



Australian Government
Department of Employment
and Workplace Relations

VET Student Loans

WEBINAR: UNIVERSITIES ACCORD (CUTTING STUDENT DEBT BY 20%) BILL 2025

JULY 2025



Agenda

1. Welcome
2. Legislation
3. Data reporting obligations
4. Key issues – TCSI reports
5. Payment Errors – HITS VSL
Provider payment report
6. Increasing VET Student Loan amounts
7. Questions



Legislation

- **A one-off 20% reduction to VSL and AASL debts that were incurred on or before 1 June 2025.**
- **Creates a fairer repayment system by:**
 - increasing the minimum repayment threshold from \$54,435 in 2024-25 to \$67,000 in 2025-26 (which will increase each year with the growth in wages)
 - introducing a marginal repayment system where compulsory student loan repayments are calculated only on a portion of income above the new \$67,000 threshold.

**Universities
Accord
(Cutting
student debt
by 20%) Bill
2025**

1 June 2025



Students may pass a census date prior to 1 June 2025 but may not incur the debt until a later date.

To ensure that students, who passed a census date prior to 1 June 2025, receive the 20% reduction, the Government has extended the debt reduction policy.

20% reduction for all VSL students

For students, whose census date was before 1 June 2025, you will have until the November 2025 VSL pay run to report enrolment data to the department for verification and payment, so these students are also able to receive the reduction.



Our aim: Ensuring Students do not miss out on the 20% reduction

Our focus: All loans with a census date on or before 3 June 2025

What are the data/payment errors and how to fix them?

TCSI Analytics and HITS Pay run reports.

TCSI Analytics

Phil Blagus
Director, TCSI Operations

VSL 20% student loan reduction

– VSL Providers

- Reporting delays or issues of VSL data in TCSI may result in payment processing delays.

TCSI Actions

- ☐ Ensure all VSL records with census dates up-to and including 31 May 2025 are reported in TCSI, as soon as possible.
- ☐ Check that your VSL loan data is accurate and up-to-date to avoid reporting issues.
- ☐ Identify and resolve scheduled validations SV00127 and SV00128



On 23 July 2025
49 VSL providers had
outstanding SV000128
errors in TCSI

Check that records are stored in TCSI

Compare these against your source of truth to confirm all records that should be reported are in TCSI.

Check the records you have reported using:

- **TCSI Analytics**
Unit of Study Unit Records report
- **TCSI Data Entry portal**
one student at a time
- **TCSI Data Extracts**
<https://www.tcsisupport.gov.au/view-data/request-a-data-extract>



TFN management for VET Student Loans

TFNs supplied by a VET student in eCAF will be available in TCSI when:

- **there is a verified TFN and USI for the student in eCAF**
- **a matching student record exists in TCSI and eCAF**

Scheduled validation (SV) [SV00128](#) will trigger for providers if a TFN cannot be found:

‘A TFN cannot be found for the student.

Please ensure there is a verified TFN and USI in eCAF, and the provider student ID, USI, and date of birth data in TCSI exactly matches that in the student’s eCAF’.

Further information:

TCSI April 2025 Provider webinar

The recorded webinar is now available at TCSI April 2025 Provider Webinar. The webinar provides the following updates: VET and Higher Education Providers: Scheduled Validations webpage ...

1 MAY 2025



WEBINAR

TCSI April Newsletter 2025

The TCSI Newsletter helps to keep our Higher Education and VET Student Loans (VSL) providers up to date with the TCSI news. Click on the headings below to find out more:

30 APR 2025



ENEWS

TFN management for VET Student Loans

If the TFN is not verifying in eCAF or TCSI, please work with the student to ensure details match between eCAF and their Australian Taxation Office (ATO) myGov account:

- Names (Check the fields)
- Date of birth
- Tax File Number
- Address details

More details and student resources in the TFN Verification guide at:
<https://www.tcsisupport.gov.au/support/tax-file-number-verification>

Further information:

TCSI April 2025 Provider webinar

The recorded webinar is now available at TCSI April 2025 Provider Webinar. The webinar provides the following updates: VET and Higher Education Providers: Scheduled Validations webpage ...

