



Australian Government
Department of Education and Training

Commonwealth Supported Places (CSP) and Higher Education Loan Programme (HELP) Handbook for 2016



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Introduction

Commonwealth supported places (CSPs) and the Higher Education Loan Programme (HELP)

The Australian Government funds CSPs and provides access to HELP loans to assist eligible students with undertaking tertiary study. CSPs are subsidised higher education places and HELP loans enable eligible students to study now and pay later. Students who access a HELP loan repay their loan through the tax system once they earn above the minimum repayment threshold for the relevant year.

This handbook is a useful resource that explains CSPs and HELP loans: what they are, how they work, and what a student is agreeing to if they choose to access a CSP or a HELP loan.

For HELP loans, there are common terms and arrangements which are relevant to both the higher education and vocational education and training (VET) sectors, however, there are also specific differences. Where differences exist, they are detailed in the relevant section.

Additional financial assistance

The Australian Government also administers a number of student income support payments to assist eligible students with their living and other study expenses. These payments are administered by the Department of Human Services (DHS) and are not connected to the HELP scheme. DHS contact details are available from the 'Useful Contacts' section at the end of this handbook.

Most tertiary institutions will also offer their own scholarships/payment plans to further assist students. Students should contact their tertiary institution directly for more information.

Who is this handbook for?

This handbook is designed to assist careers advisors, enrolment officers and student administrators with providing advice to eligible students regarding CSPs and HELP loans.

This handbook will also assist current and prospective students with understanding their obligations if they choose to access a CSP or a HELP loan, as it provides detailed supplementary information to the HELP student information booklets. There is a dedicated information booklet for each HELP loan and all booklets are available from the [Study Assist](#) website. Students must always contact their tertiary institution to discuss any matter(s) relating to their enrolment.

How to use this handbook

This handbook must be read in conjunction with the relevant HELP student information booklet(s).

Comments and suggestions

Suggestions or comments about the layout or content of the handbook can be emailed to: HEenquiries@education.gov.au with the subject line 'CSP and HELP Handbook suggestions'.

Queries regarding the policy or legislation that underpins the information in this handbook can also be emailed to the above address and the query will be directed to the appropriate area.

Quick information

Useful Contacts are listed at pages 63-65;

Tertiary institutions that offer CSPs are listed at Appendix A;

Students can visit the [Study Assist](#) website for the most current information regarding CSPs and HELP loans. From this website, students may also use the student income eligibility tool for an indication of whether they may be eligible to receive any student income payments whilst studying. News articles that relate to upcoming policy or legislation changes are also published on the Study Assist website.

Glossary & Acronyms

Where there is a difference in terminology or meaning between the higher education and VET sectors, it is detailed as such. Students must always contact their institution for confirmation on which elements of Commonwealth assistance are applicable to them.

Accumulated HELP debt (or HELP debt)

The consolidated total of any HECS-HELP, FEE-HELP, VET FEE-HELP, OS-HELP or SA-HELP loans a person has incurred (including any Government study loans incurred prior to 2005).

Academic withdrawal date

The final day a student can withdraw from a unit of study without incurring an academic penalty, such as a recorded fail grade. This date does not have the same financial implications as the census date.

Administrative date

A date that occurs before the census date, set by institutions, for a student to complete various requirements such as submitting their Request for Commonwealth assistance form or withdrawing their enrolment.

Note: A student may still apply for a HELP loan or withdraw from a unit after the administrative date without incurring a HELP debt, provided it is actioned by the census date. In this situation, institutions may require students to pay a late enrolment/withdrawal fee.

Approved institution (institution)

For higher education students, this term means a university or other accredited private higher education institution that can offer CSPs and/or HELP loans to eligible students.

A current list of institutions is available on the [Study Assist website](#).

Approved provider (provider)

For VET students, this term means an organisation that has been approved by the Australian Government to offer VET FEE-HELP loans to eligible students.

CAN (Commonwealth Assistance Notice)

A notice issued by institutions, within 28 days of the census date, which contains information about the amount of Commonwealth assistance a student has used for that study period.

Census date

This date is set by institutions (in accordance with the legislation) and it is the deadline for a student to meet various requirements, such as making an upfront payment of their student contributions/tuition fees, applying for a HELP loan or formally withdrawing their enrolment in order to not incur a debt.

CHESSN (Commonwealth Higher Education Student Support Number)

A unique identifier issued to every person studying in a CSP or using a HELP loan.

CSP (Commonwealth supported place) (higher education only)

A subsidised higher education place at an institution (refer to Appendix A for the current list of these institutions). CSPs are subsidised by the Australian Government and students pay the student contributions set for their units of study.

Note: prior to 2005, a CSP was referred to as a HECS place.

Commonwealth supported student (higher education students only)

Under the *Higher Education Support Act 2003*, this is a specific term that means a student who is enrolled in a CSP at an institution. Most domestic students enrolled in undergraduate degrees at university are enrolled as Commonwealth supported students and receive a Government subsidy for the cost of their tuition. Students enrolled in a Commonwealth supported place may also be eligible for a HELP loan to assist with the cost of their student contribution.

Compulsory repayment

The repayment a person must make towards their HELP debt once their income is above the minimum compulsory repayment threshold for the relevant financial year. The threshold is indexed annually.

Course of study

For higher education students, this refers to studies that lead to a higher education award, for example a bachelor degree. A course of study can also be an enabling course.

For VET students, this refers to higher-level VET studies at the diploma, advanced diploma, graduate diploma or graduate certificate level.

For a trial period, VET FEE-HELP loans are to be extended to selected certificate IV qualifications in certain states/territories. See Chapter 7 for more information.

Domestic student (under the Higher Education Support Act 2003)

A student who is an Australian citizen, a New Zealand citizen or the holder of a permanent visa.

Eligible student

A domestic student who meets the eligibility requirements for either a CSP and/or HELP loan.

Students must check the relevant chapter(s) for information about the eligibility criteria as it is not the same across the different schemes.

EFTSL (equivalent full-time student load)

How a student's study load is measured. One EFTSL is the load a student will have when undertaking their course on a full-time basis.

The EFTSL load is different to the internal credit points system allocated to units by institutions.

FEE-HELP

An Australian Government loan scheme to help eligible higher education students, enrolled in fee paying places at institutions, pay their tuition fees.

FEE-HELP balance

The current loan amount of FEE-HELP and/or VET FEE-HELP that an eligible student has left to access before reaching the FEE-HELP limit.

FEE-HELP limit

The maximum loan amount that an eligible student may borrow under FEE-HELP and/or VET FEE-HELP over their lifetime (the limit is indexed annually).

Fee paying place

For higher education students, this means a place in a higher education course that is not a CSP (i.e. not subsidised by the Australian Government) and for which students are required to pay tuition fees.

For VET students, this means a place in a VET course that is not a state/territory government subsidised place (nor subsidised by the Australian Government) and for which tuition fees are payable.

Fee paying student

A student who is enrolled in a fee paying place.

HECS-HELP

An Australian Government loan scheme to help eligible students enrolled in CSPs to pay their student contributions. Before 2005 this was known as 'HECS'.

HECS-HELP Benefit

A financial benefit, granted to certain graduates under specific circumstances, that reduces the person's compulsory HELP repayment (or HELP debt for some early childhood educators). This incentive is designed to encourage certain graduates to work in specific professions/locations. Refer to Appendix C for more details.

HECS-HELP discount

A 10 per cent discount granted to eligible students enrolled in CSPs who make upfront student contribution payments of \$500 or more to their institution. This will be removed from 1 January 2017.

HELP (Higher Education Loan Programme)

An Australian Government loan programme that helps eligible students to pay their student contributions (HECS-HELP), tuition fees (FEE-HELP or VET FEE-HELP), student services and

amenities fee (SA-HELP) and overseas study expenses (OS-HELP). These loans are repaid through the Australian tax system.

Higher Education Support Act 2003

The Commonwealth legislation that governs the eligibility requirements for a CSP or HELP loan.

Higher education institution

A tertiary institution that offers accredited higher education award courses/qualifications.

HELP voluntary repayment bonus

Voluntary HELP debt repayments made to the ATO of \$500 or more receive a 5 per cent bonus on the repayment amount. This will be removed from 1 January 2017.

Indexation

HELP debts are indexed each year in accordance with the *Higher Education Support Act 2003* (the Act). The Act provides for indexation based on changes in the Consumer Price Index.

Public university

A university that is listed under Table A in the *Higher Education Support Act 2003*.

Private higher education institution

In this handbook, this term means a higher education institute that offers accredited higher education award courses/qualifications, and is approved by the Australian Government to offer FEE-HELP loans to eligible students.

Overseas student (under the Higher Education Support Act 2003)

A person who does not meet the classification of a domestic student. Other definitions of overseas student may apply under legislation such as the *Education Services for Overseas Students Act 2000*.

OS-HELP

An Australian Government loan scheme to help eligible students enrolled in CSPs to undertake part of their course overseas.

OS-HELP debt confirmation

The form that an eligible student must submit to access an OS-HELP loan.

