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2025 Tuition Fee Schedule

VET STUDENT LOANS ELIGIBLE COURSES

Chisholm Institute (RTO No 0260) is an approved VET Student Loans provider. 2025 VET Student Loans at Chisholm Institute are only applicable to the courses listed in Part 2 of this schedule (Excel document)

The 2025 Tuition Fee Schedule (VET Student Loans Eligible Courses) sets out the fees for courses and units of study in which an eligible student may request VET Student Loan assistance to pay for all or part tuition fees whilst studying at Chisholm Institute (ABN: 65 335 795 326).

Please Note: Maximum VET Tuition Fees are indicative amounts and relate to the maximum tuition cost for the course undertaken under normal circumstances. This does not take into consideration units that need to be repeated based on unsuccessful outcomes.

**What is VET Student Loans?**

An Australian Government Loan Scheme for VET courses (VET Student Loans) which commenced on 1 January 2017 replacing the previous loan scheme VET FEE HELP.

VET Student Loans is an Australian Government income contingent loan scheme that assists eligible students to pay for all or part of their VET tuition fees when studying one or more VET Student Loans eligible course/s at Chisholm Institute. If you are studying a Diploma or Advanced Diploma course linked to industry needs and employment outcomes you may be eligible for a VET Student Loan. Each VET Student Loan eligible course has an associated Loan Cap. Eligible students can access loans up to the capped amount of the VET Student Loan eligible course. Where the tuition fee for a course exceeds the cap for a course, the student will be expected to pay the gap amount upfront. For a list of payment options and fees, please visit [www.chisholm.edu.au/students/fees](http://www.chisholm.edu.au/students/fees). VET Student Loans will only be approved for students who meet eligibility requirements.

Please see a list of VET Student Loans eligible courses at Chisholm and their associated VET Student Loans Course Cap in Part 2 of this schedule (Excel document).

Students who access VET Student Loans do not have to start repaying their loan (via the Australian Taxation System) until their income is above the minimum repayment threshold for compulsory repayment. Voluntary repayments can be made at any time (for more information on making a payment, go to [www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay)). Please note: A VET Student Loan gives rise to a HELP debt that continues to be a debt due to the Commonwealth until it is repaid.

**Who is eligible for VET Student Loans?**

Students commencing a new course in 2025, or continuing their enrolment in a course, will be able to request VET Student Loans assistance on a VET Student Loan eligible course.

To be eligible for a VET Student Loan you must be:

* An Australian Citizen ***or*** a New Zealand Citizen who holds a **Special Category Visa (SCV) or formerly be a Special Category Visa holder and on a pathway to Australian citizenship** and meet further criteria as specified below ***or*** a Permanent Humanitarian Visa Holder (who will be residing in Australia for the duration of the unit/course)
* Studying an approved VET Student Loans eligible course – Diploma or Advanced Diploma courses
* Have not exceeded the FEE-HELP (Higher Education Loan Program) limit
* Provide proof of Citizenship or approved residency (as detailed above)
* Meet Student Entry Requirements (assessment of academic suitability - see criteria as specified below)
* Present a Unique Student Identifier (USI) number
* Meet Tax File Number requirements
* Apply to the Government using the approved form (online Government eCAF – Electronic Commonwealth Assistance Form) and include all relevant information.
* Confirm Engagement and Progression in your course when requested by the Department of Employment & Workplace Relations to have ongoing access to the loan throughout the course duration

**Proof of Australian Citizenship**

Acceptable forms of evidence include:

* Current Australian Passport;
* Australian Citizenship Certificate;
* Australian Citizenship by Descent extract;
* Australian Birth Certificate where you were born before 20 Aug 1986; **or**
* If you were born on or after 20 Aug 1986, we would require your Australian Birth Certificate plus proof of your parent’s Australian Citizenship at the time of your birth (Examples include your Parent’s Australian Birth Certificate or Australian Citizenship Certificate).

**New Zealand Citizens**

If you are a New Zealand Citizen who holds or who has held a **Special Category Visa (SCV)** you must also meet the below criteria:

* First entered Australia as a child under 18 years of age and at that time did not have a spouse or de-facto partner
* Meet the following residency requirements;
  + First started to be generally living and resident in Australia at least 10 years before the test day\*
  + Have been in Australia for at least;
    - A total of eight (8) out of 10 years immediately before the test day\*
    - A total of 18 months out of the two (2) years immediately before the test day\*; and
* Are otherwise eligible for VET Student Loans

New Zealand Special Category Visa (SCV) VET Student Loans applicants will need to provide an International Movement Record from the Department of Immigration and Border Protection to prove that they meet citizenship requirements as well as the above criteria.

*\*Test day is the day the student is applying for VETSL-HELP*

**Permanent Humanitarian Visa Holders**

If you are a Permanent Humanitarian Visa Holder, you must provide a current Visa or official Department of Immigration and Border Protection paperwork to prove your citizenship.

**Pacific Engagement Visa Holders**

A pacific engagement visa holder is someone who holds a Subclass 192 (Pacific Engagement) visa under the Migration Regulations 1994.

This is a permanent resident visa for eligible individuals from participating countries across the Pacific and Timor-Leste.