1 MAY 2025



WEBINAR

TCSI April Newsletter 2025

The TCSI Newsletter helps to keep our Higher Education and VET Student Loans (VSL) providers up to date with the TCSI news. Click on the headings below to find out more:

30 APR 2025



ENEWS

Unique Student Identifier (USI) reporting

If the USI is not verifying in eCAF or TCSI, please work with the student to ensure details match between eCAF, your TCSI data and their USI Office account.

(ATO) myGov account:

- First Name and family name (check the fields)
- Date of birth
- USI

SV00127 will return for student records missing a USI in TCSI and for USI not verifying in TCSI.

Access TCSI Analytics

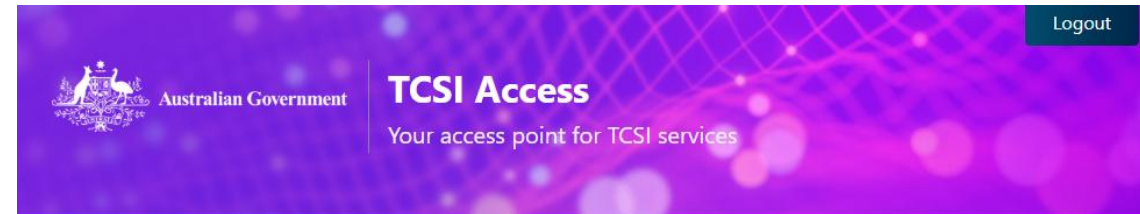
Use TCSI Analytics to identify VSL data issues:

- **Provider Notification Reports**



TCSI Support gives you quick access to all the information you need to report students, staff and applications data.

Reporting Collections



Welcome to TCSI Access

You can log into TCSI services by clicking one of the links below.

You can also move between TCSI services from here, if you have already logged into a TCSI service.

TCSI Services

TCSI Data entry

Upload data using files and web forms

[Go to TCSI Data entry](#)

TCSI Analytics

Access your data and sign off

[Go to TCSI Analytics](#)

myHELPbalance

Search for students and view their HELP balance

[Go to myHELPbalance](#)

Need to get access to a service?

Viewing USI and TFN Scheduled validation messages

Provider Notifications

ESB Date Added
07/04/2021 22/07/2025

Notification Category

- Loan Limit Warning
- Loan Rejected by V
- Scheduled Validation
- TFN Verification Error
- USI Verification Error

Australian Government

TCSI Analytics
Your tool for accessing and verifying data

Provider Notifications

Data refresh: Started 24/07/2025 01:00 AM - Ended 24/07/2025 01:05 AM

Refresh data

Fullscreen

Scheduled Validation Error :

| Reporting Year | A112 | Update Date Time AEST | Notification Error Code | E691_NotificationText |
|----------------|------|-----------------------|-------------------------|---|
| | | | SV00128 | A TFN cannot be found for the student. Please ensure there is a verified TFN and USI in eCAF, and the provider student ID, USI and date of birth. |

Course Admissions :

USI Verification Error :

Warning :

Filters

Search

Filters on all pages

E306_ProviderCode

is (All)

