



VSL course caps indexed amounts

Maximum loan amounts for VSL courses are indexed annually on 1 January in line with the VET Student Loans (Courses and Loan Caps) Determination 2016.

The maximum loan amounts for 2025 have recently been finalised. These will apply to all units of study (new and continuing VSL students) with a census day of 1 January 2025 or later.

For continuing VSL students this does not mean that the tuition fees for your course will automatically increase. Your provider cannot charge you more than the maximum tuition fees specified in your eCAF VSL application, nor the amounts specified in the Statement of Covered Fees your provider issued to you at the start of your course.

If your provider wishes to increase your tuition fees, or if you wish to use the increased maximum loan amount to reduce the amount of gap payments you need to make, you must first discuss this with your provider. Your provider must then issue you a new Statement of Covered Fees. As always, your Fee Notice should reflect the correct amount of VSL loan you are to be charged for a unit of study, any other tuition fees you are paying (not using a VSL loan) and must be issued to you by your provider at least 14 days before your census day. The provider's new tuition fee schedule must also be published on their website.

Table 1: VET Student Loans (Courses and Loan Caps) Determination 2016 - Loan Indexation amounts 2024 and 2025

	2024 (\$)	2025 (\$)
Band 1 (Part 1, Schedule 1)	6,031	6,278
Band 2 (Part 2, Schedule 1)	12,063	12,557
Band 3 (Part 3, Schedule 1)	18,097	18,838
Specific (Schedule 2)	90,497	94,207

You can use [Explore Your Career | Your Career](#) to search for VET Student Loans **approved courses** and **approved course providers** and view the maximum loan cap for VET Student Loans for your chosen course.

1 August 2024