# Withdrawing from a HELP Loan

How do I withdraw my application for a VET Student Loan, VET FEE-HELP or FEE-HELP if I want to pay the fees upfront?

You must formally withdraw your Request for a VET Student Loan, VET FEE-HELP or FEE-HELP by emailing infoline@cit.edu.au before the Census Date listed on your invoice. This email needs to include:

* Full name
* CIT Student ID
* Name of the program/course that you are withdrawing your application
* Semester you wish to cease accessing the VET Student Loan, VET FEE-HELP or FEE-HELP loan scheme.

Once your application for a VET Student Loan, VET FEE-HELP or FEE-HELP has been withdrawn, if you wish to reactivate the loan for your fees, simply send an email, to infoline@cit.edu.au before the Census Date listed on your invoice. This email needs to include:

* Full name
* CIT Student ID
* Name of the program/course that you are reactivating your application
* Semester you wish to recommence accessing the VET Student Loan, VET FEE-HELP or FEE-HELP loan scheme.

# Withdrawing from a program/course or subject before/after Census Date

**Before Census Date**

If you want to withdraw from a program/course or subject, **before** the Census Date listed on your invoice, you will be required to submit your withdrawal in writing via infoline@cit.edu.au . Prior to withdrawing you may find it beneficial to discuss your options with either your teacher or Student Services. Once the withdrawal is processed the fees will be removed from your account and any amount paid by you will be refunded.

*Note: CITSA is able to assist you with financial advice in relation to your study at CIT.*

**After Census Date**

If you want to withdraw from a program/course or subject, **after** the Census Date listed on your invoice, you will be required to complete and submit the appropriate form (available from CIT Student Services). You are required to let your teacher know if you wish to withdraw as they must authorise your withdrawal form.

# Re-crediting of HELP Balances, fee waivers and refunds after the Census Date

If you withdraw from a program/course or subject after the Census Date you are liable for the payment of fees to:

* Australian Government, if you applied for a VET Student Loan, VET FEE-HELP or FEE-HELP.

After the Census Date, fees can only be waived, refunded or re-credited to your HELP Balance in exceptional circumstances by following the processes within the Commonwealth Entitlements Review of Decisions Policy for FEE-HELP and the Commonwealth Entitlements Review of Decisions Policy for VET Student Loans and VET FEE-HELP.

These policies apply to students who have or are eligible for a VET Student Loans, VET FEE-HELP and FEE-HELP assistance, regardless of how they pay their tuition fees (i.e. upfront payment or deferred payment through a VET Student Loan, VET FEE-HELP or FEE-HELP).

The full policy and procedure for applying to have fees waived, refunded and/or a re-credit of a VET Student Loan, VET FEE-HELP or FEE-HELP balance is available on the CIT website at <https://cit.edu.au/current/information/policies> or in print by request, from CIT Student Services.