

VET Student Loans and census dates 2021

What is a VET Student Loan?

VET Student Loans assist eligible students to pay for all or part of their VET tuition fees when studying one or more accredited Diploma or Advanced Diploma courses deemed eligible for VET Student Loans. Each eligible course will have loan amounts capped and students will be expected to pay any tuition fee over and above that cap. For more information visit dese.gov.au/vet-student-loans

These fees are due to be paid in full or deferred to VET Student Loans on or prior to each census date.

- Additional costs such as materials fees cannot be deferred via the VET Student Loans scheme.
- A VET Student Loan debt is repaid through the tax system once a person reaches the minimum income threshold level of repayment. The VET Student Loan remains a personal debt obligation until it is repaid to the Commonwealth and may affect (by reducing) a person's take-home (after tax) wage or salary until the debt is repaid. It may also affect the borrowing capacity of the person until the debt is repaid to the Commonwealth.
- Students undertaking a course on a fee for service basis may also be eligible to access VET Student Loans. **A 20% loan fee will apply.**
- Students may wish to seek independent advice prior to applying for any VET Student Loan. For more information visit studyassist.gov.au

Am I eligible for a VET Student Loan?

There are eligibility criteria that determine whether you have access to a VET Student Loan. Your access to a VET Student Loan will also require you to provide documentation to confirm your citizenship in line with that criteria. Further information is available from Customer Service or our website at thegordon.edu.au/future-students/fees-charges/fee-help

What happens if I withdraw on or before the census date?

If you correctly withdraw from any unit on or before the census date, you will not incur a VET Student Loan debt for that unit. Further information is available from Customer Service or our website at thegordon.edu.au/future-students/fees-charges/fee-help

What happens if I withdraw after the census date?

If you correctly withdraw after the census date, you will have a debt to the Australian Government. If after the census date, special circumstances occur and you are unable to continue your studies, you can apply to have your VET Student Loan debt removed for that unit(s). Time limits apply for you to have your FEE- HELP balance re-credited due to special circumstances. For more information visit thegordon.edu.au/sitedocs/futurestudents/fees-and-charges.aspx

Is there anything else I will have to do?

You will be required to demonstrate you are progressing throughout your course. From July 1, 2017, you will receive emails from the Department of Education, Skills and Employment with instructions to log in online and acknowledge that you accept the loan you will receive for the course.

What is my census date?

Census dates for each unit of study are predetermined and the student will not incur VET Student Loan liability until after each census date. Institute census dates are specific on the Gordon website at thegordon.edu.au/future-students/fees-charges/fee-help

The census date of a unit of study (which forms part of an eligible course of study) is the last day a student can submit their request for VET Student Loan assistance, through the Department of Education, Skills and Employment's eCAF Portal. Those students who have elected not to access a VET Student Loan, will be required to pay fees in full by this date. If you have not submitted a completed Request for a VET Student Loan on or before the census date, you WILL NOT be entitled to a VET Student Loan for that unit and will therefore be required to pay the fee.

Students will be advised of the census dates that apply to them.

Further Information is available from Customer Service or our website at thegordon.edu.au/future-students/fees-charges/fee-help

Census dates

| Study period | From | To | 20% | Census Date |
|--------------|------------|------------|------------|-------------|
| Term 1 | 27/01/2021 | 18/04/2021 | 12/02/2021 | 15/03/2021 |
| Term 2 | 19/04/2021 | 11/07/2021 | 05/05/2021 | 14/05/2021 |
| Term 3 | 12/07/2021 | 3/10/2021 | 28/07/2021 | 16/08/2021 |
| Term 4 | 4/10/2021 | 17/12/2021 | 18/10/2021 | 20/10/2021 |
| Semester 1 | 27/01/2021 | 11/07/2021 | 1/03/2021 | 15/03/2021 |
| Semester 2 | 12/07/2021 | 17/12/2021 | 12/08/2021 | 16/08/2021 |
| Full Year | 27/01/2021 | 17/12/2021 | 01/04/2021 | 15/04/2021 |
| January | 1/01/2021 | 31/01/2021 | 7/01/2021 | 15/01/2021 |
| February | 1/02/2021 | 28/02/2021 | 6/02/2021 | 15/02/2021 |
| March | 1/03/2021 | 31/03/2021 | 7/03/2021 | 15/03/2021 |
| April | 1/04/2021 | 30/04/2021 | 6/04/2021 | 15/04/2021 |
| May | 1/05/2021 | 31/05/2021 | 7/05/2021 | 14/05/2021 |
| June | 1/06/2021 | 30/06/2021 | 6/06/2021 | 15/06/2021 |
| July | 1/07/2021 | 31/07/2021 | 7/07/2021 | 15/07/2021 |
| August | 1/08/2021 | 31/08/2021 | 7/08/2021 | 16/08/2021 |
| September | 1/09/2021 | 30/09/2021 | 6/09/2021 | 15/09/2021 |
| October | 1/10/2021 | 31/10/2021 | 7/10/2021 | 20/10/2021 |
| November | 1/11/2021 | 30/11/2021 | 6/11/2021 | 15/11/2021 |
| December | 1/12/2021 | 31/12/2021 | 7/12/2021 | 15/12/2021 |

Where can I find more information?

Refer to your VET Student Loan Information booklet or the study assist website at studyassist.gov.au or the VET Student Loans Student Enquiry Line on 1800 020 108