

## Vet Student Loans—What is a VET Student Loan?

From 1 January 2017, the Commonwealth VET Student Loans program replaced the VET FEE-HELP loan program.

This Commonwealth Government program allows you to access loans for courses that:

- have a high national priority
- meet industry needs
- contribute to addressing skills shortages
- lead to employment outcomes.

The program also features loan caps for course loans. This means if your fees are above the loan cap, you will need to pay the difference. Most TAFE NSW students will not be affected by loan caps, but if you are, you will be advised of this during your enrolment. Please note, that loan caps are indexed annually in accordance with the VET Student Loans Act 2016.