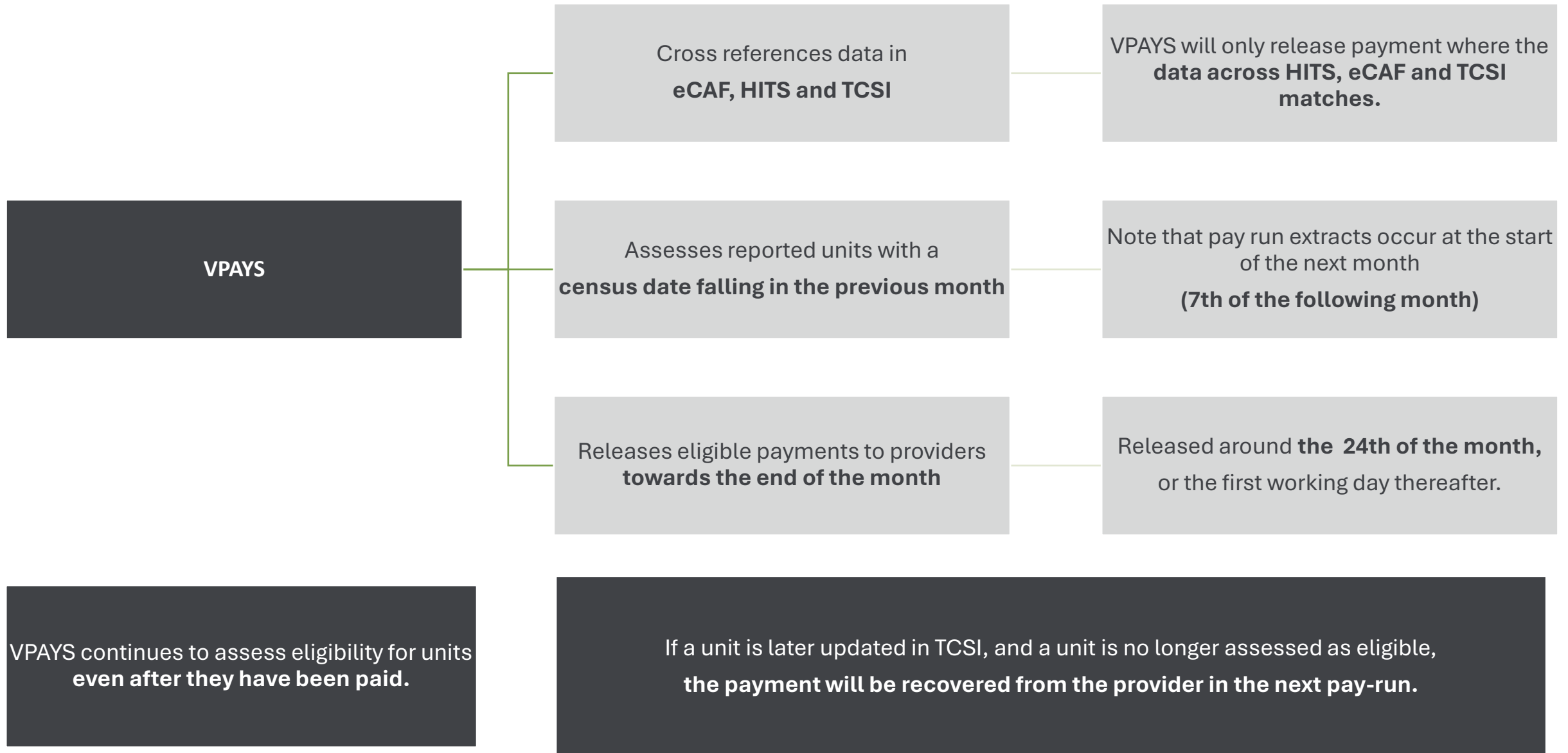
Any Questions?

THE VSL Payment process and the Monthly HITS Provider Payment Report

Ben Houston

Director, VSL Payments, Data and Reporting

VSL Payment system (VPAYS)



To generate the monthly Provider Payment Report you will require access to HITS

- Each provider manages its own access to HITS.
- Contact the Provider Security Contact (PSC) Officer within your organisation.
- Unsure of your organisation's PSC, contact vetstudentloans@dewr.gov.au
- More information is available in the HITS user guide:
 - <https://www.dewr.gov.au/vet-student-loans/resources/hits-user-guide>

HITS – Provider Payment Reports

You can access a monthly payment report through HITS.

The report contains four sections:

1. A summary of payments.
2. A detailed list of paid units of study.
3. **A detailed list of excluded units.**
4. Summary of invalidated records for that payment cycle.

