



Australian Government

# VET **Student** Loans

## **Student Manual**

May 2026



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The document must be attributed as the (VET Student Loans Student Manual).

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# 1. About VET Student Loans

A VET Student Loan is an income contingent loan from the Australian Government that helps eligible VET students pay their tuition fees.

A few key points about VET Student Loans:

- you must be eligible to access a VET Student Loan ([part 2](#))
- you can only access a VET Student Loan for an approved course ([part 3](#)) and with an approved course provider ([part 4](#))
- a VET Student Loan may not cover your entire tuition fee and you may be required to pay the gap amount ([part 9](#))
- VET Student Loans incur a 20% loan fee ([part 10](#))
- repayment of VET Student Loans is managed through the Australian tax system; you will need to begin repaying your loan once your income reaches a certain level ([part 11](#))
- VET Student Loans are indexed each year, which means the amount borrowed increases annually ([part 12](#))

## 2. Who's eligible for a VET Student Loan?

To be eligible for a VET Student Loan, you'll need to:

- be enrolled in an approved course ([part 3](#))
- be studying with an approved course provider ([part 4](#))
- be studying your course primarily at a campus in Australia
- meet citizenship criteria ([part 5](#))
- be academically suitable ([part 6](#))
- have a HELP balance that is more than \$0 ([part 7](#))

You'll also need:

- a Tax File Number (which you must keep secure at all times) ([part 13](#))
- a Unique Student Identifier ([part 14](#)).

Under 18? You will need parental consent ([part 16](#)) to access a VET Student Loan.

You can check your eligibility for a VET Student Loan by using the VET Student Loans Eligibility Tool found at [VSL eligibility check | Your Career](#).

### 3. What is a VET Student Loan approved course?

A VET Student Loan approved course is a vocational education and training (VET) course that has been approved by the Australian Government to be eligible for VET Student Loans. They are at diploma and above level and align with industry needs and lead to good employment outcomes.

You can only get a VET Student Loan for a VET Student Loan approved course.

A list of approved courses can be found in the [VET Student Loans Course List and Loan Caps \(for students\)](#).

You can find VET courses at [Search for training courses | Your Career](#). You can filter the list of courses to find VET Student Loan approved courses. You can also search for courses by qualification, course feature, financial assistance and industry sector.

You can also ask your course provider if the course you intend to study is approved for VET Student Loans.

If you're already enrolled in a course that is later determined to be not approved for VSL, you'll still be able to receive your VET Student Loan until you complete the course.

### 4. What is a VET Student Loan approved course provider?

A VET Student Loan approved course provider is a Registered Training Organisation (RTO) that's been approved by the Australian Government to offer VET Student Loans.

To get a VET Student Loan, the RTO you're planning to study at must be an approved course provider.

#### How do I find out if my RTO is an approved course provider?

You can:

- ask your RTO directly if they are approved, or
- visit [Search for training providers | Your Career](#) and filter the 'Provider features' selection by checking the box next to VET Student Loans

### 5. Citizenship and visas

To get a VET Student Loan, you must be able to show proof that you're:

- an Australian citizen, or
- a qualifying New Zealand Special Category Visa holder who meets the long-term residency requirements, or
- a permanent Humanitarian visa holder who is usually resident in Australia, or
- a Pacific Engagement visa holder who is usually resident in Australia.

## 5.1 Australian citizens

You can prove that you're an Australian citizen by providing your Australian passport, or Australian birth certificate.

If you don't have either of these, the proof you'll need to show will depend on whether you were:

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

First Nations applicants not registered at birth by the relevant state or territory authority and without a current Australian passport may submit a [Statutory Declaration Form - citizenship - First Nations student - birth not registered](#).

Ask your course provider what documentation you'll need to provide to prove your citizenship.

You can get a citizenship certificate by lodging a [Form 119 Application for Evidence of Australian Citizenship](#) with the Department of Home Affairs.

## 5.2 Qualifying New Zealand citizens

A qualifying New Zealand citizen is a New Zealand citizen who:

- holds a Special Category Visa, and
- has been usually resident in Australia for at least 10 years, and
- was a dependent child when first usually resident in Australia, and
- has been in Australia for periods totalling 8 years during the previous 10 years **and**
- has been in Australia for periods totalling 18 months during the previous 2 years.

If you hold a Special Category Visa you will need to show your course provider proof that you have been living in Australia for the qualifying period. If necessary, you can obtain copies of your own international movement records from the Department of Home Affairs by lodging a [Request for international movement records \(homeaffairs.gov.au\)](#).

## 5.3 Permanent humanitarian and Pacific Engagement visa holders

If you are a permanent humanitarian visa holder or a Pacific Engagement visa holder, you'll need to show your course provider proof of your visa status.

Visa Entitlement Verification Online (VEVO) is a free online service for checking the details and conditions of your visa. With your permission and your passport details, course providers registered with VEVO can check your visa status. Alternatively, you can send your details directly to your course provider using VEVO's 'send email' function.

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

## 6. Academic suitability

To be eligible for a VET Student Loan, you must be academically suited to the course you're planning to do.

### Who decides whether I'm academically suited?

Your course provider will decide whether you're academically suited to do the course you're applying for.

You'll need to give your course provider one (or more) of these:

- your Australian Senior Secondary Certificate of Education (year 12 certificate), or
- your International Baccalaureate Diploma Programme (IB) diploma, or
- a certificate for a course (taught in English) at Australian Qualifications Framework (AQF) Level 4 or above.

You may also be required to take a Language, Literacy, and Numeracy (LLN) test. The course provider will conduct this test and notify you of your result. Your test result must show that you're competent at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy.

