

The VET Student Loans (VSL) program is a Commonwealth Government loan available to help eligible students pay their tuition fees.

For complete information about VSL, also refer to the Department of Education's website: [VET Student Loans Website](#) or contact the HELP Student Enquiry at 1800 020 108, or email [VET Student Loans](#) or download the booklet.

What is Vet Student Loans (VSL)

VET Student Loans offers income contingent loan support to eligible students studying certain diploma level and above vocational education and training qualifications. Eligible students are entitled for loans up to a capped amount.

Before applying for a VSL, students need to consider the following facts:

- It is a loan from the Commonwealth
- The loan will remain a personal debt until it is repaid to the Commonwealth
- The loan may, until the debt is repaid, reduce a person's take home (after tax) wage or salary and may reduce the person's borrowing capacity.
- The loan must be paid to the Australian Taxation Office when your income reaches a certain level.
- Students should seek independent financial advice before applying for a loan.
- If you are a full fee paying student, a loan fee of 20% will be added to the VSL loan amount.
- Each eligible student has a FEE-HELP limit that can be used over their lifetime. The loan cannot be greater than the student's remaining FEE HELP balance.
- The approved VET courses at ABC Training have a maximum loan (cap) that can be used under the VET Student Loans scheme.
- The Commonwealth pays the funds directly to your training provider for your tuition fees. Your Commonwealth Higher Education Support Number (CHESSN) is connected to information about your VSL debt.

The loan is issued by the Australian Government to make higher education more accessible, by removing the burden of upfront tuition fees. Ongoing access to a VET Student Loan is dependent upon the student demonstrating that they are still engaged in and progressing through their qualification.

The VET Student Loans Scheme pays eligible students' tuition fees, covering up to specific loan caps per approved qualification. This means students can focus on their career and repay the Australian Government loan when their income is higher than the [minimum repayment threshold](#). The Australian Tax Office (ATO) calculates and adjusts repayments each year. Students can also make voluntary repayments to the ATO. Best of all, there is no interest charged on VET Student Loans, however a 20% loan fee does apply for full fee paying students.

This Commonwealth Government program allows students to access loans for qualifications that:

- Have a high national priority.
- Meet industry needs.
- Contribute to addressing skills shortages.
- Lead to employment outcomes.

The loan applies to approved qualifications at a Diploma level or above. The [Study Assist website](#) has detailed information about VET Student Loan debts and repayments. Prospective students can also refer to the [VET Student Loans Information Booklet](#) for more information.

ABC Training is an approved provider under the VET Student Loan Scheme from the 11th of November, 2021. Eligible students can only access VET Student Loans for approved qualifications.

VET Student Loans are available for the approved qualification MSL50118 Diploma of Laboratory Technology, and the MSL60118 Diploma of Laboratory Technology, offered through ABC Training.

Eligibility Criteria

This [quick guide](#) provides information on the student eligibility requirements for VET Student Loans.

Eligibility is determined upon set criteria, determined by the Commonwealth Government. To be eligible for a VSL loan, a person must provide evidence to ABC Training of the following:

- Australian citizenship; or
- Permanent humanitarian visa holder; or
- (resident in Australia for the duration of the unit): or
- New Zealand Special Category Visa holder who meets the long-term residency requirements.
- Academically suitability
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Further eligibility requirements include:

- Entry requirements of ABC Training during selection
- Not have exceeded the VSL limit
- Be enrolled on or before the first census date of your course (or entry point into the course) by completing an Electronic Commonwealth Assistance Form (eCAF)
- Meet the [Tax File Number \(TFN\)](#) requirements.
- Have a [Unique Student Identifier \(USI\)](#) or are otherwise exempt.

- Have read the [VET Student Loans information booklet](#).
- Have provided the required documents to ABC Training and submitted the loan application form by the first census day no less than two business days after enrolling.

To see if you are likely to meet the eligibility requirements, check out the VET Student Loans [Eligibility Tool](#) on the My Skills website.

