VET FEE-HELP is an income-contingent loan scheme that assists eligible students undertaking certain vocational education and training (VET) courses (diploma, advanced diploma, graduate certificate and graduate diploma) with an approved provider by paying for all or part of their tuition costs. Students’ tuition costs (and a loan fee) are repaid to the Australian Taxation Office progressively once the person reaches a certain income level. VET FEE-HELP has been available to eligible students since 2009. The data on student enrolments and completions are submitted annually to the Department of Education and Training by approved VET FEE-HELP providers.

Between 2012 and 2014, the number of providers approved to offer VET FEE-HELP doubled, with the number of VET FEE-HELP assisted students more than tripling over the same period. Most of this growth has come from the private provider, full-fee-paying market.

Records from the VET FEE-HELP Student Data Collection over the period 2009–14 were used to compare the key demographic and training characteristics of those who accessed VET FEE-HELP with the characteristics of non-assisted students who were eligible to access the contingent loan scheme. These background variables included gender, Indigenous status, disability status, employment status, language spoken at home, field of education, and mode and type of attendance.

* It is important to note that the data relating to the 2014 calendar year were preliminary and had not been validated by the Department of Education and Training, nor did they contain the records of all students who completed their training in 2014.

The students now most likely to access VET FEE-HELP share similar personal and training characteristics to those historically least likely to complete their training. They are students attending externally who are not employed.

### Likelihood of course completion

- **Students eligible to receive VET FEE-HELP who commenced their training between 2009 and 2012 have a 21% probability of completing their training.**

- **Which students are most likely to complete their training?**

  Students attending internally (or via a mix of modes), who are employed and who are undertaking a course at diploma (or VET graduate diploma or VET graduate certificate) level. On average, they have a 43% probability of completing their course.

- **Which students are least likely to complete their training?**

  Students attending externally, who are not employed and who are undertaking a course at advanced diploma level. On average, they have an 8% probability of completing their course.

- **Proportions of eligible students completing their training vary markedly across courses and providers.**

  The likelihood of an eligible student completing their course varies by provider, ranging from 96% to 1%. The average probability of course completion for all eligible students is 21%. Among providers with 50 or more eligible students, over a quarter had a significantly higher likelihood than average of their students completing their training. This variation
may reflect differences in the student body, the geographical location of the provider or other factors not investigated in this analysis.

**Likelihood of accessing VET FEE-HELP**

- Compared with earlier recipients of VET FEE-HELP assistance (that is, those who commenced their training between 2009 and 2012), a higher proportion of 2013 and 2014 commencing students are:
  - not employed
  - studying full-time
  - studying externally
  - training in management and commerce.

- Eligible students who are most likely to access VET FEE-HELP assistance are those who:
  - commenced their training between 2013 and 2014, compared with those commencing between 2009 and 2012, and
  - are not employed.

These students have a 96% probability of accessing VET FEE-HELP.

- Which providers are most likely to have VET FEE-HELP assisted students?

  For providers with 50 or more eligible students commencing training between 2013 and 2014:
  - 63% had a significantly higher likelihood than average of their students accessing the loan scheme.
  - 9% were equivalent to the average.
  - 29% had a significantly lower likelihood than average.