on official letterhead) must outline (as much as is practicable) the Australian apprentice's

⁴⁶ Section 15 of the AASL Rules.

⁴⁷ Section 11 of the AASL Act. Section 12 of the AASL Rules.

⁴⁸ Sections 5 and 8 of the AASL Act.

name, date of birth, place of birth, community they live in, and that they recognise the Australian apprentice's citizenship.

The authorised referee must have known the Australian apprentice for a minimum of 12 months and should be a council chairperson, community manager, school principal, minister of religion, doctor, senior nursing sister or authorised government officer (such as a police officer, Centrelink agent, nurse). The referee must not be a family member.

2.1.2 Undertaking a qualifying apprenticeship

A 'qualifying apprenticeship' is an apprenticeship through which a person is undertaking a qualification training:

- at level 3 (Certificate III), level 4 (Certificate IV), level 5 (Diploma), or level 6 (Advanced Diploma or Associate Degree) in the Australian Qualifications Framework;
- that is included on the National Register (www.training.gov.au); and
- leading to an occupation specified on the Australian Apprenticeships Priority List.⁴⁹

The 'Australian Apprenticeships Priority List' is the list determined under subsection 105(1) of the AASL Act. That list, as at the date of these Guidelines, is the table in Part 2 of the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No.2) 2025*. The occupations specified in that list are occupations for which, in the opinion of the Minister for Skills and Training, skilled persons are a priority. The occupation specified in that list are all in the 'technicians and trade workers' or 'community and personal service workers' major groups in the Occupation Standard Classification for Australia (OSCA).

A person is taken to be 'undertaking' a qualifying apprenticeship in the period:

- beginning at the start of the day on:
 - the person's provisional commencement date if the person has a training contract; or
 - the person's commencement date if the person has an approved training contract; or
 - the person's recommencement date, if the person has recommenced employment under an existing approved training contract or commenced employment under a new approved training contract to continue undertaking an incomplete qualifying apprenticeship; and
- ending at the end of the day on the day:
 - the person successfully completes the qualifying apprenticeship; or
 - the person is no longer undertaking the qualifying apprenticeship, if the person has an approved training contract; or
 - a Training Authority decides not to approve the person's provisional training contract. as notified to the Secretary or the department by a Training Authority.⁵⁰

Example: when is a person 'taken to be undertaking a qualifying apprenticeship'?

⁴⁹ Subsection 8(2) of the AASL Act, section 8 of the AASL Rules, and the Australian Apprenticeships Priority List.

⁵⁰ Subsection 8(3) of the AASL Act. Section 9 of the AASL Rules.

Mark completes a provisional training contract with his employer which specifies 3 July 2024 as the date which he commenced employment. Mark submits the provisional training contract to his Training Authority for approval and an application for Australian apprenticeship support loan on 19 July 2024. On 19 July 2024, a delegate makes a determination granting Mark's application for an Australian apprenticeship support loan with effect from the provisional commencement date of 3 July 2024. Mark is taken to be undertaking a qualifying apprenticeship beginning at the start of his provisional training contract.

If on 20 August 2024, the Training Authority approves Mark's training contract and notifies the department that Mark's commencement date is 20 July 2024, the department will adjust Mark's first relevant instalment period to start from 20 July 2024 rather than 3 July 2024.

If on 20 August 2024, the Training Authority decides not to approve Mark's provisional training contract and notifies the department of their decision on 22 August 2024, Mark is taken to have ended his qualifying apprenticeship on 20 August 2024.

If on 20 September 2024, Mark leaves his employment with his first employer and his Training Authority notifies the department of this on 22 September 2024, Mark is taken to have ended his qualifying apprenticeship on 20 September 2024. If on 20 October 2024, Mark commences employment with a new employer under a new approved training contract and his Training Authority notifies the department that Mark's recommencement date is 20 October 2024, Mark is taken to have taken a break in his qualifying apprenticeship between 20 September 2024 and 19 October 2024 and recommenced his qualifying apprenticeship on 20 October 2024.

An ACA Provider can assess an application once the training contract is submitted to a Training Authority.

A person may only be taken to be undertaking one qualifying apprenticeship. If a person is undertaking more than one qualifying apprenticeship at the time of making their application, the person may nominate the apprenticeship they are undertaking which should be taken to be their qualifying apprenticeship for the purpose of their application for an Australian apprenticeship support loan.⁵¹

Transitional arrangements may apply to a person who was undertaking a qualifying apprenticeship for the purposes of the trade support loans program before 1 January 2024. Those arrangements are discussed in Section 2.1.5 of these Guidelines.

⁵¹ Subsection 9(3) of the AASL Rules.

2.1.3 Tax File Numbers

To qualify for Australian apprenticeship support loans, a person must provide their Tax File Number (TFN).⁵²

Australian apprentices who do not have a TFN should apply for one from the ATO.

A person has no legal obligation to provide their TFN, however they cannot qualify for Australian apprenticeship support loans unless they supply their TFN. An Australian apprentice will not be able to submit an Australian apprenticeship support loan application in ADMS without entering a TFN. Where an Australian apprentice does not provide their TFN on a paper application, an ACA Provider is not authorised to request the TFN over the phone. The ACA Providers should return the application to the Australian apprentice to request that they supply their TFN information on their application.

Verification of the TFN will occur through the interfaces between the department's IT systems and the ATO. This verification process may include the first, middle and last name; address; date of birth and the TFN of the person. Once a TFN has been verified, the ATO will be able to receive details of the Australian apprentice's AASL debts.

Where an Australian apprenticeship support loan application is submitted with an unverified TFN, the ACA Provider will return the application to the applicant to ensure the mismatch is rectified before Australian apprenticeship support loan payments can proceed.

Where any Australian apprenticeship support loan payments have been paid but a TFN becomes or remains unverified, the ATO will not receive details of the Australian apprentice's AASL debts. In this situation, the Australian apprentice will be required to repay any payments received directly to the department via an overpayment debt.

2.1.4 Conditions prescribed in the AASL Rules

To qualify for Australian apprenticeship support loans, a person must meet the following conditions prescribed by the AASL Rules:

- a) The person is not in gaol.

From time to time the AASL Rules will be amended. The current version of the rules is available on the department's website at <https://www.dewr.gov.au/skills-support-individuals/australian-apprenticeship-support-loans>.

2.1.5 Arrangements to support the transition from the trade support loans program to the Australian apprenticeship support loans program, and the changes to the Australian Apprentice Priority List

Prior to 1 January 2024, the Program was known as the trade support loans program.

Part 5 of the AASL Rules, Part 3 of the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No.2) 2025* and item 164 of Part 3 of Schedule 1 to the Amendment Act set out certain arrangements to support the following:

⁵² Sections 8, and 65 to 70 of the AASL Act.

- the transition from the trade support loans program to the Program.
- changes to the Australian Apprenticeships Priority List
- minor changes in the administration of the Program.

These transitional arrangements include references to the *Trade Support Loans Priority List 2014* (TSL Priority List). The TSL Priority List was a legislative instrument that was made under subsection 105(1) of the *Trade Support Loans Act 2014* (TSL Act). The TSL Priority List, which lapsed on 1 January 2024 when the Amendment Act commenced, referred to the National Skills Needs List (Appendix A) and the TSL Qualifications List (Appendix B). The National Skills Needs List specified occupations for which skilled persons were a priority. The TSL Qualifications List specified qualifications leading to occupations for which skilled persons were a priority.

Transitional arrangements for apprenticeships that commenced before 1 January 2024

Transitional arrangements apply where a person has commenced an apprenticeship before 1 January 2024 at a level prescribed by the *Trade Support Loans Rules 2014* (TSL Rules), leading to an occupation or qualification specified on the TSL Priority List. In such circumstances, the AASL Act applies to the person as if the occupation or qualification were specified on the Australian Apprenticeship Priority List (provided the person also satisfies other requirements in the TSL Rules).⁵³

This transition arrangement applies to the person regardless of whether a determination granting the person's application for trade support loan was in effect before 1 January 2024,⁵⁴ or had ceased to have effect before 1 January 2024.⁵⁵

Transitional arrangements for rural or regional apprenticeships in the horticulture sector:

The TSL Rules provided that, where a person was undertaking a qualification in the horticulture sector, as prescribed in the TSL Priority List, the person must also be working in a rural or regional area. 'Rural or regional area' was defined in the TSL Rules to mean a suburb with a postcode listed in Schedule 1 to those rules.

The AASL Rules, which repealed the TSL Rules on 1 January 2024, do not require a person undertaking a qualification in the horticulture sector to be also working in a rural or regional area. However, where a person had commenced undertaking an apprenticeship in the horticulture sector outside of a rural or regional area before 1 January 2024 and continued to undertake the same apprenticeship outside of a rural or regional area after 1 January 2024, that person is not taken to be undertaking a qualifying apprenticeship.⁵⁶

Transitional arrangements to support changes to the Australian Apprenticeships Priority List:

It is expected that the Minister for Skills and Training will update the Australian Apprenticeships Priority List annually. Where an update involves the removal of an occupation from the Australian Apprenticeships Priority List, it is intended that, despite this, an affected person will continue to be qualified for Australian apprenticeship support loan (provided the person is otherwise qualified).

