Academic Suitability

Stanley College must not only be able to believe on reasonable grounds that you are academically suited to the course for which you are seeking VET Student Loan support (including satisfying entry requirements for the course in question). You must be able to satisfy one of the following requirements:

- Provide a copy of a Senior Secondary Certificate of Education that has been awarded to you by an agency or authority of a State or Territory for the completion of year 12; OR
- Provide an International Baccalaureate Diploma Programme (IB) diploma; OR
- Provide 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 (i.e. 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
- Approved LLN Test: If you cannot provide either of the above documents, you will be required to display competence at or above Exit Level 3 in the Australian Core Skills Framework in both reading and numeracy; AND
- in addition, Stanley College must reasonably believe you are academically suited to undertake the course; and you must meet any other specified entry requirements for the course.

Other Information

Student Obligations

The 'Department of Employment and Workplace Relations' has developed a new Student Obligations Fact Sheet aimed at helping you understand VSL obligations regarding engagement with the eCAF system and Progression Forms. (This is available at the following link: www.dewr.gov.au/vet-student-loans/resources/student-obligations

Eligibility Tool

The Department of Employment and Workplace Relations has developed a new VSL Eligibility Tool. This tool will:

- Help you to gauge whether you qualify for a VSL;
- Provide additional information about what documentation you need to provide to Stanley College when you are applying for a VSL.

The VSL Eligibility Tool is available for prospective students to use on the MySkills website via VSL Eligibility Tool.

Repaying your VETSL Debt?

Your VET Student Loans debt forms part of your accumulated VETSL debt. You must start repaying your VETSL debt through the tax system once your income is above the compulsory repayment threshold, even if you are still studying. More information about VETSL debt repayments, including how the ATO calculates your compulsory repayment, is available at www.studyassist.gov.au.

The threshold is adjusted each year and for the 2025-2026 financial year it is $67,000 or above. Under the new marginal repayment system, repayment rates will be calculated only on the portion of your income above this threshold, not on your total annual income. Repayments made through the Australian taxation system are called 'compulsory repayments' and continue until you have repaid your whole debt.

Further Information

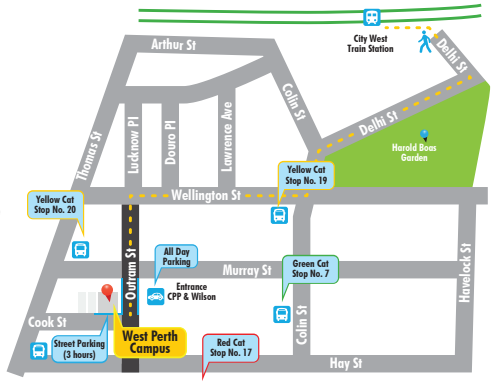
Stanley College offers full-fee courses. Please visit our website www.stanleycollege.edu.au or contact us at 08 6371 9999 for further information.

For further information including additional eligibility requirements and how to apply for a VET Student Loans approved course at Stanley College, this flyer should be read in conjunction with the VET Student Loans Enrolment Guidelines, available via https://www.stanleycollege.edu.au/-studying-with-us/scholarships-and-financial-assistance/vet-student-loans/.

Our Campuses



WEST PERTH CAMPUS
69 Outram Street, West Perth







MIRRABOOKA CAMPUS
9 Chesterfield Rd, Mirrabooka

Stanley College
69 Outram Street, West Perth
Western Australia 6005

T: +618 6371 9999
ABN: 16 130 977 221

CRICOS Provider Code: 03047E
TEQSA Provider No. PRV14050
RTO Code: 51973

info@stanleycollege.edu.au
www.stanleycollege.edu.au

Ver 6.0: 10 Oct 2025

Stanley College

VET Student Loans



STANLEY COLLEGE CURRENTLY OFFERS

Four (4) courses under the VET Student Loans framework:

BSB50120 Diploma of Business

CHC50121 Diploma of Early Childhood Education and Care

SIT50422 Diploma of Hospitality Management (Food and Beverage Pathway)

SIT60322 Advanced Diploma of Hospitality Management

VET Student Loans

What is the VET Student Loans Program?

The VET Student Loans program is an income contingent Australian Government loan program that helps eligible students enrolled in approved courses at diploma level or above, pay their tuition fees. The loan has income-contingent repayment arrangements, which means you only need to make repayments if you are earning above the minimum repayment threshold. You can make voluntary repayments at any time.