RTO (registered training organisation)

In this handbook, this term means a recognised, registered training organisation that offers accredited higher-level VET qualifications, and is approved by the Australian Government to offer VET FEE-HELP loans to eligible students.

Request for Commonwealth assistance form

A term used to generically describe the form(s) used to accept a CSP or request one of the HELP loans.

Request for Commonwealth support and HECS-HELP

The form that a student must submit to their institution to accept their offer of a CSP.

An eligible student will use the same form to access a HECS-HELP loan.

Request for FEE-HELP assistance

The form that an eligible student must submit to access a FEE-HELP loan.

Request for SA-HELP assistance

The form that an eligible student must submit to access a SA-HELP loan.

Request for VET FEE-HELP assistance

The form that an eligible student must submit to access a VET FEE-HELP loan.

SA-HELP (higher education students only)

An Australian Government loan scheme that helps eligible higher education students pay their student services and amenities fee.

Special circumstances

Specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that students must meet to have their HELP debt removed (and FEE-HELP balance re-credited) or upfront payment refunded for a student enrolled in a CSP.

Note: This is not applicable to OS-HELP or SA-HELP.

Student contributions (or student contribution amounts)

The amount set by institutions that Commonwealth supported students enrolled in CSPs must pay for their units of study.

Student services and amenities fee

A fee that a higher education institution may charge students for certain student services and amenities of a non-academic nature.

TFN (tax file number)

A unique identification number issued by the ATO for all tax related purposes, including making HELP debt repayments.

Tuition fees

The amount set by institutions that fee paying students, enrolled in fee paying places, pay for their units of study.

Unit of study (also referred to as units)

A subject or unit that a student undertakes with an institution as part of their course of study.

VET FEE-HELP

An Australian Government loan scheme that helps eligible students enrolled in higher-level VET courses at providers to pay their tuition fees.

VET subsidised student

A student that is subsidised by the state/territory government and is enrolled in a course at a provider in a state or territory that has implemented subsidised VET FEE-HELP arrangements.

Common acronyms

AAT

Administrative Appeals Tribunal

ATO

Australian Tax Office

CPI

Consumer Price Index

DIBP

Department of Immigration and Border Protection

DHS

Department of Human Services

Types of places & qualifications

In the higher education sector, students enrolling in non-research degrees will be enrolled in either a CSP or a fee paying place. In the VET sector, RTOs will enrol students in either a fee paying/fee for service place or a subsidised place. Tables 1, 2 and 3 are a quick reference guide that highlights to students which HELP loan would be most applicable in their situation. Table 4 identifies the relevant HELP loan by individual qualification.

Table 1: Type of Study for Qualification accredited at the VET level Higher-level VET qualifications diploma, advanced diploma, graduate certificate and graduate diploma.

Type of place	Applicable HELP loan(s)
Generally fee paying/fee for service place at approved institutions. Some subsidised training places available for diploma/advance diploma at providers in a state/territory that has implemented subsidised VET FEE-HELP arrangements – check with your institution (see note 1). Only subsidised training places in the certificate IV trial are eligible for a loan.	VET FEE-HELP

Table 2: Qualification accredited at the higher education level: undergraduate (i.e.) diploma to bachelor-level courses

Type of place	Applicable HELP loan(s)
CSP at public universities and some private higher education institutions (see Appendix A). Or	HECS-HELP, OS-HELP (for portion of studies overseas), SA-HELP (only for payment of student services and amenities fee)
fee paying place at private higher education institutions	FEE-HELP SA-HELP (only for payment of student services and amenities fee)

Table 3: Qualification accredited at the higher education level: postgraduate (i.e.) courses at graduate certificate level and above

Type of place	Applicable HELP loan(s)
Generally fee paying places at institutions.	FEE-HELP, SA-HELP (only for payment of student services and amenities fee)
Some CSPs offered at postgraduate level in selected areas – students should check with the institution.	HECS-HELP, OS-HELP (only for portion of CSP overseas study), SA-HELP (only for payment of student services and amenities fee)

Notes:

1. For VET FEE-HELP purposes, a subsidised student is one who is studying in a training place that is subsidised by a state or territory government. See Chapter 7 for more information.
2. In addition to CSPs at public universities, a small number of private higher education institutions are approved by the Australian Government to offer CSPs in national priority areas (for example teaching, nursing, some IT fields).

Table 4: HELP loans by qualification

This table identifies the relevant HELP loan by qualification. A student must always contact their institution for confirmation on how they will be enrolled, as that will determine which HELP loan is applicable to their situation. The description of qualifications used in this table is taken from the Australian Qualifications Framework – the national policy for regulated qualifications in Australian education and training. Visit the [Australian Qualifications Framework website](#) for more information regarding the Framework.

Qualification	Summary	HELP loans available
Doctoral degree	Graduates will have systematic and critical understanding of a complex field of learning and specialised research skills for the advancement of learning and/or professional practice.	FEE-HELP (also covered by the Research Training Scheme Scholarships if a Research Doctorate)
Master Degree	Graduates will have specialised knowledge and skills for research, and/or professional practice and/or further learning.	CSP and HECS-HELP: Very limited (check with institution if course is eligible) FEE-HELP (also covered by the Research Training Scheme Scholarships if a Research Master degree)v
Graduate Certificate and Graduate Diploma	Graduates will have advanced knowledge and skills for professional or highly skilled work and/or further learning.	In higher education: CSP and HECS-HELP are very limited (check with institution if course is eligible) In VET: VET FEE-HELP
Bachelor Degree (most common undergraduate award)	Graduates will have broad and coherent knowledge and skills for professional work and/or further learning.	CSP, HECS-HELP and FEE-HELP
Associate Degree	Graduates will have broad knowledge and skills for paraprofessional/highly skilled work and/or further learning.	CSP and HECS-HELP: Very limited (check with institution if course is eligible) and FEE-HELP
Advanced Diploma	Graduates will have broad knowledge and skills for paraprofessional/highly skilled work and/or further learning.	In higher education: CSP and HECS-HELP are very limited (check with institution if course is eligible), FEE-HELP In VET: VET FEE-HELP
Diploma	Graduates will have specialised knowledge and skills for skilled/paraprofessional work and/or further learning.	In higher education: CSP and HECS-HELP are very limited (check with institution if course is eligible), FEE-HELP In VET: VET FEE-HELP
Certificate IV	Graduates at this level will have broad factual, technical and some theoretical knowledge of a specific area or a broad field of work and learning (accredited as a VET qualification).	Very limited trial between 2014-16. Check with institution if they are taking part in the trial and/or if course is eligible or refer to the Study Assist website.

1. Commonwealth Supported Places (CSPs)

This section is for eligible higher education students enrolling in CSPs. Most undergraduate students at Australian public universities are enrolled in CSPs. Under the *Higher Education Support Act 2003*, the term ‘Commonwealth supported student’ specifically refers to a student who is enrolled in a CSP.

1.1 What is a CSP?

A CSP is a domestic, subsidised higher education place. The Australian Government subsidises a portion of the real cost of the student’s place – and this subsidy results in the student only paying the student contribution set for their units of study.

Currently only public universities and some private higher education institutions are approved by the Government to offer CSPs. The current list of these institutions is listed at Appendix A.

Although the majority of CSPs are offered in undergraduate courses, there are some CSPs available at the postgraduate level. Postgraduate CSPs are generally offered in courses that are, or are moving towards being, an accepted entry-level qualification for a profession, or where professional entry training is only offered at the postgraduate level. Postgraduate students must directly contact their intended institution for more information as CSPs at this level will be different across courses and institutions.

A student who is not enrolled in a CSP is enrolled as a non-subsidised, fee paying student. Eligible fee paying students may use a FEE-HELP loan to pay their tuition fees (refer to Chapter 5 for more information).

Benefits of a CSP

Some students choose not to accept a CSP for a number of different reasons. However, a CSP is generally much cheaper than a fee paying place. If a student doesn’t want to accept a CSP, or if they want to be a Commonwealth supported student for only some of their units of study, they must inform their institution of this in writing by the census date (or earlier administrative date) for the relevant study period. If a student chooses not to accept a CSP, they should keep in mind that their institution is not obliged to offer them a fee paying place instead.

1.2 Who is eligible for a CSP?

A student must meet the citizenship or residency requirements to access a CSP, which are summarised below. Chapter 8 also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements for a CSP

To be eligible for a CSP you must be either:

- An Australian citizen and will undertake in Australia, at least one unit of study contributing to their course of study, OR
- a New Zealand citizen or a permanent visa holder and will be resident in Australia for the duration of their unit.

1.3 How does a student apply for and accept an offer of a CSP?

A student applies for a CSP through the Tertiary Admissions Centre in the state or territory where the institution is located. In some cases, a student may be able to apply directly to the institution – the student must confirm this with the institution directly. In the student's offer of enrolment letter, it will state whether they are being offered enrolment in a CSP or a fee paying place.

If the student is offered a CSP, a *Request for Commonwealth support and HECS-HELP* form (the form) will be included in the enrolment pack sent to them by their institution. These forms are only available from institutions and photocopied, faxed or downloaded versions of the form will not be accepted.