You should be accessing this report and resolving any invalidated records each month.



[Provider Payment Report](#)

Display the payment data for the selected payment date and provider.

Provider Payment Report – Summary Page



Reported Data Summary

| HITS Provider Id | Provider Name | Program | Reporting On | Reported Units Of Study | Validated Units Of Study | Reported Liability | Amount to be Paid |
|------------------|--------------------|-------------|--|-------------------------|--------------------------|--------------------|-------------------|
| 1234 | Joe Bloggs Pty Ltd | VFH | Full loan recoveries | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | VFH | Prior Periods (excl. full loan recoveries) | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | VFH | December2024 | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | VFH | Total | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | | | | | | |
| 1234 | Joe Bloggs Pty Ltd | VSL | Full loan recoveries | 6 | 6 | (\$4,613.00) | (\$4,613.00) |
| 1234 | Joe Bloggs Pty Ltd | VSL | Prior Periods (excl. full loan recoveries) | 6 | 6 | \$10,862.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | VSL | December2024 | 6 | 6 | \$11,385.00 | \$7,900.00 |
| 1234 | Joe Bloggs Pty Ltd | VSL | Total | 18 | 18 | \$17,634.00 | \$3,287.00 |
| 1234 | Joe Bloggs Pty Ltd | | | | | | |
| 1234 | Joe Bloggs Pty Ltd | Sub Total | | 18 | 18 | \$17,634.00 | \$3,287.00 |
| 1234 | Joe Bloggs Pty Ltd | | | | | | |
| 1234 | Joe Bloggs Pty Ltd | Unknown | Full loan recoveries | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | Unknown | Prior Periods (excl. full loan recoveries) | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | Unknown | December2024 | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | Unknown | Total | 0 | 0 | \$0.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | | | | | | |
| 1234 | Joe Bloggs Pty Ltd | Grand Total | Full loan recoveries | 6 | 6 | (\$4,613.00) | (\$4,613.00) |
| 1234 | Joe Bloggs Pty Ltd | Grand Total | Prior Periods (excl. full loan recoveries) | 6 | 6 | \$10,862.00 | \$0.00 |
| 1234 | Joe Bloggs Pty Ltd | Grand Total | December2024 | 6 | 6 | \$11,385.00 | \$7,900.00 |
| 1234 | Joe Bloggs Pty Ltd | Grand Total | Total | 18 | 18 | \$17,634.00 | \$3,287.00 |

Payment is subject to the *Higher Education Support Act 2003* (HESA) and the *VET Student Loans Act 2016* (the VSL Act). 'Amount to be Paid' is the value of submitted data assessed as eligible. However, the amount in fact paid will be subject to decision by a Departmental delegate, and may, in appropriate circumstances, differ from the amount the delegate decides. Additionally, where the Department identifies an overpayment, the recovery will be made through either offsetting against a payment which is due, or by raising an invoice. Invoices will carry a 21-day payment term. Invoices are loaded into HITS following each monthly payment run & the Department will also email the invoices separately. Therefore any recovery amounts owing, including from prior periods, will reduce the amount paid into your bank account.

Please note: Details of all adjusted VFH records with 2009-2016 census years are not included in the reported tab of this spreadsheet or the above summary. Where there have been VFH adjustments for the 2009-2016 census years in this period, these will be shown in a table below.

