Australian Government

TCSI TERTIARY COLLECTION OF STUDENT INFORMATION

TCSI July 2025 Provider Webinar

Wednesday 30 July 2025

Agenda

VSL and higher education providers (HEPs):

- The Universities Accord (cutting student debt by 20%) Bill 2025
  - Higher Education Providers
  - VSL providers

Higher Education Providers (only):

- Critical Loan Transfer Errors Dashboard – Inclusion of the USI

The Universities Accord (cutting student debt by 20%) Bill 2025

VET HEP PIR

20% student loan reduction - Higher Education

The Universities Accord (cutting student debt by 20%) Bill 2025

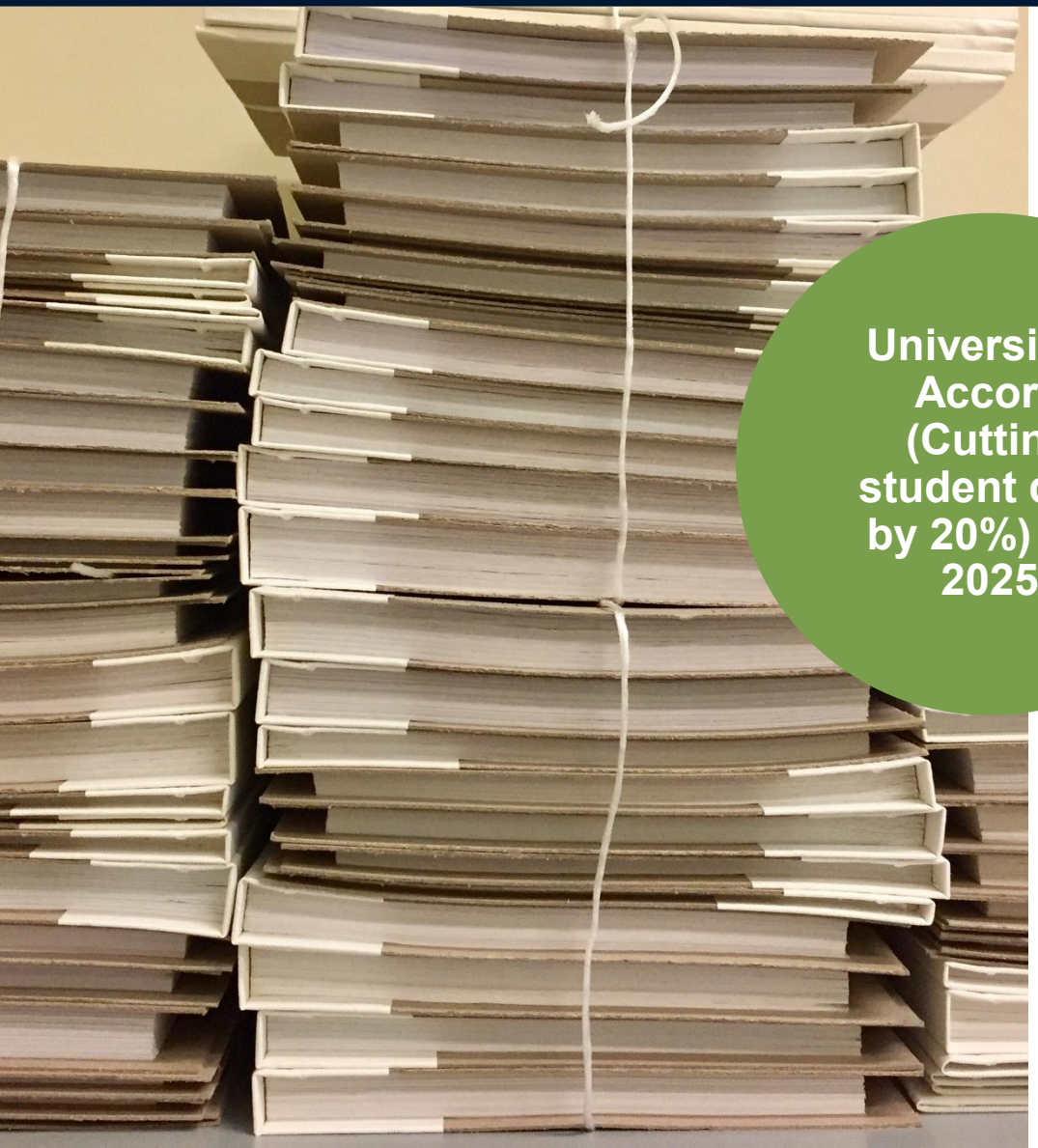
- The Universities Accord (cutting student debt by 20%) Bill 2025 was introduced to Parliament on 23 July 2025.