Some institutions will allow students to complete an online version of the form. If so, in the student's enrolment package, the institution will include specific instructions for the student to complete the online version of the form.

To accept their offer of a CSP, the student must submit their form by the requisite date set by their institution – which is normally the census date (or earlier administrative date). Chapter 9 contains more information about the importance of the census date. If the student does not accept their offer by the requisite date, their offer may lapse, and if so, that student will have to wait until the next study period to re-apply for a CSP.

Changing CSP courses or institutions once enrolled

A student who wishes to enrol in two different CSP courses at the same institution, for example a Bachelor of Communications and a Bachelor of Accounting, must submit a separate *Request for Commonwealth support and HECS-HELP* form to accept a CSP in each course. If a student wishes to transfer to a new CSP course at a different institution, the student must submit a new form to that institution.

A student must contact the enrolments/student administration office at their institution if they have any questions about the process required to accept a CSP, applicable census dates or if they require assistance with completing the form. The Australian Government cannot assist students with this type of query.

Enrolling in units at different institutions

A student can enrol in units as a Commonwealth supported student at different institutions if:

- the units contribute towards the requirements of the course in which the student is enrolled as a Commonwealth supported student, e.g. cross-institutional study, and
- the student remains eligible for the CSP (i.e. meets the residency requirements).

Overseas students who obtain a permanent visa by the census date

A student must advise their institution in writing of any changes to their residency status and provide evidence of that change. If the change occurs by the census date, the student may be eligible to apply for a CSP for that study period if they submit all requisite documents by the census date. If a student thinks they may obtain permanent residency by the census date, they must contact the enrolments/student administration office at their institution for advice regarding their situation.

A student in this situation should bear in mind that their institution is not required to automatically transfer them to a CSP – some institutions will transfer them to a domestic fee paying place instead. Affected students must contact the enrolments/student administration office at their institution to determine what their institution's policy is, and for information on how to apply for a transfer to a CSP if applicable.

It is not possible to retrospectively access a CSP. If a student's status changes after the census date, that student will have to wait until the next study period to apply for a CSP for future study.

Is there a limit on how much study a person can undertake in a CSP?

There is no limit on the amount of study a student can undertake in a CSP, provided their unit of study contributes to the course of study in which they are enrolled.

Some institutions will have academic probation procedures in place for students who are not progressing satisfactorily in their course. An institution may cancel a student's enrolment if their academic results do not improve – so students should familiarise themselves with their institution's academic probation policy.

1.4 How much will study in a CSP cost?

Student contributions amounts

A student enrolled in a CSP pays student contributions for their units of study. The Government groups different areas of course disciplines into three 'bands' (refer to Table 4) and sets a minimum and maximum amount that an institution can charge to students for individual units from the course disciplines listed in each band. Institutions determine the student contribution amount they will charge for each unit and most will charge the maximum rate. The maximum band amounts increase slightly each year due to indexation.

Students should also bear in mind that individual units in a course can actually fall into different bands. For example, a Bachelor of Nursing course may require the student to complete some units that are classified as 'health', some as 'science' and some as 'nursing'. In this situation, an institution can set the student contribution amounts up to the Band 2 maximum for the health and science units, and up to the Band 1 maximum for the nursing units.

There will also be instances where individual units will fall into the same band of that course. For example, based on 2016 rates, a three year Bachelor of Commerce degree undertaken as a Commonwealth supported student would cost approximately \$31,320 if all units in that course were classified as Band 3 units, i.e. the course only comprised units in accounting, administration, economics and commerce. Similarly, a three year Bachelor of Communications (humanities) degree would cost approximately \$18,768 if all the units were classified in Band 1.

To calculate the student contribution amount for each unit, a student will need to contact their institution to find out which band rate applies to their units.

The student contribution amount will also depend on:

- the minimum and maximum range set by the Australian Government for the relevant band that the student's unit fits into (refer to Table 4);
- the EFTSL value of the unit (students must check with their institution if they do not know the EFTSL value of their units); and
- the year the student commenced their course of study (see note in Table 4).

Table 5: 2016 student contribution amounts

Student contributions bands	2016 student contribution range (per EFTSL)
Band 3: Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce	\$0 – \$10,440
Band 2: Mathematics, statistics, science, computing, built environment, other health, allied health, engineering, surveying, agriculture	\$0 – \$8,917
Band 1: Humanities, behavioural science, social studies, education*, clinical psychology, foreign languages, visual and performing arts, nursing* (see note 1)	\$0 – \$6,256

Notes:

1. Education students who began their course as a Commonwealth supported student before 1 January 2010 may be charged less than the 2015 maximum amount listed in Table 4 for units in education and nursing. Students should contact their institution for more information.

Example: Working out the student contribution amount for a unit

Omar begins a Bachelor of Clinical Psychology in 2016 and one of the units he enrolls in is Social Studies A01, which falls into Band 1.

His institution has set the student contribution amount for this unit at \$6,256 for one EFTSL and the unit has an EFTSL value of 0.125.

Omar can use the following formula to calculate his student contribution amount:

Student contribution amount set by the institution X EFTSL value of the unit

For Omar's unit, the calculation would be: \$6,256 X 0.125 = \$782

The result is rounded down to the nearest dollar.

1.5 How does a student enrolled in a CSP pay for their study?

Only Australian citizens, permanent humanitarian visa holders and certain New Zealand Citizens who hold a Special Category visa and meet the long-term eligibility criteria (refer to section 8.4 for further details) are eligible to access HECS-HELP assistance to pay their student contributions (see Chapter 3). Most eligible students choose to access a HECS-HELP loan to pay their student contributions.

Students who are not eligible for HECS-HELP cannot access the loan or discount – these students must pay their student contributions upfront and in full by the census date.

Non-payment by the census date

By the census date, if a student has not paid their entire student contributions upfront or has not met the TFN requirements to access a HECS-HELP loan, their enrolment in the CSP will be cancelled by their institution – there are no exceptions. This is a legislative requirement under the *Higher Education Support Act 2003* that only applies to Commonwealth supported students. Institutions cannot accept upfront student contribution payments after the census date deadline, nor allow access to a HECS-HELP loan.

Is a CSP and HECS-HELP the same thing?

No. A CSP is the subsidised higher education place – and HECS-HELP is the loan or upfront payment discount for eligible students to pay their student contributions. While all New Zealand citizens are eligible for CSPs, only those who meet all the eligibility criteria in section 8.4 are eligible to access HECS-HELP. Permanent residents are eligible for CSPs, but they are not eligible for HECS-HELP under any circumstances.

Notes:

1. Education students who began their course as a Commonwealth supported student before 1 January 2010 may be charged less than the 2016 maximum amount listed in Table 4 for units in education and nursing. Students should contact their institution for more information.

2. Fee paying places

This section is for fee paying students who are enrolling in a fee paying place in a higher education or VET course of study. A fee paying place is a non-subsidised place. Fee paying places are available in both the higher education and VET sectors and in all levels of qualifications.

2.1 What is a fee paying place?

Higher education sector

In the higher education sector, a fee paying place is not subsidised by the Australian Government and students pay tuition fees for their units of study. Fee paying places are generally offered in postgraduate courses at universities, and in both undergraduate and postgraduate courses at private higher education institutions.

VET sector

In the VET sector, a fee paying place is a full fee or fee for service place that is not subsidised by the Australian Government, or state or territory governments. Fee paying places are offered in all levels of VET accredited qualifications.

An eligible fee paying/fee for service student, enrolled in a higher-level VET qualification (refer to Table 1) may access a VET FEE-HELP loan to pay their tuition fees (refer to Chapter 7).

2.2 Who is eligible for a fee paying place?

Fee paying places are available to all domestic students, but only eligible students may access a FEE-HELP (refer to Chapter 5) or VET FEE-HELP (refer to Chapter 7) loan to pay for their study.

2.3 How does a student apply for and accept an offer of a fee paying place?

Higher education sector

Students apply for enrolment in a course through the Tertiary Admissions Centre in the state or territory where their institution is located. In some cases, a student may be able to apply directly to their institution – but the student must confirm this directly with the institution. In the student's offer of enrolment letter, it will state whether that student is being offered enrolment in a fee paying place or a CSP (refer to Chapter 1).

VET sector

Students apply for enrolment in a course directly through their institution, and in some states or territories through the Tertiary Admissions Centre. Students can contact their intended institution for more information.

2.4 How much will study in a fee paying place cost?

Tuition fees are not regulated by the Government. This means there is no cap on the maximum amount that can be charged to fee paying students in either the higher education or VET sectors. It is at the institution's discretion to determine the level of tuition fees that it will charge for their courses of study.

Institutions should publish their tuition fees on their websites. If a student cannot find this information, or is confused about which fee level applies to them, they must contact the enrolments/student administration office at their institution to ensure they will be able to calculate how much their study will cost. Students should bear in mind that unit of study tuition fee levels increase each year so they must take this into account when estimating the total cost of their course of study.

2.5 How does a student enrolled in a fee paying place pay for their study?

Higher education sector

Eligible students who meet the requisite criteria and who are enrolled with an institution may access a FEE-HELP loan to pay their tuition fees – these institutions are listed on the [Study Assist](#) website. Chapter 5 contains information regarding the eligibility requirements to access a FEE-HELP loan.

