



VET FEE-HELP debts

What to do if you want to dispute your VET FEE-HELP debt

This factsheet outlines options for people who have a VET FEE-HELP student debt and want to dispute that debt.

What is VET FEE-HELP?



VET FEE-HELP was an Australian Government student loan scheme that operated between 2008 and 2016.

The VET FEE-HELP scheme was closed in 2017 in response to ongoing concerns about widespread misuse of the scheme by training providers and third-party agents. It was replaced with VET Student Loans (VSL). For more information, see [VET Student Loans legislation and policy documents - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#)

In 2019 the Australian Government introduced the VET FEE-HELP Student Redress Measures to assist people with VET FEE-HELP debts to have those debts re-credited where their training provider engaged in "inappropriate conduct." People could access these measures by making a complaint to the VET Student Loans Ombudsman. **The VET FEE-HELP Student Redress Measures ended on 31 December 2023.**

If you lodged a complaint about a VET FEE-HELP debt with the Ombudsman **before 31 December 2023**, it will be assessed under the Redress Measures. More information about the Redress Measures is available on the last page of this factsheet.



How do I dispute my VET FEE-HELP debt?

From 1 January 2024 onwards, the first step in disputing your VET FEE-HELP debt is to complain directly to your training provider if they are still operating. If the training provider is no longer operating, you should instead complain to the Department of Employment and Workplace Relations (the department).

1. Find the training provider

Information about your loan and the name of the training provider is on your Australian Taxation Office student loan account. For details on how to see your loan account, see [View your loan account online | Australian Taxation Office \(ato.gov.au\)](#).

If you know your Commonwealth Higher Education Student Support Number (CHESSN), you can also go to <https://myhelpbalance.gov.au/>, click on 'For Students' and follow the prompts.

To find out if the training provider is still operating:

- go to training.gov.au
- use the "Search" function, select "RTO/Org", and type in the name of the training provider as it appears on your loan account
- if the provider is listed with Status as "Current" (in green writing), then It is still operating.

If you still are not sure who your provider is, or if they are still operating, contact the department using their online enquiry form: [Student Enquiries - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#)

2. If the training provider is still operating - contact them

If your training provider is still operating, you should first lodge a complaint with them. In your complaint, explain all the circumstances of your study (or failure to study) and why you think you should not have to pay your VET FEE-HELP debt.

You can find your provider's contact details through the [training.gov.au - Home page](#) - look for the provider's website on the "Summary" tab for the provider. Once on the provider's website, search for "Complaints" information, and follow the provider's process for lodging a complaint.



In your complaint to your training provider, explain the circumstances of how you enrolled and studied with them. The provider will want to know about your memories of the enrolment process – was it on the phone, were you approached in the street, or did you apply online. The provider will also need to know about anything that happened to you after you enrolled that meant you could no longer study – see *special circumstance loan re-credit* below.

Training providers have wide discretion about recrediting students and may be sympathetic to you.

If your provider refuses to re-credit you, you can seek an internal review of that decision.

If you are not satisfied with the provider's decision after the internal review, you can lodge a complaint with the VET Student Loans Ombudsman. Call us on 1300 362 072, or lodge an online complaint via [Commonwealth Ombudsman](#): select "Make a complaint", select "VET Student Loans" in the drop-down box, then explain your circumstances.

3. If the provider is no longer operating – contact the department

If your training provider is no longer operating, the department can assess your eligibility for loan re-credit on the basis of *special circumstances*, *tuition assurance* or *unacceptable conduct* – see below.

Contact the department for more information: [Student Enquiries – Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#)

What are the options for re-credits?

Special Circumstance loan re-credit

If you enrolled to study, but then something happened that was beyond your control (such as serious illness, domestic violence, death of a child or parent) so you were unable to commence or continue your studies, you may be able to apply for a 'special circumstance' loan re-credit.

- The time limit for applying for 'special circumstances' is 12 months after withdrawing from study.
- This time limit can be waived if you argue that it was not possible for you to make the application within 12 months – for example, that you did not know about the right to apply for re-credit due to special circumstances.



- If your training provider is still operating, you have to apply to them for loan re-credit. You should explain the circumstances including why you did not apply within the timeframe.
- If your provider is no longer operating, you should apply for re-credit to the department. You can lodge an online enquiry form through [Student Enquiries – Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](https://www.dewr.gov.au) and ask for a *VFH Loan re-credit Application form*.

Unacceptable Conduct loan Re-credit

If you have a VET FEE-HELP debt for units of study undertaken between 1 January 2016 and 31 December 2018, you may be eligible for an “unacceptable conduct” loan re-credit if:

- you did not complete the units of study, and
- you can show that your training provider engaged in “unacceptable conduct” towards you after 1 January 2016.

Unacceptable conduct includes conduct that is misleading or deceptive and may include:

- being induced to enrol in a course by offering a laptop or other incentive
- the provider failing to provide information about VET FEE-HELP assistance and student obligations
- the provider failing to issue VET FEE-HELP invoice notices and/or Commonwealth Assistance Notices.

