

Student Information

VET Student Loans (VSL)

CHARLTON BROWN.

VET Student Loans

VET Student Loans (VSL) are an Australian Government loan program that helps eligible VET students pay their tuition fees. If you're studying a diploma, advanced diploma, graduate certificate or graduate diploma, you may be eligible for a VET Student Loan.

WHAT IS A VET STUDENT LOAN (VSL)

A VET Student Loan is a loan from the Australian Government that helps eligible students pay their tuition fees. Your loan is repaid through the Australian tax system when you reach the minimum income threshold for repayment. The minimum income threshold for repayment is set by the Australian Government each year and is published on [Study Assist](#). Repayments continue until you have repaid your entire debt.

It is important to note that your loan will remain a personal debt until it is repaid and it may reduce your take-home (after tax) wage and your borrowing capacity. You may wish to seek independent financial advice before applying.

The amount you can borrow for your tuition fees is determined by the Australian Government. There are four bands of VET Student Loan cap, and Charlton Brown course brochure will indicate which loan cap applies for the course.

A VET Student Loan is only for tuition fees and doesn't cover additional costs such as text books, materials, or accommodation.

AM I ELIGIBLE FOR A VET STUDENT LOAN?

The Australian Government has approved Charlton Brown to deliver a number of courses eligible for a VET Student Loan. Search our website to find out if a VET Student Loan is available for your course at Charlton Brown.

Courses that are approved for a VET Student Loan, and the cap on the loan amounts that students can borrow per course, are set by the Australian Government. A full list of approved courses is provided in the [VET Student Loans \(Courses and Loan Caps\) Determination 2016](#).

In order to apply for a VET Student Loan you must provide current and updated evidence against each of the following criteria (prior to enrolment). Otherwise, you will be liable to pay the full cost of your course.

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Please note: Centrelink benefits do not affect your eligibility or the loan amount you can access.

1. Residency:

- Australian citizen, or
- eligible permanent humanitarian visa holder who usually resides in Australia, or
- New Zealand citizen on Special Category Visa (SCV subclass 444) who meets the long term residency requirements.

Please note: New Zealand citizens on a Special Category Visa must provide an International Movement Record evidencing that:

- you first began living in Australia at least 10 years before applying for a VET Student Loan, and at that time, were a child under 18 years of age and did not have a spouse or de-facto partner, and
- you have been in Australia for at least eight of the 10 years immediately prior to applying and at least 18 months of the last two years.

2. Academic Suitability:

- Australian Year 12 Certificate of Education; or
- International Baccalaureate Diploma Programme (IB) diploma; or
- successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (where the language of instruction is English), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF or;

If you cannot provide the above documents, you will be required to display competence at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy. Charlton Brown will assess your competence using the Australian Government approved assessment tool.

If you cannot provide a copy of your qualification certificate for an AQF level 4 or above qualification, we can accept a copy of your *Authenticated Vocational Education and Training (VET) Transcript* from the Student Identifiers (USI) Register. This is also known as a 'USI transcript', and has only been in place since 2015, so earlier qualifications will not be listed on the Register.

WHAT IS THE PROCESS?

- If you do not have computer access at home you can visit the Charlton Brown campus.
- Once you have completed the assessments, Charlton Brown will notify you of your results.

Please note: Charlton Brown reserves the right to refuse entry into a course if it believes on reasonable grounds that you are not academically suited to undertake the course.

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3. Tax File Number (TFN):

- Proof that your name, address and date of birth supplied at time of enrolment match the details linked to your TFN, held by the Australian Taxation Office (ATO). You can do this by supplying a screen shot of your personal details from the ATO section of your my.Gov account. This must show your name, address and date of birth.
- If you have applied for a Tax File Number at the time of enrolment, please supply a copy of your TFN application summary along with the payment receipt issued by the Australian Post at the time of application. It is important that the TFN application summary matches the barcode on the payment receipt. Once you receive a TFN, you must let Charlton Brown know and update your eCAF with your TFN as soon as possible.