The course training provider must also reasonably believe you show competence to complete the particular course.

## 7. HELP loan limit and HELP balance

The HELP loan limit is the total amount you can borrow from the Australian Government to pay your tuition fees. Your HELP balance is the HELP loan limit minus any amount you've already borrowed to pay tuition fees.

### 7.1 HELP loan limit

Your HELP loan limit is the total amount available for you to borrow under the VET Student Loans, FEE-HELP, HECS-HELP and VET FEE-HELP loan programs.

HECS-HELP debts with a census date prior to 1 January 2020 are not included in your HELP loan limit, neither is SA-HELP, OS-HELP and loan fees.

You'll find the HELP loan limit for this year at [Combined HELP loan limit – StudyAssist](#).

### 7.2 Higher HELP loan limit

A higher HELP loan limit is available to students studying specific courses. For VET Student Loans, students studying eligible aviation courses will have access to the higher HELP loan limit.

Not all VET Student Loans approved aviation courses are eligible for the higher HELP loan limit. The list of eligible aviation courses is available at [VET Student Loans Course List and Loan Caps \(for students\)](#).

You'll find the higher HELP loan limit for this year at [Combined HELP loan limit – StudyAssist](#).

### 7.3 HELP balance

To get a VET Student Loan, you'll need to have enough HELP balance to cover the tuition fee for the course you're applying to study. If your tuition fee is greater than your available HELP balance, you will need to pay the outstanding amount to your course provider.

Note: A VET Student Loan only covers tuition fees; it does include other expenses such as materials, equipment, textbooks or student services fees.

Your HELP balance will include anything you've borrowed under VET Student Loans, FEE-HELP, HECS-HELP and VET FEE-HELP.

Your HELP balance is renewable. This means any repayments made towards your HELP or VET Student Loan debt from the 2019-20 income year onwards will credit your HELP balance. You will then be able to reborrow this amount for further study up to the HELP loan limit.

You can view your HELP balance by logging into the [myHELPbalance](#) portal. Information on how to access the [myHELPbalance](#) portal is at 8.1 of this student manual.

## 8. Checking your HELP balance

You are responsible for keeping track of your HELP balance and for advising your course provider if you don't have enough left to cover your tuition fees.

There are 2 websites that help you keep track of what you have borrowed and how much you still have left to repay:

- **myHELPbalance** for your study loan history and the amounts you've borrowed
- **myGov** for amounts you've borrowed, repayments made and how much you have left to repay

### 8.1 myHELPbalance

You can access your HELP balance via [myHELPbalance](#). To access myHELPbalance, you'll need a digital ID ('myID'), either your Commonwealth Higher Education Student Support Number (CHESSN) or Unique Student Identifier (USI) ([part 14](#)), and the student ID number your course provider has given you. You'll find your CHESSN or USI, and student ID number on your VET Student Loans Fee Notice or Commonwealth Assistance Notice ([part 20](#)).

If you do not yet have a digital ID, you can set one up at [myID](#). This is important because myID is used to verify your identity by linking it with your CHESSN or USI and student ID when accessing your HELP balance information via [myHELPbalance](#).

#### Is the information up to date?

If you haven't previously studied your course provider will have to report your USI before you can log into [myHELPbalance](#).

It will take a bit of time after the census day ([part 15](#)) for your information on [myHELPbalance](#) to be updated. Census day happens after the course has already started. If it's close to census day and you want to work out a total of your current loan amounts, you might need to add any units you've recently enrolled in.

## 8.2 myGov

[myGov](#) will show you:

- your VETSL debt (this is your VET Student Loan debt from 1 July 2019 onwards)
- your HELP debt (this is a combined amount which includes HECS-HELP, OS-HELP, SA-HELP, FEE-HELP, VET FEE-HELP and VET Student Loan debts from 1 January 2017 to 30 June 2019)
- any repayments ([part 11](#)) you've made and voluntary repayment options
- any indexation ([part 12](#)) that has been applied to your debts

If you don't already have a myGov account, go to myGov and choose 'Create an account'.

## 8.3 Delayed loan data

Sometimes there are delays in a student's VET Student Loan data transferring to the Australian Taxation Office (ATO). The two common causes of this are faults in the VET loan data IT system, and the provider's delayed reporting of complete and accurate VET Student Loan records.

You can check your loan account details on myGov against your VET Student Loans Fee Notice or Commonwealth Assistance Notice ([part 20](#)).

## 9. Loan caps

A loan cap is the maximum amount you can borrow for your course. The loan cap, along with your available HELP balance, will determine how much you can borrow through a VET Student Loan.

When a course is approved to be eligible for VET Student Loans it is allocated one of four loan caps, and this sets the maximum amount you can borrow for that course. The loan cap is the same no matter how the course is delivered, face to face, online or mixed.

The loan cap is different to the tuition fee which is set by the training provider. If the tuition fee is greater than the loan cap, you will be required to pay the difference.

You'll find the loan cap for your course at [VET Student Loans Course List and Loan Caps \(for students\)](#). This fact sheet is updated in January of each year. Alternatively, you can search for your course at [Search for training courses | Your Career](#). Once located, you can navigate to the 'Financial Support' tab and you will be able to see the maximum amount you can borrow for the course.

## 9.1 Indexation of loan caps

Loan caps are adjusted on 1 January each year in line with the Consumer Price Index. We call this indexation. This is done to make sure the loan cap stays up to date with changes in the cost of living. As the loan cap increases, you can borrow up to the new loan cap amount.