The Australian Apprenticeships Priority List was effective on 1 January 2026 by the making of the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination*

⁵³ Section 29 of the AASL Rules.

⁵⁴ Section 29 of the AASL Rules; Item 164 of Part 3 of Schedule 1 to the Amendment Act.

⁵⁵ Section 9 of the *Australian Apprentice Support Loans (Australian Apprentice Priority List) Determination (No. 9) 2025*.

⁵⁶ Section 30 of the AASL Rules.

(No.2) 2025 which repealed the *Australian Apprenticeship Support Loans (Australian Apprenticeship Priority List) Determination 2025*.

A person may have commenced an apprenticeship before 1 January 2026 that is no longer specified on the Australian Apprenticeships Priority List, but which is either:

- at a level prescribed by the TSL Rules, leading to an occupation or qualification specified on the TSL Priority List; or
- at a level prescribed by the AASL Rules, leading to an occupation or qualification specified on the *Australian Apprenticeship Support Loans (Australian Apprenticeship Priority List) Determination 2025*.

In such a case, the AASL Act applies to the person as if the person's occupation or qualification were still specified on the Australian Apprenticeship Priority List (provided the person is otherwise qualified).

This transition arrangement applies to the person regardless of whether a determination granting the person's application for trade support loan or Australian apprenticeship support loan was in effect before 1 January 2026,⁵⁷ or had ceased to have effect before 1 January 2026.⁵⁸

2.2 Lifetime limit

To be eligible to receive an Australian apprenticeship support loan, a person must not have reached their lifetime limit.⁵⁹

As at 1 July 2025, the lifetime Limit is \$25,983. The lifetime limit is indexed on 1 July each year capped at the lower of the WPI or the CPI increases.⁶⁰

Advice on changes to the lifetime limit is available through ACA Providers and on the department's website at <https://www.dewr.gov.au/skills-support-individuals/trade-support-loans#toc-legislation>.

Australian apprentices can receive support up to the lifetime limit through one or more qualifying apprenticeships.

The lifetime limit that applies to an Australian apprentice is the lifetime limit in place at the time a payment is due.

Examples: meeting the lifetime limit

Example 1 - Jessie commenced a full-time apprenticeship on 9 December 2022, at which point the lifetime limit was \$22,890. On 1 July 2023, the lifetime limit was indexed in line with increases in the CPI. At 1 July 2023, Jessie had received Australian apprenticeship support loan payments to the value of \$14,000. As Jessie has not reached the lifetime limit, Jessie is eligible for the increased amount.

⁵⁷ Section 29 of the AASL Rules.

⁵⁸ Section 9 of the *Australian Apprenticeship Support Loans (Australian Apprenticeships Priority List) Determination (No. 2) 2025*.

⁵⁹ Section 9 of the AASL Act.

⁶⁰ Sections 5, 9 and 99 of the AASL Act.

Example 2 - Cameron commenced a full-time apprenticeship on 22 July 2018. Cameron reached the lifetime limit for payments in June 2022. On 1 July 2022, the lifetime limit was indexed in line with increases in the CPI. At 1 July 2022 Cameron had already reached the lifetime limit, so is not eligible for any further payments.

2.3 Payability criteria

An Australian apprenticeship support loan is payable to a person in relation to an instalment period, if they:

- a) met all of the qualifying criteria on the final day of the instalment period; and
- b) were undertaking a qualifying apprenticeship for the whole of the instalment period; and
- c) made an application for Australian apprenticeship support loans on or before the final day of the instalment period (or a later day permitted by the Secretary).⁶¹

When an application (or opt-in application) is submitted, it is taken to have been made for six instalments of Australian apprenticeship support loans.

A departmental delegate may only permit an application for Australian apprenticeship support loan to be made on a day after the final day of the instalment period (later day) in circumstances that

- are beyond the person's control; and
- make it impracticable for the person to make an application for Australian apprenticeship support loan on or before the final day of the instalment period.⁶²

See further discussion under Section 4.1.3 'Payability' of these Guidelines.

Payability is assessed by the department's IT System on the final day of the instalment period, based on the information entered by the ACA Provider, and in some circumstances, the relevant Training Authority. If the person is not qualified on the final day of an instalment period, they will not be eligible to receive a loan payment for that instalment period.

Where a person is not eligible for an instalment period but receives payment of the loan in respect of that instalment period, a delegate is required to make a cancellation determination in respect of the person's loan payments. The cancellation determination will apply from the start of the instalment period in which the person stopped being eligible to receive loan payments. A departmental delegate may make a special case determination to treat the person as being eligible to have received a loan payment for a cancelled loan.

See further details under Section 2.5 'Special case determinations,' and Section 4.4 'Cancellation based on ineligibility', of these Guidelines.

⁶¹ Section 10 of the AASL Act.

⁶² Section 10 of the AASL Rules.

2.4 Further considerations

2.4.1 Attendance type

A person can make an application for Australian apprenticeship support loans regardless of their attendance type (e.g. full-time, part-time or Australian School-based apprentices). The rate at which a person is paid the loan is calculated in the same way regardless of their attendance type.

The actual duration of training of people undertaking an apprenticeship in a priority occupation shows that on average, part-time Australian apprentices complete their training within four years, consistent with those that complete full-time apprenticeships. However, if a person's apprenticeship takes longer than four years and the person has still not met their life-time limit, they will be eligible for payments at the fourth-year rate until they finish their apprenticeship.

2.4.2 Existing workers

An Australian apprentice's existing worker status does not affect eligibility under the Program.

2.4.3 Age limits

No age limits apply under the Program. The age of the person applying for Australian apprenticeship support loans does not affect the way in which the AASL Act, or taxation law, applies to the person.

Where an Australian apprentice aged under 18 years is making an application for an Australian apprenticeship support loan, they will be required to seek the acknowledgement of a parent or guardian that the Australian apprentice understands their responsibilities relating to their ASL debts. This acknowledgment is recorded on the person's application.

Where the Australian apprentice is unable to gain their parent/guardian's acknowledgement, they will need to provide a reason in their application why a parent/guardian acknowledgment could not be obtained.

A targeted fact sheet must be provided to Australian apprentices aged under 18 years and their parent/guardian where possible.

2.4.4 Prior training qualifications

A prior training qualification that an Australian apprentice has completed, has commenced but suspended, or is undertaking concurrently with a current training qualification (through an apprenticeship or a non-apprenticeship pathway), does not affect an Australian apprentice's eligibility for payments under the Program if the lifetime limit has not been reached.

2.4.5 Competency based progression

Competency based progression does not affect eligibility for payments under the Program.

2.4.6 Recognition of prior learning

Recognition of prior learning does not affect eligibility for payments under the Program.

2.4.7 Interactions with other programs

Eligibility for payment of Australian apprenticeship support loans is not affected where the Australian apprentice is participating in any other loan scheme provided by the Commonwealth or receiving any support under the Australian Apprenticeship Incentives System program.

2.4.8 NSW Trainee Apprentices

An individual who is deemed to be a Trainee Apprentice in New South Wales will be considered as undertaking a qualifying apprenticeship and eligible to receive loan payments under the Program subject to meeting other eligibility criteria.

2.4.9 Date of Successful Completion

If a training contract is approved by a Training Authority and is then later successfully completed, the Australian apprentice would be taken to be in a qualifying apprenticeship starting from the commencement date in the approved training contract and ending on the date of the successful completion as notified to the department (through the department's IT system) by the Training Authority.⁶³

2.5 Special case determination

Where a person has received payments of Australian apprenticeship support loan in accordance with a determination to grant the person's application for the loan, and the person becomes ineligible to receive any of the payments, a delegate must make a cancellation determination in respect of those payments⁶⁴ (see Section 4.4 of these Guidelines).

If a person has already received payments for instalment periods occurring after the date a cancellation determination comes into effect, the amounts of those payments will become overpayment debts owed by the person, which the department will seek to recover.

However, a departmental delegate may make a special case determination in respect of the overpayment debts.⁶⁵ This would substitute the cancellation determination, and would mean that the payments forming an overpayment debt will be considered to be AASL debts.⁶⁶ This would mean that the debt would be recoverable through the ordinary repayment processes to the ATO for Australian apprenticeship support loans and the department would no longer seek to recover the debt directly.

Where a delegate makes a special case determination, they must issue a notice of their decision, and reasons for the decision.⁶⁷

⁶³ Section 8 of the AASL Act. Section 9 of the AASL Rules.

⁶⁴ Paragraphs 19(1)(a) and (b) of the AASL Act.

⁶⁵ Subsection 11(1) of the AASL Act.

⁶⁶ Subsection 81(3) and 90(4A) of the AASL Act.

⁶⁷ Section 80 of the AASL Act.

The departmental delegate has discretion whether to make a special case determination.⁶⁸ For example, the delegate *may* make a special case determination where a loan instalment is paid to a person notwithstanding that the person or their Training Authority has notified the department, before the end of the instalment period of that instalment payment, of information that affects the person's eligibility to receive the payment.⁶⁹

Examples: special case determination

Example 1: Anna successfully completes a qualifying apprenticeship, and her Training Authority has notified the department accordingly. However, the department does not act on this information until after the upcoming instalment of the loan is paid to her. Because the department was aware that Anna had successfully completed her apprenticeship at the time the instalment of the loan was paid, the departmental delegate chooses to make a special case determination, in substitution of a cancellation determination, in respect of the last instalment of the loan. Because of this special case determination, Anna is taken to have been eligible to receive the final payment instalment of the loan. The payment, which would otherwise be considered an overpayment debt, forms part of Anna's total AASL debt.