- Subject to the passage of legislation, this bill will:
  - reduce all HELP, VSL and other student debts by 20% as of 1 June 2025,
  - lower repayments against HELP, VSL and other student debts by changing to a marginal repayment system from 2025-26, and
  - raise the minimum repayment threshold from 2025-26.

- HELP providers **will not have to do anything** for HELP loans to be eligible for the 20% reduction.

- Late reported HELP (Higher Education) loans that are eligible will have the reduction applied by the ATO. We encourage providers to report loan information to us is a timely manner to ensure people receive the 20% reduction as soon as possible.

20% student loan reduction – VSL Providers



Universities Accord (Cutting student debt by 20%) Bill 2025

Legislation

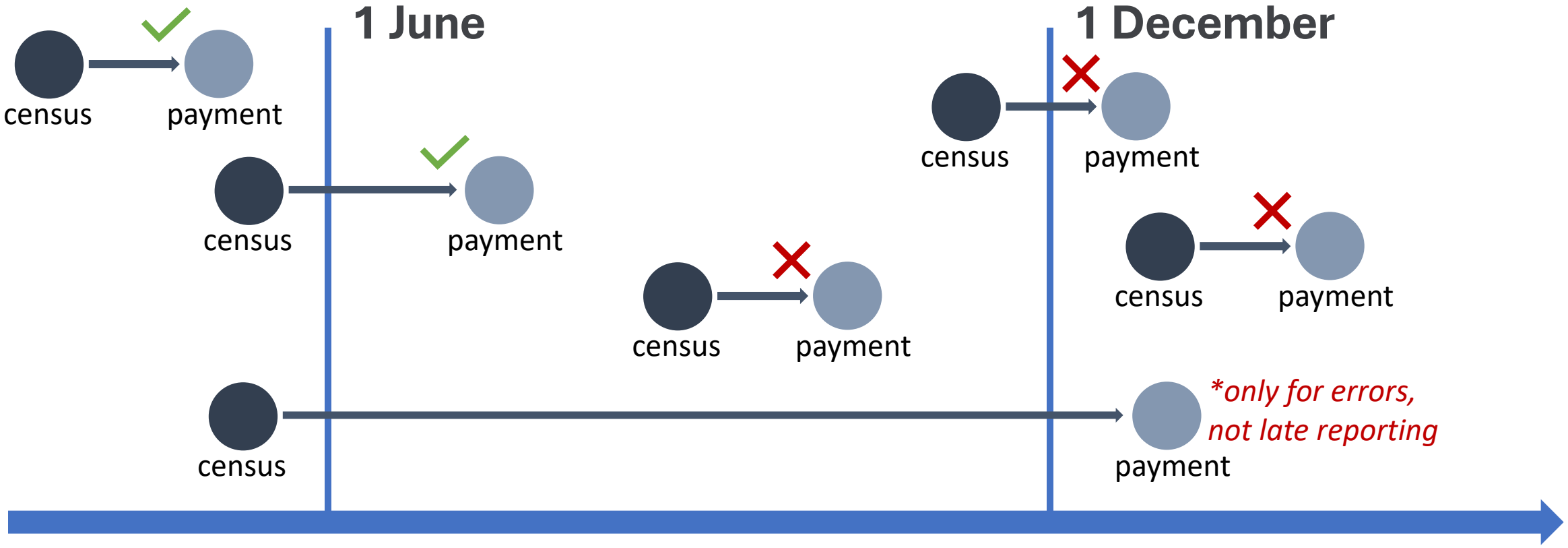
- **A one-off 20% reduction to VSL and AASL debts that were incurred on or before 1 June 2025.**
- **Creates a fairer repayment system by:**
  - increasing the minimum repayment threshold from $54,435 in 2024-25 to $67,000 in 2025-26 (which will increase each year with the growth in wages)
  - introducing a marginal repayment system where compulsory student loan repayments are calculated only on a portion of income above the new $67,000 threshold.

