

What is a VET Student Loan?

VET Student Loans (VSL) is an Australian Government loan program for the Vocational Education and Training sector. Eligible students studying an approved course can apply for a VSL to defer payment of their tuition fees.

VSL are only available for approved Diploma or Advanced Diploma courses, that are aligned to industry needs and employment outcomes, as determined by the Government. Federation University Australia (FedUni) is an approved VSL provider and a list of approved courses and loan caps is available [here](#).

VSL are capped at a maximum loan amount for each course which is set annually by the Government. Any tuition fees over the course cap cannot be deferred to a VSL and you will need to pay FedUni directly for any tuition fees over the loan cap (gap amount) and material fees which are not covered by the VSL.

If your VSL application is approved, the Government will pay your loan directly to FedUni. You will owe a debt to the Government, which will be managed by the Australian Taxation Office (ATO) and is repaid through the tax system once you reach the minimum income threshold. A VSL will remain as a personal debt obligation until it is [repaid to the Government](#). You may wish to seek independent financial advice before applying for a loan.

Are you eligible?

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

Eligibility criteria overview

1. Be enrolled in an approved course with an approved course provider
2. Meet the citizenship/residency requirements
 - 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
3. Complete an electronic Commonwealth Assistance Form (eCAF) on or prior to census date
 - Read the [VSL Student Manual](#) (information booklet)
 - Provide a Tax File Number (TFN) and Unique Student Identifier (USI)
 - If you are under 18 at the time of application, you will be required to provide a signed 'VET Student Loan Parental Consent Form' or Centrelink proof of independence. The Parental Consent Form is available in my Student Centre – check the 'How to apply for a VSL' section below.
4. **Have sufficient HELP balance available**

What is a Census Date?

Each unit in your course will have a census date and you will not incur a VSL liability until after the census date. Tuition fees will be reasonably apportioned throughout your course, according to set census dates which you can view [here](#).

Census dates are an important deadline as they are **the last date on which you can:**

- withdraw from a unit without incurring a debt
- complete and submit an eCAF to apply for a VET Student Loan for that part of your course
- make a full or partial upfront payment to reduce the amount that will be deferred to an approved VSL.

If you have elected not to access a VET Student Loan, you will be required to pay your fees by the census date. Access to a VET Student Loan after census date is not allowed under any circumstances.

How to apply for a VSL - electronic Commonwealth Assistance Form (eCAF)

To apply for a VSL you must request and complete an electronic Commonwealth Assistance Form (eCAF) by your **first census date** to receive a loan for that part of your course. If you **do not** complete an eCAF (and provide a verified Tax File Number) by the first census date you will not be able to defer those fees however, an eCAF can be submitted for the next applicable census date. Follow the steps below to apply for a VSL.

1. Request a VET Student Loan eCAF
 - Log into [my Student Centre](#) and click the 'Commonwealth Assistance' tile
 - Select 'VET Student Loan'
 - Find your course and select Apply Now to request a VSL eCAF. If under 18 you will need to complete the VET Student Loan Parental Consent Form.
2. You'll receive an email invitation from ecafsystem@education.gov.au which contains a passkey and link to access your VSL eCAF via the Government portal. If you can't find the email, check your junk folder.

3. Use the passkey and your date of birth to log into the [eCAF portal](#). You will need to verify the pre-populated eCAF information and complete the mandatory fields
4. Submit your eCAF and receive an email receipt with a copy of your completed form.

When you're filling out your eCAF, your personal details **must** match those in [my Student Centre](#) under 'Personal Information'. You'll also need your Unique Student Identifier (USI) and your Tax File Number (TFN).

If you don't have a TFN, you can complete your eCAF before census date and will need to upload your Certificate of Application for a TFN to confirm you have [applied for a TFN](#). **As soon as** you receive your TFN you must notify us and we will set your eCAF to a revision status to enable you to enter your TFN. You must enter your TFN into your eCAF within 6 weeks of the first census day listed in the eCAF. **Do not** provide your TFN directly to FedUni via email, correspondence or an enquiry.

Please note that you will not be able to submit your eCAF for 2 full business days after the initial enrolment date.

Progression – loan obligations

To continue accessing a VSL you must confirm your continued engagement and participation in the course. This is done by completing a Progression Form in the government eCAF system. You will receive an email each February, June and October with login details to complete the Progression Form and survey. If you do not submit your progression, **you will become ineligible to continue receiving a VSL** to cover your tuition fees.

VSL Fee Notice

A VSL Fee Notice is issued prior to each census date and lists the enrolled units for the current census date only. The notice will show your current VSL eligibility status, the fees that will be deferred to your loan and/or fees payable as at census date. It is your responsibility to check the notice information and notify us of any errors.

The Notice is sent directly to your nominated personal email address prior to each census date (as per government requirements) and can also be viewed in [my Student Centre](#). The VSL Fee Notice is different to your online Tax Invoice/Statement.

You'll also be issued a **Tax Invoice/Statement** after enrolment, listing all fees and charges including tuition and material fees with applicable due dates. Additional invoices will be issued after any activity on your account, including enrolment changes, payments or VSL deferrals. Notifications are sent to your student email with your invoice attached. Charges due and invoices can be viewed in [my Student Centre](#) at any time.

Payment options

The following payment options are available to students enrolled in a VSL approved Diploma or Advanced Diploma course:

- **Upfront payment** - if you are not eligible or choose not to access a VSL, up-front payment of your tuition fees is required by each census date.
- **VET Student Loan** - an eligible student can access a loan to defer pay all or part of your tuition fees (up to the VSL course cap). Any amount over the course cap (gap fees) must be paid upfront.
- **Partial upfront payment** - eligible students may opt to make a partial or full payment on or before the unit census date to reduce the amount that will be deferred to an approved VSL.

Withdrawal and refunds

- For all VSL approved courses, a full refund or credit of tuition fees will be made if the withdrawal application is submitted on, or prior to, the census date. Materials fees will be refunded in accordance with our [VET \(TAFE\) Student Refund Procedure](#).
- If you do not submit a signed withdrawal form, or written intention to withdraw, by census date you will not be eligible for an adjustment to your VSL debt or refund of tuition fees paid for those units. Withdrawals are processed according to the [Enrolment Withdrawal \(TAFE\) Procedure](#).

Changing your contact details

You **must** notify us immediately if you change your contact details. You can do this by updating your details in [my Student Centre](#) or by completing and submitting the Personal Details Form.

Need further information?

You can find more detailed information on these Australian Government pages:

- [VET information for students](#)
- [Your Career](#)

You can find further information on our [VET Student Loans page](#) or you can email the Student Finance team at studentfees@federation.edu.au.