For continuing VET Student Loan students this does not mean that the tuition fees for your course will automatically increase. Your course provider cannot charge you more than the tuition fees specified on your Statement of Covered Fees ([part 20](#)).

If your course provider wants to increase your tuition fees, or if you want to use the increased loan cap amount to reduce the amount of gap payments you need to make, you must discuss this with your course provider.

## 10. Loan fee

Most students will incur a loan fee with their VET Student Loan. The loan fee is 20% of the loan amount and is added to your VET Student Loan debt automatically. The loan fee doesn't count towards your HELP loan limit ([part 7](#)).

For example, if your course costs \$5,000 and you take a VET Student Loan for the full amount, the loan fee will be \$1,000 (that is, 20% of \$5,000). This means the total amount of your VET Student Loan will be \$6,000. However, [myHELPPbalance](#) will show a deficit of \$5,000.

The loan fee is not included in your HELP balance ([part 7](#)) but is included in your VETSL debt on myGov. The amounts on your ATO account will list your VSL record and loan fee as separate amounts.

### 10.1 Students subsidised by a state or territory government

If you're subsidised by a state or territory government, there's no loan fee for a diploma or advanced diploma course. If you're not sure if you're a state or territory subsidised student, ask your course provider.

You can check your Fee Notice ([part 20](#)) to find out what fees you're being charged.

In addition to the loan fee, VET Student Loans are subject to annual indexation ([part 12](#)). Indexation is when your loan amount is adjusted to reflect the changes in the cost of living. When indexation is applied, your debt is likely to increase which means the amount you repay in total will be more than the original amount of the loan.

## 11. Repaying your loan

VET Student Loans are income contingent loans. This means repayment of your loan is managed through the Australian tax system and compulsory repayments are based on your income.

The Australian Taxation Office (ATO) manages all VET Student Loan repayments.

If you have a VET Student Loan you must notify your employer via a Tax File Number (TFN) declaration or Withholding Tax declaration form. Under the pay as you go (PAYG) withholding

system your employer will withhold an additional amount from your pay which will go towards your compulsory repayment.

You must start repaying your debt through the tax system once your income is above a certain level. We call this the 'compulsory repayment threshold'. The compulsory repayment threshold is adjusted each year. You can view the current and past repayment thresholds at [Study and training loan repayment thresholds and rates | Australian Taxation Office \(ato.gov.au\)](#).

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

The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment. You can work out the amount you'll need to repay by using the [Study and Training Loan Repayment Calculator](#) and the repayment rates on the ATO website.

Compulsory repayments are calculated annually when you lodge your tax return. You must make compulsory repayments even if:

- you're still studying
- you've moved overseas.

If you move overseas, you must update your contact details through [ATO online services](#) within 7 days of leaving Australia.

You will **only** ever be contacted by the Australian Taxation Office regarding the repayment of your loan. See [When you must repay your loan | Australian Taxation Office \(ato.gov.au\)](#).

## 11.1 Voluntary repayments

You can make a voluntary repayment toward your VET Student Loan at any time and for any amount to reduce the balance of your loan. If you make a voluntary repayment, you may still be required to make a compulsory repayment through your tax return. Voluntary repayments are made in addition to, not instead of, a compulsory repayment.

Voluntary repayments are made to the Australian Taxation Office. There are several ways you can make a voluntary repayment, including BPAY and by credit card. You can also make a repayment through [myGov](#).

For more information on making a repayment, see [Voluntary repayments | Australian Taxation Office \(ato.gov.au\)](#).

## 12. Indexation of VET Student Loans

VET Student Loans are subject to annual indexation. Indexation is when your loan balance is adjusted to reflect the changes in the cost of living.

When indexation is applied, your debt is likely to increase which means the amount you repay in total will be more than the original amount of the loan.

Indexation is applied on 1 June each year to debts that are 11 months or older. Indexation is applied in line with either the Consumer Price Index (CPI) or the Wage Price Index (WPI), whichever is the lesser.

## Example

Sally undertook a full time Diploma from February 2023 to end of July 2024. She hasn't made any repayments yet. Her loan debt is indexed each year as follows:

- 1 June 2023: no Indexation was applied, as no part of her debt was 11 months old.
- 1 June 2024: indexed at 4% for only the part of her debt that was 11 months old (first study period in 2023).
- 1 June 2025: indexed at 3.2% for the part of the debt that is over 11 months old.
- 1 June each year after – loan debt is indexed as per the indexation rate each year.

You can find current and past indexation rates at [Study and training loan repayment thresholds and rates | Australian Taxation Office \(ato.gov.au\)](#).

The [VET Student Loans calculator](#) at [VSL Calculator | Your Career](#) can help you understand what your initial debt amount will be. It will also show you how it may increase after 5 and 10 years if unpaid.

## 13. Your Tax File Number

To access a VET Student Loan, you'll need to have a Tax File Number (TFN) because repayment of the loan is managed through the Australian tax system.

When you apply for a VET Student Loan you will need to supply your TFN through the Electronic Commonwealth Assistance Form (eCAF) ([part 17](#)). This is the only time you should provide your TFN in association with your VET Student Loan. The eCAF is a secure platform that ensures that only individuals who are authorised by law can sight your TFN.

Do not include your TFN in any emails, correspondence or enquiries with either your provider or the department under any circumstances. Remember, your TFN should be treated like a bank PIN. It is your personal reference number in the tax and superannuation system. Make sure you understand the purpose of any documents or electronic forms that ask you to provide your TFN.

If you suspect your TFN has been stolen or accessed by an unauthorised third party, you must report this to the ATO as soon as possible.