VET sector

Eligible students who meet the requisite criteria and who are enrolled with an approved provider (provider) may access a VET FEE-HELP loan to pay their tuition fees – these institutions are listed on the [Study Assist](#) website.

Chapter 7 contains information regarding the eligibility requirements to access a VET FEE-HELP loan.

3. The HECS-HELP loan scheme

This section is for students who are enrolled in CSPs and eligible to access HECS-HELP assistance to pay their student contribution amounts. A student who is not enrolled in a CSP and does not meet the required eligibility criteria is not eligible for HECS-HELP.

3.1 What is HECS-HELP?

HECS-HELP is the Australian Government loan scheme that helps eligible students enrolled in CSPs (refer to Chapter 1) pay their student contributions. Eligible students can take out a HECS-HELP loan for either all or part of their student contributions or access the HECS-HELP discount if they choose to pay \$500 or more of their student contributions upfront to their approved institution (institution) by the census date (refer to Chapter 9).

Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a HECS-HELP loan.

3.2 Who is eligible for HECS-HELP?

A student must be enrolled in a CSP by the census date, with an institution, and meet the citizenship or residency requirements to access HECS-HELP. These requirements are summarised below. Chapter 8 also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements for HECS-HELP

To be eligible for HECS-HELP, a student must be enrolled in a CSP and either:

- An Australian citizen or
- a New Zealand Special Category Visa holder who meets the long term residency requirements (refer to section 8.4) and who meets the CSP residency requirements (refer to section 1.2).

3.3 How does a student apply for a HECS-HELP loan?

The *Request for Commonwealth support and HECS-HELP form* (the form) serves two purposes for eligible students:

- to accept their offer of a CSP; and
- if eligible, to access a HECS-HELP loan.

To apply for a HECS-HELP loan, a student will need the form and their TFN (or a valid *Certificate of application for a TFN*). This form is only available from the student's institution. The student must return this form to their institution by the census date (or earlier administration date) otherwise they will not be entitled to a (CSP or) HECS-HELP loan for that study period as this form cannot be back-dated.

Note: If an eligible student does not intend to access a HECS-HELP loan, they don't need to provide their TFN on their form if they make their upfront payment by the census date. However, it is a good idea to do so – if a student has provided their TFN (or valid *Certificate of application for a TFN*) and is eligible for HECS-HELP, their unpaid student contribution after the census date automatically becomes a HECS-HELP loan and their enrolment will not be cancelled.

Before the student signs and submits their form, they must read the *HECS-HELP and Commonwealth supported places information for 2016* booklet.

Some institutions will allow students to complete an online version of the form. If so, in the student's enrolment package, the institution will include specific instructions for the student to complete the online version of the form.

Chapter 9 contains important information about census dates, administrative dates and other important information a student must know in order to manage their HECS-HELP loan.

Once a student has accepted their offer of a CSP, they only have until the census date to either make an upfront payment or access the HECS-HELP scheme (if eligible) to pay their student contributions.

If this is not done by the census date, their enrolment in the CSP will be cancelled and they will have to wait until the next study period to reapply for a CSP.

3.4 Maximum loan amounts: is there a HECS-HELP limit?

There is no financial limit to the amount of HECS-HELP an eligible student can access. As this is a separate loan scheme to FEE-HELP, any amounts borrowed under HECS-HELP will not count towards the FEE-HELP limit (refer to Chapter 5).

3.5 Is there a loan fee to use HECS-HELP?

There is no loan fee or application fee to use HECS-HELP.

3.6 What is the HECS-HELP discount and how does it work?

Currently an eligible student who pays their student contributions upfront, rather than access a HECS-HELP loan, may be eligible for the HECS-HELP discount if the upfront payment made is \$500 or more. There are two types of HECS-HELP discounts:

- full upfront payments (which would be more than \$500),
- partial upfront payments of \$500 or more.

The HECS-HELP discount for full upfront payments

To pay the full student contribution for a study period upfront, an eligible student only needs to pay 90 per cent of the total because they will receive a 10 per cent discount –

known as the HECS-HELP discount. The student must make the upfront payment by the census date to be eligible for the discount.

For students who are eligible for the HECS-HELP discount, their institution cannot accept an upfront payment of more than 90 per cent of the student contribution set for a unit of study, to ensure the student receives the HECS-HELP discount (for most units of study, the student contributions amount is higher than \$500).

Example

Daniel is enrolled in four units as part of a Bachelor of Engineering, all with a census date of 31 March 2016, and is eligible for HECS-HELP. The total student contribution for these units for one semester is \$4,384. Daniel wants to pay his full student contribution for the semester upfront, so uses the following formula: [student contribution amount] x 0.90 = [payment amount]

$$\$4,384 \times 0.90 = \$3,945.60$$

Daniel pays \$3,945.60 (90 per cent of \$4,384) to his institution by 30 March 2016.

The Government pays the remaining \$438.40 directly to the institution. This is Daniel's 10 per cent HECS-HELP discount.

The HECS-HELP discount for partial upfront payments of \$500 or more

A student may also pay less than 90 per cent of their full student contribution for the relevant study period – known as a partial upfront payment. These payments must be made by the census date (or administrative date) to be eligible for the HECS-HELP discount. For partial upfront payments, a student is also eligible to receive a 10 per cent discount if their payment is \$500 or more.

If a student intends to make a partial upfront payment, they must provide their TFN (or valid *Certificate of application for a TFN*) on their form so that the remaining amount can be paid with a HECS-HELP loan.

Example

Ethan is enrolled in four Band 2 units as part of his Bachelor of Engineering degree. He is eligible for HECS-HELP and all his units have a census date of 31 March 2016.

The total student contribution for these units for one semester is \$4,458 (half of \$8,917).

Ethan makes a partial upfront payment of \$500 before the census date, so the real value of his payment is calculated as follows:

[payment amount] x 1.1111 = [payment value]

\$500 x 1.1111 = \$555.55

Ethan's HECS-HELP debt will therefore be \$4,458 – \$555.55 = \$3902.95.

The HECS-HELP discount will be removed from 1 January 2017. Until that date the current arrangements still apply for units of study that have a census date on or before 31 December 2016.

4. The OS-HELP loan scheme

This section is for eligible undergraduate and postgraduate students who are enrolled in CSPs and wish to undertake a portion of their studies overseas.

A student who is not enrolled in a CSP and does not meet the requisite eligibility criteria is not eligible for OS-HELP.

4.1 What is OS-HELP?

OS-HELP is the Australian Government loan scheme that assists eligible students, who are based in Australia and enrolled in a CSP, to undertake some of their study overseas.

OS-HELP loans are intended to help students with a range of expenses, such as air fares and accommodation. In 2016, an eligible student may also receive a supplementary loan amount to undertake language study, in preparation for overseas study in Asia.

Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access an OS-HELP loan.

4.2 Who is eligible for OS-HELP?

In 2016, to be eligible for OS-HELP assistance for overseas study, a student must be enrolled at an approved institution (institution) and:

- be an Australian citizen OR
- a New Zealand Special Category Visa holder who meets the long-term residency requirements (refer to section 8.4) OR
- a permanent humanitarian visa holder (refer to Chapter 8);
- be enrolled in an accredited course of study as a Commonwealth supported student (i.e. studying in a CSP);
 - have already completed, as a Commonwealth supported student, units to the value of at least one EFTSL (usually one year of full-time study) in Australia that counts towards the course the student is enrolled in;
- be undertaking full-time study overseas;
 - the overseas study must count towards the course requirements for the Australian course that the student is enrolled in;
 - on return from overseas study, the student must have units to the value of at least 0.125 EFTSL (generally equivalent to one unit of study) to complete in Australia for the course that they are enrolled in;
- meet the TFN requirements by giving their institution their TFN or a valid *Certificate of application for a TFN* form;
- have been selected by their institution to receive an OS-HELP loan for a six-month period (students must contact their institution regarding the application process);
- have lodged a completed OS-HELP debt confirmation form with their institution;

- have not received more than one previous OS-HELP loan;
- have not received a second OS-HELP loan for the same six-month period; and
- have not completed their overseas study before applying for the OS-HELP loan.

In 2016, to be eligible for a supplementary amount for Asian language study in relation to a six-month period, a student must:

- have been selected for OS-HELP assistance for overseas study in Asia for that six-month period;
- be undertaking language study in preparation for that overseas study;
- have indicated on their OS-HELP debt confirmation form that they would like to receive a supplementary amount for Asian language study and must be selected by their institution for the supplementary amount; and
- have not yet completed the Asian language study at the time they apply for the supplementary amount.

4.3 How does a student apply for OS-HELP?

To apply for an OS-HELP loan, a student will need their TFN (or valid *Certificate of application for a TFN*) and an *OS-HELP debt confirmation form* (the form). This form is only available from institutions. Before signing and submitting the form to their institution, the student must read the *OS-HELP statement of terms and conditions 2016* booklet.

