

Domestic Student Fees

There are several options available to pay your course fees, depending on your circumstances. You may pay upfront, with a Commonwealth Assistance loan (if you meet the eligibility criteria as outlined below), or a combination of the two methods.

VET FEE-HELP

VET FEE-HELP is a Commonwealth Government loan available to eligible students enrolled in one of ACAP's VET accredited courses in order to help pay part or all of their tuition fees. A 20% loan fee may apply.

You are required to repay your HELP loan through the taxation system once your income exceeds the government's set minimum thresholds. The current minimum threshold may be found on the government's [StudyAssist website](#). A HELP loan will remain as a personal debt obligation until it is repaid to the Commonwealth and may affect (by reducing) your take home (after tax) wage or salary until the debt is repaid, and may affect your borrowing capacity until the debt is repaid to the Commonwealth.

To apply for VET FEE-HELP you will need to read the [VET FEE-HELP booklet](#). If you are an Australian citizen or hold a permanent humanitarian visa you are eligible to receive VET FEE-HELP. If you are eligible and would like to defer your fees through VET FEE-HELP, you will be provided a link to the request for Commonwealth Assistance form 2 business days after your enrolment has been processed.

Your submitted Request for Commonwealth Assistance form applies to your HELP loan for your entire VET course of study with ACAP, charged on a unit by unit basis, unless you elect to pay some or all of your unit tuition fees upfront to ACAP.

A census date(s) will apply to each of the VET units in which you enrol (listed on the [key dates](#) page of our website), and you will take out a HELP loan for the tuition fees of all your unit enrolments at the end of each census date that have not been prior paid upfront to ACAP. You may cancel your unit enrolment by withdrawing from each VET unit of study on or before the census date; and in accordance with ACAP's [withdrawal rules](#). Withdrawal on or before the unit census date will result in your not incurring a VET FEE HELP debt; and/or receiving a refund for any up-front tuition fee payments made on or before the census date in connection with the withdrawn unit(s). You may wish to seek independent financial advice prior to applying for a VET FEE-HELP loan