



Australian International **Aviation College**

VET STUDENT LOANS (VSL) Student Information Guide

Diploma of Aviation

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C	© AIAC
---	----------------------------------	--	--------

Contents

What is VET Student Loan?	3
Eligibility Requirements	3
Applying for a VET Student Loan.....	6
Tuition Protection and Assurance	6
Withdrawal and Cancellation of Enrolment (VET Student Loans)	8
Census Date.....	8
Withdrawing from a Fee Period	8
How to Withdraw or Cancel Enrolment.....	9
Fees and Loan Caps.....	9
Incidental Costs.....	10
Student Responsibilities.....	10
Student Engagement and Progression.....	11
Repaying a VET Student Loan.....	11
Complaints and Appeals	11
Privacy and Use of Information.....	12

What is VET Student Loan?

The VET Student Loans (VSL) program is an Australian Government loan scheme that helps eligible students pay tuition fees for approved diploma level and above courses with approved training providers.

A VET Student Loan:

- Is a loan from the Commonwealth and must be repaid
- It will remain a personal debt until it is repaid
- Must be repaid through the tax system (ATO) once the income exceeds the repayment threshold, reducing the take-home (after tax) wage or salary
- Includes a loan fee of 20% of the loan amount, which is added to the total loan
- In some cases, this loan fee may not apply, such as where students are subsidised by a state or territory government
- May affect a student's future borrowing capacity

VET Student Loans are indexed annually. This means the loan balance may increase slightly over time to reflect changes in the cost of living. Indexation is not interest, but a government adjustment applied once each year. Voluntary repayments can be made at any time.

More information is available via the Australian Government VSL website:

<https://www.dewr.gov.au/vet-student-loans>

Important – Financial Commitment

A VET Student Loan is a significant financial commitment. Students should ensure they fully understand the obligations before applying.

VET Student Loans can only be used to pay tuition fees and cannot be used for any other incidental costs.

Students may wish to seek financial advice before applying for a loan.

Eligibility Requirements

Eligible students will be able to access VET Student Loans without discrimination. Access to VET Student Loans is based on eligibility requirements set by the Australian Government.

Citizenship / Residency

The student must be:

- an Australian citizen, or
- a qualifying New Zealand citizen, or
- a permanent humanitarian visa holder, or
- a Pacific Engagement visa holder
- and be usually resident in Australia

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

HELP Loan Limit

The student must have sufficient **HELP balance available**.

HELP balance is the total amount a student can borrow across:

- HECS-HELP
- FEE-HELP
- VET Student Loans

For more information: <https://myhelpbalance.gov.au/>

Academic Suitability

The student must demonstrate academic suitability by providing one of the following:

- Australian Year 12 Certificate, or
- International Baccalaureate Diploma, or
- AQF Certificate IV or higher qualification (or equivalent), or
- By completing an approved Language, Literacy and Numeracy (LLN) assessment for VET Student Loan entry requirements

LLN Assessment Process (Before Enrolment)

Information and Consent

- The student will be told why the LLN test is required
- The student will be asked to give their consent before starting
- The assessment ensures the course is suitable for the student's skill level

Completing the LLN Assessment

- The LLN test is completed using the approved tool – Safe Work Resources VFH LLN Assessment Tool (Via the Learning Resources Group's LLN robot Platform)
- It includes questions on:
 - Reading
 - Writing
 - Numeracy (maths)

Assessment Conditions (Integrity & Fairness)

- The student must complete the assessment **independently**, without help from others or using translation tools (unless approved).
- Any misconduct (e.g. copying, getting help) may make the results invalid

Support can be provided for:

- Reasonable adjustments (without changing the assessment outcome)

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

Valid and Reliable Results

The LLN tool is designed to be:

- Valid – it measures the skills needed for the course
- Reliable – it gives consistent results
- Fair – it does not disadvantage any student

The results will be provided to the student as soon as possible after the assessment. The results will also be reviewed by a qualified staff member to confirm the accuracy.