Example 2: Dylan notifies his ACA Provider of a change in circumstance which affects his eligibility to receive Australian apprenticeship support loan payments (for example, a break in undertaking Dylan's qualifying apprenticeship) just before the end of an instalment period and within the required notification timeframe. Due to a delay by the ACA Provider in actioning that information, and making a cancellation determination, the instalment for that instalment period is still paid to Dylan. A departmental delegate can choose to make a special case determination that Dylan is taken to have been eligible to receive the instalment.

2.5.1. Offsetting future instalments of Australian apprenticeship support loan payments, following a special case determination

Where a departmental delegate has made a special case determination in relation to amounts of loan payments to a person, and the person is thereafter determined to be eligible to receive Australian apprenticeship support loan payments in respect of future instalment periods, the delegate may exercise the discretion to institute an off-setting arrangement (off-setting determination). Such an arrangement would mean that future instalments of the loan that are payable to the person may be reduced (including reduced to nil), to off-set against the amounts of loan payments that are the subject of the special case determination.⁷⁰

⁶⁸ Subsections 11(2) and 81(1) of the AASL Act.

⁶⁹ Subsection 12(1) of the AASL Rules.

⁷⁰ Subsection 11(3) of the AASL Act.

The total amount of the reduction will not exceed the amounts of loan payments that are subject to the special case determination.⁷¹ Further AASL debts will not arise in respect of the future instalment amounts which are subject to the off-setting determination. Additional AASL debts will only accrue in respect of future instalment amounts that are paid to a person once an off-setting arrangement has ceased. The departmental delegate must issue a determination with reasons in order to put an off-setting arrangement in place for future loan payments.⁷²

An off-setting determination enables the department to unilaterally use a future instalment of the loan expected to be payable to a person to offset against a loan payment that would ordinarily form an overpayment debt owed by the person. The arrangement is made in recognition that the loan recipient has already received loan payments in respect of periods during which they were not eligible to receive them. The special case determination and off-setting determination will mean that the person will be considered eligible to have received the payments, but the payments will be considered to have been made in respect of a future eligible instalment period. This will reduce the administrative burden of managing repayment of an overpayment debt for both the loan recipient and the department.⁷³

3. Obligation to notify change of circumstances

When a person applies for or receives Australian apprenticeship support loan payments, they become responsible for notifying their ACA Provider of any changes to their details or circumstances that affect their eligibility to receive the Australian apprentice support loan. Notifications of changes in circumstances must be made within 14 days of the change. This ensures the apprentice will continue to meet the qualification and payability criteria that are outlined in Section 2 of these Guidelines.

ADMS now has the “opt out” function which allows Australian apprentices to request that their Australian apprenticeship support loan be cancelled when a change of circumstance impacts their eligibility to receive loan payments.⁷⁴ Once an Australian apprentice selects the “opt out” function, ADMS will process their request for cancellation, a cancellation determination will be made and a confirmation email including a notice of the cancellation determination will be sent.

If a person applies for an Australian apprenticeship support loan using a paper-based form, their ACA Provider will notify the person when they receive the person’s change of circumstance notification. The ACA Provider may notify the person by a method of their choosing, as long as the notification is documented or file-noted and actioned within 10 business days.

3.1 Notifiable changes

Notifiable changes of a person’s circumstances are any changes to the person’s details or circumstances which affect their eligibility to receive Australian apprentice support loans, including:

- changing employer under a new training contract

⁷¹ Subsection 11(3) of the AASL Act.

⁷² Section 80 of the AASL Act.

⁷³ Subsection 11(3) of the AASL Act/TSL Act.

⁷⁴ Paragraph 19(1)(c) of the AASL Act.

- cancelling, suspending, or withdrawing from an Australian apprenticeship
- changing qualification
- Tax File Number (TFN) changes – including change of name.
- Australian residency status changes
- imprisonment (current or prospective).

3.2 Notification of successful completion

The obligation to notify in a change of circumstance does not apply where a person receiving Australia apprenticeship support loans successfully completes their qualifying apprenticeship. Their Training Authorities will notify the department or their ACA Provider on their behalf of the successful completion.

3.3 Notification of change of circumstance by Training Authority

There may be situations where the department and/or an ACA Provider is notified by a Training Authority that a person is no longer undertaking their apprenticeship because, for example, there is a suspension or cancellation of the person's apprenticeship.

This may lead to the cancellation of instalments of Australian apprenticeship support loans which have been or are expected to be paid to the person. In such situations, the ACA Provider will send a notice of cancellation determination by email to the Australian apprentice through ADMS.

For Australian apprentices who applied using a paper-based form, their ACA Provider should provide them with the notice of cancellation determination by a method of the apprentice's choosing.

Sometimes a Training Authority may backdate the cancellation or suspension of a person's apprenticeship. In these cases, the ACA Provider should check to see if the person would have been aware of the cancellation or suspension of their apprenticeship and therefore should have notified their ACA Provider of the change of circumstances that caused the suspension or cancellation.

For instance, if the person is stood down and the employer cancels the training contract without notifying the person, and the Training Authority backdates the suspension or cancellation by more than 14 days.

When a Training Authority backdates the cancellation or suspension of a person's apprenticeship, the person will be considered to be ineligible to receive any loan instalments paid to the person from the start of the instalment period during which the cancellation determination takes effect. These amounts will form an overpayment debt, which the department will seek to recover directly. In cases where a person correctly notified their ACA Provider of their change in circumstances or was unaware of the cancellation or suspension of their apprenticeship, the departmental delegate may consider whether to make a special case determination. If a special case determination is made, the overpayment debts will instead form part of the person's total AASL debt which can be repaid through the tax system.

Special case determinations are discussed above in Section 2.5 of these Guidelines.

3.4 Failure to notify of change of circumstance

Where an ACA Provider discovers that a person may have failed to notify them of a change of circumstance, the ACA Provider should refer the matter to the relevant State or Territory Office of the department for investigation. Where it appears that the person has no reasonable excuse for failing to notify their ACA provider of the change in circumstance, the department will progress the matter for further consideration.

A person commits an offence if they fail or refuse to comply with their obligation to notify about a change of circumstance affecting their eligibility to receive Australian apprenticeship support loan, unless they have a reasonable excuse.⁷⁵ The penalty for the offence is imprisonment for six months.

The department may make a determination by cancelling the person's Australian apprenticeship support loan if the person fails or refuses to comply with the notice requiring the person to notify about a change of circumstance.⁷⁶ Please refer to Section 4.5 of these Guidelines for further details.

4. Applying for Australian apprenticeship support loans

ACA Providers should ensure that any person enquiring about Australian apprenticeship support loans is provided with all the relevant information about the Program.

If the person is aged under 18 years (a minor), the ACA Provider must provide them with the *Australian Apprenticeship Support Loans under 18's Fact Sheet* and the *Australian Apprenticeship Support Loans under 18's Parent/ Guardian Fact Sheet* for the person to provide to their parent or guardian.

A person wishing to receive Australian apprenticeship support loans should ensure that they have read the supporting documentation, including fact sheets, are aware of their obligations to notify of change of circumstances (See Section 3 of these Guidelines) and of their obligation to repay the loans (see Chapter 6 of these Guidelines).

4.1 Making an application

After having read and understood all supporting documentation, a person can apply for Australian apprenticeship support loan payments by completing an Australian apprenticeship support loans application form in ADMS.

An ACA Provider is to assist the person with accessing ADMS and resolving any issues with the application. Where the person is unable to access ADMS, a paper-based application form is available from the ACA Provider. The ACA Provider can only lodge an application for Australian apprenticeship support loan on ADMS as a nominee on behalf of a person if there is an approved nominee arrangement between the person and the ACA Provider.⁷⁷

⁷⁵ Section 73 of the AASL Act.

⁷⁶ Subsection 19(2) of the AASL Act.

⁷⁷ Section 13 of the AASL Act. Section 14 of the AASL Rules.

A delegate can only grant an initial application covering up to six monthly instalments of Australian apprenticeship support loans, after which loan payments will stop.⁷⁸ The initial application collects information used for assessing whether the person meets the qualification and payability criteria.

4.1.1. Residency and Identity documentation

A person applying for Australian apprenticeship support loans must provide at least two supporting documents: at least one document from Group A, and one document from Group B, below.

Group A	Group B
<ul style="list-style-type: none"> • full Australian Birth Certificate. • Australian passport*; • Certificate of Citizenship. • Permanent Visa; or • Visa Entitlement Verification Online (VEVO) statement/results. 	<ul style="list-style-type: none"> • current foreign passport. • driver licence. • proof of age card; or • similar ID that meets the requirements below.

* An Australian passport is acceptable evidence when it is either current or expired no more than three years; and when it has not been cancelled or damaged.

The documents should meet the following requirements:

- Each document must show at least the person's first and last name.
- At least one document should include a photo of the person.
- At least one document should show the person's current residential address.
- At least one document must show the person's citizenship status / visa status.