Detailed eligibility information can be found in the [VET Student Loans Information Booklet](#). You should also speak to an approved VET Student Loans provider about accessing a VET Student Loan to pay for your studies. The provider will confirm if you are eligible to access a VET Student Loan.

Academic Suitability

Before a student can access VET Student Loans, ABC Training must also determine if they have the ability to undertake the qualification. To be assessed as academically suitable, students must either:

- provide an Australian Year 12 Certificate, or
- provide evidence of successful completion of an Australian Qualifications Framework Certificate IV or higher qualification (*where the language of instruction is English*), or
- display competence at Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy (LLN) indicator.

Students applying for VSL access may need to take an LLN assessment. More information can be found in our [LLN Policy and Procedure](#).

In addition, ABC Training must reasonably believe the student will be able to successfully complete the qualification.

Please note: VET student loans will not be approved for students who do not meet the eligibility requirements.

Fees and Schedules

The amount a student can borrow on a VET Student Loan cannot exceed their remaining FEE-HELP balance or exceed the loan limit set for each qualification (refer to capped amounts specified below). The amounts which can be borrowed for eligible qualifications offered by ABC Training are :

MSL50118 Diploma of Laboratory Technology - Pathology	
Duration	24 months (730 days)
Core units	5
Elective units	10
Total units	15
Tuition Fee total	\$ 9,100.00
VSL Fee (20%)	\$ 1,820.00

Unit of Study Code	Unit of Study Title	Unit of competency code	Unit of Competency Title	Prerequisites	Start Date	Census Date	End Date	UOS Length (Days)	UOS Fee	VSL Fee (20%)
MSL5P1	Laboratory Technology Pathology 1	MSL924003	Process and interpret data		14/02/2023	31/03/2023	15/08/2023	183	\$ 2,275.00	\$ 455.00
		MSL925004	Analyse data and report results	MSL924003						
		MSL935007	Monitor the quality of test results and data	MSL924003						
		MSL915003	Provide information to customers							
MSL5P2	Laboratory Technology Pathology 2	MSL924004	Use laboratory application software		16/08/2023	1/10/2023	15/02/2024	183	\$ 2,275.00	\$ 455.00
		MSL934004	Maintain and calibrate instruments and equipment							
		MSL973016	Perform aseptic techniques							
		MSL973019	Perform microscopic examination							

MSL5P3	Laboratory Technology Pathology 3	MSL954003	Relate anatomical and physiological features to laboratory samples		16/02/2024	2/04/2024	17/08/2024	183	\$ 2,275.00	\$ 455.00
		MSL974021	Perform biological procedures							
		MSL975035	Perform microbiological tests	MSL973016 MSL973019						
MSL5P4	Laboratory Technology Pathology 4	MSL975029	Perform histological tests	MSL973019 MSL954003	18/08/2024	3/10/2024	17/02/2025	183	\$ 2,275.00	\$ 455.00
		MSL975030	Perform immuno-haematological tests							
		MSL975036	Perform haematological tests	MSL973019						
		MSL975037	Perform chemical pathology tests	MSL974021						

MSL50118 Diploma of Laboratory Technology - CMT	
Duration	24 months (730 days)
Core units	5
Elective units	10
Total units	15
Tuition Fee total	\$ 9,100.00
VSL Fee (20%)	\$ 1,820.00

