

VET Student Loans Tuition Fee, Recredit and Refund Policy

Approved by: Chief Student and Community Officer

Approval date: 16 September 2026

Effective date: 2 October 2026

Next review due date: 16 September 2029

Acknowledgement of Country

In the spirit of reconciliation, TAFE NSW acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of Country throughout Australia and their connections to land, sea, and community. We pay our respect to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

Section 1. Purpose

- 1.1 TAFE NSW is an approved VET Student Loans (VSL) provider and must ensure policies and procedures are in place to administer the compliance requirements of the Australian Government VET Student Loans program. Refer to the TAFE NSW [VET Student Loans Policy](#).
- 1.2 This policy outlines how TAFE NSW will manage VET Student Loans Tuition Fees, Recredits and Refunds for eligible students, in accordance with the requirements of the [VET Student Loans Act 2016 \(Cth\)](#) and associated legislative instruments.

Section 2. Scope

- 2.1 This policy applies to all eligible TAFE NSW students who are enrolled in a VET Student Loans approved qualification and to TAFE NSW employees who are engaged in the administration of the VET Student Loans program.
- 2.2 This policy does not apply to students who are not eligible for a VET Student Loan, including holders of permanent visas, temporary visas and international students.

Section 3. Policy requirements

Student eligibility and academic suitability

- 3.1 Students who meet the eligibility and academic suitability criteria can apply to the Australian Government for a VET Student Loan to cover their course tuition fees (course loan caps apply). Refer to the VET Student Loans Policy, VET Student Loans Procedure, VET Student Loans Tuition Fee, Recredit and Refund Procedure on the [TAFE NSW website](#).
- 3.2 Students must enrol in an eligible Australian Government VET Student Loans approved course. The TAFE NSW VET Student Loans Approved Course list is published on the [TAFE NSW website](#).

VSL loan limits and HELP balance

- 3.3 A VET Student Loan forms part of a student's combined HELP loan limit. The HELP loan limit is a cap amount that indicates the total amount students can borrow for approved courses (VET Student Loans, FEE-HELP, HECS-HELP and VET FEE-HELP loan programs).
- 3.4 To apply for a VET Student Loan, the student must have enough HELP balance to cover the tuition fee for the course. Having a student loan reduces a student's available HELP Balance. The HELP balance is renewable. This means any repayments made towards a HELP or VET Student Loan debt (VETSL) will credit the students HELP balance.
- 3.5 VET Student Loans are income contingent loans. Repayments are made directly through the Australian tax system (ATO) once a student's income reaches the compulsory repayment threshold. Students can also make additional repayments. Refer to the ATO website.
- 3.6 The HELP loan limit amount and repayment thresholds are set by the Australian Government and reviewed each year. These are published on the StudyAssist website.

VSL tuition fees

- 3.7 Eligible students may apply for a VET Student Loan to cover all or part of their course tuition fees.
- 3.8 Tuition fees for commercial (fee-for-service) students are determined by TAFE NSW. The Australian Government applies a 20% loan fee for commercial students who take a VET Student Loan.
- 3.9 Students in a NSW Government subsidised training place are charged according to the NSW Smart and Skilled published fees schedule. There is no loan fee for NSW subsidised students.
- 3.10 Tuition fees for VET Student Loan enrolments in TAFE NSW are charged evenly across the full course duration, via Units of Study (UoS), which are spread over a minimum of three fee periods.
- 3.11 Students will be charged the same course tuition fees regardless of their payment method (e.g. loan, self-payment). Students may elect to pay for some, or all of their course tuition fees, up until the census day for each UoS.

VSL census days

- 3.12 The census day is the last day the student can withdraw without incurring the cost of the tuition fees of a Unit of Study (UoS). Each UoS has its own census day. The census day is set at no less than 20% into the duration of each UoS.
- 3.13 Students who take a VET Student Loan incur the debt for the UoS if they are still enrolled on the day after the census day, for the relevant UoS. For students who have self-paid a UoS, the tuition fees become non-refundable the day after census day.