As a pacific engagement visa holder, you must be living in Australia for the duration of your study to be eligible for a CSP and/or HELP loan.

**Student Entry Procedure for VET Student Loans**

One of the eligibility requirements for access to tuition fee assistance under the Commonwealth Government's VET Student Loans scheme is an assessment of your academic suitability to undertake your chosen course of study. This assessment for VET Student Loans applies to those wishing to study Diploma or Advanced Diploma courses.

If you wish to apply for VET Student Loans, you are required to either:

* Provide a copy of an Australian Senior Secondary Certificate of Education, awarded to you by an agency or authority of a State or Territory for your completion of VCE Year 12 or VCE VM Year 11 or VCE VM Year 12.

**OR**

* Provide a copy of a Diploma that has been awarded to you for completion of the International Baccalaureate Diploma Programme

**OR**

* Certificate IV (AQF Level 4) or higher qualification where the training has been delivered in English;

**OR**

* Undertake a reading and numeracy assessment that demonstrates your competence at or above Exit Level 3 in the Australia Core Skills Framework. Access to the assessment tool will be provided by Chisholm as part of our information and enrolment process.

**Please note**: this assessment is a requirement of the Commonwealth Government to approve your VET Student Loans application. Chisholm is required to retain the results of your reading and numeracy assessment for at least five years.

Students interested in accessing VET Student Loans should discuss their eligibility with Student Enquiry & Enrolment Services at any campus or by calling 1300 244 746. Students can also access the **VET Student Loans Eligibility Tool**  from <https://www.yourcareer.gov.au/support/financial-assistance/assistance-for-vet-students/vsl-eligibility-check> to check if they meet the eligibility requirements before applying.

**Students under 18 years of age**

VET Student Loan applicants under 18 years of age at time of enrolment must complete (and have a parent/guardian sign) a Parental Consent form prior to enrolment. If the student is an Independent Minor and received Youth Allowance on the basis that the student is independent (within the meaning of Part 2.11 of the Social Security Act 1991), they will need to supply a Centrelink Income Statement noting that they are Independent.

**Added Protections for students as part of VET Student Loans Scheme**

The Commonwealth Government has introduced the VET Loans Scheme to protect students from unscrupulous providers.

One of the student protections is a minimum two-day cooling-off period between a student enrolling in a VET Student Loans eligible course and applying for a VET Student Loan. This rule allows students to take time to think about utilizing VET Student Loans. This rule applies to all TAFEs, dual sector universities and private training providers. Even if you are certain that you want to use VET Student Loans, Chisholm can only accept a VET Student Loans application (online Government eCAF) at least two business days after you have enrolled.

If you decide that you do not want to use VET Student Loans for your enrolment, you can return to Chisholm before the two-day waiting period to arrange an alternative payment method. It is important to finalise your payment option within 14 days of your enrolment.

Further information on student eligibility and how to apply for VET Student Loans, please visit [www.dewr.gov.au/vet-student-loans](http://www.dewr.gov.au/vet-student-loans)

**CONCESSION**

Aboriginal & Torres Strait Islander students studying a VET Student Loans Eligible Course as part of Skills First funding provided by the Victorian State Government are eligible for a discounted (concession) tuition fee. For more information, please visit the Chisholm Fees and Charges page <http://www.chisholm.edu.au/Applying/Fees>

**CENSUS DATES**

A census day is a date by which a student’s enrolment in the course or part of the course can be withdrawn without the student incurring tuition fees (except for successfully completed units). Students must withdraw from the course or part of the course in writing according to Chisholm’s withdrawal process before the census day for each unit of study. For more information about Chisholm’s Withdrawal Policy please visit <https://www.chisholm.edu.au/students/fees/withdrawals-and-refunds>

VET Unit of Study Census Dates fall on the first Wednesday of each month and will not be earlier than 20 per cent of the way between when each unit of study commences and when a student is reasonably expected to complete that unit of study.

**Census Dates for 2025**

Wednesday, 15 January 2025

Wednesday, 29 January 2025

Wednesday, 12 February 2025

Wednesday, 26 February 2025

Wednesday, 12 March 2025

Wednesday, 26 March 2025

Wednesday, 9 April 2025

Wednesday, 23 April 2025

Wednesday, 7 May 2025

Wednesday, 21 May 2025

Wednesday, 4 June 2025

Wednesday, 18 June 2025

Wednesday, 9 July 2025

Wednesday, 23 July 2025

Wednesday, 13 August 2025

Wednesday, 27 August 2025

Wednesday, 10 September 2025

Wednesday, 24 September 2025

Wednesday, 8 October 2025

Wednesday, 22 October 2025

Wednesday, 5 November 2025

Wednesday, 19 November 2025

Wednesday, 3 December 2025

Wednesday, 17 December 2025

Due to the flexible nature of Chisholm Institute’s enrolments, the census date for your Unit of Study will be calculated based on your expected individual start date in that unit. Please refer to the Census date calculator on this Website to assist you with calculating your individual unit of study census dates.

For more information regarding the VET Student Loans Scheme, please visit <https://www.dewr.gov.au/vet-student-loans> or [www.studyassist.gov.au](http://www.studyassist.gov.au).