Unit of Study Code	Unit of Study Title	Unit of competency code	Unit of Competency Title	Prerequisites	Start Date	Census Date	End Date	UOS Length (Days)	UOS Fee	VSL Fee (20%)
MSL5C1	Laboratory Technology CMT 1	MSL924003	Process and interpret data		14/02/2023	31/03/2023	15/08/2023	183	\$ 2,275.00	\$ 455.00
		MSL925004	Analyse data and report results	MSL924003						
		MSL935007	Monitor the quality of test results and data	MSL924003						
		MSL935005	Authorise the issue of test results	MSL925004						
MSL5C2	Laboratory Technology CMT 2	MSL924004	Use laboratory application software		16/08/2023	1/10/2023	15/02/2024	183	\$ 2,275.00	\$ 455.00
		MSL934004	Maintain and calibrate instruments and equipment							
		MSMENV472	Implement and monitor environmentally sustainable work practices							
MSL5C3	Laboratory Technology CMT 3	MSL974016	Perform physical and mechanical tests		16/02/2024	2/04/2024	17/08/2024	183	\$ 2,275.00	\$ 455.00
		MSL954004	Obtain representative samples in accordance with sampling plan							
		MSL974026	Perform tests to determine the properties of construction materials	MSL973022						
		MSL975044	Perform complex tests to measure engineering properties of materials	MSL973022 MSL974026						
		MSL973022	Conduct laboratory-based acceptance tests for construction materials							
MSL5C4	Laboratory Technology CMT 4	MSL916007	Manage and develop teams		18/08/2024	3/10/2024	17/02/2025	183	\$ 2,275.00	\$ 455.00
		MSL915003	Provide information to customers							
		MSL915004	Schedule laboratory work for a small team							

MSL60118 Advanced Diploma of Laboratory Operations	
Duration	18 months (550 days)
Core units	7
Elective units	6
Total units	13
Tuition Fee total	\$ 9,100.00
VSL Fee (20%)	\$ 1,820.00

Unit of Study Number	Unit of Study Code	Unit of Study Title	Unit of competency code	Unit of Competency Title	Prerequisites	Start Date	Census Date	End Date	UOS Length (Days)	UOS Fee	VSL Fee (20%)
1	MSL6-1	Laboratory Operations 1	MSL916006	Develop and maintain laboratory documentation		15/02/2023	1/04/2023	17/08/2023	183	\$ 3,033.33	\$ 606.67
			MSL916009	Maintain registration and statutory or legal compliance in work or functional area							
			MSL936003	Maintain quality system and continuous improvement processes within work or functional area							
			MSL936004	Conduct an internal audit of the quality system							
2	MSL6-2	Laboratory Operations 2	MSL916007	Manage and develop teams		18/08/2023	2/10/2023	17/02/2024	183	\$ 3,033.33	\$ 606.67
			MSL916008	Supervise laboratory operations in work or functional area							
			MSL916010	Manage complex projects							
			MSL976005	Evaluate and select appropriate test methods and/or procedures							
			MSL915004	Schedule laboratory work for a small team							
3	MSL6-3	Laboratory Operations 3	MSL946002	Implement and monitor WHS and environmental management systems		18/02/2024	4/04/2024	20/08/2024	183	\$ 3,033.33	\$ 606.67
			MSMENV472	Implement and monitor environmentally sustainable work practices							
			MSL915003	Provide information to customers							
			MSL924003	Process and interpret data							

Census Dates:

This [quick guide](#) provides information on the census day and fee period requirements for VET Student Loans.

Fees for qualifications eligible for VET Student Loans are charged by Units of Study. Payments will be spread across the duration of the qualification. For every Unit of Study in the qualification, there is a Census Date as outlined in the VET Student Loans Schedule.

VET Student Loans will be debited for unpaid tuition fees after choosing to continue after each census date. If students choose to withdraw from a Unit of Study prior to the Census date, there will be no tuition fee for this unit added to their loan.

Please view the ABC Training Student Handbook on the ABC to read more about the withdrawal process.

Students will be sent an Invoice Notice 14 days before each census day, indicating the fees and census dates. The debt is incurred on the day after the census day. After a census day has passed, ABC Training will also send students a Commonwealth Assistance Notice (CAN) for that Unit of Study. The CAN will provide students with information about the debt, including the loan fee if applicable. If students believe their CAN is incorrect, they should contact ABC Training immediately.

In summary regarding Census dates, ABC Training will:

- Allow students to withdraw from a Unit of Study on or before the census date and not incur a financial penalty. In the event that a student withdraws after the census date has passed, the student will be liable for the full debt of the unit of study.
- Set a census date for each VET Unit of Study that is no earlier than 20% of the way through the Unit of Study.
- Ensure that students have been informed of census dates for each Unit of Study on or before the earliest enrolment date for the Units of Study.