Please note: Please ensure that you update your personal information with the ATO to match the address you provide to us at the time of enrolment, prior to submitting your documentation. We will not be able to finalise your enrolment if the details provided do not match.

4. Unique Student Identifier (USI):

- Have your USI ready when you enrol.
- Your Name, Address and date of birth must match your details held at the Australia Tax Office (ATO) and the details you provided at enrolment.

Please note: if you don't have a USI or your name, address and date of birth held on the USI Registry do not match your details held by the Australia Tax Office (ATO) we will be unable to enrol you.

If you don't already have a USI or need to update your details go to the [USI website](#).

5. Parental consent for under 18s:

There are no age restrictions to apply for a VET Student Loan, however if you are under 18 years of age you must provide one of the following required documents:

- Signed Parental Consent form, available from Charlton Brown or on the Australian Government's [Department of Education and Training website](#); or
- Centrelink Income Statement if you are receiving Youth Allowance on the basis that you are independent.

Please note: Your parent or guardian will not be responsible for making loan repayments and it will not affect their credit rating.

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Additional eligibility criteria

You must also meet each of the following criteria in order to be eligible for a VET Student Loan.

1. You do not exceed the FEE-HELP limit:

- You can borrow up to the FEE-HELP limit to pay your course fees (for 2019, the FEE-HELP limit is \$104,440 for most students).
- Any amount you borrow under VET Student Loans, VET FEE-HELP, or FEE-HELP will be added together until you reach the FEE-HELP limit.
- The FEE-HELP limit is a lifetime limit and is not reset or 'topped up' by any repayments you make.

2. You are studying the approved course primarily at a campus in Australia.

3. You have read the [VET Student Loans Information Booklet](#).

4. You have submitted the electronic Commonwealth Assistance Form (eCAF) five (5) business days prior to your first census day and no less than two business days after enrolling.

Please note: If you intend to study more than one course, you will need to complete one eCAF for each course you wish to access a loan for. If you do not complete and submit your eCAF by the deadline, you may need to make an alternative payment arrangement for your tuition fees.

5. You have submitted the VET Student Loans engagement and progression form.

From 1 July 2017, a student engagement and progression requirement applies to all students wishing to continue to access a VET Student Loan. Depending on the duration of your course, you may be requested to complete this survey more than once (February, June and October each year).

If you do not complete the survey within the required time you will not be eligible to continue to access a VET Student Loan.

For more information download the [VET Student Loans - Student engagement and progression FAQs](#).

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HOW WILL MY COURSE FEES BE CHARGED?

Tuition fees are charged by unit of study (refer to your [Schedule of Tuition Fees](#)) and your course will have a quarterly fee periods with payments spread proportionately across the duration of your course.

Your course may cost more than the VET Student Loan Cap. If so you will need to pay, or arrange to pay, the difference (referred to as a gap) between the course fees and the VET Student Loan Cap prior to your first census day. You may be able to access a payment plan through Charlton Brown to help you pay the gap amount in instalments.

Once enrolled but prior to your first census day for your course, Charlton Brown will provide you with a Statement of Covered Fees confirming that your enrolment has been accepted and the amounts of the course tuition fees that will, and will not, be covered under a VET Student Loan.

In addition to the Statement of Covered Fees, you will receive a VET Student Loan Fee Notice at least 14 days before census day that will show you the amount of tuition fees that will, and will not, be covered under a VET Student Loan for that particular fee period.

If you withdraw your enrolment on or before the census day, you will not incur the tuition fees for that fee period. This applies to fees covered by the VET Student Loan and any gap or upfront fees paid for that fee period. No administration fee applies.

After the census day has passed and you have submitted your Commonwealth Assistance Form (eCAF), Charlton Brown will send you a Commonwealth Assistance Notice (CAN) that provides you with further information about your debt. If you believe your CAN is incorrect, you should contact Charlton Brown immediately.

