

VET Student Loan Re-Credit Information

If you withdraw from a unit of study after the census date you will incur a FEE-HELP debt or VET Student Loan (VETSL) debt for that unit of study.

However, under the VET Student Loan Act 2016, if you withdraw after the census date or are unable to successfully complete a unit of study, and believe this was due to Special Circumstances, you may apply to have your FEE-HELP balance re-credited for the unit of study.

Special circumstances are circumstances that are:

- (a) Are beyond your control; and
- (b) Did not make their full impact until after the census date for the unit of study; and
- (c) Make it impractical for you to complete the requirements for the unit of study.

Applying for Re-Credit

Your [VET Student Loan – HELP Balance Re-Credit Application](#) must be emailed to studentoperations@cqu.edu.au within 12 months from the day you discontinued your studies.

You do not need to wait for confirmation of your discontinuation from your VET unit of study to apply for a re-credit to your HELP balance and removal of your VETSL debt. However, supporting documentation confirming your special circumstances must be submitted at time of application.

What happens to my application after it has been lodged with CQUniversity?

You will receive an outcome to your VET Student Loan – HELP Balance Re-Credit Application within 28 days of all required information being received. This outcome will be sent to your CQU Student Email.

If you are eligible for a re-credit, CQUniversity will re-credit your FEE-HELP balance for the appropriate amount, and ensure that an updated Commonwealth Assistance Notice is provided to you.

If you are not eligible for a re-credit, CQUniversity will provide you with its decision in writing.

Reviews of Re-Credit Decisions

Internal Reviews:

If you feel that CQUniversity's decision about your re-credit request is unfair, you have a right to ask for an internal review of the decision.

Your request for an internal review must be on the basis of the way in which the decision was reached and include:

- The grounds for the review; and
- Any supporting documentation.

If you are asking for an internal review, it must be made in writing by emailing studentgovernance@cqu.edu.au and be submitted within 28 days of receiving the notification of the re-credit decision by CQUniversity.

CQUniversity will then consider the matter and respond to you within 45 days.

External Appeals:

If you are still dissatisfied with the decision, you may have the right to take the matter to the Administrative Appeals Tribunal for an external appeal.

Applications to the Secretary for Re-Credits

What You Need to Know

You may also apply to the Secretary of the Australian Government Department of Education, Skills and Employment for re-credit of their FEE-HELP or VETSL debt if:

- CQUniversity, or a person acting on CQUniversity' behalf, engaged in unacceptable conduct in relation to the student's application for a VET Student Loan; or
- CQUniversity has failed to comply with the Act or an instrument under the Act and the failure has adversely affected the student.

Applications must be submitted to the Secretary within 5 years of the census date of the unit of study, or within a period extended by the Secretary.

The Secretary may also re-credit a student's FEE-HELP or VETSL balance in relation to special circumstances if CQUniversity is unable to act, or has been dissolved; or if CQUniversity has failed to act and the Secretary is satisfied that the failure is unreasonable.