Some institutions will allow students to complete a specific online version of the form. If so, the institution will give students specific instructions on how to complete the online version of the form.

Note: as each institution runs its own application and selection process, a student must directly contact their institution for more information regarding this process.

Chapter 9 contains important information about census dates, administration dates and other aspects a student must know in order to manage their OS-HELP loan.

Please note also that an eligible New Zealand SCV holder must apply for their OS-HELP loan while they are resident in Australia and in possession of an SCV. They must also receive their OS-HELP loan payments prior to leaving Australia (and automatically losing their SCV).

4.4 Maximum loan amounts: is there an OS-HELP limit?

There is a limit of two OS-HELP loans for overseas study over a student's lifetime (supplementary amounts for Asian language study do not count towards this limit). There is also a limit of one loan for overseas study per six-month study period. Students undertaking overseas study over two consecutive six-month periods (e.g. for overseas study longer than six-months) may be eligible for an OS-HELP loan for each of those six-month periods.

The actual amount of an OS-HELP loan is determined by the student's institution – and the student can request any amount up to the maximum OS-HELP limit set for the relevant year (as per the *Higher Education Support Act 2003* and *OS-HELP Guidelines*).

Example

In 2016, the maximum OS-HELP loan amount for overseas study for a six-month period is \$7,764 for study undertaken in Asia, or \$6,470 for study undertaken elsewhere.

The maximum supplementary amount for Asian language study for a six-month period is \$1,035.

In 2016, the amount of OS-HELP assistance a student is entitled to for a six-month period is the sum of the amount determined by their institution for the overseas study, plus any supplementary amount for Asian language study determined by their institution. These amounts are indexed on 1 January each year.

How are OS-HELP loans paid?

A student who is approved for an OS-HELP loan for overseas study only will receive the loan as one payment from their institution. If a student is also approved for a supplementary amount for Asian language study, they may receive the supplementary amount and amount for overseas study in one payment or as two separate payments. A student is required to repay their OS-HELP debt through the tax system even if they fail or do not complete their studies in Australia and/or overseas study for which the OS-HELP loan was intended. OS-HELP debts cannot be cancelled or remitted, regardless of the circumstances.

4.5 Is there a loan fee to use OS-HELP?

There is no loan fee or application fee to access OS-HELP.

5. The FEE-HELP loan scheme

This section is for eligible higher education students who are enrolled in a fee paying place and wish to use a FEE-HELP loan to pay their tuition fees. Students who do not meet the requisite eligibility criteria will not be eligible to access a FEE-HELP loan, regardless of the circumstances.

5.1 What is FEE-HELP?

The Australian Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to help eligible fee paying students with paying their tuition fees, up to the FEE-HELP limit. A list of approved institutions (institutions) that can offer FEE-HELP to eligible students is available from the Study Assist website under the 'My Tertiary Study Options' tab.

Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a FEE-HELP loan.

For FEE-HELP purposes, an eligible unit of study is a subject or unit which:

- is part of a course of study leading to a higher education award undertaken at an institution;
- is made available by an institution and accessed through Open Universities Australia (OUA); or
- is part of bridging studies for overseas-trained professionals (see section 5.7).

A student may also be eligible for FEE-HELP if they are undertaking an enabling course to meet the entry/curriculum requirements for a course of study that leads to a higher education award. An institution can advise a student if they will be considered an enabling student for FEE-HELP purposes.

5.2 Who is eligible for FEE-HELP?

A student may be eligible for a FEE-HELP loan if they are:

- enrolled in a fee paying place at an institution or through OUA;
- enrolled in an eligible unit of study by the census date;
- meet the citizenship and/or residency requirements;
- have not exceeded their FEE-HELP limit; and
- meet the OUA pass rate requirement, if applicable.

The citizenship and residency requirements that a student must meet to access a FEE-HELP loan are summarised in below. Chapter 8 also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements to access a FEE-HELP loan:

To be eligible for FEE-HELP a student must be enrolled at an institution and they must be:

- an Australian citizen or a New Zealand Special Category Visa holder who meets the long-term residency requirements (refer to section 8.4) and will undertake in Australia, at least one unit of study contributing to their course of study, or
- a permanent 'humanitarian' visa holder and resident in Australia for the duration of their unit, or
- a permanent visa holder who is enrolled in an eligible bridging study for overseas-trained professionals and resident in Australia for the duration of their unit.

If a student is undertaking units through OUA, to access a FEE-HELP loan they must be:

- an Australian citizen or a New Zealand Special Category Visa holder who meets the long-term residency requirements (refer to section 8.4) and resident in Australia on the day they submit their Request for FEE-HELP assistance form, or
- a permanent 'humanitarian' visa holder and resident in Australia for the duration of their unit, or
- a permanent visa holder who is enrolled in an eligible bridging study for overseas-trained professionals and resident in Australia for the duration of their unit.

5.3 How does a student apply for FEE-HELP?

To apply for a FEE-HELP loan, a student will need their TFN (or a valid *Certificate of application for a TFN*) and a *Request for FEE-HELP assistance* form (the form). This form is only available from approved institutions. The student must return the completed form to their institution by the census date (or earlier administrative date) otherwise they will not be entitled to a FEE-HELP loan for that study period as this form cannot be back-dated. Before the student signs and submits their form, they must read the *FEE-HELP information for 2015* booklet.

Some institutions will allow students to complete a specific online version of the form. If so, in the student's enrolment package, the institution will include specific instructions on how the student can complete the online version of the form.

Chapter 9 contains important information about census dates, administrative dates and other information a student must know in order to manage their FEE-HELP loan.

OUA students

All students who are studying through OUA, including students undertaking bridging study for overseas-trained professionals, must complete the *Request for FEE-HELP assistance – Open Universities Australia* form. This form is specific to study undertaken through OUA. This particular form is available from OUA, and students must submit their form back to OUA for processing.

On this particular form, a student must list the units they are undertaking as part of their study programme (there is enough space on the form to list all the units a person plans to undertake in a year). This form will only cover the units of study that are specifically listed. A student will need to complete a new form to use FEE-HELP for any additional OUA units that weren't listed on their previous form.

5.4 Maximum loan amounts: the FEE-HELP limit and the FEE-HELP balance

The FEE-HELP limit

The total amount of FEE-HELP a person can use over their lifetime is known as the FEE-HELP limit. This is a lifetime limit and is not reset or 'topped up' by any HELP debt repayments a person makes. The FEE-HELP limit is the consolidated amount available to eligible students under both the FEE-HELP and VET FEE-HELP loan schemes. This means that any amount borrowed under either FEE-HELP or VET FEE-HELP will reduce a student's FEE-HELP balance until they have reached the FEE-HELP limit.

There are two types of FEE-HELP limits:

For most students, the general FEE-HELP limit in 2016 is \$99,389.

For students undertaking medicine, dentistry and veterinary science courses which lead to initial registration to practise in one of those fields, the FEE-HELP limit in 2016 is \$124,238.

This limit is indexed on 1 January each year and excludes any loan fee.

Note: the higher FEE-HELP limit for medicine, dentistry and veterinary science courses only applies to those that lead to initial registration to practise in those fields.

The FEE-HELP balance

The FEE-HELP balance is the amount of FEE-HELP (or VET FEE-HELP) a student can still access before they reach the FEE-HELP limit. The student is responsible for keeping track of their FEE-HELP balance and advising their institution if they do not have enough left to cover their tuition fees.

If a student enrolls in a unit and their tuition fees exceed their FEE-HELP balance, the student must pay the outstanding amount upfront to their institution. Otherwise, their institution may choose to cancel the student's enrolment if the student has tuition fees that are unpaid after the census date and the student will remain liable for the debt if their enrolment is cancelled.

FEE-HELP limit – FEE-HELP or VET FEE-HELP loan = FEE-HELP balance (excludes loan fee and HECS-HELP).

5.5 Is there a loan fee to use FEE-HELP?

There is a 25 per cent loan fee for undergraduate courses of study. The loan fee is added to a student's FEE-HELP debt, but it is not deducted from the FEE-HELP limit so it does not affect their FEE-HELP balance. There is no application fee.

The loan fee is calculated against the amount of FEE-HELP a student is receiving for the unit.

For example, if a student uses \$500 of FEE-HELP to pay for a unit, their loan fee will be \$125 ($\500×0.25) and their FEE-HELP debt will be \$625.

However, as the loan fee is not included in their FEE-HELP limit, their FEE-HELP balance will only decrease by \$500.

There is no loan fee for:

- postgraduate courses of study, including higher degrees by research;
- enabling courses;
- units of study undertaken through OUA; or
- bridging study for overseas-trained professionals.

5.6 What is the OUA pass rate requirement?

Students who choose to study through OUA need to be aware that if they take eight or more units through OUA, they must retain a 50 per cent pass rate to continue using FEE-HELP at OUA. This is not an academic pass rate, but refers to the number of units undertaken through OUA. For example, a student who has undertaken eight units must pass at least four; a student who has undertaken 10 units must pass five and so on.

A student who does not maintain this pass rate is required to pay their tuition fees upfront to OUA for further study until their pass rate is at 50 per cent or above, before they are able to commence using FEE-HELP again for study undertaken through OUA.