Reported data – including reasons for exclusion or revision



| Reported Data | | | | | | | | | | | | | | | | Reason for Exclusion or Revision |
|--------------------------------|---------|-------------|------------|--------|---------|-------------|---------------|--|------------------------------------|-----------------------------------|--------------------------|--|-----------------------------------|----------------------------------|---------------------------|--|
| Provider Trading Name | Program | Census Date | Student ID | Chessn | eCAF Id | Course Code | Unit Of Study | Reported Liability -Full loan recoveries | Reported Liability - Prior Periods | Reported Liability - December2024 | Reported Liability Total | Amount to be Paid - Full loan recoveries | Amount to be Paid - Prior Periods | Amount to be Paid - December2024 | Amount to be Paid - Total | |
| Bloggs Institute of Technology | VSL | 08Dec2022 | | | | BSB50120 | BITCRT511 | (\$832.50) | \$832.50 | \$0.00 | (\$832.50) | (\$832.50) | (\$832.50) | \$0.00 | (\$832.50) | Remitted Debt; |
| Bloggs Institute of Technology | VSL | 08Dec2022 | | | | BSB50120 | BITDAT501 | (\$832.50) | \$832.50 | \$0.00 | (\$832.50) | (\$832.50) | (\$832.50) | \$0.00 | (\$832.50) | Remitted Debt; |
| Bloggs Institute of Technology | VSL | 08Dec2022 | | | | BSB50120 | BITINS502 | (\$832.50) | \$832.50 | \$0.00 | (\$832.50) | (\$832.50) | (\$832.50) | \$0.00 | (\$832.50) | Remitted Debt; |
| Bloggs Institute of Technology | VSL | 08Dec2022 | | | | BSB50120 | BITXCM501 | (\$832.50) | \$832.50 | \$0.00 | (\$832.50) | (\$832.50) | (\$832.50) | \$0.00 | (\$832.50) | Remitted Debt; |
| Bloggs Institute of Technology | VSL | 12Jul2024 | | | | MSF50222 | BIT0003 | (\$493.75) | \$0.00 | \$0.00 | (\$493.75) | (\$493.75) | (\$493.75) | \$0.00 | (\$493.75) | Invalidated Debt; |
| Bloggs Institute of Technology | VSL | 12Jul2024 | | | | MSF50222 | BIT0004 | (\$790.00) | \$0.00 | \$0.00 | (\$790.00) | (\$790.00) | (\$790.00) | \$0.00 | (\$790.00) | Invalidated Debt; |
| Bloggs Institute of Technology | VSL | 15Nov2024 | | | | MSF50222 | BIT0003 | \$0.00 | \$987.50 | \$0.00 | \$987.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | Progression status indicates student is not currently studying; |
| Bloggs Institute of Technology | VSL | 15Nov2024 | | | | MSF50222 | BIT0004 | \$0.00 | \$1,975.00 | \$0.00 | \$1,975.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | Progression status indicates student is not currently studying; |
| Bloggs Institute of Technology | VSL | 15Nov2024 | | | | MSF50222 | BIT0005 | \$0.00 | \$1,975.00 | \$0.00 | \$1,975.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | Student TFN marked as invalid; Excessive Proportion of Course Fee in Current Period; |
| Bloggs Institute of Technology | VSL | 15Nov2024 | | | | MSF50222 | BIT0006 | \$0.00 | \$1,975.00 | \$0.00 | \$1,975.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | Student TFN marked as invalid; Excessive Proportion of Course Fee in Current Period; |
| Bloggs Institute of Technology | VSL | 15Nov2024 | | | | MSF50222 | BIT0001 | \$0.00 | \$1,975.00 | \$0.00 | \$1,975.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | No matching eCAF |
| Bloggs Institute of Technology | VSL | 15Nov2024 | | | | MSF50222 | BIT0002 | \$0.00 | \$1,975.00 | \$0.00 | \$1,975.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | TFN marked as invalid |
| Bloggs Institute of Technology | VSL | 06Dec2024 | | | | MSF50222 | BIT0001 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | |
| Bloggs Institute of Technology | VSL | 06Dec2024 | | | | MSF50222 | BIT0002 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | |
| Bloggs Institute of Technology | VSL | 13Dec2024 | | | | MSF50222 | BIT0007 | \$0.00 | \$0.00 | \$1,742.50 | \$1,742.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | Incomplete record not all mandatory information fields reported; |
| Bloggs Institute of Technology | VSL | 13Dec2024 | | | | MSF50222 | BIT0008 | \$0.00 | \$0.00 | \$1,742.50 | \$1,742.50 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | Insufficient student details to complete USI verification; |
| Bloggs Institute of Technology | VSL | 27Dec2024 | | | | MSF50222 | BIT0003 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | |
| Bloggs Institute of Technology | VSL | 27Dec2024 | | | | MSF50222 | BIT0004 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | \$0.00 | \$0.00 | \$1,975.00 | \$1,975.00 | |

Any questions?