20% student loan reduction – VSL Providers

VSL Students may pass a census date prior to 1 June 2025 but may not incur the debt until a later date.

To ensure that students, who passed a census date prior to 1 June 2025, receive the 20% reduction, the Government has extended the debt reduction policy.

20% student loan reduction – VSL Providers



For VSL students, whose census date was before 1 June 2025, you will have until the November 2025 VSL pay run to report enrolment data to the department for verification and payment, so these students are also able to receive the reduction.

20% student loan reduction – VSL Providers

Implementation

As the bill is still before Parliament, debts are currently unchanged

Loans with payment dates prior to June are being sent to the ATO as usual

However, loans with pre-June census dates but later payment dates are not being sent to ATO accounts in the interim

Providers do not need to change the way they report VET Student Loans in TCSI.

If legislation passes, departmental systems will apply an effective date that may be different to the payment date so these loans are eligible for debt reduction

Loans will be released to the ATO when effective dates are set correctly

Departmental systems will ensure debt reductions continue to apply to loans that are amended later

20% student loan reduction – VSL Providers

Reporting delays or issues of VSL data in TCSI may result in payment processing delays.

TCSI Actions

- ❑ Ensure all VSL records with census dates on or before 1 June 2025 are reported in TCSI, as soon as possible.
- ❑ Check that your VSL loan data is accurate and up-to-date to avoid reporting issues.
- ❑ Identify and resolve scheduled validations SV00127 and SV00128

On 23 July 2025 49 VSL providers had outstanding SV000128 errors in TCSI

Check that records are stored in TCSI

Compare these against your source of truth to confirm all records that should be reported are in TCSI.

Check the records you have reported using:

- **TCSI Analytics**
  Unit of Study Unit Records report
- **TCSI Data Entry portal**
  one student at a time
- **TCSI Data Extracts**
  https://www.tcsisupport.gov.au/view-data/request-a-data-extract

TFN management for VET Student Loans

TFNs supplied by a VET student in eCAF will be available in TCSI when:

- there is a verified TFN and USI for the student in eCAF
- a matching student record exists in TCSI and eCAF

Scheduled validation (SV) SV00128 will trigger for providers if a TFN cannot be found:

'A TFN cannot be found for the student.

Please ensure there is a verified TFN and USI in eCAF, and the provider student ID, USI, and date of birth data in TCSI exactly matches that in the student's eCAF'.

Further information:

TCSI April 2025 Provider webinar

The recorded webinar is now available at TCSI April 2025 Provider Webinar.The webinar provides the following updates:VET and Higher Education Providers:Scheduled Validations webpage ...

1 MAY 2025

WEBINAR

TCSI April Newsletter 2025

The TCSI Newsletter helps to keep our Higher Education and VET Student Loans (VSL) providers up to date with the TCSI news. Click on the headings below to find out more:

30 APR 2025

ENEWS

TFN management for VET Student Loans

If the TFN is not verifying in eCAF or TCSI, please work with the student to ensure details match between eCAF and their Australian Taxation Office (ATO) myGov account:

- Names, and the chosen field for each name
- Date of birth
- Tax File Number
- Address details

More details and student resources in the TFN Verification guide at: https://www.tcsisupport.gov.au/support/tax-file-number-verification

Further information:

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ENEWS

Unique Student Identifier (USI) reporting

If the USI is not verifying in eCAF or TCSI, please work with the student to ensure details match between eCAF, your TCSI data and their USI Office Australian Taxation Office (ATO) myGov account:

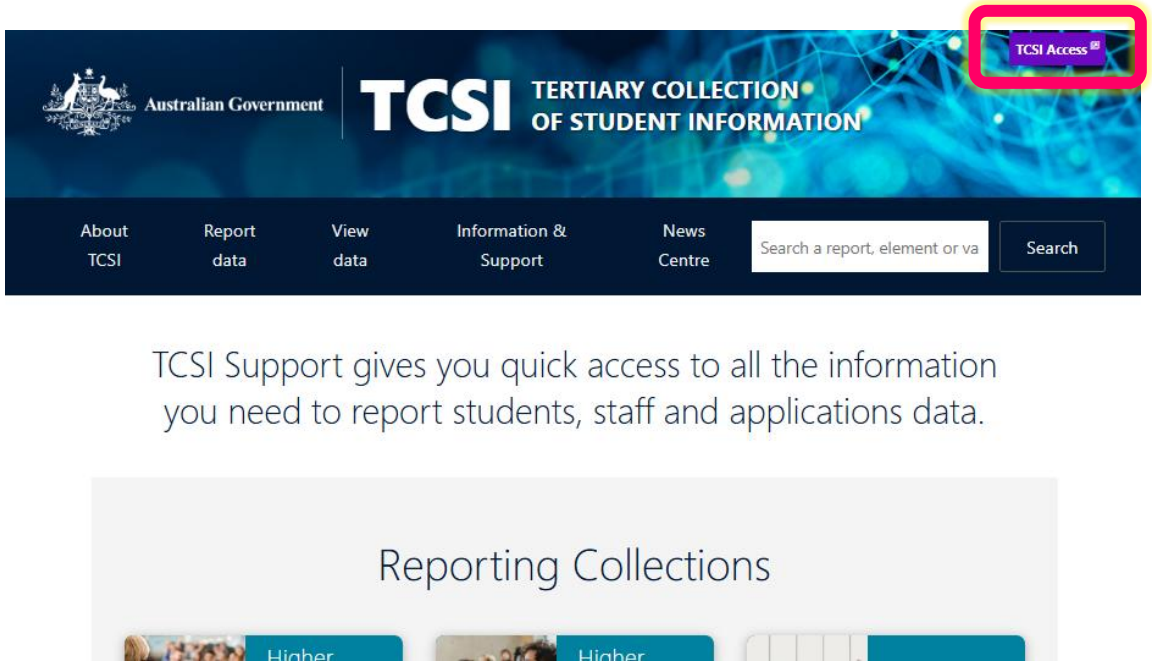
- First Name and family name and the chosen field for each name
- Date of birth
- USI