5.7 FEE-HELP and bridging study for overseas-trained professionals

What is bridging study for overseas-trained professionals?

Bridging study for overseas-trained professionals is a specific type of study, undertaken by a person with an overseas professional qualification, in order to meet the professional recognition requirements for practising in Australia. The tuition fees for these bridging courses are set by individual institutions.

Obtaining professional recognition of qualifications completed overseas

A person must contact the relevant professional, registration or licensing body for more information about this process. The contact details of these bodies are available from the Skilled Occupations List available on the [Department of Immigration and Border Protection's](#)

website. The assessing body can issue the student with an assessment statement that lists the studies, examinations and/or tuition and training programmes that the person must complete before they are accredited to practise their occupation in Australia.

FEE-HELP loans for bridging study

To use FEE-HELP for bridging study, a person must hold an assessment statement from the professional assessing authority, for the relevant occupation. Listed professional occupations are those occupations listed on the [Skilled Occupation List](#) and start with number '2' under the ANZSCO Code column., In addition, the student must meet the citizenship and residency requirements (refer to Table 6) and:

- be enrolled in a bridging course for overseas-trained professionals with an institution;
- have their course meet the FEE-HELP eligibility criteria for bridging study;
- undertake their study on a non-award basis (meaning the student will not receive a higher education award, like a graduate diploma, upon completion of the study);
- ensure their study does not constitute in total more than 1 EFTSL (usually one year of full-time study); and
- be resident in Australia for the duration of their bridging study.

Although the following examples below will assist with determining whether a person is eligible for FEE-HELP for bridging study for overseas-trained professionals, students must always contact their institution for assistance.

Example 1: Meets the citizenship requirements but decides to undertake study when assessment statement does not require her to do so

Hermione trained and worked as a veterinarian in England before becoming an Australian citizen. Her assessment statement from the Australasian Veterinary Boards Council Inc states that she is eligible to sit for the National Veterinary Examination without undertaking bridging study, but Hermione decides that she wants to enrol at an institution to undertake the Overseas-Trained Veterinarians Bridging Course as preparation. Although Hermione meets the citizenship requirements and is enrolled with an institution, she is not eligible to use FEE-HELP for her bridging course. This is because she has chosen to undertake the study even though her assessment statement does not require her to do so.

Example 2: Enrolled in a bridging study course but institution is not approved

Jean-Jacques has a dental qualification from France and holds an Australian permanent visa. Jean-Jacques has his qualification assessed by the Australian Dental Council and his assessment statement identifies that he needs to undertake bridging study and examinations before he can work as a dentist in Australia. Jean-Jacques enrolls in a bridging study course but discovers that the place he is enrolled at is not an approved institution.

Although Jean-Jacques and his nominated study meet the appropriate eligibility criteria, he cannot use FEE-HELP to pay for his bridging study because he will not be undertaking his bridging study at an approved institution.

Example 3: Enrolled at an approved institution but does not hold a valid assessment statement and study is ineligible

Before becoming a permanent resident, Siti trained as an accountant in Malaysia. Although she hasn't had her qualification assessed, Siti intends to enrol in a Graduate Certificate of Applied Law at her local university. While universities are approved institutions, Siti will not be able to use a FEE-HELP loan to pay for her Graduate Certificate as it does not meet the bridging study requirements – i.e. she does not have an assessment statement issued by an assessing body and her study won't be undertaken on a non-award basis.

6. The SA-HELP loan scheme

This section is for eligible higher education students enrolled at an approved institution (institution) who wish to defer all or part of their payment of the student services and amenities fee with a SA-HELP loan. Students who do not meet the requisite eligibility criteria will not be eligible to access a SA-HELP loan, regardless of the circumstances.

This chapter will first explain what the student services and amenities fee (the fee) is and then the eligibility requirements to access a SA-HELP loan.

What is the student services and amenities fee?

It is a fee that institutions can charge their students, for student services and amenities of a non-academic nature.

What can institutions spend the fee on?

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

They 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.

In addition, institutions must not require students to become a member of a student organisation.

The *Student Services, Amenities, Representation and Advocacy Guidelines* (the Guidelines) made under the *Higher Education Support Act 2003* have an important requirement for institutions to consult students and student groups about the fee and its uses. More information is available on the Department of Education and Training's website.

Are there different amounts charged?

The maximum student services and amenities fee that an institution can charge a full-time student is \$290 in 2016. Institutions can levy different fee amounts to different cohorts of students, e.g. undergraduate and postgraduate students may be charged different amounts.

A student who is enrolled in less than 75 per cent of the normal full-time study load cannot be charged more than 75 per cent of the amount their institution is charging to its full-time students. It is recommended that students contact their institution to determine the EFTSL value of their units, as the EFTSL is the mechanism used to measure a student's study load. Some institutions levy the fee based on the value of EFTSL a student is enrolled in.

If an institution has multiple fees set and a student is subject to more than one fee (i.e. an undergraduate fee and a mixed delivery mode fee), the student cannot be charged more than \$290 for that calendar year by that particular institution. It is recommended that students contact their institution to determine the fee amount that applies to them.

Payment deadline

A student must pay the fee or submit their *Request for SA-HELP assistance form* (the form) by the 'date payable', as advised by their institution.

Enrolment at multiple institutions

If a student is enrolled at multiple institutions or transfers their studies, that student may be required to pay the fee again. The Guidelines do not prevent institutions from charging each student enrolled with them the student services and amenities fee, regardless of whether that student has paid the fee to another institution for the same period.

6.1 What is SA-HELP?

SA-HELP is the Australian Government loan scheme that assists eligible students to pay their student services and amenities fee. Eligible students can choose to use SA-HELP to defer all or part of their fee, up to the maximum fee charged, for the relevant year.

Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a SA-HELP loan.

6.2 Who is eligible for SA-HELP?

A student is eligible for a SA-HELP loan if they:

- are enrolled in a higher education course of study with an approved institution (enabling and bridging courses for overseas-trained professionals are also applicable),
- meet the TFN requirements (refer to Chapter 8), and
- meet the citizenship and/or residency requirements (these requirements are summarised below).

Chapter 8 also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements to access a SA-HELP loan

To be eligible for SA-HELP a student must be either:

- an Australian citizen or a New Zealand Special Category Visa holder who meets the long-term residency requirements (refer to Section 8.4), or
- a permanent 'humanitarian' visa holder who is resident in Australia for the duration of their unit.

6.3 How does a student apply for SA-HELP?

To apply for a SA-HELP loan, a student will need their TFN (or valid *Certificate of application for a TFN*) and a *Request for SA-HELP assistance* form (the form). This form is only available from institutions. The student must return this form to their institution by the 'date payable' for the fee, as determined by their institution, otherwise that student will not be entitled to a SA-HELP loan for that study period as this form cannot be backdated.

Before the student signs and submits their form, they must read the *SA-HELP information for 2016* booklet.

Chapter 9 contains important information about census dates, administration dates and other information a student must know in order to manage their SA-HELP loan.

6.4 Maximum loan amounts: is there a SA-HELP limit?

Although there is a limit on the maximum student services and amenities fee that can be charged to a full-time student, there is no maximum on the amount of SA-HELP a student can access to defer all or part of their fee.

6.5 Is there a loan fee to use SA-HELP?

There is no loan fee or application fee to use SA-HELP.

6.6 Cross-institutional study

For students who are enrolled in cross-institutional study, they may be charged a student services and amenities fee from both their home institution (where they are enrolled at for their course of study) and host institution (where they will undertake a unit that contributes towards their course of study). In this situation, an eligible student may only use a SA-HELP loan to defer the fee at their home institution. There are no provisions under the *Higher Education Support Act 2003* for a student to defer the fee charged by their host institution.

6.7 Specific SA-HELP FAQs

Is a student required to re-apply for SA-HELP each year?

A student will only need to apply for SA-HELP once per course of study. If they change courses or transfer to a new institution, they will need to submit a new form.

Can an eligible student take out a SA-HELP loan even if they aren't using a HECS-HELP or FEE-HELP loan?

Yes, provided the student meets the eligibility criteria.

If a student withdraws after the day on which the fee is payable, will they still have a SA-HELP debt?

Yes. A student's institution is not able to remove their SA-HELP debt once it is incurred. A student must contact their institution directly for more information about whether they have a refund policy in place for upfront payments of the fee.

7. The VET FEE-HELP loan scheme

Important:

The Australian Government has introduced a number of changes to the VET FEE-HELP loan scheme that took effect from 1 January 2016. The Department is currently revising the material in this section of the CSP and HELP Handbook and revisions for students accessing VET FEE-HELP loan scheme will be available shortly. In the meantime, it is important that students refer to the Study Assist website for updates relating to the VET FEE-HELP reforms.

This section is for eligible VET students enrolling in higher-level VET courses with an approved provider (provider). Students who do not meet the requisite eligibility criteria will not be eligible to access a VET FEE-HELP loan.

A list of VET providers that can offer VET FEE-HELP to eligible students is available from the Study Assist website under the 'My Tertiary Study Options' tab.

