

The VET Student Loans program is an Australian Government loan program that helps eligible students enrolled in approved courses at approved course providers (Bendigo TAFE is an approved provider) pay their tuition fees. If you are an eligible student, the Department of Education, Skills and Employment may approve your VET Student Loan for an approved course. The Department will pay your loan directly to Bendigo TAFE. You will be responsible for any gap amount in the tuition fees, which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO).

Am I eligible for VET Student Loans?

To receive a VET Student Loan, you must:

- be studying an approved course
- apply to the government using the approved form, and
- confirm your engagement and progression to continue to access the loan throughout your course.
- To be an eligible student, you must meet ALL of these criteria – further detailed below.

You must be one of the following:

- an Australian citizen,
 - a qualifying New Zealand citizen¹,
 - a permanent humanitarian visa holder, who is usually resident in Australia.
- or;
- a Pacific engagement visa holder.

Students must provide their Passport with Visa Status (accepted [Visa subclasses](#))

Your FEE-HELP balance (the amount of your FEE-HELP limit you have left) is more than \$0.

You have been assessed by the Institute as academically suited to undertake the approved course on the basis of either:

- providing your Australian Year 12 Certificate; OR
- providing evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English); OR
- displaying competence at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test.

If you want to use a VET Student Loan to pay for your study, you must meet the TFN requirements:

- you must have a valid TFN by the census day or
- if you don't have a TFN, you can obtain a Certificate of application for a TFN. This certificate is available from the ATO after you have applied for a TFN. If you get a Certificate of application for a TFN, you are required to upload it to your eCAF before you submit. You may also provide (by uploading) a copy of the online application summary and barcode receipt issued by Australia Post.

You must advise your provider as soon as you have received your TFN from the ATO. You will then receive an email with a link to the eCAF where you can then enter your TFN. Once you have done this, you must resubmit the revised eCAF. If you do not provide your TFN, you will not be able to use a VET Student Loan for that study period.

Loan Caps

The amount of a VET Student Loan for a course is capped. The loan may not be sufficient to cover all the tuition fees for a course. The Institute will send you a written notice of the amount of your course tuition fees covered by the loan and any gap fees required to be paid by you. The information will be sent to you by the first census date for your course. You are responsible for paying the gap fee.

Campuses:

Metropolitan: Broadmeadows, Docklands, Cremorne, Essendon
Regional: Bendigo (City and Charleston Rd), Castlemaine, Echuca

ABN 74 802 942 886
CRICOS Provider: 01218G RTO Number: 3077
Form Reference: BT VSL Student V7 07/2023

Census days - The census date is a very important date for you to know about!

The census date for a course, or a part of a course, is the last day you can:

- complete the eCAF to apply for a VET Student Loan for your course or part of course, or
- withdraw your enrolment without incurring a debt for the course or part of the course.

A VET Student Loans Schedule which includes fees and Census dates for all VET Student Loans Courses and is available on the website .

Completing your Electronic Commonwealth Assistance Form (eCAF)

To apply for a VET Student Loan, you must complete the Request for a VET Student Loan eCAF by the first census date. You must first enrol and indicate you wish to access a VET Student Loan. Bendigo TAFE will then give the commonwealth Department of Education your enrolment information, including the nearest applicable census day, through the electronic Commonwealth Assistance Form (eCAF) system.

You will then receive an email from the department allowing you to sign into the eCAF system. Once you sign-in, you will need to verify the pre-populated information and complete the mandatory fields.

You must submit the eCAF on or before the first census day for which you would like the loan to apply.

If you do not complete the eCAF, or other permitted form, by the required date for your course, you will have to wait until the next part of your course /unit, next semester or trimester to request a VET Student Loan for future study.

Retrospective access to VET Student Loans is not allowed under any circumstances.

Once you submit your eCAF, you will receive an email confirming your loan approval and providing you with a copy of your completed form. You should keep this form for your records.

Withdrawing

You will incur your VETSL debt for each part of your course on the census date for that part of your course.

If you do not wish to incur the VETSL debt for that part of the course you must withdraw your enrolment in that part of the course, **before the census date**. You must withdraw in writing using the Bendigo TAFE's Withdrawal form.

Having withdrawn from an approved course or part of an approved course, students with a VET Student Loan must sign a New or Continuing Enrolment form before recommencing study in any approved course.

Continued Engagement

To continue accessing a VET Student Loan, you will have to confirm your continued engagement and participation in your course by completing the Progression Form. An email with login details to the eCAF system will be sent to you requesting that you indicate your study intent and complete a short survey each February, June and October.

Depending on the duration of your course and the length of time you take to complete the course, you may be requested to complete this form multiple times during the length of your course. If you do not complete the form and survey, you may be ineligible to continue accessing VET Student Loans to pay for the remainder of your course tuition fees.

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Re-paying your Loan

Your VET Student Loan becomes part of your Higher Education Loan Program (HELP) debt and must be paid back at the relevant rate when your repayment income is above the compulsory repayment threshold. The compulsory repayment threshold is adjusted each year. The compulsory repayment threshold for the 2025 - 2026 income year is \$67,000

There is no interest charged on HELP debts. However, indexation is added to your debt on the 1st of June each year for debts that have remained unpaid for more than 11 months. [Indexation rates](#)

Notices

During your studies, you will receive three notices.

- **VET Student Loan Statement of Covered Fees** - Given to the student after enrolment and before the first census date for the course. It is a written statement as to whether or not the enrolment has been accepted on the basis that some or all of the tuition fees are covered by a VET Student Loan.
- **VET Student Loan Fee Notice** - Provided to all students enrolled in a VSL approved course regardless of having a VSL debt or not. This is emailed to the students 14 days prior to their first census date in the fee period so that they have all the information they need to make their study and payment decisions.
- **Commonwealth Assistance Notice** – Given to all students who have taken up a VET Student Loan. This is sent to students within 28 days after the census day, for each study period you are using the loan.

For further information, please access the published material from the Department of Employment and Workplace Relations at the following address;

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

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