Fact sheet to assist you

<https://www.dewr.gov.au/vet-student-loans/resources/data-reporting-requirements-2025>

Attachment A – Error Codes
and how to fix them

Data Reporting Requirements for 2025

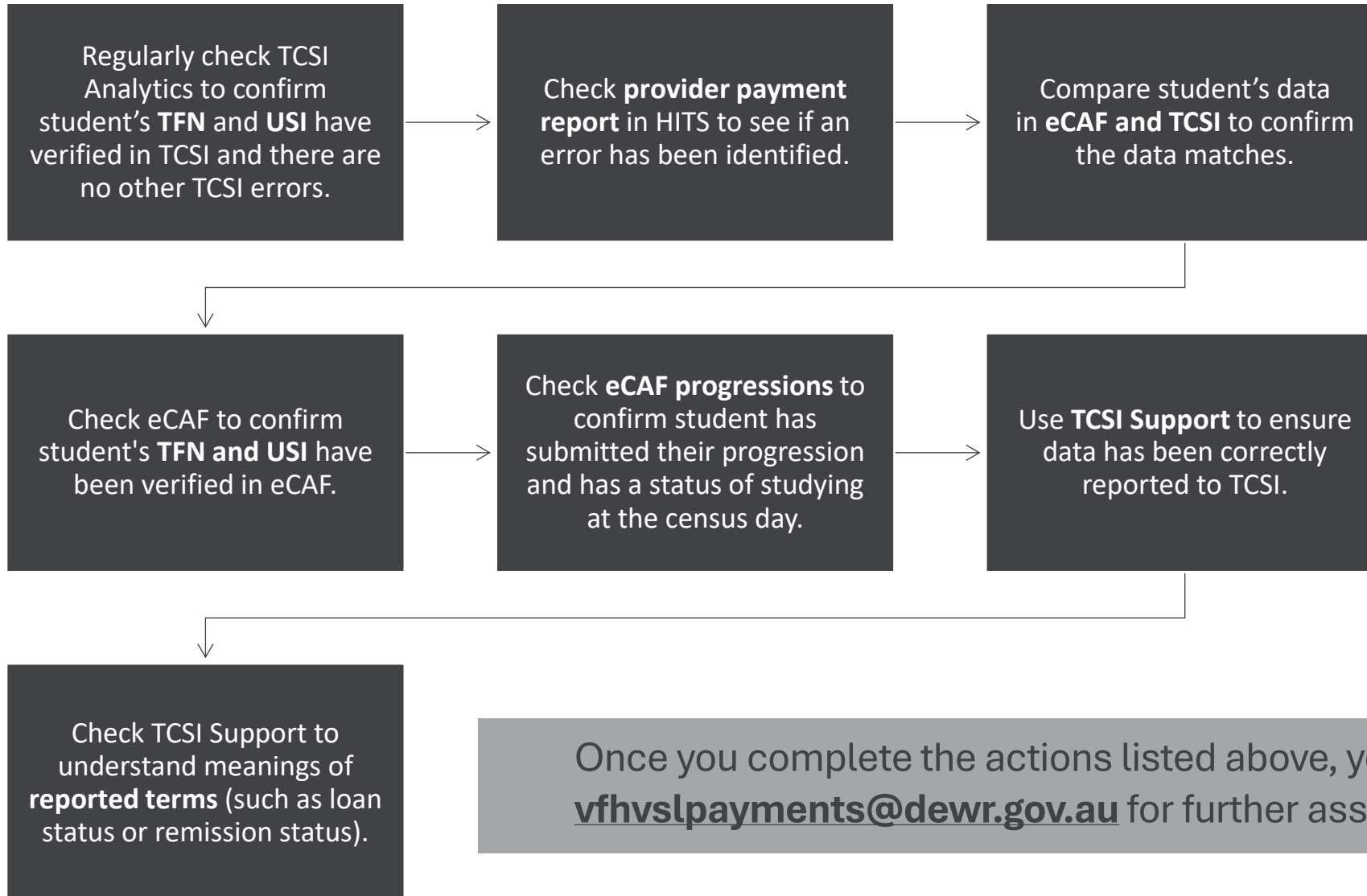
This fact sheet assists you in submitting complete, accurate and timely 'real time' data under the VET Student Loans program (VSL). The fact sheet should be read in conjunction with the latest Notice issued by the Secretary under subsection 53(1) of the *VET Student Loans Act 2016*.