### 13.1 I have applied, but don't have my TFN yet

If you do not have a TFN but have applied for one, you are still able apply for a VET Student Loan. When you complete your eCAF ([part 17](#)) you will need to upload your *Certificate of Application for a TFN*. This certificate is available from the ATO after you have applied for your TFN. You can also upload a copy of the online application summary and barcode receipt issued by Australia Post.

Once you receive your TFN, you will need to contact your course provider so they can open your eCAF and put it into 'revision status' for you. You will then be able to enter your TFN into your eCAF and re-submit it.

Please remember that you will need to submit your TFN in your eCAF as soon as you receive it ([part 17](#)). If you don't, you will not be able to access a VET Student Loan for that study period.

### **13.2 Making sure your TFN details are correct**

When your application for a VET Student Loan is processed, the ATO will check the details you gave for your TFN (your full name and date of birth) against your enrolment details.

If the details you've given the ATO don't exactly match the ones on your enrolment, your application for a VET Student Loan will be cancelled. If this happens, you may need to pay your tuition fees upfront to your course provider.

For example, your VET Student Loan application will be rejected if:

- you've given your name as 'Jess Smith' on your enrolment but as 'Jessica Smith' for your TFN
- the address you've given for your TFN (or updated with the ATO) is different from the one on your enrolment.

Make sure your enrolment application details are exactly the same as your details listed in your [myGov](#) account.

If your provider tells you that your details don't match and you need to update them, make sure you do this as soon as possible.

### **13.3 Using someone else's TFN**

You can't use anyone else's TFN when you apply for a VET Student Loan. Your compulsory repayments will be calculated based on your own income, so using someone else's TFN is against the rules.

If a relative or friend would like to help you pay some of your tuition fees so that you have a smaller or no debt, they can either:

- make an upfront payment to your course provider, or
- make a voluntary repayment ([part 11](#)) on your debt to the ATO.

## **14. Your Unique Student Identifier**

Your Unique Student Identifier (USI) is your individual education number. You'll have the same USI through all your studies, even if you change providers, start a new course a few years after completing one or change your name.

It also provides access to your government authenticated [USI VET transcript](#) which records all nationally recognised training you've completed since 2015.

If you want to access a VET Student Loan, you'll need a USI. We recommend you use the same [identification document](#) to create your USI and TFN.

You can log in to [USI Student Portal](#) for more information, or to check or update your details. Make sure your account details (first name, last name, and date of birth) are accurate and match the information provided in your eCAF.

If you studied before 2015, you may have a Commonwealth Higher Education Student Support Number (CHESSN). These numbers are being phased out. Even if you have a CHESSN, you'll still need a USI.

### Why do I need a USI?

Your USI connects your student loan information to your personal details, as well as creating an online record of your vocational education and training (VET) undertaken in Australia. A USI is required to access Commonwealth financial assistance, and to get your qualification or statement of attainment.

Your course provider should ask you for your USI when you enrol in your course. You'll also need your USI to use the eCAF ([part 17](#)) system to apply for a VET Student Loan.

### How do I get a USI?

If you've studied a VET course at any time since 2015, including while at secondary school, you will already have a USI. You can find your USI easily at [Find your USI | Unique Student Identifier](#).

If you need to apply for one, you can get one at [Create your USI - Unique Student Identifier](#). Applying for a USI is quick and free.

### Can I have more than one USI?

You should not have more than one USI. If you have more than one USI, you might exceed the HELP loan limit. This is because each USI has a separate HELP loan limit. If you exceed your HELP loan limit, you may have to repay the excess loan amount to your provider. If you discover you have more than one USI, call 1300 857 536 to report it. For more information, please see [Contact us: Students | Unique Student Identifier \(usi.gov.au\)](#).

## 15. Census day

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

The census day is the last day you can:

- submit your application for a VET Student Loan ([part 16](#))
- withdraw your enrolment ([part 19](#)) without incurring a VET Student Loan debt for that unit of study, or part of the course.

Each unit of study in your course will have own census date. If you're still enrolled in your course after census day, you'll be liable for the tuition fees for that unit.

## What is a 'unit of study'?

VET Student Loan are designed so that students incur their debt as they progress through their course, rather than incurring the entire debt at the beginning. Your VET Student Loan will be broken down into units of study, each with its own census date.

Your course will have at least 3 units of study, evenly spaced throughout the course. Some course providers may associate each unit of study with a competency or subject, while other course providers may have multiple competencies or subjects linked with a single unit of study.

To find out about units of study and census days, check your course provider's website or contact them directly. Your provider is required by law to publish census days.

Your provider must send you a VET Student Loans Fee Notice ([part 20](#)) at least 14 days before the census day so that you have all the information you need to make your study and payment decisions.

## 16. Applying for a VET Student Loan

Applications for VET Student Loans are initiated by course providers. When you're enrolling for your course, let your course provider know you want to apply for a VET Student Loan. They'll check your eligibility and, if you are eligible, they will arrange for you to complete your application through the electronic Commonwealth Assistance Form (eCAF) ([part 18](#)).

### 16.1 Documents to support your application

If you apply for a VET Student Loan, you'll need to give your course provider documents to support your VET Student Loan application.

For example, you might need to give them:

- your birth certificate and/or your parents' birth certificates
- your current driver's licence
- your passport/s
- a citizenship certificate ([part 5](#))
- visa documentation ([part 5](#))
- documents that prove your academic standard ([part 6](#))
- your Unique Student Identifier (USI) ([part 14](#)).

You will also need to have your Tax File Number (TFN) ([part 13](#)) ready for when you complete your eCAF.

Check with your course provider to find out what documents you'll need to provide so they can confirm if you're eligible for a VET Student Loan.