The person can provide additional documents, for example an electricity bill, rental contract, or a letter from a referee (see Section 2.1.1. of these Guidelines). If the person does not have any of the documents listed in Group B, they can provide their Medicare card, bank card or similar.

Certified copies of identity and residency documents do not need to be provided, as long as the ACA Provider is satisfied that the copies of the documents provided are authentic.

4.1.2. Re-application – also known as “opt-in”

An Australian apprentice must opt in if they wish to receive Australian apprenticeship support loan payments beyond:

- the initial period of up to 6 months specified in the determination to grant their initial application.
- any subsequent period of up to 6 months specified in the determination to grant their subsequent applications.

An Australian apprentice can re-apply by submitting a completed Australian apprenticeship support loans application form (opt-in application form) on ADMS. The opt-in application form on ADMS is a shortened version of the initial application form. ADMS will send eligible Australian apprentices opt-

⁷⁸ Section 16 of the AASL Act. Section 15 of the AASL Rules.

in notifications 2 months prior to their last instalment payment date (on the same day as the 4th instalment payment date).

ACA Providers need to advise Australian apprentices who applied using a paper-based form of the need to reapply for future payments and provide them with a paper-based opt-in application form, if required.

If an Australian apprentice wishes to continue to receive payments for instalment periods immediately after the last relevant instalment period the Australian apprentice is expected to be paid, the Australian apprentice should submit the opt-in application form at least 30 days before the last Australian apprenticeship support loans payment is made, at each six-month period as required.⁷⁹

4.1.3 Payability

Australian apprenticeship support loan is payable to a person, in relation to an instalment period of the person, if:

- the person is qualified for the loan on the final day of the instalment period; and
- the person was undertaking a qualifying apprenticeship for the whole of the instalment period; and
 - the person made an application for the loan on or before the final day of the instalment period, unless a departmental delegate has made a determination allowing a later day.⁸⁰

This means that, in most cases, Australian apprenticeship support loan will only be paid in relation to:

- the instalment period in which the person makes the application; and
- up to five subsequent instalment periods.

4.1.4 Later-day applications

A departmental delegate *may* allow a late application for an Australian apprenticeship support loan (later day). This would mean that a person would receive loan payments in relation to one or more instalment periods that concluded before the date of their application. Late applications may only be permitted where they are made in circumstances that:⁸¹

- are beyond the person's control; and
- make it impracticable for the person to make an application for the loan on or before the final day of the instalment period.

Where a later day application has been allowed, the notice of determination granting the person's application for the loan will include details and reasons for the determination.⁸²

⁷⁹ Section 10 of the AASL Act.

⁸⁰ Section 10 of the AASL Act.

⁸¹ Subsection 10(1A) of the AASL Act. Section 10 of the AASL Rules.

⁸² Section 80 of the AASL Act.

4.2 Temporary break in an apprenticeship

An Australian apprentice receiving Australian apprenticeship support loan payments may experience a break in, or suspension of, their apprenticeship as determined by their Training Authority (i.e. they are no longer *undertaking* a qualifying apprenticeship). In these circumstances, they are required to notify their ACA Provider of the change in their circumstances (see Section 3 of these Guidelines). In order to receive further payments of Australian apprenticeship support loans following a break in and recommencement of their qualifying apprenticeship, the apprentice must submit a new application if their Training Authority requires a new training contract or an opt-in application if their Training Authority does not require a new training contract.

4.2.1 New training contract

Where a new training contract is required by the Training Authority, the person will need to submit a new application for Australian apprenticeship support loans.

Example: new application when a new training contract is entered into

Jamie commenced a full-time apprenticeship and was eligible to receive Australian apprenticeship support loan payments. Jamie then resigned and the Australian apprenticeship support loan future payment schedule was cancelled. Jamie recommenced with a new employer at a later date. A new training contract was approved by the relevant Training Authority. To recommence Australian apprenticeship support loan payments, Jamie will need to submit a new application in ADMS as a new training contract was submitted and approved.

4.2.2 Suspensions

Where an Australian apprentice recommences their apprenticeship under the same training contract, they can submit a completed opt-in application.

Example: opt-in application when recommencing under an existing training contract

Dani commenced a full-time apprenticeship and was eligible to receive Australian apprenticeship support loan payments. Dani's apprenticeship was subsequently suspended for eight months, and the Australian apprenticeship support loan future payment schedule was cancelled. Dani then recommenced the apprenticeship under the same training contract with the same employer. To recommence Australian apprenticeship support loan payments, Dani will need to submit an opt-in application as a new training contract was not required by the relevant Training Authority.

4.2.3 New employer under the same training contract

Where a new training contract is not required by the Training Authority and the training contract is transferred to a new employer, the person does not need to submit a new application or opt-in application if they are continuing to undertake a qualifying apprenticeship under the same training contract.

Example: no new or opt-in application needed when transferring to a new employer under the same training contract

Alex commenced a full-time apprenticeship and was eligible to receive Australian apprenticeship support loan payments. Alex then transferred to a new employer with no break in employment. The relevant Training Authority approved the transfer, and a new training contract was not required. Alex will continue to receive Australian apprenticeship support loan payments. Alex does not need to submit a new application, as a new training contract was not required by the Training Authority.

4.2.4 Worker's compensation

Where an Australian apprentice is in receipt of worker's compensation payments but remains employed under a training contract that has not been suspended or cancelled, they will be taken to be undertaking a qualifying apprenticeship and will be eligible to apply for, or continue to receive, Australian apprenticeship support loan payments.

Where an Australian apprentice is in receipt of worker's compensation payments and their training contract has been suspended or cancelled, they are not considered to be undertaking a qualifying apprenticeship and are not eligible to apply for, or continue to receive, Australian apprenticeship support loan payments. If the person then recommences the apprenticeship under a new training contract, Section 4.2.1 of these Guidelines will apply.

4.3 Withdrawing an application

A person may withdraw an application before the application has been determined, and it will be considered that the application has not been made.⁸³

4.4 Cancellation based on ineligibility

An ACA Provider must make a determination cancelling an Australian apprenticeship support loan that has been or is expected to be paid to a person if they are satisfied that the person was not, or will not be, eligible to receive the loan in relation to a relevant instalment period.⁸⁴

The ACA Provider must issue a notice of the cancellation determination with reasons.⁸⁵ The notice should specify the date of effect of the determination, which may be earlier or later than the date the determination is made⁸⁶

The cancellation of an instalment of the loan which has been paid to a person will result in an overpayment debt being raised against the person.⁸⁷

⁸³ Section 14 of the AASL Act.

⁸⁴ Subsection 19(1) of the AASL Act.

⁸⁵ Section 80 of the AASL Act.

⁸⁶ Subsection 20(1) of the AASL Act.

⁸⁷ Subsection 90(2) of the AASL Act.

The ACA Provider has discretion in relation to the date of effect of a cancellation determination. The ACA Provider may determine that the cancellation comes into effect on the day the event or change of circumstance occurred, the date by which the person was required to notify the ACA Provider of the event or change of circumstance, the date of the determination is made, or another date.⁸⁸

4.5 Cancellation based on failure to comply with requirement to give information or to notify change of circumstance

An ACA Provider may make a determination cancelling a person's Australian apprenticeship support loan if that person has failed to comply with one of the following:⁸⁹

- a) a notice issued to the person requiring the person to give information under s 59 of the AASL Act.
- b) a notice issued to the person requiring the person to notify their ACA Provider of any change in their circumstance that impacts their eligibility to receive Australian apprenticeship support loan payments within 14 days, under 71 of the AASL Act.

Please refer to Section 4.4 of these Guidelines about requirements to issue a notice of cancellation determination and the date of effect of the determination.

4.6 Cancellation on opt-out or request by an Australian apprentice

An Australian apprentice can request that future instalments of their loan be cancelled (opt-out) at any time by logging into ADMS to complete an opt-out application form or contacting their ACA Provider to opt-out if they cannot access ADMS. Only the Australian apprentice can opt-out, and no other person can opt-out on behalf of the Australian apprentice.

If an Australian apprentice opts out through ADMS, their ACA Provider must make a determination cancelling their Australian apprentice support loan and an email will be sent as a confirmation.⁹⁰ The notice of cancellation will be reflected in ADMS.

If an Australian apprentice opts-out by contacting their ACA Provider, the ACA Provider must provide a notice of the cancellation determination relating to the opt-out to the Australian apprentice (including where the Australian apprentice applied through a paper based form) using a method of their choosing (as long as the confirmation is documented or file-noted) within 10 working days.

Please refer to Section 4.4 of these Guidelines about requirements to issue a notice of cancellation determination and the date of effect of the determination.

⁸⁸ Section 20 of the AASL Act.

⁸⁹ Subsection 19(2) of the AASL Act.

⁹⁰ Section 19 of the AASL Act.

4.7 Payment to bank account only

An instalment of Australian apprenticeship support loan will **only** be paid to a person by direct credit to a bank account nominated by the person and maintained by the person, either alone or jointly.⁹¹

This is subject to any off-setting determination made in relation to a loan instalment. Please refer to Section 2.5.1. of these Guidelines for further details about off-setting determinations.