Outcome and Course Suitability

After the assessment:

- The results are compared to the LLN requirements of the course
- The student will be advised if:
 - The course is suitable for them, or
 - If they may need additional support, or
 - Another course may be more appropriate

For VET Student Loans (VSL) eligibility, students must demonstrate ACSF Exit Level 3 or higher. However, for enrolment into AIAC's Diploma of Aviation courses, a minimum reading level of ACSF Level 4 is required due to safety and regulatory standards.

For further information on ACSF expectations for this course, please refer to the LLN Requirements document available on our website under Student Handbooks.

Recording and Compliance

- The LLN results are securely recorded
- The process follows VET and VSL requirements
- All decisions are made with honesty, transparency, and student best interest in mind

Key Message for Students

This assessment is not a pass or fail test — it is used to make sure the student is enrolling in the right course and set up for success. Additional Requirements

The student must:

- Provide a **valid Tax File Number (TFN)**
- Have a **Unique Student Identifier (USI)**
- Meet any course-specific entry requirements

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

Applying for a VET Student Loan

To apply for a VET Student Loan:

1. Enrol in the course
2. Wait a minimum of 2 business days (cooling-off period)
3. Complete an electronic Commonwealth Assistance Form (eCAF). A link to this form will be emailed to the student

Submitting an eCAF is a legal declaration to understand and accept a VET Student Loan debt. The student must complete the eCAF **on or before the first census date**.

For further information, refer to the Australian Government VET Student Loans Student Manual.

<https://www.dewr.gov.au/download/7017/ecaf-fact-sheet/37181/ecaf-fact-sheet/pdf>

Tuition Protection and Assurance

If AIAC is unable to deliver the course or ceases to operate, tuition protection arrangements are in place to support the student. For students accessing a VET Student Loan, tuition protection is provided through the **Tuition Protection Service (TPS)**.

If AIAC is unable to deliver the course, the student may be:

- assisted to move to another provider to complete their studies; or
- have their VET Student Loan balance re-credited for the affected part of the course

The TPS will contact affected students with further information and support options.

Further information is available at:

<https://www.education.gov.au/tps>

Re-Credit Decisions

Recrediting by provider for special circumstances

A student may apply to AIAC to have their HELP balance re-credited.

Students who withdraw after the census date due to **special circumstances** may apply to have their VET Student Loan debt re-credited.

Special circumstances, such as:

- Illness or injury
- Family or personal hardship

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

- Other exceptional circumstances beyond the students control

To be considered special circumstances, the circumstances must:

- be beyond the student's control
- not have made their full impact until on or after the census date
- make it impracticable for the student to complete the requirements of the unit of study

Applications for re-crediting or refund under special circumstances must be made by completing the **Application to Re-credit VET Student Loan Balance Form**, in accordance with AIAC's Review of Decisions and Re-crediting of VET Student Loan Balance Procedure.

AIAC will assess applications and notify the student in writing of the outcome within 28 days of receiving a complete application. The written notice will include the decision and the reasons for the decision.

Applications should generally be submitted within 12 months of the census date for the affected fee period, unless the student can demonstrate that they were unable to apply within that period.

If a student withdraws after the census date and does not meet the special circumstances requirements, they will remain liable for the tuition fees for the affected period of study.

Recrediting on grounds of unacceptable behaviour

Students can apply to the Secretary of the department to have their HELP balance recredited on the grounds of:

- unacceptable conduct by the provider
- circumstances set out in subsection 71(3) and 71(4) of the Act

The student has 5 years from the relevant census day to do this. However, the department may extend this period.

Recrediting by secretary

The Secretary may re-credit a student's HELP balance in circumstances outlined in the Act, including where the student is not an eligible or genuine student, or where provider non-compliance has adversely affected the student.

The Secretary may recredit a student's HELP balance if they are satisfied that:

- The student is not an eligible student
- the student is not a genuine student
- the student does not have a tax file number
- the student does not have a unique student identifier.

The Secretary may recredit a student's HELP balance if:

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

An RTO has failed to comply with the Act (including the Rules, other instruments made under the Act, the HESA and any instrument made under the HESA), and the failure has adversely affected the student.

