



Australian Government

Department of Education, Employment
and Workplace Relations

SA-HELP

Information for 2012



www.goingtouni.gov.au

YOU MUST READ THIS BOOKLET BEFORE SIGNING THE COMMONWEALTH ASSISTANCE FORM BELOW



USING THIS BOOKLET

- As you read through, you will notice that certain terms are highlighted in **green**. These terms are defined in the glossary.
- If you have a specific question after reading this booklet, the contacts list at the end of this booklet will help you.
- More information about SA-HELP is available at www.goingtouni.gov.au.

IMPORTANT NOTE: The Department of Education, Employment and Workplace Relations has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003 (the Act)* and guidelines made under the Act, available at www.comlaw.gov.au. However, there may be differences between this publication and the Act or guidelines - if there is any inconsistency the Act will take precedence.

TABLE OF CONTENTS

Glossary	iii
1. Student services and amenities fee	1
1.1 What is a student services and amenities fee? ..	1
1.2 What can providers spend the fee on?	1
1.3 Which fee applies to me?	1
1.4 When do I need to pay the fee by?	2
1.5 If I transfer to a new provider or I am enrolled with two providers can I be required to pay the fee twice?.....	2
2. SA-HELP assistance	3
2.1 What is SA-HELP?.....	3
2.2 Am I eligible for a SA-HELP loan?	3
2.3 When is the last day for submitting a <i>Request for SA-HELP assistance</i> form?.....	3
2.4 Do I need to re-apply for SA-HELP each year?	4
2.5 Can I take out a SA-HELP loan even if I don't have a HECS-HELP loan?	4
2.6 Is there a loan fee for SA-HELP?	4
2.7 If I withdraw from my provider after the day on which the fee is payable, will I still have a SA-HELP debt?	4
3. Keeping track of your SA-HELP debt	5
3.1 The Commonwealth Higher Education Student Support Number (CHESSN).....	5
3.2 Your Commonwealth Assistance Notice (CAN) ..	5
3.3 Keeping track of your debt	5

4. Repayment of your HELP debt.....6

- 4.1 When do I start repaying my HELP debt?.....6
- 4.2 Repayments from job, benefit or superannuation income7
- 4.3 Repayments from business or investment income8
- 4.4 What if I disagree with my compulsory repayment?9
- 4.5 Deferring a compulsory repayment9
- 4.6 Voluntary repayments..... 10
- 4.7 Voluntary repayment bonus..... 10
- 4.8 Are voluntary repayments tax deductible?..... 11
- 4.9 Death..... 11
- 4.10 Bankruptcy 11

Contacts..... 12

- Your approved provider 12
- Department of Education, Employment and Workplace Relations (DEEWR) 12
- Australian Taxation Office (ATO) 13

GLOSSARY

Accumulated HELP debt	This is the total amount of debt owing for HECS-HELP, FEE-HELP, VET FEE-HELP, OS-HELP or SA-HELP loans you have received (including any Government study loans incurred before 2005).
Course of study	A course leading to a higher education award, an enabling course or a bridging course for overseas-trained professionals.
Higher Education Loan Program (HELP)	This program provides a variety of loans to students to help them meet the costs of a course of study. These loans are repaid through the tax system.
Provider	A university or a higher education provider approved by the Australian Government to provide assistance to students.
SA-HELP	Australian Government loan program to help eligible students pay their student services and amenities fee.
Student services and amenities fee (the fee)	A fee that providers can charge enrolled students for student services and amenities of a non-academic nature.
<i>Request for SA-HELP assistance</i>	The form that you must submit to your provider to apply for a SA-HELP loan.
Repayment threshold	The income level above which you are required to make a compulsory repayment on your accumulated HELP debt.
Tax file number (TFN)	Your unique identification number from the Australian Taxation Office for everything tax related.

1. STUDENT SERVICES AND AMENITIES FEES

1.1 What is a student services and amenities fee?

This is a fee that **providers** can charge their students for student services and amenities of a non-academic nature, such as sporting and recreational activities, employment and career advice, child care, financial advice and food services.

1.2 What can providers spend the fee on?

Your provider can only spend the fee on allowable services and amenities such as sporting and recreational activities, employment and career advice, child care, financial advice and food services.

Your provider cannot spend the fee to support:

- a political party; or
- the election of a person to a Commonwealth, State or Territory, or local government body.

Your provider must not require you to become a member of a student organisation.

1.3 Which fee applies to me?

The maximum **student services and amenities fee** that a provider can charge a full-time student in 2012 is \$263. However, providers can choose to charge different groups of students a different amount of fee, e.g. on-campus students and off-campus students may be charged different amounts.