4.8 ACA Provider to assess application

On receiving an initial application or opt-in application for Australian apprenticeship support loan, an ACA Provider will assess the application, check if it has been fully completed and provide the person with a determination notice of granting or refusing the application.⁹² The determination notice will be provided through ADMS if the person has made the application on ADMS.

Where an application is incomplete or incorrect the ACA Provider will return the application back to the person and seek further information.

Where an ACA Provider returns an incomplete or incorrect application to a person and does not receive updated or corrected details within 13 weeks after the day their application was submitted, the Secretary is taken to have made a determination refusing the application at the end of the 13-week period.⁹³ In such circumstances, the ACA Provider will provide the person with a notification through ADMS that their application has expired. Australian Apprentices who applied through a paper-based form will be advised by their ACA Provider.

The ACA Provider will assess the application as eligible if it determines that:

- (a) the person is qualified for Australian apprenticeship support loans; and
- (b) Australian apprenticeship support loan instalments are expected to be payable.

If the ACA Providers grants a person's application, the date on which they first submitted their application or opt-in application becomes the date of their application or opt-in. Where a paper-based application is submitted, the date on which the Australian apprenticeship support loan application or opt in application was first received by the ACA Provider becomes the date of their application or opt-in. The Australian apprenticeship support loan application or opt-in date will be used for the purpose of determining the relevant instalment periods in respect of which a person will receive instalment payments.

This is regardless of whether information was missing and/or additional information was required to be provided.

Please see Section 5.3 of these Guidelines for further details about instalment payment dates.

As part of any determination to grant an application, the ACA Provider will determine:

- (a) Up to 6 relevant instalment periods for which the person is eligible to receive instalment payments, subject to the person's lifetime limit if it would be reached;⁹⁴

⁹¹ Section 25 of the AASL Act.

⁹² Section 16 of the AASL Act.

⁹³ Section 17 of the AASL Act

⁹⁴ Section 15 of the AASL Rules.

- (b) the yearly rate,⁹⁵ and instalment amounts which the person is eligible to receive; and
- (c) the period of which the determination has effect.⁹⁶

The yearly rate is determined by calculating the number of complete calendar months that the person has served in their apprenticeship (see Section 5 of these Guidelines).

4.8.1 For recommencements

The yearly rate is determined by calculating the number of complete instalment periods (regardless of whether the person received payments) that the person has served in their apprenticeship excluding time they were not undertaking the apprenticeship.

Example: yearly rate after a recommencement

Jane completed 10.5 months of her apprenticeship prior to a suspension of her apprenticeship. Jane recommences her apprenticeship and opts-in for Australian apprenticeship support loans. Jane will receive payments for two further instalment periods at the first-year yearly rate.

4.8.2 Determination Notice

Once an ACA Provider has made a determination granting an application through ADMS, a schedule of the planned monthly instalment payments (which will be no more than six) will be created in ADMS and the person will be notified of:

- (a) their qualification for Australian apprenticeship support loans.
- (b) the relevant instalment periods for which the person will receive Australian apprenticeship support loans payments.
- (c) the number of instalments they will receive.
- (d) the yearly rate(s) that will apply.
- (e) the instalment rate.
- (f) when the person will be required to 'opt-in' for further Australian apprenticeship support loan payments.
- (g) the person's obligation to notify their ACA Provider of any change of the person's circumstances within 14 days (refer to Section 3.3 of these Guidelines); and
- (h) the period for which the determination has effect.

The notification provided through ADMS will cover items (a) to (e) and (g) to (h) while (f) can be found in the person's account in ADMS. Australian apprentices that have applied through a paper-based form will be advised of the determination by the ACA Provider.

If a person has not met the qualification or payability criteria, their ACA Provider will make a determination refusing the person's application, and a notification will be sent by ADMS outlining the reasons why the application was refused.⁹⁷

⁹⁵ Sections 16 and 24 of the AASL Act. Section 16 of the AASL Rules.

⁹⁶ Subsections 16(2), 20(1) and 21(1) of the AASL Act.

⁹⁷ Section 80 and subsection 21(2) of the AASL Act.

If a person does not receive a notice of determination that their application is granted or refused within 13 weeks after the day the application was submitted, their application is taken to have been refused.⁹⁸

4.8.3 Variation of Australian apprenticeship support loan rate

If an ACA Provider is satisfied that the rate at which an instalment of Australian apprenticeship support loan was paid or is expected to be paid to a person is incorrect, they may make a determination to vary the rate of the loan that was paid or is expected to be paid accordingly.⁹⁹

The ACA Provider must provide the person with a notice of and reasons for the determination.¹⁰⁰

If a rate variation determination involves a reduction of a loan instalment that has already been paid to a person, a departmental delegate may consider whether to make a special case determination in relation to the reduction amount, which would otherwise become an overpayment debt.¹⁰¹ Please refer to Sections 7 and 2.5 of these Guidelines for further information about overpayment debts and special case determinations.

Example: varying the Australian apprenticeship support loan rate

Marley commenced a full-time apprenticeship on 13 November 2022 and opted-in for Australian apprenticeship support loans on 18 September 2023. Marley's Australian apprenticeship support loan rate was incorrectly assessed at the lower second-year rate, even though only 10 months of the apprenticeship had been completed. The ACA Provider varied Marley's rate so that Marley is correctly receiving the higher first-year rate until 12 months of the apprenticeship is completed.

5. Payment structure

5.1 Rates

Instalments of Australian apprenticeship support loans are paid monthly in arrears, that is, on the earliest day that is reasonably practical after the end of a relevant instalment period.¹⁰²

The current yearly amount and instalment rates are listed in Table 1.

Table 1 – Australian apprenticeship support loan yearly amount and instalment rates 2025-26

Total number of months of qualifying apprenticeship completed	Year	Yearly rate	Instalment Rate
1 to 12 months	1 st year	\$10, 394	\$866.17

⁹⁸ Section 17 of the AASL Act.

⁹⁹ Section 18 of the AASL Act.

¹⁰⁰ Section 80 of the AASL Act.

¹⁰¹ Section 90 of the AASL Act,

¹⁰² Section 22 of the AASL Act.

Total number of months of qualifying apprenticeship completed	Year	Yearly rate	Instalment Rate
13 to 24 months	2 nd year	\$7,795	\$649.58
25 to 36 months	3 rd year	\$5,197	\$433.08
37 or more months	4 th year	\$2,598	\$216.50

The fourth-year yearly rate applies to an Australian apprentice for their fourth and later years of apprenticeship until they complete their apprenticeship or reach the lifetime limit.¹⁰³

5.2 Indexation of yearly rates

The yearly rates will be indexed on 1 July each year capped at the lower of the WPI or the CPI increase.¹⁰⁴ The yearly rates are available on the department's website at <https://www.dewr.gov.au/skills-support-individuals/australian-apprenticeship-support-loans>.

Following each indexation, there may be an increase to the monthly instalment amounts a person is eligible to receive. The new monthly instalment amounts will be calculated using the formula outlined in Section 5.3 of these Guidelines.

5.3 Instalment amounts

ADMS will calculate the monthly instalment amounts payable under the Program.¹⁰⁵

The monthly instalment amounts are calculated by dividing the yearly amount by 12.¹⁰⁶ Where the monthly instalments do not divide equally, the rounded amount will be used.

The AASL Act has rounding provisions which allow for the monthly amounts to exceed the yearly amount. Where this occurs, ADMS will adjust the monthly instalment amount, and the final payment will be adjusted so that the lifetime limit is not exceeded.¹⁰⁷

Where an instalment payment causes the Australian apprentice to reach their lifetime limit, the payment will be adjusted in ADMS so that the lifetime limit is not exceeded.¹⁰⁸

5.4 Instalment payment date

Instalments will be paid to a person whose initial or opt-in application has been granted. If the person makes their initial application when they start undertaking their qualifying apprenticeship,

¹⁰³ Section 24 of the AASL Act. Section 16 of the AASL Rules.

¹⁰⁴ Sections 5, 33 and 99 of the AASL Act.

¹⁰⁵ Section 102 of the AASL Act.

¹⁰⁶ Section 23 of the AASL Act.

¹⁰⁷ Subsection 23(2) of the AASL Act.

¹⁰⁸ Subsection 23(2) of the AASL Act.

the payment for the first instalment period will generally be made about one month later. Subsequent instalments will be paid each month on the same date.¹⁰⁹

Example: an instalment payment date

Lee commenced a full-time apprenticeship on 15 July 2023 and applied for an Australian apprenticeship support loan on 1 August 2023. The first instalment period of Lee's loan would start on 15 July 2023 and end on 14 August 2023. The loan instalment for this period would be paid on 15 August 2023, with further instalment payments due on the 15th of each subsequent month.

For monthly anniversaries that do not fall in some calendar months i.e. the 29th, 30th and 31st days for February or the 31st day for April, June, September, and November, then the monthly anniversary reverts to the last day of the month for these months.

ADMS will automatically calculate the dates on which loan instalments will be paid, based on when a person makes an application, and when they are taken to have started undertaking their qualifying apprenticeship.

