



VET Student Loans - Am I eligible?

The VET Student Loans (VSL) scheme allows eligible students to borrow from the Commonwealth to pay their fees for any approved diplomas courses.

You can either:

- Apply for a VET Student Loan to pay your course tuition fees; or
- Pay some of your fees by setting up payment plan with Marr Mooditj, and apply for a VSL to pay for part of your fees.

Your loan is repaid through the Australian Tax system when you reach the minimum income threshold for repayment. The minimum income threshold for repayment is set by the Commonwealth each year and is published on Study Assist

<https://docs.education.gov.au/node/42391>

Students who study at Marr Mooditj Training are subsidised students, so no loan fee is charged to access VET Student Loans.

To be eligible for VET Student Loan students must meet ALL of these criteria.

You **must** be:

- An Australian citizen, or
- A qualifying New Zealand citizen, or
- A permanent humanitarian visa holder, who is usually resident in Australia.

and

- Your FEE-HELP balance (the amount of your FEE-HELP limit you have left) is more than \$0. This means you have enough FEE-HELP limit remaining for your proposed studies to be covered by the loan.
- Meet the Tax File Number requirements.
- Have a Unique Student Identifier (USI) or are otherwise exempt.
- Meet the academic suitability requirement (Refer to VET Student Loans – Student Entry Procedures).
- Have a Commonwealth Higher Education Student Support number (CHESSN).
- Have given any requested documentation to MMT and submitted the electronic Commonwealth Assistance Form (eCAF) <https://docs.education.gov.au/node/44496> online.
- Comply with ongoing Commonwealth engagement and progression requests to log on to complete their online student engagement form to confirm that you are a genuine student, continuing to study and the progress in your course. You will get these requests two or three times a year, depending on how long your course is. If you do not complete the form and survey within the required time, you may be ineligible to continue accessing VET Student Loans to pay for the remainder of your course fees.



Marr Mooditj Training

What is Unique Student Identifier (USI)?

The Commonwealth requires all students studying in a nationally recognised training course to have a USI. If you already have one, please ensure you use this same USI whenever you enrol for any training. If you don't have a USI, go to <https://www.usi.gov.au/> to register before you apply to enrol, or you can apply as part of your enrolment.

What is a Commonwealth Higher Education Student Support Number (CHESSN)?

A CHESSN is allocated to all students when they first access a Commonwealth loan. Any Commonwealth student loan you take is recorded against your CHESSN. If you already have a CHESSN, please apply that number. Otherwise MMT will provide you with one during your application process.

VET Student Loans must be repaid to the Commonwealth Government through the tax system once your income is above the compulsory repayment threshold. You must be aware that your loan remains a personal debt until it is repaid.

For more information refer to:

- VET Student Loans information for students applying for VET Student Loan booklet (January 2019 – v3.0) <https://docs.education.gov.au/node/42391>
- Study Assist _ <https://www.studyassist.gov.au/paying-back-your-loan/loan-repayment>