The Secretary must recredit a student's HELP balance if:

- the student has not completed the requirements for the course or the part of the course because you defaulted in relation to the student, and
- the VSL Tuition Protection Director is satisfied there is no suitable replacement course for the student.

The student will get written notice of the Secretary's decision on the recredited amount.

Review of the Decision

Students will be advised of their right to apply for a review of the decision and, if dissatisfied with the outcome, may apply for an external review through the Administrative Appeals Tribunal (AAT).

There are no fees associated with applying for a re-credit of a VET Student Loan balance or for requesting a review of a re-credit decision.

Withdrawal and Cancellation of Enrolment (VET Student Loans)

Students may withdraw from a fee period or cancel their enrolment at any time by notifying AIAC in writing.

Census Date

The census date is the last day a student can withdraw from a fee period (part of the course) without incurring tuition fees or a VET Student Loan (VSL) debt for that fee period.

AIAC will:

- set a census date for each fee period in accordance with VSL requirements
- clearly communicate census dates prior to enrolment and throughout the course (e.g. via website, enrolment information, Fee Notices, and student communications)

Withdrawing from a Fee Period

Students who withdraw from a fee period on or before the census date will:

- not incur tuition fees for that fee period; and
- not incur a VET Student Loan (VSL) debt for that fee period

Students who withdraw from a fee period after the census date will:

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

- remain liable for the tuition fees for that fee period; and
- incur a VET Student Loan (VSL) debt for that fee period, where applicable

How to Withdraw or Cancel Enrolment

To withdraw from a fee period (part of the course) or cancel their enrolment, a student must submit a Withdrawal or Deferral Application Form.

The form must include:

- the student's full name
- student ID
- the fee period(s) and/or course the student wishes to withdraw from

The effective date of withdrawal is the date the written request is received by AIAC.

Where a student withdraws from all fee periods, this will be treated as a cancellation of enrolment.

AIAC will not apply an administrative withdrawal deadline earlier than the published census date for a fee period.

Forms are available from AIAC and must be submitted in writing.

Cancellation of Enrolment

Where a student withdraws from all fee periods, this will be treated as a cancellation of enrolment.

Fees and Loan Caps

How Fees Are Charged

- Tuition fees are divided into fee periods (units or study periods) across the course
- Each fee period has a census date

The student will receive:

- A Fee Notice at least 14 days before each census date
- A Commonwealth Assistance Notice (CAN) after each census date confirming the loan amount

All tuition fees are published prior to enrolment and are provided to students before applying for a VET Student Loan.

Loan Caps

VET Student Loans are subject to government loan caps depending on the course.

If the tuition fees exceed the loan cap the student will need to pay the gap amount.

Maximum loan amounts for VSL courses are indexed annually on 1 January in line with the VET Student Loans (Courses and Loan Caps) Determination 2016.

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

The maximum loan amounts for 2026 have been finalised. These will apply to all fee periods (new and continuing VSL students) with a census day of 1 January 2026 or later. The loan cap, along with the students available HELP balance, determines how much can be borrowed through a VET Student Loan.

Course Fees and Loan Cap Summary

Course Name	Course Code	Total Tuition Fees (AUD)	VSL Loan Cap (AUD)	Student Contribution (Gap)
Diploma of Aviation (Commercial Pilot Licence – Aeroplane)	AVI50222	\$96,450	\$96,467	\$0
Diploma of Aviation (Instrument Rating)	AVI50519	\$40,550	\$96,467	\$0

These courses are listed as “specified courses” under the VET Student Loans (Courses and Loan Caps) Determination 2016 and are subject to a higher loan cap than standard course bands.

Incidental Costs

VET Student Loans **only cover tuition fees**.

They **do NOT cover incidental costs**, including (but not limited to):

- Flight training components beyond included tuition
- Medicals and specialist appointments
- Uniforms
- Licensing and regulatory fees (e.g. CASA fees)
- Accommodation and living expenses

These costs must be paid separately by the student. Please refer to the Student Handbook for more information on incidental costs.