5.5 Payments made after successful completion of the apprenticeship

Once an Australian apprentice successfully completes their apprenticeship, they are no longer eligible to receive further Australian apprenticeship support loan payments for that apprenticeship.¹¹⁰ If an instalment of Australian apprentice support loan is paid to a person after the person has successfully completed their apprenticeship, the payment will form an overpayment debt.¹¹¹

However, departmental delegate may consider whether to make a special case determination, in respect of the payments made after the completion date such that the payments will form part of the person's total AASL debts instead of becoming an overpayment debt.

5.6 AASL debts

An amount of Australian apprenticeship support loan a person receives is referred to as their Australian apprenticeship support loans debt (AASL debt). An AASL debt is incurred on the day an instalment is paid and is equal to the amount of the instalments paid to that date.¹¹²

Where an instalment of Australian apprenticeship support loan received by a person becomes an overpayment debt, it is not considered an AASL debt (refer to Section 7 of these Guidelines).¹¹³

The department's IT systems will notify the ATO if a person incurs an AASL debt.

¹⁰⁹ Section 22 of the AASL Act.

¹¹⁰ Sections 8 and 10 of the AASL Act. Section 9 of the AASL Rules.

¹¹¹ Subsection 19(1) of the AASL Act.

¹¹² Subsection 27(1) of the AASL Act.

¹¹³ Subsection 27(2) of the AASL Act.

6. Australian apprenticeship support loan repayments

The ATO is responsible for collecting AASL debts.¹¹⁴

6.1 Providing information about loan payments to the ATO

Australian apprenticeship support loan information is transferred to the ATO through the department's IT systems after payments of the loan are made by the department. The ATO uses this information to calculate indexation and facilitate repayment, through the tax system and by voluntary repayment.

6.2 Repaying a loan

A person's AASL debts are repaid by the person through the tax system or by voluntary repayments.

The person is required to repay their AASL debts through the tax system, once their income is above the minimum repayment income.¹¹⁵ This is known as a compulsory repayment.

A person can also choose to make a repayment to the ATO in respect of an AASL debt that they owe to the Commonwealth at any time, even if their income is below the minimum repayment income.¹¹⁶ This is known as a voluntary repayment.

A person should contact the ATO for further information on repaying their AASL debts.

6.2.1 Minimum repayment income for compulsory repayments

A person must start making compulsory repayments once their income reaches the minimum repayment income, even if the person is still undertaking their apprenticeship.

The minimum repayment income for 2025-26 is \$67,000. This amount is in line with the *Higher Education Support Act 2003* and is indexed each financial year.¹¹⁷

6.2.2 Amounts of compulsory repayment

Compulsory repayments are made based on the applicable repayable amount determined by the AASL Act¹¹⁸. The ATO will calculate and include the amount of compulsory repayment on the person's tax statements. The repayment rates used to calculate repayments are available on the ATO's website at www.ato.gov.au.

¹¹⁴ Section 57 of the AASL Act. More generally, Chapter 3 of the AASL Act.

¹¹⁵ Section 46 of the AASL Act.

¹¹⁶ Section 43 of the AASL Act.

¹¹⁷ Section 5 of the AASL Act.

¹¹⁸ Section 46 of the AASL Act.

6.2.3 Overseas compulsory repayment obligations

Individuals who move overseas and have an AASL debt are obliged to make compulsory repayments on their loan if their Australian and foreign-sourced income is above the minimum repayment income. Further information about overseas repayment obligations for Australian apprenticeship support loans are available on the ATO's website at www.ato.gov.au.

6.2.4 Voluntary repayments

A person can also choose to make a repayment to the ATO in respect of an AASL debt that they owe to the Commonwealth at any time, even if their income is not above the minimum repayment income.¹¹⁹

Further information about how to make voluntary repayments of AASL debt is available on the ATO's website at www.ato.gov.au.

6.2.5 Order in which compulsory repayments are applied to study and training loans

If a person has any other study and training loans owing to the Commonwealth in addition to AASL debts (such as Higher Education Loan Program loan), compulsory loan repayments are applied to the person's other study and training loans before being applied to repay the person's AASL debts. Please see the ATO's website at www.ato.gov.au for more information.

6.2.6 Debt discharged by death

An AASL debt is taken to be repaid upon the death of the person who owes the debt.¹²⁰

6.2.7 Waiver of AASL debts

The department does not have the authority under the AASL Act to waive AASL debts.

If a person thinks the recovery of their AASL debts would be inequitable or cause ongoing financial hardship, they can apply to the Finance Minister to waive their AASL debts under section 63 of the *Public Governance, Performance and Accountability Act 2013*. The waiver of debt mechanism is discretionary and there is no entitlement to a waiver of a debt owed to the Commonwealth.

Further information about this process, including how to submit an application for consideration, is available here at the Department of Finance's website at <https://www.finance.gov.au/sites/default/files/2020-09/Application-for-a-Waiver-of-Debt-owed-to-the-Government.pdf>.

¹¹⁹ Section 43 of the AASL Act.

¹²⁰ Section 38 of the AASL Act.

6.3 Indexation of AASL debts

The ATO is responsible for all aspects of indexation of individual AASL debts and queries should be directed to the ATO accordingly.

On 1 June each year, the ATO will apply indexation to the part of a person's AASL debt that has remained unpaid for more than 11 months.¹²¹ Indexation will be applied in line with the CPI to maintain the real value of the loan. This means it's likely that AASL debts which have remained unpaid for more than 11 months will grow.

Example: indexation being applied to AASL debts

Erin has \$9,000 of AASL debt left to repay from 2021-22. On 1 June 2023, the AASL debts were indexed at 7.1% ($\$9,000 \times 7.1\% = \639.00). Erin now owes \$9,369.00 ($\$9,000 + \639.00).

6.4 Completion discount

A 20% completion discount will apply when a Training Authority notifies the department that a person has successfully completed their qualifying apprenticeship.¹²²

The department's IT systems will calculate the discount and advise both the ATO and the person of the amount the person's AASL debt should/will be reduced. The completion discount is generally calculated before the person completed their qualifying apprenticeship. This can include loan payments made to the person after completion if a special case determination applies. It excludes loan payments that are later subject to a cancellation determination and are considered overpayment debts.

Any indexation that has been applied to AASL debts, or any repayment that has been made to discharge the debt, is not relevant to the calculation of the amount of the completion discount. The completion discount will be applied to any AASL debt owed by the apprentice.

Where an Australian apprentice repays their AASL debts (either as a compulsory or voluntary repayment) before successfully completing their qualifying apprenticeship, the completion discount will still be calculated based on the total amount of instalments of the Australian apprenticeship support loan that were paid to the person before the person ceased undertaking their qualifying apprenticeship. The ATO will use any credit on the person's account to pay off any primary tax debts that may apply to the individual, and any balance will be refunded to the person as part of regular taxation arrangements. This is a matter between the person and the ATO, and the person should contact the ATO for further information if required.¹²³

Examples: applying the completion discount

Example 1 - Riley commenced a full-time apprenticeship in 2015 and received \$14,000 in Australian apprenticeship support loan payments before successfully completing the apprenticeship in 2017. The 20% completion discount is applied to the \$14,000 in loan payments Riley received. Riley commenced another full-time apprenticeship in 2017 and

¹²¹ Section 32 of the AASL Act.

¹²² Section 40 of the AASL Act.

¹²³ Sections 41 and 42 of the AASL Act.

received \$4,000 in loan payments before successfully completing the apprenticeship in 2018. The 20% completion discount is applied to all loan payments made after the initial discount was applied (i.e. to the \$14,000), so the discount is applied to the \$4,000 in loan payments Riley received.

Example 2 - Taylor commenced a full-time apprenticeship in 2015 and received \$20,808 in Australian apprenticeship support loan payments before cancelling the apprenticeship in June 2019. Taylor commenced another full-time apprenticeship in 2019. While Taylor qualified for the loan for the second apprenticeship, no further payments were made as the lifetime limit had already been reached. Taylor successfully completed the apprenticeship in 2019. The 20% completion discount is applied to the \$20,808 in loans payments Taylor received.

7. Overpayment debts

If a person receives a payment of Australian apprenticeship support loan and is not eligible to receive it for any reason, the amount of the payment is an overpayment debt owed by the person to the Commonwealth.¹²⁴ The overpayment debt is taken to have arisen when the person received the payment.¹²⁵

An overpayment debt is not repayable through the taxation system but is recoverable by the department on behalf of the Commonwealth against the person in a court or under an arrangement the department may enter into with the person on behalf of the Commonwealth. This occurs regardless of the residency status of the person and/or if the person is overseas.¹²⁶

An overpayment debt may occur where:

- a. the payment was made to the person by mistake as a result of a computer error or an administrative error.
- b. the person was not qualified to receive the payment.
- c. the payment was not payable.
- d. the payment was made as the result of a false statement or a misrepresentation.
- e. the direction or authority to make the payment was withdrawn or revoked before the payment was made.
- f. the payment was intended to be made for the benefit of someone else who died before the payment was made¹²⁷
- g. the rate at which a payment was paid to a person is incorrect¹²⁸
- h. for other reasons which may not appear in this list.

Any delays in raising overpayment debts does not negate the existence of a debt.

¹²⁴ Subsection 91(1) of the AASL Act.

¹²⁵ Subsection 91(1) of the AASL Act.

