

Excerpt from:

VET STUDENT LOANS

INFORMATION FOR STUDENTS APPLYING FOR VET STUDENT LOANS

<https://docs.education.gov.au/documents/vet-student-loans-information-booklet>

3. APPLYING FOR A VET STUDENT LOAN

More information about applying for a **VET Student Loan** is available at www.education.gov.au.

3.1 How do I apply for a VET Student Loan?

To apply for a VET Student Loan you must complete the **Request for a VET Student Loan electronic Commonwealth Assistance Form (eCAF)** by the **census day**.

You must first enrol with your provider and indicate that you wish to access a VET Student Loan. Your provider will then give the department your enrolment information, including the nearest applicable **census day**, through the **eCAF** system.

You will then receive an email from the department allowing you to sign into the **eCAF** system. Once you sign-in, you will need to verify the pre-populated information and complete the mandatory fields. You must then **wait at least two full business days** after you have enrolled in your studies before submitting the **eCAF**.

You must submit the **eCAF on or before the first census day for which you would like the loan to apply**.

Once you submit your **eCAF**, you will receive an email confirming your loan approval and providing you with a copy of your completed form. You should keep this form for your records.

In exceptional circumstances, you may be permitted to use a paper loan request form although prior approval is required. Your provider will advise you how to apply using this form.

If you do not complete the **eCAF**, or other permitted form, by the required date for your course, you will have to wait until the next part of your course /unit, next semester or trimester to request a VET Student Loan for future study. Retrospective access to VET Student Loans is not allowed under any circumstances.

Students under the age of 18

If you are under 18 years of age, a parent or guardian must complete and sign a parental consent form. The completed parental consent form must be given to your provider before you can be issued with an **eCAF** application form. The parental consent form is not necessary if you have been assessed by Centrelink as meeting the requirements for receiving the independent rate of Youth Allowance under part 2.11 of the *Social Security Act 1991*. You will need to provide evidence of this assessment in the form of your Centrelink Income Statement, which you can request by logging into myGov and selecting your Centrelink online account. For more information, visit www.humanservices.gov.au/customer/enablers/request-document-using-your-centrelink-online-account.