If your provider has multiple fees and you are subject to more than one fee, you cannot be charged more than \$263 for this calendar year. Contact your provider to find out the fee which will apply to you.

1.4 When do I need to pay the fee by?

You should pay the fee or submit your *Request for SA-HELP assistance* form by the date advised by your provider.

1.5 If I transfer to a new provider or I am enrolled with two providers can I be required to pay the fee twice?

Yes. The Guidelines do not prevent providers from charging each student enrolled with them the student services and amenities fee, regardless of whether that student has paid a fee to another provider for the same period.

2. SA-HELP ASSISTANCE

2.1 What is SA-HELP?

SA-HELP is a loan scheme that assists eligible students to pay their **student services and amenities fee**. Eligible students can choose to defer all or part of their fee for the relevant year.

2.2 Am I eligible for a SA-HELP loan?

To receive a SA-HELP loan, you need to:

- be an Australian citizen or hold a permanent humanitarian visa;
- be enrolled in a **course of study** with a **provider**;
- meet the **tax file number** (TFN) requirements by giving your provider either your TFN or a *Certificate of application for a tax file number* from the Australian Taxation Office (ATO) as proof that you have applied for a TFN (you can obtain this document from the ATO—see **Contacts** for more details); and
- have lodged your *Request for SA-HELP assistance* form by the date advised by your provider.

TFNs are usually provided within 28 days of application so it is essential that you apply early to ensure you have your TFN on or before the day on which the fee is payable.

2.3 When is the last day for submitting a *Request for SA-HELP assistance* form?

Students who wish to access Government assistance to defer their student services and amenities fee should complete, sign and return the *Request for SA-HELP assistance* form to their provider by the date advised by their provider. If this form is not submitted by the day on which the fee is payable, you will not be entitled to a SA-HELP loan.

2.4 Do I need to re-apply for SA-HELP each year?

Students will only need to apply once for a **course of study** at a **provider**. If a student changes courses, or changes provider, the student will need to re-apply for SA-HELP.

2.5 Can I take out a SA-HELP loan even if I don't have a HECS-HELP loan?

Yes, provided you meet the eligibility criteria.

2.6 Is there a loan fee for SA-HELP?

No.

2.7 If I withdraw from my provider after the day on which the fee is payable, will I still have a SA-HELP debt?

Yes. Your provider is not able to remove your SA-HELP debt once it is incurred.

Contact your provider for more information about whether they have a refund policy in place.

3. KEEPING TRACK OF YOUR SA-HELP DEBT

3.1 The Commonwealth Higher Education Student Support Number (CHESSN)

This is a unique identifier issued to every student accessing Commonwealth assistance for higher education, i.e. using a **HELP** loan. Your **CHESSN** is allocated to you by your **provider** or your tertiary admissions centre when you first apply to go to university.

3.2 Your Commonwealth Assistance Notice (CAN)

If you request a **SA-HELP** loan, your provider is required to issue you with a **CAN** within **28 days** of the day on which the fee is payable. Your provider can include other **HELP** loans you have received with this notice too. If there are any discrepancies between your **SA-HELP** debt and the amount you were expecting to pay, you have **14 days** from the date of your **CAN** to request a correction in writing.

3.3 Keeping track of your debt

You can phone the Australian Taxation Office (ATO) to get your **accumulated HELP debt** account balance or to request a statement. Your statement is sent to your latest home address shown on ATO records or, if the ATO doesn't have your home address, to the postal address on your latest income tax return.

To protect the privacy of your information, the ATO needs to verify your identity before it can give details of your account to you over the phone. They will ask for details only you or someone you've authorised would know. An authorised person is someone who you've previously told the ATO can act on your behalf.

4. REPAYMENT OF YOUR HELP DEBT

4.1 When do I start repaying my HELP debt?

You will start repaying your **accumulated HELP debt** when your repayment income is above the minimum **compulsory repayment threshold**. The threshold is adjusted each income year. For the 2011–2012 income year the threshold is \$47,195 (see **Table 1**).

Your accumulated HELP debt is indexed on **1 June** each year in line with the changes in the cost of living as measured by the Consumer Price Index (CPI). Debts are not indexed until they are 11 months old.

Compulsory repayments continue until you have repaid your whole debt. The amount you repay each year is a percentage of your repayment income. The percentage increases as your income increases.

The Australian Taxation Office (ATO) works out your repayment income from the amounts given on your income tax return for:

- your taxable income;
- reportable fringe benefits (**reported on your payment summary**);
- total net investment losses (which includes net rental losses);
- reportable super contributions; and
- exempt foreign employment income.

For more information on this, contact the ATO (see **Contacts**).

