



**Southbank**  
Institute of Technology  
Education for aspiring minds

## FEE-HELP and VET FEE-HELP





## Study now, Pay later

We give you access to the Federal Government's student loan schemes, VET FEE-HELP and FEE-HELP to help you realise your career ambitions now. These interest-free loans help eligible fee paying students to pay all or part of their tuition fees even if you're studying part-time. You don't have to make any repayments until you have a job and your income reaches a certain level. You then repay the loan through the tax system.

### VET FEE-HELP\*

#### What is VET FEE-HELP?

VET FEE-HELP is an interest free Commonwealth loan that assists eligible fee paying students to pay their tuition fees (excludes incidental fees). VET FEE-HELP is an Australian Government initiative and can be used to pay for all or part of an eligible student's tuition fees when studying in an approved VET course of study.

The Australian Government pays the amount of the loan direct to Southbank Institute, and students repay their loan through the Australian taxation system once they hit a repayment threshold. A loan fee of 25% applies to VET FEE-HELP debts.



#### What courses are VET FEE-HELP approved?

An approved VET course of study includes:

- Diploma, Advanced Diploma, Vocational Graduate Certificate or Vocational Graduate Diploma
- Courses that are costed as full fee paying - that is - the cost of the course is not subsidised by the Queensland State Government
- Courses that have a credit transfer agreement in place with a Higher Education Provider (university).

Refer to your course brochure for a listing of Southbank Institute's current list of VET FEE-HELP approved courses.

#### How do I know if I'm eligible for VET FEE-HELP?

To be eligible for VET FEE-HELP you must be either:

- an Australian citizen or the holder of a permanent humanitarian visa
- enrolled in an eligible VET course of study on or before the census date
- enrolled on or before the census date
- undertaking study as a full fee-paying student
- meet the tax file number (TFN) requirements
- have completed, signed and submitted a valid Request for VET FEE-HELP Assistance form on or before the census date
- not have exceeded the VET FEE-HELP limit.

*For more information go to [southbank.edu.au](http://southbank.edu.au) for the latest VET FEE-HELP and FEE-HELP course information. Further details can be downloaded at [www.deewr.gov.au](http://www.deewr.gov.au)*



## FEE-HELP

### What is FEE-HELP

FEE-HELP is an interest free Commonwealth loan that assists eligible fee paying students to pay their tuition fees (excludes incidental fees). FEE-HELP covers the cost of tuition fees for any units of study at the Associate Degree level. A loan fee of 25% applies to FEE-HELP debts.

### What courses are FEE-HELP approved?

At Southbank Institute eligible students can use FEE-HELP for the Associate Degree in Civil Engineering.

### How do I know if I'm eligible for FEE-HELP?

To be eligible for FEE-HELP you must be either:

- an Australian citizen or the holder of a permanent humanitarian visa
- enrolled on or before the census date
- meet the tax file number (TFN) requirements
- have completed, signed and submitted a valid Request for FEE-HELP Assistance form on or before the census date
- not have exceeded the FEE-HELP limit.

The following students are NOT eligible for FEE-HELP, and must pay their tuition fees upfront or contact Southbank Institute for alternative payment methods.

- New Zealand Citizens
- permanent visa holders (other than holders of a permanent humanitarian visa)
- overseas students.



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