



# VET Fee-Help Student and Parent Information

(Available for Diplomas and Advanced Diplomas only)

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## **When and how can I apply?**

Students can apply for VET FEE-HELP (VFH) assistance if the registered training organisation enrolled with has been formally approved as a VET provider. GippsTAFE has VET provider approval and can supply you with the appropriate information and forms.

## **How do I repay the loan?**

Students who are approved to receive VFH assistance to help pay for all or part of their tuition fees will effectively have a loan with the Australian Government. Compulsory repayment commences when income reaches the minimum repayment threshold for the income year.

## **What is an eligible student?**

An eligible student (for the purposes of VFH):

- Is an Australian citizen or permanent humanitarian visa holder who will be resident in Australia for the duration of the unit of study in which they are seeking VFH assistance;
- Is going to be enrolled on or before the census date in an eligible unit of study and remains enrolled in the unit at the end of the census date;
- Meets the tax file number requirements;
- Has completed, signed and submitted a valid request for VFH assistance form for the unit or the course of which the unit forms a part, on or before the census date; and
- Has not exceeded the FEE-HELP limit.

## **Are only full-time students able to apply for VET FEE-HELP?**

No. Eligible full time and part time students will be able to apply for VFH.

## **Can I apply for VET FEE-HELP part-way through studying a VET course?**

You can if the census date of the unit of study has not passed.

## **What is the VET FEE-HELP loan limit?**

In 2010, the FEE-HELP loan limit is \$85,612 for most courses. This amount is indexed each year. There is up to a 20% loan fee that applies to VET FEE-HELP loans.

## **What if I already have a HELP debt?**

If you are currently accessing HECS-HELP or FEE-HELP, or have in the past, you will still need to apply for VFH assistance through GippsTAFE.

## **How can I find my FEE-HELP balance?**

If you have a FEE-HELP debt, you would have been issued with a Commonwealth Assistance Notice (CAN). You should refer to your CAN for the most up-to-date information when working out your FEE-HELP balance. It is your responsibility to be aware of your FEE-HELP balance.

VET FEE-HELP loans can be accessed through GippsTAFE. Students can obtain a Request for VET FEE-HELP Assistance form and VET FEE-HELP Information 2010 student booklet from any GippsTAFE Campus reception point.

Students must read the VET FEE-HELP Information 2010 Student booklet before they sign and submit the Request for VET FEE-HELP Assistance form. By signing the form a student is declaring they have read the booklet and are aware of their obligation under VET FEE-HELP.

VET FEE-HELP assistance: telephone 13 38 73.