

# Are you eligible for a Vet Student Loan

## For our Diploma of Early Childhood Education & Care

Use the below questions to give you a preliminary idea of your eligibility for a VSL. This will be confirmed with your ID documents and after you have a face-to-face interview with our MCFE enrolment officer.

Name: \_\_\_\_\_ Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

### You must meet Citizenship suitability + Academic suitability

#### 1. Are you an Australian Citizen?

- Yes → Next Question (bring your Australian passport as evidence)
- No → You may still be eligible if you are one of the following
  - A Permanent Humanitarian visa holder (usually living in AUS), or Yes → **Next question**
  - [A qualifying New Zealand citizen](#); Yes → **Next question**

#### Qualifying NZ Citizen

Holds a Special Category Visa (SCV) - this means you must be in Australia when you apply for VSL.  
First came to Australia as a dependent minor, under 18 years of age.  
Has been present in Australia for 8 of the last 10 years and 18 of the last 24 months.

- No → Not eligible for a VSL (You can still pay fee for service and apply for a payment plan, total course cost divided by 60 weeks, paid per week on direct debit, PTO for the exact fees)

#### 2. Do you already have a FEE HELP loan?

- Yes → Have you reached the maximum allowable limit, in 2018 this is \$102,392?
  - No – Next question
  - Yes – **Not eligible for VSL** - you cannot borrow any more money (You can still pay fee for service and apply for a payment plan, total course cost divided by 60 weeks, paid per week on direct debit, PTO for the exact fees)
- No → **Next Question**

### Academic Suitability

#### 3. Have you successfully completed year 12 in Australia and/or Completed a Cert IV qualification or higher (in English)?

- Yes → Upon confirmation you should be eligible for VSL (attend the face-to-face info and enrolment session to confirm eligibility, you must bring your ID and [certificates](#) with you)
- No – Your options are the following:
  - You can complete our Language, Literacy and Numeracy test to an ACSF Exit Level 3 (for reading and numeracy), this test is difficult for some and may take between 1-2 hours (please call the office for further information)
  - Complete a Cert IV Qualification prior to enrolling in the Diploma of VSL (we have options for Cert IV WHS/Childcare or a Cert IV in Tertiary Preparation)
  - Pay for your course without a loan (You can still pay fee for service and apply for a payment plan, total course cost divided by 60 weeks, paid per week on direct debit, PTO for the exact fees)

Please turn over

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### You will also need;

- A TFN (Tax File Number)
- A USI (Unique Student Identifier) - go to [www.usi.gov.au/students/create-your-usi](http://www.usi.gov.au/students/create-your-usi) if you need to create one
- You will then need to apply to the government for the loan using an approved form, before the first census date, we will help explain the process to you and help you through
- Throughout the course you will need to confirm your engagement and progression to continue to access the loan

Do you have CHC30113 Certificate III in Early Childhood Education and Care?

- No – Refer to fee below
- Yes – you may be eligible for Credit transfer, contact the office as course costs could be significantly lower

## If you are not accessing a Vet Student Loan (VSL), you can apply for a payment plan.

We divide the total course cost by average duration of the course (or weeks on timetable), and deduct via direct debit weekly. Interval are flexible depending on your needs.

Refer to the statement of fees on our website for VSL, fee and refund information  
[www.mcfecollege.com.au](http://www.mcfecollege.com.au)