VSL student correspondence

- 3.14 Students enrolling in a VET Student Loan eligible course will be provided with a **Statement of Covered Fees and Fee Notices** no less than 14 days before each census day of the course. The Fee

Notice indicates the UoS details, loan amounts, gap payments, self-payments and any applicable loan fees, for each UoS. Fee Notices are emailed to the student's personal email address.

- 3.15 Students who have been approved for a loan will receive a **Commonwealth Assistance Notice (CAN)** on the day after census day, confirming the loan and loan fee (if applicable) that will be reported to the Australian Government. If the information on the CAN is incorrect, students should notify TAFE NSW immediately to request a correction. CANs are emailed to the student's personal email address, after each UoS census day.

VSL course withdrawal

- 3.16 It is a condition of enrolment that students participate in their studies or provide timely advice to TAFE NSW if they wish to withdraw or defer their studies.
- 3.17 Students wishing to withdraw or defer from their course must notify TAFE NSW immediately and complete a **VET Student Loan Withdrawal & Deferral Application form** available on the [TAFE NSW website](#) (VET Student Loans page).
- 3.18 Students that have a loan or self-paid for a UoS, who withdraw on or before the census day, will not incur the loan amount and self-paid course tuition fees are refundable (for that UoS).
- 3.19 TAFE NSW will, to the best of its ability, contact all students who are not progressing through their course to ascertain their intentions. If the student cannot be contacted, TAFE NSW may cancel the enrolment, with the cancellation taking full effect 28 days after the student has been advised of the cancellation.
- 3.20 If the student has been withdrawn and wishes to resume their studies, they must contact TAFE NSW to re-enrol into the course.

VSL recredits and refunds

- 3.21 Students who withdraw after the census day may be eligible for a refund or recredit of their loan amount, if the student's circumstances meet the conditions of 'Special Circumstances' such as serious illness, as defined by the VET Student Loans Act 2016 (Cth). Refer to the [VSL Student Manual](#) and the [StudyAssist website](#).
- 3.22 Students must submit an **VSL Application to recredit a HELP Balance form** to TAFE NSW within 12 months of the census day of the Unit of Study/Part of Course. The application form is available on the [TAFE NSW website](#) (VET Student Loans page).
- 3.23 Students who wish to apply for a recredit or refund due to special circumstances, must provide evidence to support their recredit application. Refer to the Tuition Fees and Refunds Information for students on the [TAFE NSW website](#).
- 3.24 Students are not eligible to apply for a recredit if they have successfully completed the VET Unit of Study/Part of a Course.

VSL recredits review & appeals

- 3.25 For student's whose application to have their loan recredited is not successful, they may request a review of that decision. There is no charge for a student to request a review of the decision not to

recredit a HELP balance. Refer to the VET Student Loans Student Review Information on the [TAFE NSW website](#) (VET Student Loans page).

- 3.26 If a review request is also unsuccessful, students may lodge an appeal to the Administrative Review Tribunal (ART). Appeals to the ART must be submitted within 28 days from the date of the review outcome letter issued by TAFE NSW. Students can contact the ART online, by email, phone, via a contact form or in-person visits to an ART office. A service fee applies. Further information is available on the [Administrative Review Tribunal website](#).

VSL provider conduct

- 3.27 Students may apply to the [Commonwealth] Secretary for their HELP balance to be recredited in the event of unacceptable conduct by a provider. Refer to the [StudyAssist website](#).
- 3.28 The [Commonwealth] Secretary may recredit a student's HELP balance if satisfied that the course provider, engaged in unacceptable conduct in relation to the student's application for a loan, or the provider has failed to comply with the Act, and the failure has adversely affected the student.
- 3.29 Applications for recredit under unacceptable conduct must be made within 5 years after the census day for the course, or part of the course concerned or within that period as extended by the Secretary.

