

## Eligibility

### You must be either:

- ☐ 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 who meets the long term residency requirements.

### And have a:

- ☐ Tax file number (TFN) or be applying for one.
- ☐ Unique Student Identifier (USI)
- ☐ Commonwealth Higher Education Student Support Number (CHESSN)

### And:

- ☐ Meet Academic Requirements  
(Successfully complete an LLN or VETASSESS Test, achieving a minimum score of 21 in Numeracy)
- ☐ Not have exceeded your lifetime Commonwealth student loan limit
- ☐ Have read the VET Student Loan information booklet available here:  
<https://www.employment.gov.au/information-vet-student-loans-students>

## How to Apply

- ☐ **Step 1:** Inform Skills Training Australia (STA) that you would like to apply for a VET student loan on the enrolment form.
- ☐ **Step 2:** Provide STA with all necessary documents during enrolment to assess eligibility  
(Including Australian Birth Certificate, Australian Passport or Australian Citizenship Certificate)
- ☐ **Step 3:** If accepted into a course, STA will advise the Commonwealth that you would like to apply for a VET student loan.
- ☐ **Step 4:** You will receive an email from [ecafsystem@education.gov.au](mailto:ecafsystem@education.gov.au) with a link and log-in details. Log-in and fill out the electronic Commonwealth Assistance Form to apply for the VET Student loan.

This form must be filled out on or before the census date (available on our website [www.skillstraining.edu.au](http://www.skillstraining.edu.au)) or you will need to pay the fees for that term. Full fee students must also pay the gap fee.

- ☐ **Step 5:** You will receive an email confirming your loan approval.

To receive ongoing VET student loan support during your course, you will receive emails from the Commonwealth to remind you to log-in to the eCAF system and confirm you are still continuing study.