If you already have a TFN, it's **important** you check that the ATO has your current correct details (full name, date of birth, address and contact information) before you give your current details to your provider. If you already have a USI, check the details on the USI Register.

Your course provider will pre-fill some of these details into your eCAF. The eCAF system ([part 17](#)) will verify your details with the ATO and the USI Register.

## 16.2 Census day

You must submit your eCAF on, or before, the first census day ([part 15](#)). If you submit your eCAF after a census day, you will not receive the loan for that unit of study, and you will need to pay the tuition fee upfront. You can't get retrospective access to a VET Student Loan.

## 16.3 Parental consent (under 18 years of age)

If you're under 18 years of age, you need your parent or guardian to complete and sign a parental consent form. You need to give your course provider the completed parental consent form before they'll give you login details for your eCAF application.

Your provider can give you the [VET Student Loans Parental Consent Form](#) or you can find it on the VET Student Loans webpage.

You won't need a parental consent form if Centrelink has assessed you at the independent rate of Youth Allowance. You'll need to give your provider your Centrelink Income Statement, which you can request by logging into [myGov](#) and selecting your Centrelink online account.

For more information, visit [Centrelink online account help - Request a document](#).

## 17. Applying through the eCAF

You'll use the electronic Commonwealth Assistance Form (eCAF) to:

- apply for your VET Student Loan ([part 16](#))
- fill out your Progression Forms ([part 21](#))

Your course provider will upload your information to eCAF. eCAF will then send you an invitation email to get you started. The email will come from [eCAFsystem@education.gov.au](mailto:eCAFsystem@education.gov.au).

Your invitation email will include your passkey and a link to the eCAF system.

If you can't locate the email or did not receive it, check your junk/spam folder before asking your provider to resend it to you.

If you want to enrol in 2 different courses, you'll need to submit a separate eCAF for a VET Student Loan for each course.

### 17.1 Pre-filled information

Some details will be pre-filled by your course provider, based on information you gave them through your enrolment.

These include:

- your name, date of birth, gender
- CHESSN (if you have one)

- residential address
- name of course provider and campus
- course and loan cap
- estimated course cost (tuition fee)
- enrolment date
- first census day
- estimated course duration
- citizenship/visa status

You will need to double check these details to make sure they are correct.

## 17.2 Information you must supply

There are other details that you must fill in:

- your Tax File Number ([part 13](#))
- your USI ([part 14](#))
- your personal email address and phone number (the Australian Government may use these to confirm your details and your ongoing access to a loan, throughout your course ([part 21](#)))
- the highest academic achievement you have completed ([part 6](#))
- if your provider required you to sit a Language, Literacy and Numeracy (LLN) test ([part 6](#)).

## 17.3 Checking your eCAF

Check your eCAF carefully before you submit it. This includes checking the details that were already there (pre-filled) when you first logged in. Remember, details such as your full name and date of birth must match the details held by the ATO to pass verification ([part 13](#)). If the details on your eCAF don't exactly match the details held by the ATO your application for a VET Student Loan will be cancelled.

The eCAF will give you important information about managing your loan and the financial implications, such as repayments ([part 11](#)), indexation ([part 12](#)) and loan fee ([part 10](#)). You will be asked if you have read and understood this information.

You cannot request a VET Student Loan within 2 business days of the date you enrol in your course. The 2-business day gap gives you time to consider your enrolment, your study decisions and your application for a loan before you submit your eCAF. Once the 2 business days have passed you will be able to submit your eCAF.

## 17.4 Pre-filled information in eCAF is incorrect

If you find that any of the pre-filled information in your eCAF is incorrect, contact your course provider. They may have incorrectly entered your enrolment information in the eCAF system.

Don't submit the eCAF until your provider has updated the information. Once your course provider corrects your enrolment information, you can submit your eCAF.

## 18. eCAF common questions

The following provides answers to frequently asked questions about the eCAF system.

### When do I have to submit my eCAF?

You must submit your eCAF on or before the first census day ([part 15](#)) for which you would like the loan to apply.

The eCAF system will not allow you to submit the form if the census day on the form has passed. If this happens, you should contact your course provider to change your loan request to a later census day.

This also means you will not be able to access a VET Student Loan for that unit of study and will need to pay the tuition fee. Remember, you cannot get a retrospective VET Student Loan.

### I've submitted my eCAF, what now?

When you successfully submit your eCAF, you will get an automatic email receipt with a copy of your completed form. This email confirms you're approved for a VET Student Loan, providing you meet all the VET Student Loan eligibility requirements and conditions.

If you need your eCAF email receipt to be resent, please contact your provider.

### I submitted my eCAF, but some information is wrong

If you notice a mistake after you submit the eCAF, contact your course provider to ask them to correct your information in the eCAF system.

The course provider will put the eCAF into 'revision status' and you'll get an 'open for revision' email with a link to the eCAF. Once you've updated your details, you can re-submit your VET Student Loan application. You have 14 days to resubmit from the date the provider edited the information.

### What do I do now I have my TFN?

Once you receive your TFN, you will need to notify your course provider so they can open your eCAF and put it into 'revision status' for you. You will then need to enter your TFN into your eCAF and re-submit.

Please remember that you will need to submit your TFN in your eCAF as soon as you receive it ([part 13](#)). If you don't, you will not be able to access a VET Student Loan for that study period.

Remember, do **not** give your TFN directly to your provider or include it in any correspondence under any circumstances.

## 18.1 Some fixes for eCAF issues

### Error message: Record locked or passkey incorrect

The date of birth you entered may not match the date of birth your provider entered in the eCAF system. Ask your provider to correct your date of birth in the eCAF system and then try logging in again.