Double and triple awards

If you intend to study more than one course, you will need to apply for a VET Student Loan for each course you wish to access a loan for. The amount you can borrow for your tuition fees will be determined by the cost of each unit required to be eligible for an award under each course. This means, the tuition fees may not reach the full VET Student Loan cap amount for some courses in a dual or triple award. The balance of a loan cap amount in one course cannot be used to cover the gap fees in another course.

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Additional fees and charges

A VET Student Loan is only for tuition fees and doesn't cover additional costs such as text books, materials, or accommodation. Details of any additional costs for your course are detailed on the relevant course information page.

In addition, a 20 percent loan fee applies to VET Student Loans for full fee paying or fee for service students. The good news is you don't have to pay the loan fee upfront, it will be added to your VET Student Loan.

Please note: Students eligible for a state-based subsidy will not need to pay the loan fee.

Special loan fee exemption for pandemic relief

On 12 April 2020 the Australian Government announced a six-month exemption of the 20 per cent loan fee for full fee paying VET Student Loan students. This exemption applied to VET Student Loan amounts incurred on census days between 1 April 2020 to 30 September 2020. This exemption has now been extended to include VET Student Loan amounts incurred on census days between 1 October 2020 to 30 June 2021.

All VET Student Loan amounts incurred on census days between 1 April 2020 to 30 June 2021 will not incur the usual 20 per cent loan fee. Students will not need to do anything for the exemption to be applied. Student VET Student Loan debt

How do I enrol and pay?

Terms and conditions

Applying for a course does not guarantee you a place in that course. Your place is only guaranteed once you have met all eligibility requirements and you have enrolled into units. Enrolling means that you are committing yourself to study, and to paying the associated fees.

The tuition fees and applicable charges are required to be paid at enrolment or by scheduled instalment dates either by yourself, a nominated third party (e.g. your employer), or as identified within a contract for delivery of Charlton Brown training.

Enrolment and payment

Once your eligibility has been confirmed, Charlton Brown will assist you to enrol into your course.

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Please note: if you enrol less than 14 days before the census day for the relevant units you will not be eligible for a VET Student Loan for those unit(s).

Your course may cost more than the VET Student Loan Cap. If so, you will need to pay the difference (referred to as a gap) between the course fees and the VET Student Loan cap prior to your first census day. You may be able to access a payment plan through Charlton Brown to help you pay the gap amount in instalments.

Your VET Student Loan is repaid through the Australian tax system when you reach the minimum income threshold for repayment. The minimum income threshold for repayment is set by the Australian Government each year and is published on [Study Assist](#). Repayments continue until you have repaid your entire debt.

It is important to note that your loan will remain a personal debt until it is repaid and it may reduce your take-home (after tax) wage and your borrowing capacity. You may therefore wish to seek independent financial advice before applying for a VET Student Loan.

You have up until the census day to apply for a VET Student Loan. If you do not apply by the census day, or have formally withdrawn, you will be liable for the tuition fees payable for that fee period.

How do I apply for a vet student loan?

You cannot apply for a VET Student Loan until 2 business days after you enrol but you must submit your application on or before your first census day for your course.

Two business days following your enrolment, Charlton Brown will advise the Australian Government that you wish to apply for a VET Student Loan. The Australian Government will email you your logon details and password to access and complete an eCAF (the Australian Government's electronic Commonwealth Assistance Form).

Please note: You must complete and submit your eCAF to the Commonwealth before your first census day. If you do not submit your eCAF by the census day, you will be liable for the tuition fees payable for that fee period.

What are my rights and responsibilities?

If you are considering applying for a VET Student Loan you should familiarise yourself with your rights and responsibilities. For further information please see:

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- [VET Student Loan Information Booklet](#)
- [VSL Student Obligations Fact Sheet](#)
- Australian Government's [Department of Education website](#)
- [Study Assist website](#)

Charlton Brown Student Rules

To ensure fair treatment for students, Charlton Brown has [policies and procedures](#) on privacy, equity and diversity, admissions and enrolment, student fees, withdrawals and refunds, academic progression, student misconduct and complaints and feedback.

