



VET Student Loans Information

2026

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Change Register

Version	Date	Change
1	2 September 2024	Initial
2	March 2025	Included CHC81015 Graduate Diploma of Relationship Counselling to
3	May 2025	Added additional Intake 3 census dates for RC course
3.1	July 2025	Converted <u>FDR Intake 2 NSW</u> into <u>FDR Intake 3 2025 Online</u>
3.2	October 2025	Updated 2026 courses census dates, fees and fee cap.

1. VET Student Loans Information

VET Student Loans is an Australian Government loan program that is available to assist eligible students studying higher level vocational education and training (VET) qualifications to pay for their tuition fees. Higher level VET qualifications are those at the diploma level and above. This loan replaced the Vet Fee Help Program (VFH) as of 2017.

Relationships Australia Victoria (RAV) is a government-approved VET Student Loan (VSL) provider, able to offer the VSL program to eligible students to assist them in paying for their course tuition fees upfront for the **Graduate Diploma of Family Dispute Resolution (CHC81115)** and **Graduate Diploma of Relationship Counselling (CHC81015)**. VET Student Loans will not be approved for students who do not meet eligibility requirements. A VET Student Loan gives rise to a [HELP debt](#) that continues to be a debt due to the Commonwealth until it is repaid.

The Australian Government applies a one-off *20 per cent loan fee to your loan amount and results in a HELP debt to be repaid to the Commonwealth through the taxation system once you reach the compulsory threshold, even if you are studying. The debt is incurred once you reach your census day for each part of your course.

Criteria

To be eligible for VSL, you must meet the following requirements:

- be studying **approved courses**
 - be studying with an **approved course provider**:
 - CHC81115 Graduate Diploma of Family Dispute Resolution RAV 21977.
 - CHC81015 Graduate Diploma of Relationship Counselling RAV 21977.
 - apply to the government using the **approved form** (eCAF) and include all relevant information
 - confirm with RAV 21977 your engagement and continued progression to access the loan throughout the course, when required to do so by the department.
 - has a HELP balance that is more than \$0 (that is, has not used all their HELP loan limit)
- meet the citizenship and residency requirements:
 - be an Australian citizen or
 - a qualifying New Zealand citizen or
 - a [permanent humanitarian visa holder](#), who is usually resident in Australia or
 - a pacific engagement visa holder, who is usually resident in Australia.

Permanent humanitarian visas and pacific engagement visas are defined in the *Migration Regulations 1994*, Volume 1, Part 1, Regulation 1.03 – Definitions.

- meet the academic suitability requirements: you must have been assessed by RAV 21977 as academically suited to undertake the approved course on the basis of either:
 - providing your Australian Year 12 Certificate or
 - providing their International Baccalaureate Diploma Programme (IB) diploma or
 - providing evidence of successful completion of a qualification that has been delivered in English and:
 - was at level 4 or above in the Australian Qualifications Framework (that is Certificate IV or higher qualification), or at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF, or
 - has been assessed by a federal, state or territory government agency which assesses overseas qualifications (or an organisation contracted by such an agency to undertake such assessments) as equivalent or comparable to: a qualification at level 4 or above in the Australian Qualifications Framework, or a qualification at a level in a framework that preceded the AQF that is equivalent to level 4 or above in the AQF, or

- displaying competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy through an approved Language, Literacy and Numeracy test (and the provider reasonably believes the student displays that competence) and
- in addition, the approved course provider must reasonably believe the student is academically suited to undertake the course; and the student must meet any other specified entry requirements for the course
- meet the enrolment and loan application requirements:
 - be enrolled with an approved course provider in an approved course
 - be undertaking the course primarily at a campus in Australia

Note: you are not entitled to a VET Student Loan if the course is undertaken primarily at an overseas campus. Similarly, if you intend on studying overseas via distance education for your entire course, you will not meet the requirement to undertake the course primarily at an Australian campus.