Download DOCX (92.16kb) 

Download PDF (169.8kb) 



Troubleshooting payment rejections



Once you complete the actions listed above, you can contact vfhvslpayments@dewr.gov.au for further assistance.

Resources

VSL Data reporting requirements for 2025 (including non-payment reasons and how to fix them)

<https://www.dewr.gov.au/vet-student-loans/resources/data-reporting-requirements-2025>

VET Student Loans Manual for providers

<https://www.dewr.gov.au/vet-student-loans/resources/vet-student-loans-manual-providers>

HITS user guide

<https://www.dewr.gov.au/vet-student-loans/resources/hits-user-guide>

TCSI Analytics

analytics.tcsi.education.gov.au

Any questions?

Other changes to data reporting

Increasing VET Student Loan amounts

Increasing VET Student Loan amounts

A notification regarding this change was sent to you on 7 July.

Increases to paid loan amounts update the paid/effective date at the ATO and can affect how indexation is applied.

A new real-time validation was introduced in July to prevent increases to previously paid amounts.

You can add the increased amount to a subsequent unit of study
or

Report a new unit with the same information, but with a unit code that begins with 'INCR'.

Example of an enrolment in UoS – Marketing101

| Original Unit Enrolment | |
|----------------------------|--------------|
| Unit of study code (E354) | Marketing101 |
| UoS Census date (E489) | 2025-03-01 |
| UoS commencement date | 2025-01-01 |
| UoS status code | 2 |
| Student status code (E490) | 401 |
| Amount charged (E384) | \$1,500 |
| Amount paid upfront (E381) | \$400 |
| HELP loan amount (E558) | \$1,100 |
| Loan fee (E529) | \$220 |

| Original Unit Enrolment – Update not allowed | |
|--|----------------------------|
| Unit of study code (E354) | Marketing101 |
| UoS Census date (E489) | 2025-03-01 |
| UoS commencement date | 2025-01-01 |
| UoS status code (E355) | 2 |
| Student status code (E490) | 401 |
| Amount charged (E384) | \$1,500 |
| Amount paid upfront (E381) | \$400 \$0 |
| HELP loan amount (E558) | \$1,100 \$1,500 |
| Loan fee (E529) | \$400 \$300 |

| New Unit Enrolment to capture the increase | |
|--|------------------|
| Unit of study code (E354) | INCRMarketing101 |
| UoS Census date (E489) | 2025-03-01 |
| UoS commencement date | 2025-01-01 |
| UoS status code (E355) | 2 |
| Student status code (E490) | 401 |
| Amount charged (E384) | \$400 |
| Amount paid upfront (E381) | \$0 |
| HELP loan amount (E558) | \$400 |
| Loan fee (E529) | \$80 |

Any questions?



Australian Government

Department of Employment
and Workplace Relations

Thank you for attending this webinar

Ben Houston

Director, VSL Payments, Data and Reporting

 vetstudentloans@dewr.gov.au