Repayment of VET Student Loans

VET Student Loans will remain as a personal debt in the student's name until it is repaid to the Commonwealth Government via the Australian Taxation Office. The loan may, until it is repaid, reduce the after-tax wage or salary, and may reduce the student's borrowing capacity. Repaying the Government's loan is required when the income reaches the repayment threshold. The income threshold can be found at www.studyassist.gov.au. As with any loan, students may wish to seek independent financial advice before they take out a VET Student Loans.

Student Progression and Engagement

This [quick guide](#) provides information on student engagement and progression requirements for VET Student Loans.

From 1 July 2017, to continue to access a VET student loan, students must demonstrate to the Department of Education and Training that they are a genuine student, continuing with their studies. Ongoing access to a VET Student Loans is dependent upon students demonstrating they are still engaged in and progressing through their qualification.

To demonstrate engagement and to continue to receive a loan, students must complete the 'VET Student Loans - Confirming enrolment and continued course engagement and participation' form in the eCAF system at least twice each calendar year - around February, June and October - for the duration of their qualification.

The form asks if students intend to continue studying and accessing a VET student loan, and contains a short survey. This student engagement and progression requirement process is part of the increased protection for students accessing the VET Student Loans program.

- Students will receive an invitation email from an ABC Training representative asking them to complete the Progression Form.
- Students will have 14 days from the date they receive the invitation email to complete the Progression Form.
- If students do not complete it in time, they are to contact ABC Training as soon as practicably possible.

Please note: If students do not confirm their continuing engagement and participation using the Progression Form, they may be ineligible to continue accessing a VET student loan for the rest of their tuition fees.

How to apply for Vet Student Loans?

This [quick guide](#) provides information on the application process for VET Student Loans.

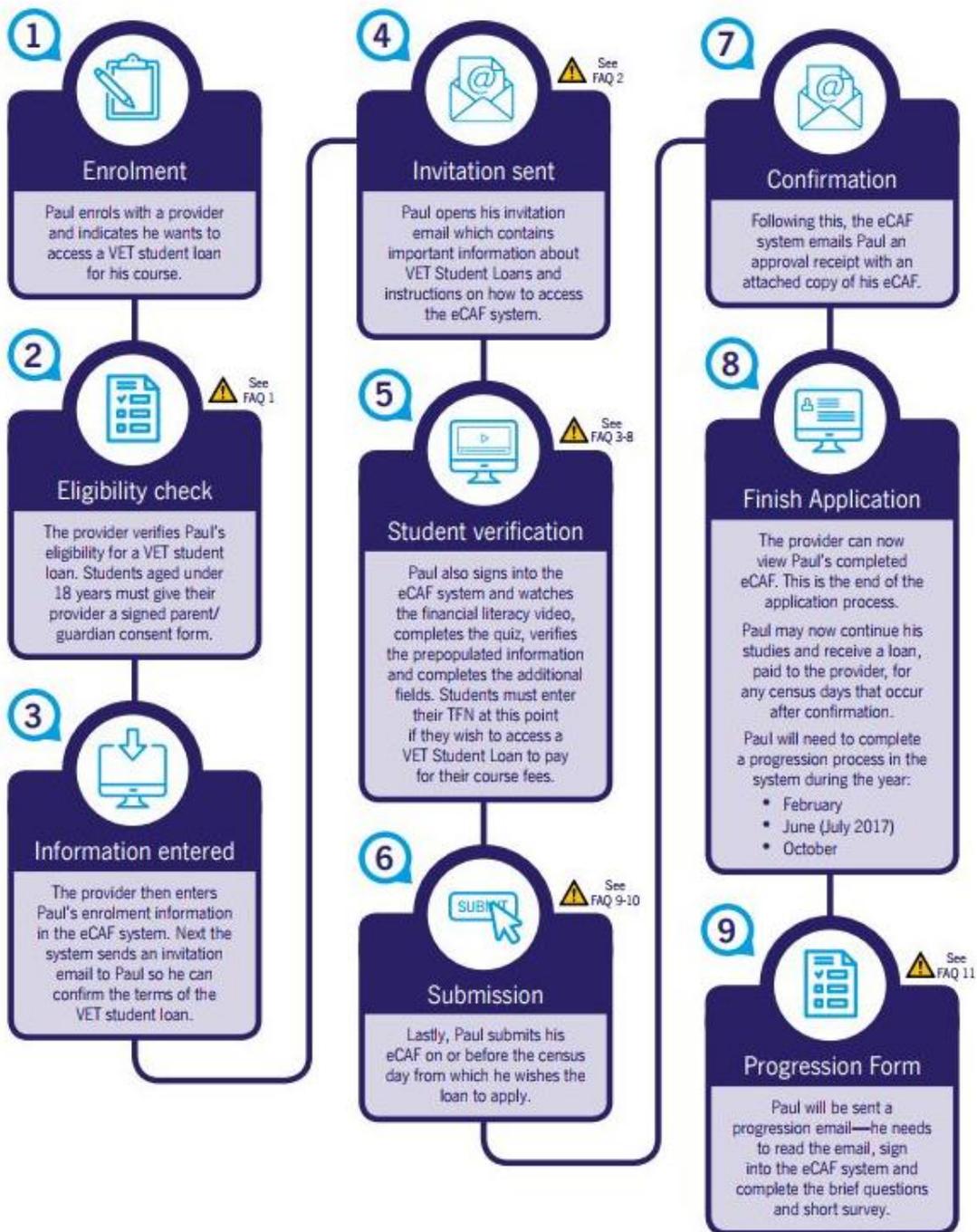
To access a VET Student Loan, a student must be enrolled at a VET Student Loans approved training provider that is approved to offer the VET Student Loans approved course. Once you have made the decision to apply for a qualification, you will need to complete an online enrolment form (available on request). There will be an option to choose Vet Student Loans under payment options.

