



VET Student Loans - How do I apply?

A VET Student Loan is an agreement between **you** and the Commonwealth Government.

To apply for a VET Student loan:

- You must meet all the loan eligibility requirements (see eligibility criteria information sheet).
- If you are enrolled and accepted into an approved course, MMT will advise the Commonwealth that you wish to apply for a loan.
- The Commonwealth will email you a passkey to access the electronic Commonwealth Assistance Form (eCAF) online. When you complete the eCAF process your enrolment can then be finalised
- Your loan application eCAF is separate to your enrolment with MMT. The Commonwealth Government requires that there is a **two day cooling off** period between your enrolment and applying for a loan.
- You will need to provide your valid Tax File Number (TFN). If you provide an invalid Tax File Number, you will not be able to access a VET Student Loan for your tuition fees. Check your details are correct by logging into your My Gov account <https://my.gov.au/LoginServices/main/login?execution=e2s1> prior to applying for the loan.
- The **census day** is the last day you can apply for a loan for the fees for that period, so make sure you complete your application before the period you want to start the loan. Census day is also the last day on which you can withdraw from your course/unit without having to pay tuition fees for that unit. The day is set by MMT in accordance with the Act and the rules.

As with any loan you take, you must understand the terms and conditions before you make a commitment. You must read the VET Student Loan information available on Study Assist at <https://www.studyassist.gov.au/>, and the Commonwealth Department of Education <https://www.education.gov.au/vet-student-loans> websites for students and consider seeking independent financial advice.

During your study, you may be contacted again by the Commonwealth to confirm your engagement and progression in your course and confirm that you wish to continue to use your VET Student Loan to pay your tuition fees for the course. It is important that you advise MMT if any of your personal or contact details change during your study. Further information regarding the VET Student Loan engagement and progression process is available on the Commonwealth Department of Education website at <https://docs.education.gov.au/node/44651>. If you do not complete the engagement and progression process, you will not be able to continue access to a VET Student Loan for your tuition fees.