¹²⁶ Section 91 of the AASL Act.

¹²⁷ Subsection 90(2) of the AASL Act.

¹²⁸ Subsection 90(3) of the AASL Act.

7.1 Recovery by offsetting

Where a person has incurred an overpayment debt, and the person is thereafter determined to be eligible to receive Australian apprenticeship support loan payments in respect to future instalments periods, the delegate may exercise the discretion to institute an off-setting determination in line with section 2.5.1 of the Guidelines.

7.2 Recovery by payment arrangement

A departmental delegate may enter into an arrangement with a person specifying how the person is to pay an overpayment debt.¹²⁹

When a payment arrangement is entered into, the department will provide written notice of details of the arrangement and specifying the date of effect of the arrangement.

Departmental delegates may vary or terminate a payment arrangement entered into between the department and a person in one of the following circumstances:

- a. The person has made a request to vary or terminate the payment arrangement.
- b. The department gives the person 28 days' notice of proposed variation or termination of the arrangement.
- c. A departmental delegate is satisfied that the person has failed to disclose material information about the person's true capacity to repay the debt.¹³⁰

Departmental delegates may now record an arrangement entered into between the department and a person in relation to an overpayment debt in ADMS and track repayments.

7.3 Recovery by legal proceedings

The department may commence legal proceedings in a court against a person to recover an overpayment debt due to the Commonwealth by the person where the overpayment debt has not been repaid by way of agreement.¹³¹

7.4 Waivers

A departmental delegate may decide to waive the Commonwealth's right to recover a whole or part of an overpayment debt in two circumstances:¹³²

- Where the debt has arisen due to an administrative error made by the department or an ACA Provider and has arisen after a period of 6 weeks following the event which gave rise to the debt.¹³³

¹²⁹ Section 92 of the AASL Act.

¹³⁰ Subsection 92(3) of the AASL Act.

¹³¹ Section 93 of the AASL Act.

¹³² Subsection 95(1) of the AASL Act.

¹³³ Subsection 96(1) of the AASL Act.

- Where the debt is, or is likely to be, less than \$200, and it is not cost effective for the Commonwealth to take action to recover the debt.¹³⁴

A waiver of overpayment debt takes effect on the date of effect specified in the waiver.¹³⁵

The departmental delegate who decides to waive an overpayment debt must provide the person whose interests are affected by the decision with a notice of the decision and reasons for the decision.¹³⁶ Once all or part of a debt has been waived, it cannot be recovered and ceases to exist.¹³⁷

7.5 Write offs

A departmental delegate may decide to write off an overpayment debt owed to the Commonwealth by a person, if any of the following applies:

- The debt is irrecoverable by law.
- The person has no capacity to repay the debt.
- The person's whereabouts are unknown after all reasonable efforts have been made to locate them.
- It is not cost effective to take action to recover the debt.¹³⁸

The departmental delegate who decides to write off an overpayment debt must provide the person whose interests are affected by the decision with a notice of the decision and reasons for the decision.¹³⁹

The department is not prevented from trying to recover an overpayment debt that has been written off.¹⁴⁰ A departmental delegate's decision to write off an overpayment debt is not a permanent bar to recovery of the debt or part of the debt - the debt still exists after being written off.

8. Review of decisions

There are 2 categories of reviewable decisions under the AASL Act:

- a) reviewable Secretary decisions
- b) reviewable Commissioner decisions.¹⁴¹

A person whose interests are affected by a reviewable decision may apply for an internal review of the decision.¹⁴²

¹³⁴ Subsection 97 of the AASL Act.

¹³⁵ Subsection 95(2) of the AASL Act.

¹³⁶ Section 80 of the AASL Act.

¹³⁷ Note under s 95 of the AASL Act.

¹³⁸ Subsection 94(2) of the AASL Act.

¹³⁹ Section 80 of the AASL Act.

¹⁴⁰ Subsection 94(5) of the AASL Act.

¹⁴¹ Section 77 of the AASL Act.

¹⁴² Section 83 of the AASL Act.

If a person is not satisfied with an outcome of an internal review of a reviewable decision, the person may apply to the Administrative Review Tribunal (ART) for an external merits review of the outcome.¹⁴³

The department may also undertake an internal review of a reviewable Secretary decision on its own initiative at any time if it is satisfied that there is sufficient reason to do so.¹⁴⁴ This may occur even if a person has applied for an external review of the decision by the ART.¹⁴⁵

8.1 Reviewable Secretary decisions

Reviewable Secretary decisions are decisions made by delegates under the AASL Act and may include (but are not limited to) the following decisions:

- a) Whether a person's application for Australian apprenticeship support loans is granted or refused.
- b) A decision about a person's yearly rate of Australian apprenticeship support loan payable for a relevant instalment period.
- c) A variation of the rate of payment of Australian apprenticeship support loan to a person.
- d) A cancellation of Australian apprenticeship support loan that was or will be paid to a person.
- e) Whether a special case determination applies in respect of an instalment payment which a person might otherwise be ineligible to receive.
- f) A decision about the amount of completion discount.
- g) An outcome of an internal review of a reviewable Secretary Decision.

A delegate who makes a reviewable Secretary decision must provide a notice of their reviewable Secretary decision including reasons for the decision.¹⁴⁶

The reviewer of a reviewable Secretary decision can be:

- a) the Secretary
- b) an authorised review officer, as authorised by the Secretary.¹⁴⁷

An authorised review officer can be:

- a) a person engaged by an ACA provider, as authorised by a departmental delegate to perform the duties of an authorised review officer.
- b) a departmental delegate authorised to perform the duties of an authorised review officer.

An authorised review officer can review a reviewable Secretary decision if they satisfy both of the following conditions:

- a) They were not involved in making the reviewable Secretary decision.

¹⁴³ Section 86 of the AASL Act. Section 17 of the *Administrative Review Tribunal Act 2024*.

¹⁴⁴ Subsections 81(1) and (2) of the AASL Act.

¹⁴⁵ Subsections 81(2) of the AASL Act.

¹⁴⁶ Section 80 of the AASL Act.

¹⁴⁷ Subsection 78(1) of the AASL Act.

- b) They occupy a position that is senior to that occupied by any person involved in making the reviewable Secretary decision.¹⁴⁸

8.2 Reviewable Commissioner decisions

A reviewable Commissioner decision is a decision made by an ATO delegate:

- Deferring an assessment of a person's accumulated AASL debt and the amount of AASL debt the person is required to repay.¹⁴⁹
- Amending an assessment of a person's accumulated AASL debt and the amount of AASL debt the person is required to repay.¹⁵⁰

The reviewer of a reviewable Commissioner decision can be:

- a) the Commissioner
- b) a delegate of the Commissioner.

Applications for review of a reviewable Commissioner decision should be directed to the ATO.¹⁵¹

8.3 Application for internal review of a reviewable Secretary decision

If a person wishes to apply for a review of a reviewable Secretary decision, they must lodge a written application for review within 28 days (or a longer period allowed by the Secretary or a delegate) after the person has received a notice of the decision. The application can be lodged with the person's ACA Provider or with the department.

Authorised review officers within the ACA Provider may review certain reviewable Secretary decisions. Where an ACA Provider is not authorised to review a particular application, they will provide it to the department.

The person must outline in their application for review why they consider the reviewable Secretary decision is incorrect and, where appropriate, provide additional evidence in support.¹⁵²

If a person is applying for a review after 28 days of receiving a notice of decision, the person should provide reasons and any relevant supporting evidence about why their late application should be considered.

Authorised review officers are required to re-examine reviewable Secretary decisions based on the AASL Act, the AASL Rules, the Australian Apprenticeship Priority List, and any further information provided by the person.

¹⁴⁸ Section 79 of the AASL Act.

¹⁴⁹ Sections 48, 50 and 77 of the AASL Act.

¹⁵⁰ Sections 48, 51 and 77 of the AASL Act.

¹⁵¹ Sections 57 and 78 of the AASL Act.

¹⁵² Subsection 83(3) of the AASL Act.

The authorised review officer, must provide a notice of the outcome of the review, including reasons.¹⁵³ The authorised review officer can affirm, vary, or set aside the reviewable Secretary decision and substitute it with a new decision.¹⁵⁴

A person who has applied for a review of a decision may withdraw their application at any time before the review has been completed. Applications may be withdrawn in writing or orally.¹⁵⁵

If a notice of the outcome of the review of a reviewable Secretary decision is not given to a person within 45 days after receiving the person's application for review, the outcome of the review is taken to have affirmed the reviewable Secretary decision.¹⁵⁶

There is no cost associated with making an internal review application.

If a person is not satisfied with the outcome of an internal review of a reviewable Secretary decision made by their ACA Provider, the person may:

- a) apply to the department for a second internal review of the outcome (optional)
- b) apply to the ART for an external review of the outcome.