1. Students are required to read the [VET Student Loans information booklet](#) before applying for a VET Student Loan. **All students must read this booklet when applying for a VET Student Loan.**

2. Students cannot apply for VET Student Loans until 2 business days after they receive their Confirmation of Enrolment (COE) but they must submit their application on or before the first census day for the qualification.
3. Two business days following the enrolment, ABC Training will advise the Australian Government that the student wishes to apply for VET Student Loans. The Australian Government will email the student log in details and password to access and complete an eCAF (the Australian Government's electronic Commonwealth Assistance Form).

Please see below eCAF Flow Diagram provided by The Australian Government, detailing the application and progression process for the student.

eCAF FLOW DIAGRAM



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All students wishing to apply for a Commonwealth VET Student Loans must be assessed for academic suitability to undertake a high level VET qualification. This is aimed at ensuring students have the skills and knowledge to succeed in their qualification.

Academic assessment is in addition to any other entry requirements, or any other additional selection criteria as stipulated in the Student Handbook, or qualification information published on our website.

Students under the age of 18

There are no age restrictions to apply for VET Student Loans. Students under 18 must complete one of the following requirements:

- a parent or guardian must sign the Commonwealth's parental consent form for the loan. This is available on the [Commonwealth Department of Education website](#). Students must provide this form to ABC Training before they can apply for a loan; OR
- if the student is receiving Youth Allowance on the basis that they are independent, they must provide a Centrelink Income Statement noting the independent assessment.

A student's parent or guardian will not be responsible for making loan repayments and it will not affect their credit rating.

Support

If you have any questions or need additional information please visit the links below, or contact VET Student Loans Department of Education and Training HELP Student Enquiry line via email VETStudentLoans@education.gov.au or by phoning **1800 020 108**.

- [VET Student Loans](#)
- [Centrelink](#)
- [Australian Tax Office \(ATO\)](#)
- [My Skills](#) – Australia's training directory

Complaints

A new VET Student Loans Ombudsman has been established, and from 1 July 2017 complaints about VET FEE-HELP debts and VET Student Loan debts will be handled by the new VET Student Loans Ombudsman. The VET Student Loans Ombudsman is part of the broader Commonwealth Ombudsman's office. The Ombudsman is separate from the Department and has its own legal powers to investigate and deal with complaints. More information about the Commonwealth Ombudsman is available at www.ombudsman.gov.au/VSLO.

