

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
- if you are accepted into a course, SFC 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
- you will need to provide your valid Tax File Number (TFN), so have it handy when you log on to the online form. If you don't have a TFN, you can apply at most Australia Post outlets. A valid Tax File Number means that the details you provide to SFC must match those held with the Australian Tax Office. 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 [MyGov account](#) prior to applying for a loan.
- your loan application (eCAF) is separate to your enrolment with SFC. The Commonwealth Government requires that there is a two day cooling off period between your enrolment and applying for a 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 promptly.

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](#), the [Department of Education, Skills and Employment](#) website 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 SFC 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 [Department of Education, Skills and Employment](#) website. 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.

Under 18:

There are no age restrictions to apply for a VET Student Loan. For students who are under 18, you must complete one of the following requirements:

- your parent or guardian must sign the Commonwealth's parental consent form for your loan. This is available from your college or on the [Department of Education, Skills and Employment](#) website. You must provide this form to your college before you can apply for a loan. OR
- if you are receiving Youth Allowance on the basis that you are independent, you must provide your Centrelink Income Statement noting your independent assessment.

Your parent or guardian will not be responsible for making loan repayments and it will not affect their credit rating.