You are entitled to raise concerns about your academic results or appeal a result. You may also raise a concern or grievance for a range of non-academic matters, including harassment, vilification, and discrimination, misuse of personal information, financial matters and course applications. For more information, please see refer to Charlton Brown's [Student Rules and Policies](#) on our website.

How do I withdrawn or apply for a re-credit

You can request to withdraw from your course by using the [Enquire](#)

Please note: parent/guardian authorisation is required for students requesting to withdraw who are under the age of 18 years.

If you withdraw your enrolment on or before the census day, you will not incur the tuition fees for that fee period. This applies to fees covered by the VET Student Loan and any gap or upfront fees paid for that fee period. For more information on refunds refer to the [Domestic Student Refund Policy](#).

However, if you withdraw from your course after the census day, you will incur a VET Student Loan debt and will be liable for any gap payments applicable to those unit(s).

What if I have special circumstances?

If you withdraw after the census day or are unable to successfully complete a unit, and believe this was due to special circumstances, you may apply to have your FEE-HELP balance re-credited for the unit of study.

To apply for a re-credit, you need to submit a [Re-Credit Application Form](#) to your Charlton Brown campus via post, email or in person.

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If you feel that Charlton Brown's decision about your re-credit request is unfair, you also have a right to ask for an internal appeal of the decision. For more information on re-credits please see the [Re-Credit Procedure on our website](#).

How do I update my personal details?

It is important that you keep your personal details up to date with Charlton Brown so you don't miss any important communications regarding your course and VET Student Loan.

Please note: if you change your personal details with Charlton Brown please ensure you also update the USI Registry and Australian Tax Office (ATO). You can update your details with Charlton Brown on the [Charlton Brown Student Self Service portal](#).

When you enrol at Charlton Brown the collection, storage, use and disclosure of any personal information you provide are protected by legislation. See our [Privacy Policy](#) for more information.

Closure of the VET Fee-Help scheme and student redress measures

Closure of the VET FEE-HELP Scheme

On 1 January 2017 the Australian Government's VET Student Loans program replaced the existing VET FEE-HELP loan scheme. The Australian Government implemented 'grandfathering' arrangements to minimise disruption to students wanting to continue their studies under VET FEE-HELP in 2017.

Under subparagraph 43(3)(b)(ii) of Schedule 1A to the *Higher Education Support Act 2003*, access to VET FEE-HELP under the exceptional circumstances provisions ceased on 31 December 2018 for all students. This means that students will not be able to access VET FEE-HELP to assist with payment of their tuition fees for units of study with a census date on or after 1 January 2019.

If you are studying a VET Student Loan approved course you may be eligible to transition to the VET Student Loan scheme.

For more information please contact local Charlton Brown campus (07) 3216 0288 or refer to the Australian Government's [Department of Education and Training website](#).

New VET FEE-HELP Student redress measures

New VET FEE-HELP Student Redress remedies commenced on 1 January 2019.

The Department of Education and Training can now remove a student's VET FEE-HELP debt if it was incurred because of inappropriate conduct by a VET FEE-HELP provider or their agent.

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The VET Student Loan Ombudsman (VSLO) in the Office of the Commonwealth Ombudsman is the primary contact point for any person who believes that they have a VET FEE-HELP debt which they should not have.

- If you believe you have a debt you shouldn't you can find information about [how to make a complaint](#), how the ombudsman can help and FAQs.

More information

If you need more information about the VET Student Loans program please visit the [Study Assist website](#) or contact your local Charlton Brown campus.

VSL fee schedules

VET Student Loan (VSL) fee schedules provide details about the units of study, census dates, and course fees for VET FEE-HELP approved courses at Charlton Brown.