VSL student complaints and grievances (academic & non-academic)

- 3.30 Students can raise a concern or grievance for a range of academic and non- academic matters, including harassment, vilification, discrimination, misuse of personal information, financial matters, course application and enrolment. Student can contact TAFE NSW staff directly who may be able to resolve the complaint.
- 3.31 Students can also make a complaint by submitting the TAFE NSW Complaint Form online. There is no charge to make a complaint to TAFE NSW. Refer to the [Customer Complaints and Feedback Policy](#) for further information.
- 3.32 Students can also seek assistance from independent organisations such as the [VET Student Loans Commonwealth Ombudsman](#) and [Department of Employment and Workplace Relations](#).

VSL student rights and responsibilities

- 3.33 Students should be familiar with their Rights and Responsibilities. Refer to the [TAFE NSW website](#).
- 3.34 Students can also find VET Student Loan information in the [VSL Student Manual](#), on the [StudyAssist website](#) and the [Department of Employment and Workplace Relations website](#).
- 3.35 TAFE NSW VSL students are covered by Tuition Assurance. If TAFE NSW ceases to deliver a course and a suitable replacement course is not available; TAFE NSW will recredit the loan amount or refund any upfront payment made for any affected UoS that has not been completed. Refer to the [TAFE NSW website](#) (VET Student Loans page).

Where to get help

Students can seek further information from their Teacher, Head Teacher, Course Coordinator or Customer Service Representatives. Staff can seek clarification or assistance on the application of this policy from the Team Leaders of Student Administrative Services (Student Finance team) and the VET Student Loans Unit.

Section 4. Responsibilities

Position, Branch or Unit	Responsibilities
TAFE NSW Student Loans Unit	Administer the VSL program requirements on behalf of TAFE NSW.
TAFE NSW Employees	Administer the administration functions of the VSL program.
Prospective students / students	• Provide all required information for enrolment & application (eCAF) • Provide evidence to support eligibility and academic suitability • Provide a Unique Student Identifier (USI) • Accept relevant terms and conditions on enrolment • Read the VSL Student Manual when taking a loan • Complete eCAF Progression and engagement surveys • Notify TAFE NSW in writing using the appropriate withdrawal form
Parents or legal guardians (for students under 18)	Complete the Parental Consent Form prior to the student applying for a VET Student Loan via eCAF.

Section 5. Governance information

Governance	Details
Legislation, regulations, and standards	This policy is governed by: • VET Student Loans Act 2016 (Cth) • VET Student Loans Rules 2016 (Cth)
Associated policies	This policy is to be read together with: • Enrolment and Student Administration Policy • Customer Complaints and Feedback Policy and Online Feedback Form • VET Student Loans Policy
Supporting procedures	This policy governs the following TAFE NSW procedures and processes: • VET Student Loans Tuition Fee, Recredit and Refund Procedure
Accountable Officer	Chief Student and Community Officer
Responsible Officer	Executive Director Student and Campus Services
Content Manager number	PROJ20/110
Next review date	16 September 2029

Section 6. Document history

No.	Effective	Approved by	Amendment
V4	29/10/2020	Manager Student Loans	3.1 – replaced ‘Qualification’ with ‘course’ 4.1 – replaced ‘Qualification’ with ‘course’ 4.3 – addition ‘renewable’ 4.16 – removed ‘The Commonwealth Government has implemented interim VET Student Loan Tuition Assurance measures’ *updated the links to websites, where required
V5	11/06/2021	Manager Student Loans	4.13 – addition ‘An Application to re-credit a HELP balance form must be submitted within 12 months of the census day of the Unit of Study/Part of Course’.
V6	2 October 2026	Chief Student and Community Officer	Redesigned onto new Document Template. Adjustments made to numbering and content; links updated, & some items moved from VET Student Loans Policy to this document.