7.1 What is VET FEE-HELP?

The Australian Government does not subsidise VET places. Instead, it provides access to the VET FEE-HELP loan scheme to assist eligible students, enrolled in certain higher-level VET courses at a provider with paying their tuition fees.

Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a VET FEE-HELP loan.

For VET FEE-HELP purposes, an eligible student is either a:

- full fee paying VET student, or
- a state or territory subsidised VET student, who is enrolled with an approved provider in a state or territory that has implemented subsidised VET FEE-HELP arrangements.

Refer to section 7.6 for more information regarding the arrangements for subsidised students and the introduction of the Certificate IV trial.

For VET FEE-HELP purposes, an eligible course is a VET-accredited:

- diploma,
- advanced diploma,
- graduate certificate, and
- graduate diploma.

Certificate IV trial

For a trial period, VET FEE-HELP loans are to be extended to selected certificate IV qualifications in certain states/territories (refer to section 7.6 for more information).

7.2 Who is eligible for VET FEE-HELP?

A student may access a VET FEE-HELP loan if they:

- are an eligible student (refer to section 7.1),
- are enrolled in an eligible unit, that contributes towards an eligible VET FEE-HELP course (refer to section 7.1),
- meet the citizenship and residency requirements, and
- have not exceeded their FEE-HELP limit (refer to section 7.4).

The citizenship and residency requirements that a student must meet to access a VET FEE-HELP loan are summarised below. Chapter 8 also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements to access a VET FEE-HELP loan:

To be eligible for VET FEE-HELP a student must be either:

- An Australian citizen or a New Zealand Special Category Visa holder who meets the long-term residency requirements (refer to section 8.4), or
- a permanent 'humanitarian' visa holder who will be resident in Australia for the duration of their unit of study.

7.3 How does a student apply for VET FEE-HELP?

To apply for a VET FEE-HELP loan, a student will need their TFN (or a valid *Certificate of application for a TFN*) and a *Request for VET FEE-HELP assistance form* (the form). This form is only available from approved providers. The student must return the completed form to their approved provider by the census date (or earlier administrative date) otherwise that student will not be entitled to a VET FEE-HELP loan for that study period (this form cannot be back-dated). Before the student signs and submits their form, they must read the *VET FEE-HELP information for 2015* booklet.

Some VET institutions will allow students to complete a specific online version of the form. If so, in the student's enrolment package, the VET institution will include specific instructions for how the student can complete the online version of the form.

Chapter 9 contains important information about census dates, administrative dates and other information a student must know in order to manage their VET FEE-HELP loan.

7.4 Maximum loan amounts: the FEE-HELP limit and the FEE-HELP balance

The FEE-HELP limit

The total amount of VET FEE-HELP a person can use over their lifetime is known as the FEE-HELP limit – this is a lifetime limit and is not reset or ‘topped up’ by any HELP debt repayments a person makes. The FEE-HELP limit is the consolidated amount available to eligible students under both the VET FEE-HELP and FEE-HELP loan schemes. This means that any amount borrowed under either VET FEE-HELP or FEE-HELP will reduce a student’s FEE-HELP balance until they have reached the FEE-HELP limit.

There are two types of FEE-HELP limits:

For most students, the FEE-HELP limit in 2016 is \$99,389.

For students undertaking medicine, dentistry and veterinary science courses which lead to initial registration to practise in one of those fields, the FEE-HELP limit in 2016 is \$124,238.

This limit is indexed on 1 January each year and excludes any loan fee.

The FEE-HELP balance

The FEE-HELP balance is the amount of VET FEE-HELP (or FEE-HELP) a student can still access before they reach the FEE-HELP limit. The student is responsible for keeping track of their FEE-HELP balance and advising their provider if they do not have enough left to cover their tuition fees.

If a student enrolls in a unit and their tuition fees exceed their FEE-HELP balance, the student must pay the outstanding amount upfront to their provider. Otherwise, their provider may choose to cancel the student’s enrolment if the student has tuition fees that are unpaid after the census date and the student will remain liable for the debt if their enrolment is cancelled.

$$\text{FEE-HELP limit} - \text{FEE-HELP or VET FEE-HELP loan} = \text{FEE-HELP balance (excludes loan fee and HECS-HELP)}.$$

7.5 The VET FEE-HELP loan fee

There is a 20 per cent loan fee for all courses for fee paying students. The loan fee is added to a student’s VET FEE-HELP debt, but it is not deducted from the FEE-HELP limit so it does not affect their FEE-HELP balance. There is no application fee.

The loan fee is calculated against the amount of VET FEE-HELP a student is receiving for the unit.

For example, if a student uses \$500 of VET FEE-HELP to pay for a unit, their loan fee will be \$100 ($\500×0.20) and their VET FEE-HELP debt will be \$600.

However, as the loan fee is not included in their FEE-HELP limit, their FEE-HELP balance will only decrease by \$500.

There is no loan fee for subsidised VET students who are studying in a state or territory that has implemented subsidised VET FEE-HELP arrangements (refer to section 7.6).

7.6 VET FEE-HELP for subsidised students

VET FEE-HELP is also available to eligible subsidised VET students who are enrolled with a provider, in a state or territory that has implemented subsidised VET FEE-HELP arrangements.

Subsidised VET students may access a VET FEE-HELP loan to pay their tuition fees for VET-accredited:

- diplomas or advanced diplomas, or
- selected certificate IV qualifications, in certain states/territories that have implemented the Certificate IV VET FEE-HELP trial in the relevant state/territory (refer to the note below).

For more information about VET FEE-HELP arrangements for fee paying and subsidised students, a student must contact their provider or visit the [Study Assist](#) website.

Certificate IV trial

For a trial period, until December 2016, VET FEE-HELP loans are to be extended to selected certificate IV qualifications in certain states/territories.

A student may be eligible to participate in the trial if that student meets the VET FEE-HELP eligibility criteria (refer to section 7.2), including the additional requirements of being eligible for a subsidised place in a specific certificate IV course that is part of the trial.

Full fee paying/fee for service student are not eligible to participate in the trial.

More information regarding the timelines, eligibility requirements, eligible courses/provider is available from the [Study Assist](#) website.

8. Citizenship, residency & TFN requirements

This section is for eligible domestic students who are enrolled with an approved institution (institution) or an approved provider (provider) and intending to:

- enrol in a CSP, or
- access a HELP loan to pay for their student contributions/tuition fees.

A student who does not meet the citizenship, residency or TFN requirements is not eligible to enrol in a CSP or access a HELP loan.

8.1 Who is an Australian citizen?

Under the *Australian Citizenship Act 2007*, a person may acquire Australian citizenship automatically, such as by birth or adoption in Australia, or they may acquire Australian citizenship by application (usually for citizenship by conferral).

For information regarding Australian citizenship, students should visit the [Department of Immigration and Border Protection's website](#).

A student must allow sufficient time for their Australian citizenship application to be considered if the student is intending to obtain citizenship before they enrol in their course of study.

8.2 Obtaining Australian citizenship by the census date

A student who obtains Australian citizenship by the census date is entitled to access a HELP loan for that particular study period, only if the student has:

- informed their institution or provider in writing, of the change to their citizenship status by the census date
- supplied evidence to their institution/provider that validates their change in citizenship status, such as providing their Certificate of Australian Citizenship; and
- submitted a completed *Request for Commonwealth assistance* form, that meets the TFN requirements, to their institution/provider, by the census date.

If the student does not complete all of these requirements by the census date, that student will have to wait until the next study period to apply for a HELP loan for future study as *Request for Commonwealth assistance* forms cannot be back-dated.

8.3 What is meant by the ‘residency requirements’?

To determine whether a student is resident in Australia for the duration of their unit, any period of residence outside Australia will be disregarded if:

- it cannot be reasonably regarded as indicating an intention to reside outside Australia for the duration of the unit, or
- it is required for the purpose of completing a requirement of that unit.

A student will not meet the residency requirements if their institution/provider reasonably expects that the student will not undertake any of the units that contribute towards the course of study in which they are enrolled in Australia. DIBP can provide further information regarding what is meant by residency requirements. See Useful contacts.

8.4 Students who hold New Zealand citizenship or a permanent visa (non-humanitarian subclass)

From 1 January 2016 certain New Zealand citizens who hold a Special Category Visa (SCV) will be able to access HELP loans, providing they meet all of the long-term residency requirements. These are that they:

- first entered Australia at least 10 years ago as a dependent child aged under 18 years, and
- have been ordinarily resident in Australia for the previous 10 years (that is, have been physically present in Australia for at least eight out of the past 10 years) and 18 months out of the last two years at the time of application for the loan and
- are otherwise eligible for the loan.

New Zealand citizens who do not meet the long-term residency requirements are required to pay their student contributions/tuition fees upfront to their institution/provider by the census date, as they are not currently eligible for a HELP loan.

Permanent visa holders (non-humanitarian subclass) are not eligible to access a HELP loan for tertiary study (leading to a qualification) under any circumstances. A permanent visa holder is only eligible to access FEE-HELP if they are undertaking specific ‘bridging study for overseas-trained professional’. For FEE-HELP purposes, there are strict criteria about what constitutes ‘bridging study for overseas-trained professionals’ (section 5.7 contains more information).