If you are an eligible student, the Department of Employment and Workplace Relations (the Department) may approve your VET Student Loan for an approved course. The Department will pay your loan directly to your approved course provider. You will be responsible for any gap amount in the tuition fees, which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO).

Loan Caps

- Eligible students will be entitled for loans up to a capped amount.
- Training Providers may charge above the loan cap for a course, and if so, students will be expected to pay for the difference up front according to the Training Provider's billing period.
- The amount you borrow for your tuition fees is determined by the Australian Government and in most cases, there are three bands of VET Student Loan Caps (in 2025 the loan caps are $6,278/ $12,557/ $18,838) set for each course. A VET Student Loan is only for tuition fees and doesn't cover additional costs such as text books, materials, or accommodation.

For more information about VET Student Loans, the VET Student Loans Information Booklet is available via:
www.dewr.gov.au/vet-student-loans/resources/vet-student-loans-information-booklet

PLEASE NOTE: Students must be aware that VET Student Loans will not be approved for students who do not meet eligibility requirements and that a VET student loan gives rise to a VETSL debt that continues to be a debt due to the Commonwealth until it is repaid.

How to apply for VET Student Loans

To apply for a VET Student Loan you must complete the Request for a VET Student Loan eCAF on or before the census date; however, once you have enrolled in your course with Stanley College you must wait at least two full business days before you submit your eCAF.

After two business days has passed Stanley College will register your interest with the Australian Government that you wish to apply for a VET Student Loan. At this point you will receive a log in and password to complete your eCAF.

PLEASE NOTE: If you do not complete and submit your eCAF by the census date, you would be liable for all tuition fees payable for that fee period.

VET Student Loans Approved Courses at Stanley College

Stanley College offers the following courses under the VET Student Loans framework:

BSB50120 Diploma of Business

Course Duration: 52 weeks*
Course Fee: $4,900
VET Student Loan $4,900 + $0 Upfront Cost
Career Opportunities: Frontline Manager / Team Leader, Administration Manager, Business Development Manager

CHC50121 Diploma of Early Childhood Education and Care

Course Duration: 36 weeks^
Course Fee: $6,600
VET Student Loan $6,600 + $0 Upfront Cost
Career Opportunities: Centre Manager, OSHC Coordinator

SIT50422 Diploma of Hospitality Management (Food and Beverage Pathway)

Course Duration: 52 weeks*
Course Fee: $11,000
VET Student Loan $11,000 + $0 Upfront Cost
Career Opportunities: Banquet or Function Manager, Restaurant Manager, Bar and Cafe Manager, Club Manager, Motel Manager, Unit Manager (Catering Operations)

SIT60322 Advanced Diploma of Hospitality Management

Course Duration: 52 weeks*
Course Fee: $11,000
VET Student Loan $11,000 + $0 Upfront Cost
Career Opportunities: Area Manager or Operations Manager, Cafe Owner or Manager, Club Secretary or Manager, Motel Owner or Manager, Food and Beverage Manager, Executive Chef, Head Chef, Executive Sous Chef

^ This course duration includes no holidays. * Course duration includes holidays.
Please note: Figures quoted are estimates and may vary.

Student Eligibility

Student Eligibility Requirements

To receive a VET Student Loan, you must:

- be an eligible student;
- meet the enrolment and loan application requirements;
- be studying an approved course with an approved course provider;
- apply to the government using the approved form, which will be managed through your provider;
- submit Progression Forms to confirm your ongoing engagement with your studies, and continue accessing the loan throughout your course;
- you must have read and understood the provided Information Booklet;
- have a HELP balance that is more than $0 (i.e. have not used all your HELP loan limit);
- meet the citizenship and residency requirements;
- meet the entry requirements for your chosen course.

Student Residency Requirements

The VET Student Loans program has strict citizenship, visa and residency requirements. It is not available for all Australian residents. To be eligible, you must be either:

- an Australian citizen; or
- New Zealand citizens who hold a Special Category visa and meet certain qualifying requirements; or
- a permanent humanitarian visa holder, who is usually resident in Australia; or
- a pacific engagement visa holder, who is usually resident in Australia.

PLEASE NOTE: Other permanent residents/permanent visa holders are NOT eligible for a VET Student Loan.

Stanley College

