

## Withdrawals, deferrals and refunds

If you choose to withdraw or defer, you may be entitled to a refund of any up-front payment you've made, or re-credit of your loan balance if you have taken a Commonwealth Student Loan.

- [Tuition fees and refunds – information for students](#)

You must withdraw or defer in writing by completing the VET Student Loans Withdrawal & Deferral Application form.

The loan amount you incur will depend on the timing of your withdrawal or deferral. There are no penalties if you withdraw or defer on or before the census day. However, once a census day has passed, the loan amount for the Unit of Study is incurred.

In some special circumstances, you may apply to have your debt reversed by completing the [Application to re-credit a HELP balance](#) form within 12 months of the census day of the Unit of Study/Part of a Course.

Students also have the right to apply for a review of a decision not to re-credit a loan balance. See the [VET Student Loans Student Review Procedure](#).

If you wish to re-enrol in the program after withdrawing you must inform us in writing of your intention to re-enrol.