

**STUDY  
LOANS**

# Vocational

Certificates / Diplomas / Non-Accredited

## Student Loans that work for you

- Australia's first dedicated student loan provider
- Truly flexible loan product that allows you to pay for your study as you progress
- Only need to repay the amount you borrowed
- We directly pay the education provider on your behalf

## Eligibility

- ✔ Australian Citizen or Permanent Resident
- ✔ Employed in a Full-Time, Part-Time or Casual job
- ✔ Can demonstrate a capacity to service the loan
- ✔ 18 years of age or older

## Offering



### Purpose

Fund the course of your choice



### Type

Principal & interest



### Rates

Competitive interest rates offered



### Payment

Weekly, fortnightly or monthly direct debit



### Loan Term

6 to 48 months



### Loan Amount

\$2,001 to \$15,000

## What do I need to apply?

- Medicare Card
- Passport or Driving Licence
- Employment Details
- Income & Expenses Details
- Bank Details

**Ready to apply?**

call 1800 324 909

visit [studyloans.com.au](http://studyloans.com.au)

Credit Criteria,  
Terms and Conditions,  
Fees and Charges Apply  
Study Loans Australia Pty Ltd  
(ABN 13 618 345 314) Australian  
Credit Licence 498589  
whose registered office is at  
Level 5, 570 St Kilda Road,  
MELBOURNE VIC 3004



### **What is a drawdown?**

Funds for your course are released in drawdowns, which are requested by your education provider. Think of drawdowns as course/payment milestones.

### **How do my repayments work?**

Repaying your loan is as easy as setting up a weekly, fortnightly or monthly direct debit. If you miss a direct debit payment, it is important that you call Study Loans ASAP to avoid any further fees.

### **What if I get into financial hardship?**

If you find yourself in financial hardship, it is important that you call Study Loans immediately. We can try to work with you to reach a payment arrangement that is individual to your needs.

### **Where do we send the funds?**

Once you are approved, all funds will be sent directly to your education provider as per your drawdown schedule outlined in your loan agreement. The timing is determined by your progression through the course.

### **What happens if I defer my education or fail a unit?**

We recommend you first speak to your education provider about re-sitting a unit or deferring your studies. You would still be required to make repayments based on the drawdown/s that you have 'activated'.

### **Can I repay some or all of my loan balance early?**

Yes - at any point you can repay part or all of the loan in full. Study Loans has no early repayment fees.

For more FAQs, visit:  
[www.studyloans.com.au/  
students/#faq](https://www.studyloans.com.au/students/#faq)