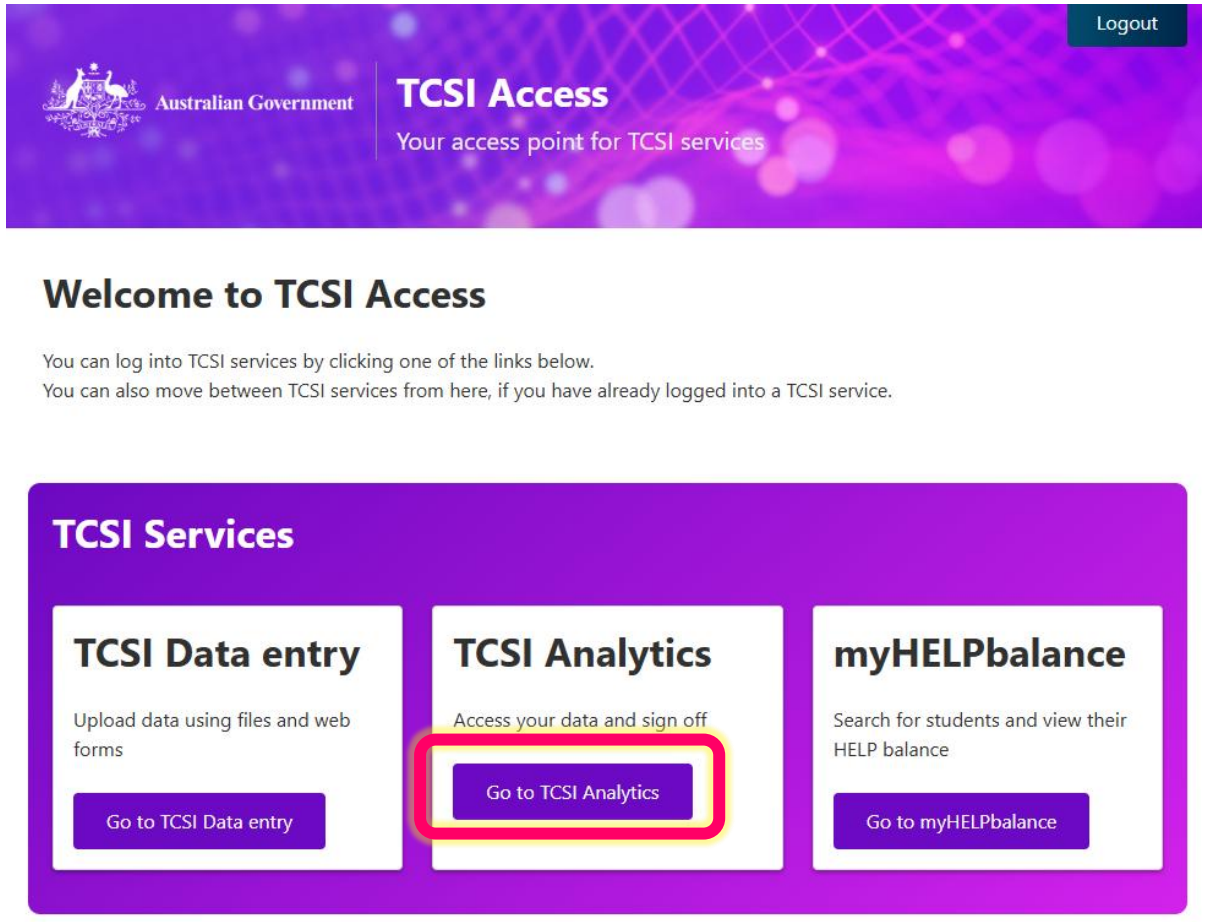
USI Unique Student Identifier

20% student loan reduction – VSL Providers

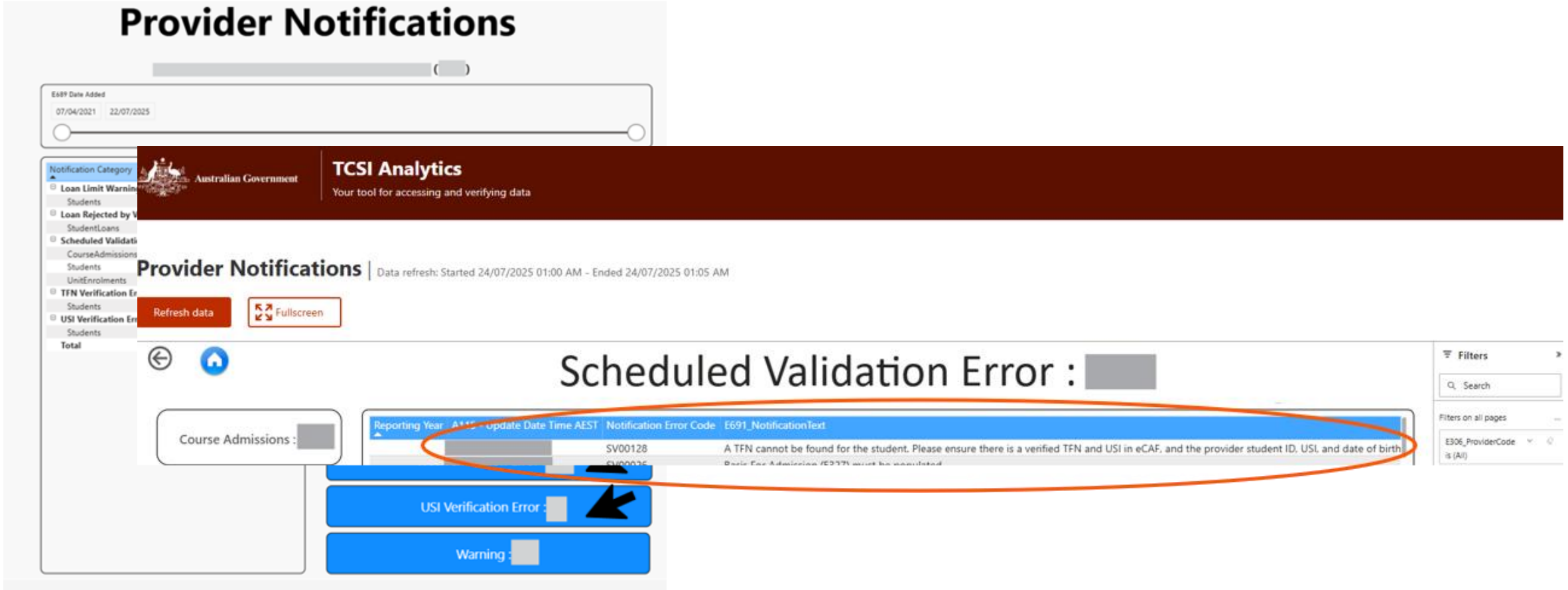
Use TCSI Analytics to identify VSL data issues:

- Provider Notification Reports





20% student loan reduction – VSL Providers



Critical Loan Transfer Errors Dashboard – Inclusion of the USI

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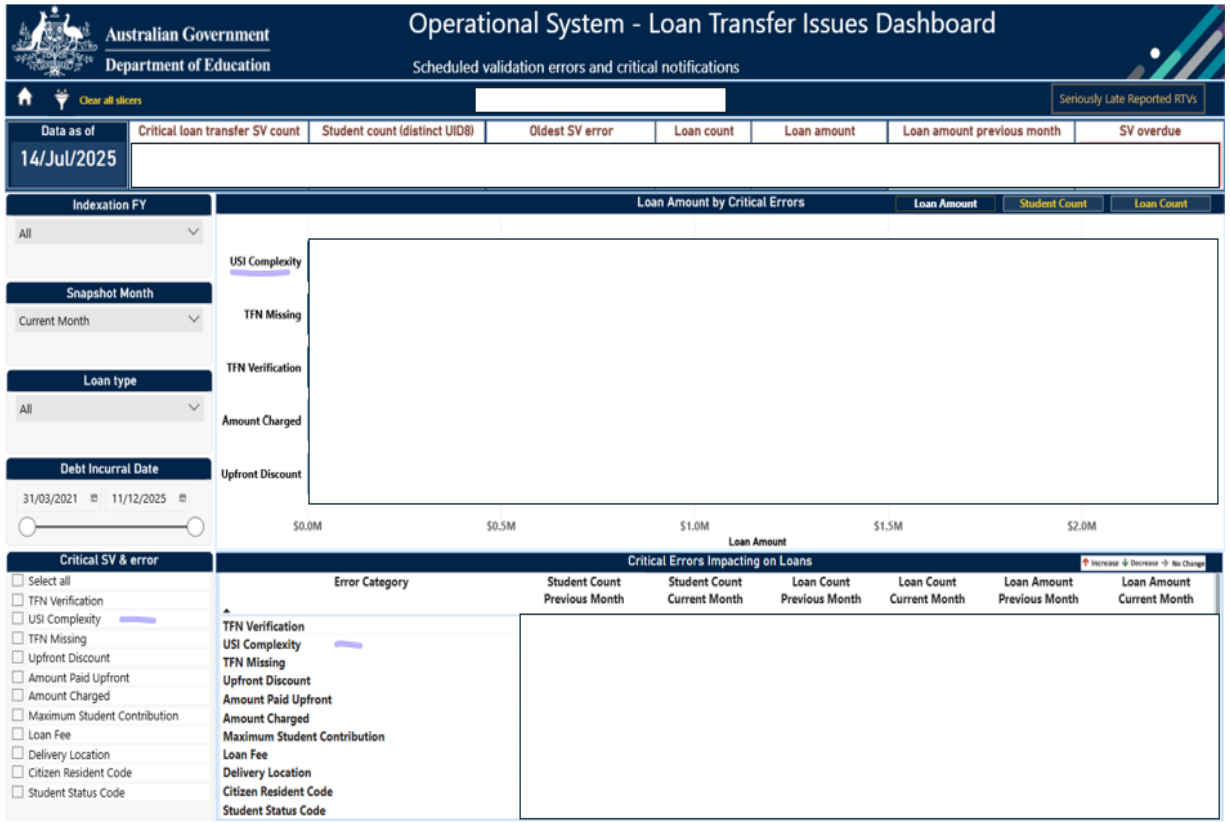
Critical Loan Transfer Errors Dashboard – Inclusion of the USI

- A valid USI is now a mandatory requirement for all higher education student loans.
- The *USI Complexity* category will enable providers to directly view and prioritise USI verification errors triggered by TCSI scheduled validations (SV00106, SV00107, SV00127), which may potentially impact the transfer of higher education loans to the ATO.
- Providers are kindly encouraged to address USI-related errors to help minimise impacts on higher education loan processing.



Questions?

Contact us at:

TCSIsupport@education.gov.au