

VSL course caps indexed amounts

Maximum loan amounts for VSL courses are indexed annually on 1 January in line with the VET Student Loans (Courses and Loan Caps) Determination 2016.

The maximum loan amounts for 2026 have been finalised. These will apply to all units of study (new and continuing VSL students) with a census day of 1 January 2026 or later.

The loan cap, along with your available HELP balance, determines how much you can borrow through a VET Student Loan.

If you are a continuing VSL student, this does not mean that the tuition fees for your course will automatically increase. Your provider cannot charge you more than the tuition fees specified on your Statement of Covered Fees.

If your course provider wants to increase your tuition fees, or if you wish to use the increased maximum loan amount to reduce the amount of gap payments you need to make, you must discuss this with your course provider. Your provider must then issue you a new Statement of Covered Fees.

Your Fee Notice should reflect the correct amount of VET Student Loan you are to be charged for a unit of study, as well as any other tuition fees you are paying (not using a VET Student Loan). Your fee notice must be issued to you by your provider at least 14 days before your census day. The provider's new tuition fee schedule must also be published on their website.

Table 1: VET Student Loans (Courses and Loan Caps) Determination 2016 – loan indexation amount 2025 and 2026

	2025 (\$)	2026 (\$)
Band 1 (Part 1, Schedule 1)	6,278	6,428
Band 2 (Part 2, Schedule 1)	12,557	12,858
Band 3 (Part 3, Schedule 1)	18,838	19,290
Specific (Schedule 2)	94,207	96,467

You can use [Explore Your Career | Your Career](#) to search for VET Student Loans approved courses and approved course providers and view the maximum loan cap for VET Student Loans for your chosen course.