

## Am I eligible?

To be eligible, you must either:

- be an Australian citizen, or
- hold an eligible permanent humanitarian visa and usually reside in Australia, or
- be a New Zealand citizen on Special Category Visa (SCV subclass 444) who meets the long-term residency requirements.\*

\* Holders of other permanent visas and temporary visas are NOT eligible for a VET Student Loan

### You must also:

- have a tax file number (TFN) or be applying for one. The personal details of your TFN with the ATO, must match the personal details you have provided to SFC, for example your name and date of birth ([Apply for a tax file number here](#))
- have a Unique Student Identifier (USI)
- intend to undertake your course primarily in Australia
- meet the academic suitability requirements of the VET student loan academic entry requirements. (that is, assessed as academically suitable to undertake a high level vocational qualification)
- not have exceeded your lifetime Commonwealth student loan limit, which is set each year by the Commonwealth
- have read the [VET Student Loans information booklet](#).
- have given any requested documentation to SFC and submitted the electronic [Commonwealth Assistance Form](#) (eCAF) online by the first census day no less than two business days after enrolling (see *How do I apply*)
- 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 tuition fees.

### Lifetime Loan Limit

The lifetime loan limit is the total amount you can incur in your lifetime under any Commonwealth HELP student loan scheme – whether it is Higher Education FEE-HELP, VET FEE-HELP or a VET Student Loan. It is indexed each year, in line with the Consumer Price Index (CPI). For 2022, the HELP loan limit is \$109,206 for most students. Students can view their loan obligations by logging into myHELPbalance on the [Study Assist](#) website. You will need your Commonwealth Higher Education Student Support Number (CHESSN) to log in.

## Renewable HELP Balance

Your HELP balance is renewable. Any compulsory or voluntary repayments starting from the 2019-20 income year will top up your HELP balance. These repayments will be applied to your HELP balance from 1 July 2020 onwards, after you have submitted your tax return to the ATO. Repayments can be re-borrowed in the future, up to the current HELP loan limit.

## What is a 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 was allocated to all students as a primary student identifier when they first accessed a Commonwealth Loan prior to 2021. For new students (from 2021), the CHESSN has been replaced by the USI and will be the primary student identifier moving forward.

## New Zealand Citizens

The residency requirements for New Zealand citizens on a Special Category Visa are:

1. You first began living in Australia at least 10 years before applying for a loan, and at that time, were a child under 18 years of age and did not have a spouse or de-facto partner; and
2. You have been in Australia for at least eight of the 10 years immediately prior to applying and at least 18 months of the last two years.

You will need to provide evidence of your eligibility to SFC before requesting a VET Student Loan.