

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.

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. You will need to pay Federation University directly for any tuition fees over the loan cap (gap amount) and material fees which are not covered by the VSL.

A list of approved Federation University courses and loan caps is available [here](#).

If your VSL application is approved, the Government will pay your loan directly to Federation University. 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?

To find out if you meet all of the eligibility requirements, complete the government's [VSL Eligibility Check](#).

Eligibility criteria overview

1. Meet the citizenship/residency requirements

- Australian citizen; or
- Permanent humanitarian visa holder who is resident in Australia; or
- New Zealand Special Category Visa (SCV) holder who meets long-term residency requirements; or
- Pacific Engagement Visa holder who is resident in Australia.

2. Be studying an approved course with an approved course provider

- Federation University Australia is an approved provider.

3. Complete an electronic Commonwealth Assistance Form (eCAF) on or prior to census date

- Provide a Tax File Number (TFN) and Unique Student Identifier (USI)
- If you are under 18 years old at the time of application, you will also be required to provide a signed *VET Student Loan Parental Consent form* or Centrelink proof of independence.

4. Have read the [VET Student Loans Information Booklet](#)

5. 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 our 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 - electronic Commonwealth Assistance Form (eCAF)

You must apply for a VSL before your first census date to receive a loan for that part of your course. Once you are enrolled Federation University will notify the Government of your enrolment into a VSL eligible course.

You will then:

- receive an email invitation with a passkey and instructions on how to complete the Government eCAF
- sign in to verify the pre-populated eCAF information and complete the mandatory fields
- submit your eCAF and receive a copy of your completed form.

If you **do not** complete an eCAF (and provide your Tax File Number) by the first census date you will not be able to defer those fees – an eCAF can be submitted for the next applicable census date.

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 VET Student Loan 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 VET Student Loan 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 fee notice information and notify us of any errors.**
- Fee Notices will be sent direct to your nominated personal email address prior to each census date (as per government requirement) 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 your enrolment is confirmed, 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 all invoices can be viewed in [my Student Centre](#).

Payment options

- **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** eligible students can access a loan to pay all or partial tuition fees (up to the available cap).
- **Partial upfront payment** eligible students may opt to make a partial or full payment on or before the census date to reduce the amount that will be deferred to your approved VSL.
- **Gap fees** you can make partial payments towards gap fees at any time (using the payment methods on your VSL Fee Notice). Please contact Student Finance for assistance in working out a payment schedule for gap fees.

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 Federation University 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 Department of Education and Workplace Relations pages:

- [VET information for students](#)
- [VET Student Loans Information Booklet](#)
- [Your Career](#)

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