- have applied for a VSL for the course in accordance with the loan application requirements. An application for a VSL must:
 - meet the Tax File Number (TFN) requirements – that is, include your tax file number or a certificate from the Commissioner stating that you have applied for a tax file number
 - include your Unique Student Identifier (USI) [Act s 17]
 - have been submitted by 11:59 pm AEST on or before the Census Date, or the first unit of the course for which you are requesting a loan, and no less than 2 business days after enrolling
 - be in the form approved by the Secretary for the loan – which is an electronic Commonwealth Assistance Form or also known as an eCAF
 - where a student is under 18 years old, must:
 - have a parental consent form signed by a responsible parent of the student; (RAV 21977 must obtain the signed parental consent form prior to submitting enrolment information into the eCAF system), or
 - have evidence of the assessment of receipt of youth allowance on the basis the student is independent within the meaning of Part 2.11 of the *Social Security Act 1991*; (RAV 21977 should receive from the student evidence of this assessment in the form of their Centrelink Income Statement noting this assessment).

A copy of the [VET Student Loans – Parental Consent Form](#) can be downloaded from [Information for VET Student Loans Approved Providers](#).

Australian Government VET Student Loans Policies

Please familiarise yourself with the following policies and procedures.

- **Fair Treatment and Equal Opportunity Procedure:** See the Registered Training Organisation (RTO) Program Manual, pages 10, 20, 74.
- **Student Grievance Procedures:** See the RTO Program Manual, pages 10, 43, 49.
- **Student Refund Procedures:** See the RTO Program Manual, pages 8, 37.
- **Personal Information Procedures:** See the RTO Program Manual, pages 26, 28, 89, 92.
- **Tuition Assurance Exemption Notice:** See the RTO Program Manual, page 7.
- **Course Timeframes Procedure:** See the RTO Program Manual, page 7.

Useful links

- VET Student Loans Information Booklet:
- <https://www.dewr.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet>
- **StudyAssist:** <https://www.studyassist.gov.au/tooltips/vocational-education-and-training-vet>
- **eCAF:** <https://ecaf.education.gov.au/home>
- **Unique Student Identifier:** <https://www.usi.gov.auhttps://www.studyassist.gov.au/vet-student-loans>

2. Eligibility and Citizenship Requirements

VET Student Loan Academic Suitability Requirements

To be eligible to be considered for a VET Student Loan, all prospective students enrolling in an approved VSL course must meet the Academic Suitability Requirements. Visit the [Australian Government's myskills website](#) for more information.

Prospective students must provide evidence of one of the following documents:

- Australian Senior Secondary Certificate of Education for Year 12 **or**
- [Australian Qualifications Framework \(AQF\)](#) Level 4 Qualification and higher, delivered in English.

If you are unable to provide one of the documents above, you must complete the Government Approved [Safe Work Resources VFH LLN Assessment Tool](#) (provided via The Learning Resources Group's LLN Robot Platform).

RAV must also be satisfied that all prospective students can successfully complete the course in which they are enrolling. We therefore reserve the right to decline a VSL application or request that students complete an internal Core Skills Assessment before enrolment.

To express your interest in this course, please complete the online form [on the RAV website](#). A member of our Training team will contact you and arrange a brief interview to confirm your eligibility for study in the course.

Citizenship Requirements

You must provide **a certified copy of valid Australian passport** to RAV 21977 as evidence of your Australian citizenship.

If you don't have a valid Australian passport, please send an email to ravtraining@rav.org.au and specify which category you fall in the follows:

- Australian citizen without a current Australian passport born in Australia before 20 August 1986.
- Australian citizen without a current Australian passport born in Australia on or after 20 August 1986 and one of their parents was an Australian citizen at the time of their birth.
- Australian citizen without a current Australian passport born in Australia on or after 20 August 1986 and one of their parents was a permanent resident of Australia at the time of their birth.
- Australian citizen without a current Australian passport born in Australia on or after 20 August 1986 and neither parent was an Australian citizen or an Australia permanent resident at the time of birth and you were ordinarily resident in Australia for the first 10 years after you were born and therefore acquired Australian citizenship on your 10th birthday.
- First Nations applicant not registered at birth by the relevant state/territory authority.
- You were born overseas and acquired Australian citizenship by application.
- You or your parents were born in Papua New Guinea prior to 16 September 1975.
- Permanent humanitarian visa holder.
- Pacific engagement visa holders.
- New Zealand citizens

3. How do I Apply for a VET Student Loan?

Once you have received an official offer from RAV of a place in the course, you will need to apply separately for the VSL program by completing an online Electronic Commonwealth Assistance Form (eCAF). This form and additional relevant details will be provided to you by RAV once you have completed and submitted your official enrolment form. See page 9 for more information.