If your date of birth and passkey are both correct, there may be some local issues on your device that are preventing you from accessing the eCAF system. You can try:

- using a desktop computer or a different device
- using a different browser.

If you still have issues, you should contact your provider to check that they have your correct information.

### Error: Inability to move to next question after financial literacy video

You must answer 'Yes' or 'No' for all parts of the question before you can continue.

The 'Next' button will remain greyed out until you have answered all the question components as specified.

## 19. Withdrawing from study

To withdraw from a course or a unit of study without incurring a VSL debt or losing an upfront payment, you must complete your providers formal withdrawal process on or before the census date ([part 15](#)). If you withdraw after the census date you will incur a debt for any units of study, even if they're incomplete.

If you are considering withdrawing from your course, contact your provider for more information as you may need to complete a withdrawal form.

It is your responsibility to ensure you have withdrawn correctly following your course provider withdrawal procedure and to keep evidence of your withdrawal.

If you are enrolled with more than one provider, you will need to withdraw from each one individually.

After withdrawing from a course, you may be issued with a progression form ([part 21](#)) that has the option to report that you have withdrawn from the course and no longer wish to access your student loan.

Providers can't enrol you in subsequent periods of study without your written instruction. If you wish to enrol in subsequent periods of study, your provider must have a process in place to allow this.

## 20. Notices from providers

Throughout your study you will be provided with several notices from your course provider. These notices are important and will allow you to understand and manage your VET Student Loan. It is a good idea to keep copies of these notices and other loan and training information.

### 20.1 Statement of Covered Fees

Following your enrolment, you'll be provided with a **VET Student Loan Statement of Covered Fees** by your course provider. This notice will provide details of the total tuition fees for your course and how much will, and will not, be covered by your VET Student Loan.

A VET Student Loan allows you to defer paying your tuition fees until your income reaches the repayment threshold [[part 11](#)]. However, tuition fees do not include extra expenses such as materials, equipment, textbooks or Student Services fees.

### 20.2 Fee notice

While you're studying, you'll receive a **VET Student Loan Fee Notice** for each unit of study, or part of your course. Your course provider will provide this notice to you 14 days before the census day for the relevant unit of study. It will contain:

- your name, your contact details and the student identification number your course provider issued you
- the course provider's name and registration code
- your USI and CHESSN (if you have one) ([part 14](#))
- the cost of each unit of study you're enrolled in
- the loan fee ([part 10](#)) you're paying for each unit of study
- the census day(s) ([part 15](#)) on which the fee will be charged to you

Your provider must send you at least 3 Fee Notices while you're studying your course, because your course must include at least 3 census days. This ensures your course fees are spread across the course as you progress through. Remember, you will need to withdraw on or before the census day to avoid incurring a VET Student Loan debt.

### 20.3 Commonwealth Assistance Notice

Your course provider will also be providing you with **Commonwealth Assistance Notices (CAN)** throughout your study. You'll receive your CAN within 28 days after the census day.

You'll get a CAN for each unit of study, or part of the course, in which you are using the loan. It will tell you:

- the tuition fees for your course
- the course for which you've received a VET Student Loan
- any upfront payments you've made

- any VET Student Loan you've used

You'll need to check your CAN carefully to make sure everything's correct. For example, check that the tuition fees listed on your CAN are the same as those published on your provider's website. If your CAN contains errors, you have 14 days from the date of the CAN to send your provider a written request for correction (some providers give you a longer correction period).

## 21. Student engagement and progression

To continue accessing a VET Student Loan, every now and then you'll need to fill out a **Progression Form**. The purpose of the Progression Form is for us to confirm your current study status, and to determine if you still require your VET Student Loan.

Depending on the length of your course and the time you take to complete it, you will need to complete these 2 or 3 times a year throughout your studies.

To fill out the Progression Form you'll need to log into the eCAF system. You'll get an email with your login details.

### 21.1 Progression Form

The Progression Form is simple, quick and easy to complete.

#### Why do I need to complete the form?

You need to complete the Progression Form to confirm that you're currently studying and still require your VET Student Loan.

#### When do I need to complete the form?

There will be a couple of times you need to complete the progression form:

- while you're **doing your course**, so you can keep your loan
- if you **never started your course**, so you don't incur a debt
- when you've **deferred or withdrawn** so that your loan will be paused or stopped
- when you've **finished your course**, so that your loan will be stopped.

Remember, if you plan to defer or withdraw from your course, you must first defer or withdraw with your course provider and follow their withdrawal procedure. Once this is completed, then you can complete your Progression Form, advising the date of your deferral or withdrawal.

#### How do I complete a Progression Form?

You'll need to fill out a Progression Form for each course you're enrolled in. The form is simple and should take less than 5 minutes to complete.

You'll get an email from [ecafsystem@education.gov.au](mailto:ecafsystem@education.gov.au) with the subject line 'Your VET Student Loan – action required by [due date]'.

To fill out the form:

- Log in using the link and passkey in the email. You will also need to enter your date of birth.
- Complete the questions.
- Submit your answers and form.

### What happens if I don't complete the form?

You'll have 14 days from the date you receive the email to complete and submit your form.

If you don't complete the Progression Form within 14 days of receiving it:

- Your VET Student Loan may be stopped.
- You may incorrectly incur debt for studies that you are not continuing with.

### If you have any problems

Talk to your course provider if you have any questions or difficulties with your Progression Form, including if:

- you're not sure how to complete the form
- you've made errors in the form
- you deleted the email before completing the form
- you missed the deadline for completing the form
- the passkey doesn't work.