Student Responsibilities

A VSL student must:

- Provide accurate and complete information
- Submit an eCAF on time
- Monitor their email for important notices
- Submit progression forms when required
- Notify the provider of any changes to their enrolment or contact details
- Ensure they understand their financial obligations

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

Student Engagement and Progression

The department will contact the student to verify their enrolment in the course

The student will be required to confirm their continued engagement in the course by completing a **VSL Progression Form** at scheduled intervals

Failure to submit a progression form or confirm the engagement will result in the VET Student Loan being cancelled, and the student may be required to pay future tuition fees upfront.

More information:

<https://www.dewr.gov.au/download/7178/vsl-progression-form-fact-sheet/26959/vsl-progression-form-fact-sheet/pdf>

Repaying a VET Student Loan

The VET Student Loan is repaid through the **Australian Taxation Office (ATO)**.

- Repayments only begin once the student's income exceeds the minimum repayment threshold
- Repayments are made through the tax system
- Voluntary repayments can be made at any time

For more information: <https://www.ato.gov.au>

Complaints and Appeals

Students have the right to raise a complaint or grievance if they are dissatisfied with any aspect of their experience, including training delivery, support services, administrative processes, or interactions with staff.

Complaints can be submitted in writing to AIAC and should include sufficient detail to allow the matter to be investigated. AIAC will acknowledge receipt of the complaint and aim to resolve the matter in a fair, transparent, and timely manner.

Students are encouraged to raise concerns as early as possible so they can be addressed promptly.

There are no fees associated with lodging a complaint or appeal, either internally or through external review processes.

A student's enrolment will be maintained while a complaint or appeal is being processed, unless there are grounds relating to health, safety, or serious misconduct.

Appeals and Review of Decisions

Students have the right to request a review of a decision made by AIAC.

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

This includes decisions relating to:

- assessment outcomes
- enrolment or progression
- fees and charges
- withdrawal and census dates
- re-crediting a VET Student Loan balance

Requests for review must be submitted in writing in accordance with the AIAC's Complaints and Appeals Procedure.

External Review

If a student is not satisfied with the outcome of an internal review, they may seek an independent external review.

For VET Student Loan matters, students may lodge a complaint with the:

The VET Student Loans Ombudsman (VSLO)

Website: <https://www.ombudsman.gov.au/complaints/vet-student-loan-complaints>

The VET Student Loans Ombudsman (VSLO) is a free, independent and impartial service for students to resolve complaints about their VET FEE-HELP or VET Student Loans debt with education providers.

Access to Procedures

Full details of the complaints, grievances, and appeals process, including how to lodge a complaint or request a review, are available in AIAC's Complaints and Appeals Policy and Procedure.

Privacy and Use of Information

Personal information is collected by AIAC for the purposes of:

- processing a student's application and enrolment
- delivering training and support services
- administering fees and, where applicable, VET Student Loans
- meeting reporting and compliance obligations

Student Information may be disclosed to:

- the Australian Government
- the department responsible for VET Student Loans
- the VSL Tuition Protection Director
- the Australian Taxation Office (ATO) (for VET Student Loan administration and repayment)
- other commonwealth bodies administering VSL
- relevant regulatory and funding bodies, as required

Document responsibility RTO Compliance Officer	UNCONTROLLED WHEN PRINTED	RTO Code: 45675 CRICOS Code: 03903C © AIAC
---	----------------------------------	---

This information is used for:

- administration of enrolment and training
- administration of VET Student Loan (if applicable)
- reporting, compliance, and regulatory purposes

Personal information is stored securely and handled in accordance with applicable privacy legislation.

The student has the right to:

- access their personal information
- request corrections to their personal information

Further information on how personal information is collected, used, stored, and disclosed is available in AIAC's Personal Information & Privacy Policy and Procedure and AIAC's Data Protection Policy and Procedure.

You can also refer to the Department of Employment and Workplace Relations (DEWR) Privacy Policy:

<https://www.dewr.gov.au/about-department/resources/dewr-privacy-policy>

Document responsibility	UNCONTROLLED WHEN PRINTED	RTO Code: 45675	© AIAC
RTO Compliance Officer		CRICOS Code: 03903C	