Although you can ask your provider to consider a re-credit on the basis that you believe they (or an agent acting for them) engaged in unacceptable conduct, only the department can make the decision to re-credit under this option.

- The timeframe for applying for an ‘unacceptable conduct’ re-credit is meant to be 3 years after your study.
- The department may consider your application if you provide evidence explaining why you did not apply within the 3 year period. One reason may be that you did not even know you had the debt until now.
- To apply for re-credit on the basis of unacceptable conduct, you should lodge an online enquiry form through [Student Enquiries – Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](https://www.dewr.gov.au) and ask for a *VFH Loan re-credit Application form*.



Tuition Assurance loan re-credit

If you were unable to complete your studies because your provider closed, and you were not assisted by the Tuition Assurance Operators, you may be able to apply to the department for a Tuition Assurance loan re-credit for incomplete units of study.

- To be eligible, you must have been actively studying, or formally deferred, at the time your provider closed.
- To apply for a Tuition Assurance loan re-credit, you can send an online enquiry asking for the *VFH Loan re-credit Application form* via [Student Enquiries - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#)

What if I disagree with the re-credit decision?

Decision of the training provider

If you are not satisfied with the decision of your training provider about re-crediting your VET FEE-HELP debt due to *special circumstances*, you may have the right to appeal the decision to the Administrative Review Tribunal (AAT). You should always seek legal advice to understand your legal rights before commencing legal action - see *Other referral options* at the end of this factsheet.

If a legal appeal is not available, or you are generally not satisfied with the way your provider handled your complaint, you can lodge a complaint with the **VET Student Loans Ombudsman** - see [VET student loan complaints | Commonwealth Ombudsman](#). To lodge a complaint, select "Make a complaint"; then select "VET Student Loans" in the drop-down box and follow the instructions in the form.

Decision of the department

If you applied to the department for re-crediting of your VET FEE-HELP debt, and you are not satisfied with their decision, you should first request an internal review.

In some circumstances, you may have the right to appeal the decision to the AAT. You should always seek legal advice to understand your legal rights before commencing legal action - see *Other referral options* at the end of this factsheet.

You might also consider requesting a "debt waiver" from the **Department of Finance** - see *Other referral options* at the end of this factsheet.



What if I am unhappy with how the department handled my request for assistance?

If you are not satisfied with how the department managed your VET FEE-HELP complaint, you should lodge a formal complaint with them: [Contact Us - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#).

If you are not satisfied with the department's response to your complaint, you can make a complaint to the **Commonwealth Ombudsman** - call us on 1300 362 072 or lodge an online complaint: go to [Commonwealth Ombudsman](#); select "Make a complaint"; then select "Other Commonwealth Government agency".

Other referral options

Issue	Agency who may be able to help	More Information
You have concerns about the quality of the course that you studied	Australian Skills Quality Authority	Australian Skills Quality Authority (ASQA)
The department has assessed your request for re-credit but advised none of the re-credit options are available to you	Department of Finance	Debt Waiver from Department of Finance
You think that the training provider or agent breached consumer law, for example, engaged in unconscionable or misleading conduct	State or territory government Fair Trading body	The Australian Competition & Consumer Commission contains links to state and territory Fair Trading bodies
You want to understand all possible legal options to dispute your debt	Legal assistance services	The Australian Competition & Consumer Commission contains links to state and territory legal services



You think that the training provider or the Department made an incorrect re-credit decision	Administrative Appeals / Review Tribunal	Administrative Appeals Tribunal Administrative Appeals Tribunal (aat.gov.au)
You lodged a complaint about your VET FEE-HELP debt with the VET Student Loans Ombudsman before 31 December 2023 but you still don't know the outcome	VET Student Loans Ombudsman	Update your Complaint.

More information about the Student Redress Measures

The VET FEE-HELP Student Redress Measures were available to people with VET FEE-HELP debts if they lodged a complaint with the VET Student Loan Ombudsman between 1 January 2019 and 31 December 2023.

The Measures provided a re-credit option for people who had incomplete units of study, in circumstances where it was “reasonably likely” that their training provider (or an agent of the provider) engaged in “inappropriate conduct”. The Ombudsman would assess the circumstances of the persons' debt, and make a recommendation to the department about whether to re-credit or not. The department would consider the recommendation and make the final decision.

Although an individual's right to seek a VET FEE-HELP debt re-credit under the Student Redress Measures ended on 31 December 2023, the department is continuing to consider “debt removals” for groups of students who incurred debts due to the inappropriate conduct of particular providers: see [Information for VET FEE-HELP students - Department of Employment and Workplace Relations, Australian Government \(dewr.gov.au\)](#)

Please note: This document is intended as a guide only. For this reason, the information should not be relied on as legal advice or regarded as a substitute for legal advice in individual cases. To the maximum extent permitted by the law, the Commonwealth Ombudsman is not liable to you for any loss or damage suffered as a result of reliance on this document. For the most up-to-date versions of cited Acts, please refer to the [Federal Register of Legislation](#).

For more information visit ombudsman.gov.au or call 1300 362 072

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