Quick Guide – Eligibility

This quick guide provides information on the student eligibility requirements for VET Student Loans.



# VET Student Loan eligibility requirements

## Eligibility Tool

Prospective students can check whether they are likely to be eligible for a VET Student Loan using the VET Student Loan [Eligibility Tool](https://www.myskills.gov.au/more/financial-assistance?ExpandTab=31006) on the My Skills website.

## Citizenship requirements

Students must be:

* an Australian citizen, or
* a permanent humanitarian visa holder who is usually resident in Australia, or
* a qualifying New Zealand citizen.

Providers must collect and verify information to confirm that students meet these criteria.

### What evidence is needed to confirm Australian citizenship?

A current Australian passport is suitable evidence of Australian citizenship for VET Student Loan purposes. If students do not have a current Australian passport, the evidence needed to confirm their citizenship will differ depending on the situation. See section 4.7.1 Student Eligibility for Loans of the [VET Student Loans Manual for Providers](https://www.dese.gov.au/vet-student-loans/resources/vet-student-loans-manual-providers) for more information.

### What evidence is needed for Permanent Humanitarian Visa Holders?

To confirm if the visa class a student holds is a permanent humanitarian visa, providers should contact the [Department of Home Affairs](https://www.homeaffairs.gov.au/).

### What is a qualifying New Zealand citizen?

To be a qualifying New Zealand citizen a student must:

* hold a Special Category visa, and
* have been usually resident in Australia for at least 10 years, and
* have been a dependent child when they were first usually resident in Australia, and
* have been in Australia for periods totalling eight years during the previous 10 years, and
* have been in Australia for periods totalling 18 months during the previous two years.

Most New Zealand citizens who arrive in Australia are holders of a Special Category visa. This visa allows its holder to visit, live and work in Australia indefinitely.

### Are other permanent residents or visa holders eligible?

Other permanent residents or visa holders are not eligible for VET Student Loans.

## HELP balance

Students need a HELP balance of more than $0 to be eligible for VET Student Loans. There are two websites to help students keep track of this:

* [myHELPbalance](http://www.myhelpbalance.gov.au) keeps track of how much a student has borrowed under the various HELP loans from 2005 onwards. It shows loans received under: HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP and VET Student Loans, but not SA-HELP. [myHELPbalance](http://www.myhelpbalance.gov.au) does not show how much VET Student Loan debt (VETSL debt) has been repaid or what is owed to the Australian Taxation Office (ATO).
* Students can use their Commonwealth Higher Education Student Support Number (CHESSN), their provider issued student identity number and other personal details to access [myHELPbalance](http://www.myhelpbalance.gov.au).

* [myGov](https://my.gov.au/LoginServices/main/login?execution=e2s1) allows students to get more information about their HELP debt online. Once a student’s [myGov](https://my.gov.au/LoginServices/main/login?execution=e2s1) account is linked to the ATO, it shows:
* all current VETSL debts
* any indexation that has been applied to the debt
* any repayments made, to show how much is still owed.

## Enrolment in an approved course with an approved provider

VET Student Loans are only available for approved courses at the diploma, advanced diploma, graduate certificate and graduate diploma level. Approved courses are listed in Schedule 1 of the [VET Student Loans (Courses and Loan Caps) Determination 2016](https://www.legislation.gov.au/Series/F2016L02016).

Only students studying with an approved course provider are eligible for VET Student Loans.

Study at a campus primarily in Australia

Students cannot access VET Student Loans for courses taught primarily at an overseas campus.

## Academic suitability

Students must be academically suitable to be eligible for a VET Student Loan. To show their academic suitability, students can provide either:

* a copy of their Year 12 Certificate[[1]](#footnote-1), or
* their International Baccalaureate Diploma Programme (IB) diploma, or
* a copy of a certificate showing they been awarded a qualification at Level 4 or above in the Australian Qualifications Framework (AQF) (where the course was delivered in English). The certificate must be:
* a document issued by a body registered to award the qualification in the AQF in Australia, or
* accompanied by a letter or certificate issued by a federal, state, or territory government agency which assesses overseas qualifications. This must show the student’s qualification has been determined to be equivalent or comparable to a qualification in the AQF at Level 4 or above.

If students cannot provide this evidence, they must sit an approved Language, Literacy and Numeracy (LLN) test. They will be considered academically suitable if the test shows them to be competent at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy.

Providers must report the results of an LLN test to the student as soon as practicable after the test.

A list of [approved LLN tests](https://www.dese.gov.au/vet-student-loans/language-literacy-and-numeracy-lln-assessment-tool-information), as well as information on how to get a test approved, can be found on the Department of Education, Skills and Employment (the department) website.

## Tax File Number (TFN)

To be eligible for a VET Student Loan a student must have a valid TFN.

If a student cannot remember their TFN they should call the Australian Taxation Office (ATO) on 13 28 61. Providers cannot access a student’s TFN directly from the ATO.

If students do not have a TFN, a Certificate of application for a TFN is required. This certificate is available from the ATO after the student has applied for a TFN. If a Certificate of Application is used, this must be attached to the student’s electronic Commonwealth Assistance Form (eCAF).

Once the student receives their TFN from the ATO they will need to contact their provider immediately. The provider should re-open the eCAF to let the student update their TFN.

To do this, the provider puts the eCAF into ‘revision’ status. The student will receive an email telling them they can update their eCAF. After entering their TFN, the student must then resubmit the eCAF.

This process must be done within six weeks of the ‘First census day of the loan application’ in the eCAF. Without a TFN, the student will not be able to use the loan to pay their fees.

A student’s TFN and personal information will be verified by the ATO once it is submitted. If by the unit’s census day the TFN cannot be verified, the student will be ineligible for a VET Student Loan.

## Unique Student identifier (USI)

Students need a USI to be eligible for a VET Student Loan. Students can create a USI at: [Unique Student Identifier](https://www.usi.gov.au/).

## Required documentation

Students must provide appropriate evidence to show their eligibility for a VET Student Loan.

Providers must retain all required information and documentation collected in relation to a VET Student Loan application for five years. Providers must be able to produce this evidence and documentation for the department on request.

## Further information

For further information on student eligibility requirements, refer to the following resources:

* [VET Student Loans Manual for Providers](https://www.dese.gov.au/vet-student-loans/resources/vet-student-loans-manual-providers) (see Chapter 4.7 Student administration)
* [VET Student Loans Information Booklet](https://www.dese.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet)

For the legislation governing citizenship and residency requirements, refer to section 11 of the
[*VET Student Loans Act 2016*](https://www.legislation.gov.au/Series/C2016A00098), and section 85 of the [VET Student Loan Rules 2016](https://www.legislation.gov.au/Series/F2016L02030).

1. For students that have attained a *Victorian Certificate of Applied Learning (VCAL)* – only the VCAL Senior and VCAL Intermediate levels meet this requirement. [↑](#footnote-ref-1)