Table 1: 2011–12 repayment rates

Repayment income	Repayment rate (% of repayment income)
Below \$47,196	Nil
\$47,196–\$52,572	4.0%
\$52,573–\$57,947	4.5%
\$57,948–\$60,993	5.0%
\$60,994–\$65,563	5.5%
\$65,564–\$71,006	6.0%
\$71,007–\$74,743	6.5%
\$74,744–\$82,253	7.0%
\$82,254–\$87,649	7.5%
\$87,650 and above	8.0%

No compulsory repayment required because of low family income

If your family income is low enough to entitle you to a reduction of the Medicare levy or you do not have to pay the Medicare levy, you will not have to make a compulsory HELP repayment for that year.

4.2 Repayments from job, benefit or superannuation income

If you earn income from a job, benefit, compensation payments or superannuation, your employer or other payer may withhold amounts from your income to cover your compulsory HELP debt repayments.

You need to advise your payer if you have an **accumulated HELP debt** on a *Tax file number (TFN) declaration* or *Withholding declaration* form. If you do have a HELP debt, your payer has to withhold additional amounts from your income once you earn over the minimum repayment threshold.

The additional withheld amounts are to cover any compulsory HELP repayment you may have to make for

the year. They are not credited to your **HELP** account, but form part of the 'total tax withheld' shown on your annual *PAYG payment summary* and on your income tax notice of assessment at 'PAYG credits and other entitlements'. Your compulsory repayment will not be calculated until your income tax return for that year is processed. If you had too much withheld during the year and you have no other outstanding debts, the ATO will refund the excess to you.

Payments from more than one payer

If you earn more than the **repayment threshold** for a financial year from all your jobs, a compulsory repayment may be included on your next notice of assessment.

You can ask one or more of your payers to withhold additional amounts to cover any compulsory repayment. To do this, complete a *Withholding declaration – upwards variation* form (available from the ATO).

Holiday or temporary jobs

If you have a holiday or temporary job and you earn over the weekly minimum repayment threshold but your income for the whole income year is not above the annual minimum repayment threshold, you can apply to the ATO to get your payer to stop withholding additional amounts for your HELP debt. You will need to submit a *PAYG withholding variation application* form (available from the ATO). You can also lodge your application electronically at **www.ato.gov.au**.

4.3 Repayments from business or investment income

If you use the PAYG instalments system to make payments towards your expected tax liability on your business and investment income for the current financial year, the ATO will notify you of an instalment amount that takes into account any **accumulated HELP debt**.

4.4 What if I disagree with my compulsory repayment?

If you think the compulsory repayment shown on your income tax notice of assessment is wrong, check the details against your tax return. If you still think there is a problem, phone the ATO. When you phone, have your notice of assessment and, if possible, a copy of your income tax return with you.

If, after speaking to the ATO you still believe your compulsory repayment is incorrect, you may request an amendment or lodge an objection. For information on how to do this, contact the ATO.

4.5 Deferring a compulsory repayment

If you believe that making your compulsory repayment would cause you serious hardship or that there are other special reasons why you believe that you should not make a compulsory repayment, you may apply to the ATO to have that amount deferred. To do this you need to complete the form *Deferring your compulsory HELP, HECS or Financial Supplement repayment* (available from www.ato.gov.au). There are time limits for applying to defer a compulsory repayment.

The ATO will write to say whether your application is successful. If you are unhappy with the decision, you may apply (within **28 days** after the day you receive notice of the decision) to have it reviewed. If, after the review you, still believe the ATO has made the wrong decision, you may then apply to the Administrative Appeals Tribunal (AAT) for a review. You need to lodge your application with the AAT within **28 days** after the day you receive the letter advising you of the outcome of the review.

For more information on applying to defer a compulsory repayment, including time limits, contact the ATO.

4.6 Voluntary repayments

You can make a voluntary repayment to the ATO at any time and for any amount. Making a voluntary repayment reduces your debt immediately. Voluntary repayments are in addition to compulsory repayments. They are not refundable.

There are several ways you can make a voluntary repayment, including by BPAY, direct credit, direct debit, credit card, mail, or in person at an Australia Post outlet. For more information on making a voluntary repayment, contact the ATO.

4.7 Voluntary repayment bonus

If you make a voluntary repayment of \$500 or more, you will receive a bonus of 10%. This means your account will be credited with an additional 10% of your payment. The bonus is 10% of the payment that you make, not 10% of the outstanding debt. You will not receive a bonus on repayment amounts that are more than the balance of your account. If you pay off your entire debt with a voluntary repayment, you are entitled to the bonus. However, if you have any **HELP** debts that have not been reported to the ATO at the time of the payment, the bonus may be reversed or adjusted once those debts are transferred to your account.