You can also contact us by using the online enquiry form on [Student Enquiries](#).

## 22. Changing your course or provider

You need to follow the right processes if you're changing your course or your course provider.

### 22.1 Changing your course

If you've applied for a VET Student Loan but decide to change your course, you'll need to reapply for a VET Student Loan for your new course.

If you change your course:

- withdraw ([part 19](#)) from any course you have enrolled in and don't want to continue, and
- complete a new eCAF ([part 17](#)) for your new course.

You'll need to make sure you withdraw by the census day ([part 15](#)), so you don't incur a VET Student Loan debt for the course you no longer want to do. Withdrawal does not happen automatically when you transfer to a new course or stop attending classes.

Remember, even if you change your course, you will still have a VET Student Loan debt for any census days that have passed.

## 22.2 Changing your course provider

If you've applied for a VET Student Loan but decide to change to a different course provider, you'll need to reapply for a VET Student Loan with your new course provider.

If you change your course provider:

- withdraw ([part 19](#)) from any course you have enrolled in with your previous provider and don't want to continue, and
- complete an enrolment and eCAF ([part 17](#)) with your new course provider.

You'll need to make sure you withdraw by the census day ([part 15](#)) with your previous provider, so you don't incur a VET Student Loan debt for that course. Withdrawal does not happen automatically when you transfer to a new course provider or stop attending classes.

Remember, even if you change your course provider, you will still have a VET Student Loan debt for any census days that have passed.

## 22.3 Changing your course, or course provider, after census day

If you've applied for a VET Student Loan and decide that you want to change your course, or your course provider, you will still have a VET Student Loan debt for any census days you have passed. You will have also reduced your available HELP balance ([part 7](#)).

If a census day has passed, this will also mean you have consumed some of the loan cap ([part 9](#)) for that course. For example, if the loan cap for your course is \$10,000 and you have borrowed \$4,000 at your previous course provider, you will only have \$6,000 available for you to borrow at your new course provider for that course. You will need to tell your new provider how much you have available.

## 23. Requesting a re-credit

If you wish to apply for a re-credit of your VSL balance, you can refer to your provider website for more information on their re-credit processes and procedures.

If you submit an application for a re-credit and you are not satisfied with the outcome or how your training provider has handled your request, you can ask them for a review of their initial decision.

All providers are required to have an internal and external review process. The decision letter given to you by your course provider should have instructions on how to request an internal review.

If, following an internal review you are still not satisfied with the outcome, you can then lodge a complaint with the VET Student Loans Ombudsman.

## Who is the VET Student Loans Ombudsman?

The VET Student Loans Ombudsman (VSLO), in the Office of the Commonwealth Ombudsman, is the primary contact point for any person who has a complaint about their VET Student Loan debt which they have been unable to resolve with their course provider.

If your course provider is still operating and you are unable to resolve your concern or complaint with them, you can contact the VET Student Loans Ombudsman.

More information about the VET Student Loans Ombudsman can be found at [VET student loan complaints | Commonwealth Ombudsman](#).

## What if my course provider is closed?

If you have concerns with your VET Student Loan debt and the course provider you studied with is closed or no longer operating, we may be able to assist. Write to us via our online enquiry form at [Student Enquiries](#).

## What if my course provider engaged in Unacceptable Conduct?

Students who find themselves with a VET Student Loans debt due to a course providers unacceptable conduct may be able to apply, within 5 years of the census day for the unit/s of study ([part 15](#)), to have their VET Student Loans debt cancelled.

Unacceptable conduct is defined under the *VET Student Loans Act 2016* and VET Student Loans Rules 2016.

Examples of unacceptable conduct include, but are not limited to:

- unconscionable, misleading or deceptive conduct by a course provider in relation to a student's application or enrolment
- advertising tuition fees for a course where there are reasonable grounds for believing that the course provider will not be able to provide the course for those fees
- use of physical force, harassment or coercion in connection with a student's application or enrolment.

If you think you were impacted by unacceptable conduct you should try to resolve your concerns with your course provider. Failing an outcome with your course provider, you can contact the VET Student Loans Ombudsman. More information about the VET Student Loans Ombudsman can be found at [VET student loan complaints | Commonwealth Ombudsman](#).

## My VET Student Loan is being re-credited, what now?

When a course provider re-credits your VET Student Loan, the course provider must first tell the department. The department advises the Australian Taxation Office, which then applies the re-credit to your tax records.

This process can take some time, which means it may be a little while before the debt cancellation shows on your Australian Taxation Office record.

As well as your VET Student Loan being re-credited, your HELP balance will also be re-applied.

It may take up to 8 weeks before the cancelled debt is shown in myHELPbalance and MyGov.

## 24. Special circumstances

You may be able to apply for a special circumstances loan re-credit if your circumstances have made it impractical for you to complete your studies. In determining whether circumstances are special circumstances your provider may have regard to one or more of the following:

- medical circumstances
- circumstances that relate to you personally or to your family
- circumstances relating to your employment.

Circumstances are special circumstances if they are:

- beyond your control
- occurred or worsened on or after the census date and
- prevented you from completing your studies.

Just failing a unit of study or changing your mind are not a good enough reason to apply for special circumstances.

You cannot apply to have your VET Student Loan debt removed for units of study that you have successfully completed.

If special circumstances prevented you from continuing your studies, you may consider applying to your course provider to request the cancellation of your debt.