A compulsory two business days cooling off period applies to anyone wishing to pay Tuition Fees via VET Student Loans. This means that **you cannot submit an eCAF until two business days after you enrol with RAV.**

Before you sign and submit your eCAF, you must read the [VET Student Loans Student Information Booklet](#). The form will ask you to provide your tax file number (TFN). If you don't have a TFN, you can give your provider a Certificate of Application for a TFN. This certificate is available from the Australian Taxation Office (ATO) after you have applied for a TFN. [Contact the ATO](#) on 13 28 61 for TFN information.

You must submit the signed and completed eCAF to RAV **by the census or administrative date**. If you do not submit your form on or before the census date, you will not be eligible for a VET Student Loan.

VET Unit of Study (VUS) Census Dates

This is the date that you incur your personal loan debt (that must be paid back through your taxes with the ATO, when you reach the repayment tax amount). The census date is **the last date for you to apply for a VET Student Loan to pay for the tuition fees for the subjects in that VET Unit of Study**. It is also the last date in which you can withdraw from the Vet Unit of Study (VUS) before you incur a debt for the applicable tuition fees. The census date will be 20 per cent of the way through each VUS, as calculated from your VUS Start Date to the Completion Date for each VUS.

CHC81115, Intake 1 2026 (Feb) Online and Vic Census Dates

Intake 1 2026	Census dates
Foundations of Family Dispute Resolution	<i>Monday, 2 March 2026</i>
Parenting and Property	<i>Friday, 24 April 2026</i>
Ethics and Inclusive Practice	<i>Tuesday, 16 June 2026</i>
Placement 1	<i>Tuesday, 1 September 2026</i>
Placement 2	<i>Wednesday, 2 December 2026</i>

CHC81115 Intake 2 and Intake 3 2026 (July) Online Census Dates

Intake 2 & 3 2026	Census dates
Foundations of Family Dispute Resolution	<i>Monday, 10 August 2026</i>
Parenting and Property	<i>Friday, 2 October 2026</i>
Ethics and Inclusive Practice	<i>Monday, 30 November 2026</i>
Placement 1	<i>Thursday, 4 March 2027</i>
Placement 2	<i>Wednesday, 9 June 2027</i>

CHC81015 Intake 1 & Intake 2 (Feb) 2026 Online Census Dates

Intake 1 & 2 2026	Census dates
Cluster 1: FCS123, MOD1-6(AT1-3)	Thursday, 12 March 2026
Cluster 2: DFV28, MOD7-10(AT4-6)	Monday, 29 June 2026
Cluster 3: DFV1013, MOD11-15(AT7-10)	Monday, 28 September 2026
P1: FAM27	Monday, 18 January 2027
P2: FAM17	Monday, 21 June 2027

VET Student Fees

2026 Fees

Qualification Course Code and Name	Graduate Diploma of Family Dispute Resolution (CHC81115)	Graduate Diploma of Relationship Counselling (CHC81015)
Course Cost (Maximum Tuition Fee)	\$15,300	\$14,500
Paying with VET Student Loan	\$15,300	\$14,500
VET Student Loan Limit	\$19,290	\$19,290

Withdrawing from study

To withdraw from a VUS without accruing a debt, you must formally withdraw from a VUS by the census date. You must apply in writing to ravtraining@rav.org.au.

Re-crediting Student FEE-HELP balances under 'special circumstances'

If you withdraw from a VUS **after** the census date because you become seriously ill or because of another unforeseen event, you can apply to RAV to request a re-credit of your available HELP balance.

The situation must be unusual, uncommon, or abnormal to be considered 'special circumstances', and must satisfy criteria set out in the *VET Student Loans Act 2016*.

You must demonstrate that the circumstances:

- were beyond your control
- did not make their full impact until on or after the census date
- made it impracticable for you to complete requirements for your VUS.

You must apply for a re-credit within 12 months of your withdrawal day. If your balance is re-credited, your debt for the VUS will also be removed.

For more information please visit <https://www.studyassist.gov.au/managing-and-repaying-your-loan/cancel-your-help-debt-under-special-circumstances>.

This process does not apply if you have successfully completed your VUS, or you changed your mind about studying, or you failed the VUS.

Each application for re-credit will be considered on its merits, together with all supporting documentation substantiating the claim.

Applicants will be notified in writing of the decision within 28 days.