Please note, the Ombudsman will normally not commence an investigation of a complaint unless the student has first tried to resolve their complaint with their qualification provider. If the student has not done so, the Ombudsman will advise the student to raise their complaint with their provider in the first instance.

Please refer to our [Complaints and Appeals Policy](#) available on our website for more information regarding complaints and appeals.

Tuition Assurance

Australian Vocational education and training students whose providers have access to VET Student Loans are now automatically covered by the Australian Government's Tuition Protection Service.

The Tuition Protection Service (TPS) assists students whose education providers are unable to deliver their course of study. It was initially established in 2012 as a service for international students. From 1 January 2020, the service was expanded to include eligible domestic students accessing a VET Student Loan at a private education provider. The tuition protection arrangements are sector-funded and underpinned by a sustainable provider levy framework. The levy framework covers the long term costs of tuition protection by requiring all non-exempt VSL providers to pay levies, commensurate with their size and risk.

WHAT HAPPENS IF ABC TRAINING CEASES TO PROVIDE A COURSE AFTER IT STARTS BUT BEFORE IT IS COMPLETED?

Information for affected students

ABC Training will notify affected students in writing that an approved course of study is no longer provided within 2 business days after ABC Training ceases to provide the course after it starts but before it is completed.

As soon as practicable, ABC Training will also update its website to reflect that the course is no longer being delivered and to give students information about the tuition assurance arrangements.

Replacement courses

The Commonwealth Department of Education and Training (the Department) (or a consultant engaged by the Department) will work with affected students to identify a replacement course and arrange for students to be placed with replacement providers.

Replacement courses must meet the following requirements:

- the course must lead to the same or comparable qualification as the original course;
- the mode of delivery of the replacement course must be the same as or, with the student's consent, similar to the mode of delivery for the original course;
- the location of the replacement course must be reasonable, having regard to the costs of, and the time required for, a student's travel; and
- the student will not incur additional fees that are unreasonable and will be able to attend the replacement course without unreasonable impacts on the student's prior

Affected students will be offered a replacement course and may seek a review about whether the course offered to them meets the requirements for replacement courses.

A student who accepts the replacement course offered will not be required to pay the replacement provider for the replacement components of the replacement course. However, the fees payable for the remainder of the replacement course may be different from the fees payable for the original course.

A student who accepts the replacement course offered will also receive course credits for parts of the original course successfully completed by the student, as evidenced by:

- a copy of a statement of attainment or other Australian Qualifications Framework certification document issued by the course provider or an authorised issuing organisation in accordance with the Australian Qualifications Framework; or
- a copy of an authenticated VET transcript issued by the Student Identifiers registrar.

Each affected student will have a period of six (6) months in which to accept the replacement course offer. The Department may extend that period in circumstances that justify an extension.

If an affected student enrolls in a course that is not a replacement course, the student may be required to pay additional tuition fees, and might not receive the course credits the student would have received if the student had enrolled in a replacement course.

Re-crediting of students' VET Student Loan balances

Where there is no suitable replacement course for a student, the Department (or a consultant engaged by the Department) will notify the student that he or she may apply to ABC Training to have their VET Student Loan balance re-credited for the affected parts of the original course. The student may nominate the Department (or a consultant engaged by the Department) to make the application on the student's behalf.

ABC Training will consider students' applications as soon as practicable and notify them of the decision about the application, together with a statement of reasons for the decision. If an application for a re-credit is accepted, the amount re-credited will be equal to the amount of VET Student Loan assistance received by the student for the affected VET units of study.

Further information regarding our Re-crediting and Review of decision process can be found in our [HELP Balance Re-Credit and Review Policy](#).

Record keeping

It is suggested best practice for students to retain assessments, records of competencies or statements of attainment that they receive from their education provider.