### How do I apply to have my debt removed under Special Circumstances?

To apply for a special circumstances loan re-credit, you must apply in writing to your provider within 12 months of the census day for the unit/s. Your provider will require that you submit an application form with supporting evidence. Your provider must be satisfied that special circumstances prevented, or will prevent, you from completing the requirements for your course, or the part of your course.

Your provider may give you more time if you can demonstrate it was not possible for you to apply within the 12-month period.

### What if I am not happy with the decision about my Special Circumstances application?

If you're not satisfied with how your course provider has dealt with your special circumstances request, you can ask them to review their initial decision. This is called an internal review. The decision letter given to you by your course provider will have instructions on how to request an internal review.

If you're not satisfied with how your course provider has dealt with your internal review, you can then apply to the [Administrative Review Tribunal](#) in your state or territory to have your course provider's decision reviewed.

### My course provider is closed, how can I apply for Special Circumstances?

We may be able to consider your special circumstances re-credit application only in circumstances where your provider is closed and unable to act, or has failed to act, and we are satisfied the failure is reasonable. For more information you can contact us via the online enquiry form at [Student Enquiries](#).

## 25. Provider default

If your provider stops delivering your course, this is called a 'provider default'. A provider defaults if they:

- don't start a course they've enrolled people in
- stop delivering a course before it's finished
- close entirely while they still have students.

If a provider defaults, and you've got a VET Student Loan for your studies, the Tuition Protection Service (TPS) will help you to continue your studies. The TPS will move you to a replacement approved provider offering the same or a similar course. If there are no suitable replacement courses available, you may receive a loan re-credit for parts of the course you couldn't complete because of the provider default.

If you're studying with a public or government-owned provider (such as a TAFE), your provider will move you to a replacement course. If there's no suitable replacement course, you'll get a loan re-credit for parts of the course you couldn't complete.

While you're studying, you should make sure you keep up-to-date records that show your progression through the course. For example, keep your statements of attainment or other reports which show the competencies you've achieved. These records will help you to continue your studies if your provider defaults.

Further information about tuition protection is available at [Tuition Protection Service - Department of Education, Australian Government](#).

## 26. Complaints

Your course provider must have a formal complaints procedure that allows you to lodge an issue or complaint about any academic (for example, grade) or non-academic. For example, a fee or debt dispute matter ([part 23](#)).

If you wish to make a complaint you can refer to your provider website for more information on their complaints processes and procedures. If you are unsure of how to make a complaint, contact your provider in the first instance.

If you have made a complaint and you're not satisfied with the outcome or how the training provider has dealt with your complaint, you can ask for a review of the decision. All providers must have an internal and external review process as part of their formal complaints process.

If you're not happy with the way your provider has dealt with your complaint or appeal, or if your provider has closed, you can contact the VET Student Loans Ombudsman at [VET student loan complaints | Commonwealth Ombudsman](#).

## Complaints about providers

If your complaint is about the course provider, you should make the complaint to the [Australian Skills Quality Authority \(ASQA\)](#). This includes complaints about the quality of the course, the teachers or the course materials.

To submit a formal complaint, go to the [ASQA complaints](#) page.

Alternatively, you can contact the [National Training Complaints Hotline](#) on 13 38 73.

## 27. Complaints about the department

The Department of Employment and Workplace Relations has mechanisms in place for receiving feedback on our programs and services. This is integral to our on-going improvement.

If you wish to make a complaint about our actions or decisions in relation to your VET Student Loan, please read our [Complaints fact sheet](#). The fact sheet provides information on how we manage feedback and complaints. To make a complaint about the department email [complaints@dewr.gov.au](mailto:complaints@dewr.gov.au).

Please include:

- your first and last name
- CHESSN or USI
- contact details.

This will help us work with you on a suitable outcome.

You may wish to make your complaint anonymously. However, this may limit our ability to investigate and respond to your complaint.

The Commonwealth Ombudsman can also investigate complaints about Australian Government agencies. They investigate to see if the agencies' actions and decisions are wrong, unjust, unlawful, discriminatory or unfair.

However, you must raise your formal complaint with the department first and seek to resolve the complaint with the department. If you are not satisfied with the outcome, you may wish to contact the [VET student loan complaints | Commonwealth Ombudsman](#).

## 28. Help and assistance

As a VET Student Loan student, you should always keep up to date copies of all your loan and training information. This is especially important if you are considering transferring to a new VET Student Loan provider, or your provider ceases delivering your course and defaults.

### 28.1 Key learning and training information

If you don't have copies of these documents, you can reach out to your provider for:

- your academic transcript
- documents listing any completed units, competencies, modules, or assessments
- completed assessments, assignments, and work placements
- course structure (lists of units of competency in your course, when they were being taught, electives, placements and so on)
- Fee Notices, Commonwealth Assistance Notices and Statement of Covered Fees ([part 20](#)) issued to you by your provider
- any other documents or emails that show which parts of the course you have completed and which parts you are currently studying.

You should regularly check that the balance of your VET Student Loan matches the courses you have undertaken. You can check the Notices ([part 20](#)) issued to you by your course provider to confirm the loan amount and loan details reported on your ATO account are correct.

### 28.2 Student enquiry line

The Student Enquiry line provides general advice to students about the VET Student Loans program and the former VET FEE-HELP scheme. Call [1800 020 108](tel:1800020108).

### 28.3 Student enquiry form

You can also contact the VET Student Loan team via the online enquiry form at [Student Enquiries](#). We can provide you with details about the VET Student Loan amounts your provider has reported for you and advise you on your rights and responsibilities as a VET Student Loan student.

### 28.4 'What's new' for VSL students

[What's new](#) on the VSL webpage has news and updates for VET Student Loans students, including important changes to your student loan.