



Want to study a vocational education and training (VET) qualification but can't afford the fees?

VET FEE-HELP for students

More information

For more information, including how to apply:

- read the *VET FEE-HELP information* booklet (available from your approved provider or online at www.deewr.gov.au/vetfeehelp;
- visit www.deewr.gov.au/vetfeehelp;
- contact your approved provider; or
- call the Department of Education, Employment and Workplace Relations on **13 38 73**.



www.deewr.gov.au/vetfeehelp



You might be able to get a VET FEE-HELP loan to help pay your tuition fees for a vocational education and training (VET) course at diploma level or above.

What is VET FEE-HELP?

VET FEE-HELP is an Australian Government loan scheme that helps eligible students pay their tuition fees for higher level VET courses undertaken at approved VET FEE-HELP providers (approved providers).

What is an approved VET FEE-HELP provider?

An organisation that has been approved by the Australian Government to offer VET FEE-HELP loans to its students. You can find a list of approved providers at www.deewr.gov.au/vetfeehelp.

Am I eligible for VET FEE-HELP?

You may be eligible for a VET FEE-HELP loan if you:

- are an Australian citizen or permanent humanitarian visa holder resident in Australia for the duration of the unit of study;
- are a full fee paying student or a subsidised student in a 'reform state or territory'—currently only Victoria;
- are studying a diploma, advanced diploma, graduate certificate or graduate diploma at an approved provider; and
- read the *VET FEE-HELP information* booklet (the booklet) before you complete and submit the *Request for VET FEE-HELP assistance* form (the form) by the census date.

How do I apply?

To apply for VET FEE-HELP you need to submit a *Request for VET FEE-HELP assistance* form by the census date indicated by your approved provider on their website. The form is only available from approved providers and you must submit the form to them. You will need to provide your tax file number to complete the form.

How much can I borrow?

There is a set maximum amount you can borrow through VET FEE-HELP over your lifetime. This is known as the FEE-HELP limit. In 2012 the FEE-HELP limit is \$89,706.

Is there a loan fee?

Depending on where you are studying, you may attract a loan fee of up to 20 per cent for your VET FEE-HELP loan. This is included in your VET FEE-HELP debt. There is no interest on VET FEE-HELP loans but your debt total is adjusted (indexed) each year to keep its real value.

How do I repay the loan?

You will repay your VET FEE-HELP loan gradually through the tax system once your income is above the minimum repayment threshold set by the Australian Taxation Office. In the 2011–12 income year the threshold is \$47,195.