Changes to the HELP bonus for voluntary repayments

The Australian Government has announced a reduction in the HELP bonus for voluntary repayments. Subject to the passage of legislation, from 1 January 2012 the bonus will reduce from 10% to 5% for repayments that either pay your debt off entirely or are \$500 or more.

Refer to www.goingtouni.gov.au for up-to-date information on the status of this legislation.

4.8 Are voluntary repayments tax deductible?

Voluntary repayments made by you or someone other than your payer are not tax deductible. Your payer may be able to claim a tax deduction for voluntary repayments it makes on your behalf but it may also be liable for fringe benefits tax on the repayments.

4.9 Death

Your estate has to pay any outstanding compulsory repayment relating to the period before your death, but the remainder of your **accumulated HELP debt** is cancelled.

4.10 Bankruptcy

You still have to pay your accumulated HELP debt as if you had not been declared bankrupt.

CONTACTS

Your approved provider

They can help you with:

- the amount of your student services and amenities fee;
- when you must pay the fee;
- the SA-HELP eligibility criteria; and
- applying for a SA-HELP loan.

Department of Education, Employment and Workplace Relations (DEEWR)

They can help you with:

- SA-HELP and other components of the Higher Education Loan Program (HELP); and
- other forms of Australian Government assistance.

How to contact DEEWR:

- visit www.goingtouni.gov.au;
- call **1800 020 108** (or **+61 3 9938 2545** from outside Australia); or
- call **1800 554 609** TTY for hearing impaired and speech impaired students.

Australian Taxation Office (ATO)

How to contact the ATO:

- visit www.ato.gov.au;
- call **1300 720 092** to get the booklet *Repaying your HELP debt 2011–12*;
- call **13 28 61** for HELP account and general tax information;
- call **133 677** TTY or **1300 555 727** TTY for hearing impaired and speech impaired students.

If you have a tax file number, please have it ready before you call the ATO.

Send written correspondence (not voluntary repayments) to:

Australian Taxation Office
PO Box 1032
ALBURY NSW 2640

Copyright

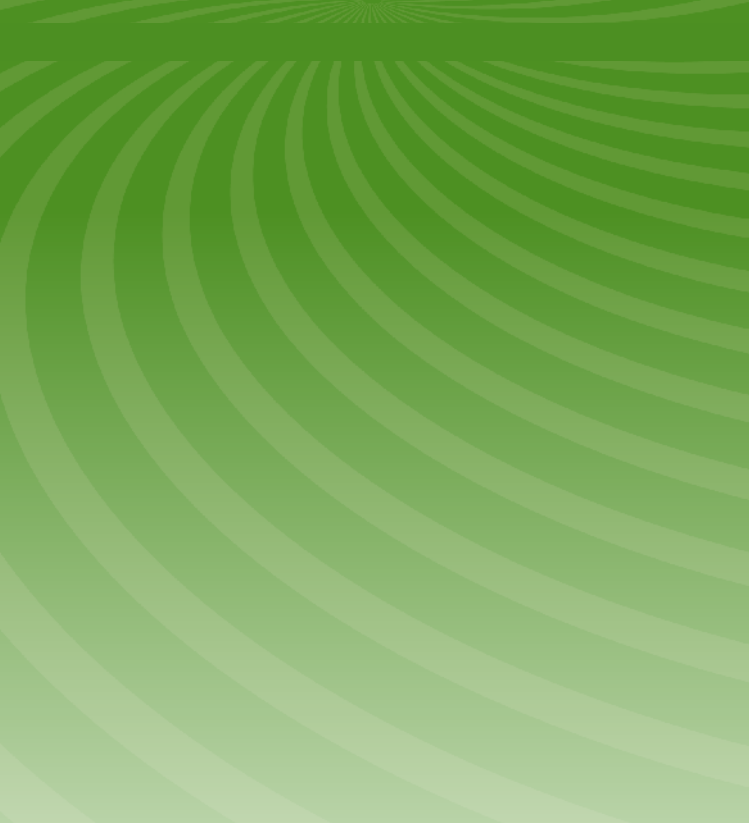
© Commonwealth of Australia 2011
ISSN 1449-9282

This work is copyright. Apart from any use as permitted under the *Copyright Act 1968*, no part may be reproduced by any process without prior written permission from the Commonwealth. Requests and inquiries concerning reproduction and rights should be addressed to the Commonwealth Copyright Administration, Attorney General's Department, Robert Garran Offices, National Circuit, Barton ACT 2600 or posted at <http://www.ag.gov.au/cca>.



RECYCLED CONTENT

Printed on 55% recycled paper



Cover printed on
55% recycled paper