8.3.1 Second internal review of reviewable Secretary decisions by the department (optional)

If a person is not satisfied with the outcome of an initial internal review of a reviewable Secretary decision made by their ACA Provider, the person has the option of applying for a second internal review by the department within 28 days after receiving a notice of the outcome of the initial internal review by following the process set out above, on application directly to the department.¹⁵⁷

To apply directly to the department for internal review, the person may send their application by email or letter to the department's state office in the state or territory in which the person's employer is located:

NSW and ACT	DEWR Australian Apprenticeships section GPO Box 9828, Sydney NSW 2001	TSL-nswact@dewr.gov.au
NT	DEWR Australian Apprenticeships section GPO Box 9828, Darwin NT 0801	TSL-nt@dewr.gov.au
QLD	DEWR Australian Apprenticeships section GPO Box 9828, Brisbane QLD 4001	QLDTSL@dewr.gov.au
SA	DEWR Australian Apprenticeships section GPO Box 9828, Adelaide SA 5001	TSL-SA@dewr.gov.au
TAS	DEWR Australian Apprenticeships section GPO Box 9828, Hobart TAS 7001	TSL-tas@dewr.gov.au
VIC	DEWR Australian Apprenticeships section GPO Box 9828, Melbourne VIC 3001	TSL-vic@dewr.gov.au
WA	DEWR Australian Apprenticeships section GPO Box 9828, Perth WA 6848	TSL-wa@dewr.gov.au

¹⁵³ Section 80 of the AASL Act.

¹⁵⁴ Sections 80 and 85 of the AASL Act.

¹⁵⁵ Section 84 of the AASL Act.

¹⁵⁶ Subsection 85(3) of the AASL Act.

¹⁵⁷ Subsection 83(1) of the AASL Act.

8.4 Internal review of a reviewable Secretary decision on the department's own initiative

The department may, on its own initiative and at any time, undertake an internal review of a reviewable Secretary decision if it is satisfied that there is sufficient reason to do so.¹⁵⁸ This may occur even if a person has applied for an external review of the decision by the ART.¹⁵⁹

8.5 External reviews by the Administration Review Tribunal

A person can apply to the ART for an external merits review of an outcome of an internal review of a reviewable Secretary decision if they are dissatisfied with the outcome.¹⁶⁰

The ART provides an independent review of administrative decisions made by the Australian Government. Detailed information on ART reviews is available on the ART's website <http://www.art.gov.au/>.

A request for review by the ART should be lodged within 28 days after the person receives the decision that they want reviewed. In some circumstances an extension may be granted by the ART on application.

If an authorised review officer varies or sets aside and substitutes a decision after an application for review by the ART has been made, then the ART reviews the varied or substituted decision.¹⁶¹

The ART may dismiss a request for a review relating to an overpayment debt where the department delegate and the person requesting the review reach a settlement.¹⁶²

A person who wishes to apply to the ART for an external review should refer to the ART website for details on how to apply for a review and the current application fees.

9. Complaint to the Commonwealth Ombudsman

If a person is dissatisfied with the way the department has handled their application for Australian apprenticeship support loans, they can contact the Commonwealth Ombudsman to make a complaint. The Commonwealth Ombudsman can investigate complaints about the administrative actions and decisions of Australian Government departments and agencies to see if they are wrong, unjust, unlawful or discriminatory. Where a complaint is investigated by the Commonwealth Ombudsman they can make a recommendation to the department that it reconsiders its action or decision. The Commonwealth Ombudsman cannot compel the department to comply with those recommendations, but the department will take those recommendations into consideration.

¹⁵⁸ Subsections 81(1) and (2) of the AASL Act.

¹⁵⁹ Subsections 81(2) of the AASL Act.

¹⁶⁰ Section 86 of the AASL Act.

¹⁶¹ Section 87 of the AASL Act.

¹⁶² Section 88 of the AASL Act.

More information on the role of the Commonwealth Ombudsman, including an online complaint form, is available from the Commonwealth Ombudsman's website at <https://www.ombudsman.gov.au/>.

10. Delegations

Under the AASL Act, a number of powers and functions of the Secretary have been delegated to ACA Provider delegates and departmental delegates.

In general, delegations align with the roles and responsibilities outlined below.

10.1 Program roles and responsibilities

The Program is delivered jointly through ACA Providers, the department, and the ATO.

ACA Providers are contracted by the department to deliver support services to administer the Program. This involves exercising any powers or functions that have been delegated by the Secretary of the department under the AASL Act.¹⁶³

More specifically, ACA Providers are responsible for:

- providing information on the Program to Australian apprentices, parents/guardians and interested stakeholders.
- managing the application process
- managing the opt-in and payment cancellation process
- assessing applications against the qualification and payability criteria and making a determination either granting or refusing a person's application
- entering application details into the department's IT system in a timely manner as needed
- processing payments under the Program through the department's IT system
- ensuring that the department's IT system is up to date with information on suspensions, cancellations, completions and recommencements as needed.
- providing advice to the Australian apprentice regarding notifications, payments schedules, prompting for opting-in for payment periods using program templates
- ensuring personal information is administered in keeping with *the Privacy Act 1988*
- where requested, reviewing decisions made by them under the AASL Act?

The department is responsible for:

- the overarching policy of the Program including the development and maintenance of relevant legislation and guidelines.
- the financial management of the Program
- Program monitoring and evaluation.
- reporting on the outcomes of the Program, including providing an annual report for the Minister to table in Parliament
- maintaining the Australian Apprenticeship Priority List and the application of the indexation of the lifetime limit

¹⁶³ Subsection 101(1) of the AASL Act.

- development and maintenance of Program materials
- Program management including providing training and support to ACA Providers
- recovering payments made in error (overpayment debts) under the Program.
- where applicable, determining waivers and write-off of debt.
- informing the ATO of loans that have been paid to Australian apprentices.
- calculating and informing the ATO of the completion discount amount, after receiving notice that an Australian apprentice has successfully completed a qualifying apprenticeship.
- ensuring personal information is administered in keeping with *the Privacy Act 1988*
- undertaking review of reviewable Secretary decisions
- where applicable, making special case determinations and off-setting determinations.

The Australian Taxation Office is responsible for:

- verification of Tax File Numbers
- collecting Australian apprenticeship support loan repayments through the taxation system
- calculating and applying indexation to an individual's Australian Apprenticeship Support Loan debt
- providing Australian apprentices with loan balances as required
- upon the receipt of a notice that a completion discount is to apply to the loan, applying that discount in accordance with the AASL Act
- ensuring personal information is administered in keeping with *the Privacy Act 1988*
- undertaking review of reviewable Commissioner decisions.

The person taking up an Australian apprenticeship support loan is responsible for:

- ensuring that they have read the available fact sheets and understood the requirements of the Program which include but are not limited to understanding obligations imposed by taking on a loan and opting in and out of the program.
- ensuring that all information provided on the application and opt-in applications is correct to the best knowledge of the Australian apprentice.
- notifying their ACA Provider of changes to their circumstances that may affect their eligibility for Australian apprenticeship support loans.
- notifying their ACA Provider of changes to their contact details
- repaying the indexed amount borrowed through the taxation system.
- meeting any requirements with regards to the repayment of overpayment debts to the department.

11. Privacy

ACA Providers may collect, disclose, make a record or otherwise use personal information for the purposes of administering the Program. The *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs) govern how personal information is collected, used, disclosed and stored. The department's contracts with ACA Providers also contain obligations regarding privacy.

The Information Commissioner has powers to investigate possible interferences with privacy, either following a complaint by the individual or of the Commissioner's own initiative. Further information

can be found on the Office of the Australian Information Commissioner's website at <https://www.oaic.gov.au/privacy/the-privacy-act/>.

11.1 Use and disclosure of personal information

An individual's personal information can be collected, disclosed, or otherwise used if the record, disclosure or use of that information is made for the purposes of the Program and under the AASL Act, or with the express or implied authorisation of the person to whom the personal information relates.

Personal information may be used for research, statistical analysis and policy development where the Secretary reasonably believes that the use of this information is reasonably necessary.

Personal information may be disclosed to third parties for the purposes of administering and carrying out the functions of the Program. Third parties include:

- Departmental employees.
- Employees of the Minister's Office.
- Contracted Service Providers; and
- Other Commonwealth State or Territory government departments and agencies.

Personal information will not be used or disclosed other than described in these Guidelines, without the Australian apprentices' consent, or unless required or authorised by an Australian law.

11.2 Power to obtain information from a person who owes an overpayment debt

A departmental delegate may require a person who owes an overpayment debt to the Commonwealth:

- a) to provide information relevant to the person's financial situation
- b) to inform the Secretary of any new address within 14 days after the change.¹⁶⁴

If the departmental delegate believes that a person has information about the location and/or financial situation of another person who owes an overpayment debt, they may require the first person to provide that information.¹⁶⁵

Requests to obtain information must be made in writing to the person. Offences apply if requests for information are not complied with unless the person has a reasonable excuse.¹⁶⁶

12. Conflict of Interest

The department's procedures for managing disclosure of interest are in accordance with the requirements of the APS Code of Conduct (subsection 13(7) of the *Public Service Act 1999*) and are published on the Federal Register of Legislation website at <https://www.comlaw.gov.au/Series/C2004A00538>.

¹⁶⁴ Section 60 of the AASL Act.

¹⁶⁵ Section 61 of the AASL Act.

¹⁶⁶ Sections 62 and 63 of the AASL Act.

Apprentice Connect Australia Providers also have requirements to notify and resolve or otherwise deal with Conflict of Interest under their Services Contract with the Commonwealth.