VET STUDENT LOANS ELIGIBILITY

> If enrolling into an approved VET Student Loan (VSL) eligible Diploma or Advanced Diploma course and you wish to access a VSL, you must first read the *VET Student Loans Information Booklet* (available via the link on the College's website) before applying.
> **You will be required to supply your eligibility evidence where applicable at enrolment and as requested by the Commonwealth.**

➢ MEET CITIZENSHIP/RESIDENCY REQUIREMENTS (one of the following)

1. Australian Citizenship –
   - If you were born before 20 August 1986 and do not have a current Australian Passport, you must provide your full birth certificate as issued by an Australian Registry of Births, Deaths and Marriages.

   - If you were born on or after 20 August 1986 and you do not have a current Australia Passport and:
     - *One of your parents was an Australian citizen* at the time of your birth, you must provide your full birth certificate as issued by an Australian Registry of Births, Deaths, and Marriages showing that at least one parent was born in Australia before 20 August 1986.
     - *Your parents were born in Australia after this date*, then a parent's full birth certificate as issued by an Australian Registry of Births, Deaths and Marriage must be supplied in addition to your own birth certificate.
     - *One of your parents was a permanent resident* of Australia at the time of your birth, you must provide your Australian Citizenship Certificate and your Birth Certificate.
     - *Neither parent was an Australian citizen or permanent resident* at the time of your birth, and you have spent the first 10 years of your life in Australia, you must provide your Australian Citizenship Certificate and your Birth Certificate.
     - If you were born overseas and have acquired Australian Citizenship, you must provide one of the following documents: Australian Citizenship Certificate or a Citizenship by Descent Extract

   OR
2. Permanent humanitarian visa holder (*resident in Australia under the eligible visa for the duration of the loan).*
   - You can check if your visa class is eligible by visiting *https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online/visa-holders.*

   OR
3. An eligible New Zealand Citizen SCV holder subclass 444 (resident in Australia for the duration of the loan)
   - You can complete the *Form 1359 – Request for international movement records*. Download from https://immi.homeaffairs.gov.au/form-listing/forms/1359.pdf
   - More information on eligibility evidence for New Zealand Citizens can be found at https://www.education.gov.au/faqs-new-zealand-special-category-visa-holders

   OR
4. Pacific engagement visa holder who is usually resident in Australia.

   - In addition, evidence for any change of name must be provided.
   - Other permanent residents or visa holders are **NOT** eligible for a VET Student Loan.

➢ MEET ACADEMIC ELIGIBILITY REQUIREMENTS (one of the following)

- Australian Senior Certificate of Secondary Education issued by the relevant State Government education authority. Replacements can be requested from the relevant authority for a fee **OR**
- An Australian Qualification with a minimum Certificate IV and delivered in English **OR**
- An International Baccalaureate Diploma Programme (IB)
- Have attained an Exit Level 3 or higher in the Australian Core Skills Framework in an approved Commonwealth testing tool for literacy and numeracy (LLN assessment). Testing is available on campus. Your results are available immediately. These will be reported to the Commonwealth when requested.

➢ HAVE NOT EXCEEDED THE HELP LIMIT

- The HELP limit is the maximum amount that can be borrowed under VET Student Loans and HELP over a lifetime (this will include any previous loans at other RTOs or Universities).

➢ UNDER 18 AT TIME OF APPLICATION

- If you are not an Independent Youth as assessed by Centrelink, a parent must complete the *VET Student Loans Parental Consent—student under 18 years* form. This can be downloaded from the Colleges website. In addition, evidence of legal parent/guardianship must be provided.
- If you can prove you are an independent Under 18 as assessed by Centrelink, you will not need to submit a parental consent form. You will need to provide evidence that you have been assessed as an Independent Youth.

➢ MEET TAX FILE NUMBER (TFN) REQUIREMENTS

- Hold a TFN (Tax File Number), **or**
- If you do not have a TFN you must provide a Certificate of application for a TFN in the first instance. The College <u>must be advised ASAP of your TFN once received</u>.

➢ MEET USI REQUIREMENTS

- You must have a USI. You can create a USI at https://www.usi.gov.au

➢ COMPLETE LOAN APPLICATION WITHIN SPECIFIED TIME FRAME

- For <u>all</u> eligible units to be included in a loan, you must lodge your Electronic Commonwealth Assistance Form (eCAF<u>) before your first census date</u>. Please note that there is a compulsory two business day cooling off period after enrolment confirmation before you can submit the eCAF.

➢ MEET REGULAR PROGRESSION/ENGAGEMENT REQUIREMENTS

- You must complete the '*VET Student Loans— Confirming enrolment and continued course engagement and participation form'* online at least twice each year—around February, June and October.
- If you do not complete this requirement, you may be ineligible to continue accessing a VET student loan for your course.

More information regarding VET Student Loans including forms can be found on the College's website https://www.centralregionaltafe.wa.edu.au or by contacting Client/Student Services at your nearest campus.