

# Fees & Commonwealth Vet Student Loans (VSL)

This course qualifies for Commonwealth Student Vet Loans Assistance (HELP) through the Commonwealth funded program for eligible students.

## What does this mean?

If you feel you cannot pay all the fees yourself, you may apply for a loan from the Commonwealth for **part** of the fees. For more information on how much you can borrow, please visit AIHE website as this may vary.

## Am I eligible?

To be eligible for a Vet Student Loan, you **MUST**:

1. **Be an Australian or a qualifying New Zealand citizen, or a permanent humanitarian visa holder.** You will need to show that you have either:
  - An Australian Passport; or a New Zealand Special Category holder; or an Australian Citizenship Certificate PLUS one parent's Citizenship Certificate.
  - If you are not an Australian citizen or do not have approval to work in Australia, then please discuss this with AIHE before enrolling.
  - You will be expected to show citizenship of yourself through a valid passport, or alternatively show both your own and one parent citizenship certificate.

### NOTE:

Being a permanent resident of Australia, is not enough for the VSL, you must also be an Australian Citizen.

You can obtain a citizenship certificate by lodging a [Form 119 Application for evidence of Australian citizenship](#) with the Department of Home Affairs.  
[www.homeaffairs.gov.au/busi/visas-and-migration/visa-entitlement-verification-online-\(vevo\)](http://www.homeaffairs.gov.au/busi/visas-and-migration/visa-entitlement-verification-online-(vevo)).

2. **Have a Tax File Number (TFN)?** If you do not have a TFN, you will need to apply for one. (debts are recorded against your TFN) <https://www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/>
3. **Know if you already have a HELP debt** (eg you may have already taken a loan for a previous qualification and already have a debt. If you apply for a VSL loan, this adds to this debt and you will need to be able to repay all of this loan in addition to any previous ones you hold).

To find out how much you owe, go to <https://www.studyassist.gov.au/paying-back-your-loan/how-do-i-check-my-help-debt>

1. **Know your** CHESSN number (if you already have a loan)-see next section" *I already have a debt for previous study*")
  - If you have studied before at another university or RTO and already have a loan that you are repaying, you will need to provide your CHESSN (unique identifying number) number for this. – See <https://www.studyassist.gov.au/paying-back-your-loan/how-do-i-check-my-help-debt>- A CHESSN is a unique identifying number you will have for your whole student life.
  - You can find this on your Commonwealth Assistance Notice (CAN), given to you by your university or higher education provider or you can ask your previous study provider, or you can log into myGov.  
<https://my.gov.au/LoginServices/main/login?execution=e1s1>
  - If you don't have a myGov account, you can set one up following the instructions on the ATO website or you can call the ATO on 13 28 61.
4. **Academic Suitability.** If you have been interviewed and are enrolled in the course, this shows your academic suitability for a VSL.

## What is a census day?

A census date is that by which enrolment may be cancelled without incurring tuition fees for the course or a part of the course. The census date for the Graduate Diploma is the Friday of Week 4 in each term. (*See AIHE website for exact dates each year.*)

## How much can I borrow through the VSL?

The fees you may borrow are determined by the government. These may vary each year so you will need to go to the AIHE website to find out exactly how much you can borrow. This amount does not make up the whole of the AIHE fees for tuition and you will need to pay the GAP fee yourself through an agreed payment plan.

## What if I want to cancel from the course?

- A student may cancel their enrolment in the course or part of the course as per the guidelines in this document before the census date.
- If a student withdraws before the census day for the term or any part of the term, the student will not incur a VET student loan debt for the course or part of the course and will receive a refund for any tuition fees already paid for the course or part of the course, less administrative fees and minus any fees for units they have completed.

## NOTES FOR CONSIDERATION

- You must notify AIHE of any change of contact details.
- Any loan will remain a personal debt until it is repaid to the Commonwealth.
- The loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity.
- A student may wish to seek independent financial advice before applying for a loan.
- the student may be required during the course to communicate his or her agreement that the Commonwealth Secretary continue to use the VET student loan to pay tuition fees for the course (student progression and engagement requirements)
- The VSL will only cover *some* of your fees. The amount will be determined by the Commonwealth.
- You will still need to pay the remainder of your fees on an agreed plan directly.
- Failure to meet payment plans to AIHE will result in dismissal from the course until they are paid.
- The amount of the loan cannot be greater than the student's remaining VSL balance
- the tuition fees will be reasonably apportioned across the sequential fee periods outlined in the Fee Structure.
- Each fee period will be determined by pass marks of satisfactory.
- Any student who needs to repeat a unit of work will not be eligible for the loan the second time.
- The loan will include at least one census day
- The Commonwealth department will contact the student to verify the student's enrolment in the course.