RAV **will** give regard to:

- whether you could do enough of the following to meet course requirements:
 - private study
 - attending training sessions and other activities

- engaging online
- whether you could complete any assessments, or demonstrate any competencies, required
- whether you could complete any other requirements arising because of your inability to do things described above.

RAV **may** give regard to:

- medical circumstances
- circumstances that relate to you personally or to your family
- circumstances relating to your employment
- other circumstances determined appropriate by RAV.

If an applicant is not satisfied with the decision made by RAV, they may apply for a review of the decision. Applications should be made in writing to ravtraining@rav.org.au.

The application for review must:

- be made within 28 days of receipt of the original decision
- include the original decision date
- state the reasons for the review
- include any additional relevant evidence.

The Review Officer will:

- review the original decision and assess any new evidence
- provide written notice of the review decision, setting out reasons for the decision
- inform the applicant of their right to apply to the Administrative Appeals Tribunal if they disagree with the Review Decision. Refer to www.aat.gov.au for more details.

4. Electronic Commonwealth Assistance Form (eCAF)

What is an eCAF?

An eCAF stands for electronic Commonwealth Assistance Form. It is an online system for students to request a VET Student Loan.

Who should complete an eCAF?

Any eligible student enrolled within an approved VET Student Loan course and wishing to apply for VET Student Loans will need to complete an eCAF prior to their first census date.

How do I complete an eCAF?

To complete the eCAF, you will need a tax file number (TFN) and the eCAF login details provided by eCAF systems via email. The login details will be emailed to you, two (2) business days after you have submitted your enrolment form to RAV.

Follow the links and instructions on the email to access your eCAF. Please verify the pre-populated information and complete all mandatory fields.

If you are aged under 18 years, please ensure you return the completed parental consent form signed by your parent or guardian prior to submitting your eCAF.

You must complete and submit the form on or before your first census date to be eligible for VET Student Loans.

If you need assistance, please contact RAV on (03) 8573 2222 or [email us](#).

Please note: If you do not submit your eCAF by the census day, you will be liable for the tuition fees payable for that fee period. For further information regarding the eCAF, please review <https://www.dewr.gov.au/vet-student-loans/resources/ecaf-fact-sheet>.

How much can I borrow?

There is a set maximum amount you can borrow through VET Student Loan over your lifetime; this is the VET Student Loan limit. To view the latest VET Student Loan limit, visit <https://www.studyassist.gov.au/loan-eligibility/your-borrowing-limit>

How do I repay the loan?

Your HELP debt is repaid through the tax system once your repayment income is above the minimum repayment threshold for compulsory repayment, even if you are still studying. Your HELP debt is indexed each year in line with movements in the Consumer Price Index (CPI) to maintain its real value but is otherwise interest free.

Visit the ATO website at www.ato.gov.au for further information about HELP debt repayments.

5. Applying for the Graduate Diploma

Step 1: Understand Your Course

Before you can enrol in this course, the Australian Government requires us to be able to provide proof that you have been given all the required information to make an informed decision about studying with us.

Your Course

Ensure that you are comfortable with and understand the course you are applying to enrol in and that you believe you will get benefit from completing it. Download the [Pre-Enrolment Course Information Flyer](#) and ensure you meet the course entry requirements listed.

Please note: To enrol in this course, you will need to provide your Unique Student Identifier (USI). For more information and to register for a USI, [click here](#).

Studying with Relationships Australia Victoria

Familiarise yourself with RAV's study policies and procedures, and information about your rights and obligations as a student, as detailed in the RAV RTO Program Manual.

VET Student Loans

Ensure you have read and downloaded the [VET Student Loans Information Booklet](#), for all official and up-to-date information about VET Student Loans.

Step 2: Express your Interest

If you have read through all the information in this document and are ready to enrol, visit www.rav.org.au/Grad-Dip-FDR and click 'Apply' at the bottom of the page to submit an online expression of interest form.

Step 3: Course Offer

A member of our training team will contact you within five (5) business days to organise a brief interview with you to confirm your eligibility for study in the course. This interview will be held via Zoom videoconferencing or over the telephone.

Six to eight weeks prior to the course commencement date, you will be notified, via email, whether you have been successful in gaining a place in the course.

Step 4: Accept and Enrol

To accept your study place and officially enrol in your course, you must do the following:

1. complete the course enrolment form that has been sent to you
2. arrange for the payment of your course fees by submitting an eCAF (see page 10), on or before your first census date.