If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a Special Category Visa (SCV) provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but it remains in place for as long as you remain in Australia. Specific enquiries about the Special Category Visa, and other visas, should be directed to the [Department of Immigration and Border Protection](#).

How to check a visa subclass

The Visa Entitlement Verification Online (VEVO) is a free service that allows Australian visa holders, employers and other registered Australian organisations, such as education providers, to check the details and conditions of an Australian visa. VEVO is available 24 hours a day and can be accessed anywhere in the world. Visit the [VEVO webpage](#) on the DIBP website for more information.

Visa holders also have the option of using the VEVO email function to send their visa details to any email address; this service is available through both the VEVO webservice and the myVEVO app.

8.5 Why must a student supply their TFN to access a HELP loan?

HELP debt repayments are made through the Australian tax system. If a student does not provide their TFN (or a valid *Certificate of application for a TFN*) on their *Request for Commonwealth assistance* form, their form will be considered an incomplete application. In this situation, the student would have to wait until the next study period to request a HELP loan for future study as *Request for Commonwealth Assistance* forms cannot be back-dated.

8.6 How can a student obtain a TFN?

If a student does not have a TFN, they must apply to the ATO for one, by completing a *Tax file number application or enquiry for an individual* form. A TFN will usually be provided to the student by the ATO within 28 days.

The ATO will also, on request, supply the student with a *Certificate of application for a TFN*. Even before the student receives their TFN from the ATO, they can attach their certificate to their *Request for Commonwealth assistance form*, as proof that they have applied for a TFN. If the student's form does not have either their TFN or the student has not supplied a *Certificate of application for a TFN* by the census date, the student's form will not be valid and that student will be ineligible for assistance. Once a student has received their TFN from the ATO, the student must supply their TFN to their institution/provider within 21 days of that date.

A student must apply for a TFN early enough to ensure they will receive their TFN by the census date (or earlier administrative date). If a student has not received their TFN within 10 days prior to the census date (or earlier administrative date), they can attach a valid *Certificate of application for a TFN* to their *Request for Commonwealth assistance form* as proof that they have applied for a TFN.

For information regarding applying for a TFN or if a student cannot find their TFN, a student must contact the ATO for assistance (refer to Useful Contacts).

9. Census date, withdrawals & managing HELP debts

This chapter is for eligible domestic students who are enrolled at an institution or provider and using a HELP loan to pay their student contributions/tuition fees.

This chapter provides information to assist students to:

- manage their HELP loan
- keep track of their HELP debt
- withdraw their enrolment without incurring a HELP debt.

9.1 Census date information

What is the census date?

The census date is the most important date for a student to know about!

The census date is the last day for an eligible student to either:

- submit a *Request for Commonwealth assistance* form to access a HELP loan (not applicable to OS-HELP and SA-HELP), or
- withdraw their enrolment without incurring the student contributions/tuition fees for that unit.

Approved institutions (institutions) and approved providers (providers) set their own census dates (within rules set by the Australian Government) so this date will vary across courses and institutions/providers. Institutions/providers normally publish census dates on their website. Some institutions/providers choose to set one census date for all units in the same study period, while other institutions/providers choose to set different census dates for their units/different cohorts of students.

It is strongly recommended that a student contacts their institution or provider directly to request assistance with determining the census date(s) that applies to them.

Note: the census date is not the same thing as the academic withdrawal date – the deadline set by institutions/ providers for a student to withdraw from a unit without having a fail grade recorded on their academic transcript.

The administrative date

Some institutions and providers also set an administrative date for students to complete certain requirements before the census date. For example, some institutions/providers may require their students to submit their *Request for Commonwealth assistance* form (or withdraw their enrolment) by the administrative date so that they can assist students with finalising their enrolment by the census date.

If a student misses the requirements of the administrative date, that student may still apply for a HELP loan or withdraw from a unit without incurring a HELP debt, provided it is actioned by the census date. Some institutions/providers may require these students to pay a late enrolment/withdrawal fee for missing the administrative date.

Students must contact the student administration/enrolments office at their institution/provider if they require assistance with: determining the census date that applies to them, and determining if their institution/provider has also set an administrative date.

9.2 Withdrawal by the census date

If a student formally withdraws their enrolment from a unit by the census date, that student will not be required to pay the student contributions/tuition fees for that unit, meaning:

- if the student had already made an upfront payment for the unit, the student is entitled to a full refund of that payment from their institution/provider, or
- if the student chose to use a HELP loan for the student contribution/tuition fees, the student will not incur a HELP debt for the unit.

9.3 Withdrawal after the census date

If a student withdraws from a unit after the census date, the student is liable to pay the student contribution/tuition fees for that unit, meaning:

- if the student made an upfront payment for the unit, the student is not entitled to a refund of that payment, or
- if the student chose to use a HELP loan to pay for their study, the student will incur a HELP debt for that unit. HELP debts/upfront payments cannot be transferred to another unit of study.

If a student withdraws from a unit after the census date due to serious illness or because of other 'special circumstances' (see section 9.8), there are provisions under the *Higher Education Support Act 2003* for that student to apply to their institution/provider under the special circumstances provisions, requesting that their HELP debt be remitted (and FEE-HELP balance be re-credited if applicable).

9.4 How does a student withdraw from a unit?

To withdraw from a unit without incurring a HELP debt (or being ineligible for a refund of their upfront payment), a student must follow the formal withdrawal procedures of their institution/provider by the census date. A student is required to complete the formal withdrawal process for every unit they wish to withdraw from. If the course of study they intend to withdraw from involved enrolment with more than one institution/provider (i.e. cross-institutional studies), the student must formally withdraw their enrolment from each institution/provider.

The general withdrawal process is:

- formal withdrawal is usually required in writing, by the student completing the specific withdrawal form required by their institution/provider,
- the student must submit their withdrawal form to their institution/provider in time for it to be delivered and processed by the census date,
- the student may need to complete the withdrawal form online – the student can check this with the student administration/enrolments office at their institution/provider, and
- the student must keep a copy of all their withdrawal documentation as confirmation that they have completed their institution or provider’s formal withdrawal procedures by the census date.

If a student requires assistance with their withdrawal or to clarify the process required, they must contact their institution/provider. The Australian Government does not process withdrawal forms.

If there are any subsequent disputes between a student and institution/provider, the Government will request to see a copy of all withdrawal documentation as confirmation that the student did correctly withdraw their enrolment by the census date before any assistance can be provided. It is in the student’s interest to keep copies of all documents submitted.

If a student does not correctly withdraw their enrolment by the census date, their institution/provider is within its right to charge that student for the student contributions/tuition fees for that unit(s), regardless of whether the student chose not to attend any classes, changed their mind about studying that course, or chose not to submit any assessment items/sit the exam.

Important note: an institution/provider’s withdrawal procedures and administrative processes must support their students being able to withdraw by the census date. For example, if an institution/provider requires that an exit interview with the student is required, they must ensure they are able to conduct this interview with the student prior to the census date. In-house administrative processes must not prevent a student from being able to withdraw their enrolment by the census date if they so wish. It is important however for students to make themselves aware of the withdrawal processes at their relevant institution/provider, and to factor this process into their decision making regarding their studies.

Transferring to different institutions/providers

If a student transfers to another institution/provider, or to a different course at the same institution/provider, they must withdraw their enrolment from their original course/institution/provider. Otherwise, the student will be liable to pay the student

contributions/tuition fees for that course if they are still considered to be an enrolled student. A *Request for Commonwealth assistance* form does not 'follow' a student if that student chooses to change their course or their institution/provider.

OUA students

Students who are undertaking units through OUA and wish to withdraw their enrolment must:

- send a signed, written notification to OUA, or
- log on to the OUA website with their OUA ID and password to request their withdrawal online.
- OUA must receive the student's application for withdrawal by the census date if the student wants to avoid incurring a FEE-HELP debt.

9.5 What is a CAN?

A CAN details the amount of Commonwealth assistance a student has used for the relevant study period. Institutions and providers will send students their CAN within 28 days of the census date (for each study period).

The CAN will detail:

- the student contribution amounts/tuition fees the student has been charged for the units they are enrolled in, and
- the amount of HELP debt the student has incurred for that study period (including any FEE-HELP or VET FEE-HELP loan fee if applicable).

Checking the accuracy of your CAN

A student must check the details on their CAN carefully. In particular, the student should ensure that:

- the student contribution amounts/tuition fees listed on the CAN are the same as those published on their institution/provider's website (or invoice issued to students);
- the CAN doesn't include any units the student withdrew from by the census date; and
- if applicable, the FEE-HELP loan fee/VET FEE-HELP loan fee has been calculated correctly.
- If a student thinks there are incorrect details on their CAN, the student has 14 days (some institutions/providers may allow more time) from the date of their CAN to submit written notification to their institution/provider requesting a correction to their CAN.

Keeping a record of CANs

A student should keep a copy of all their CANs so they have a record of the total amount of Commonwealth assistance they have accessed for their studies. CANs are a handy way for students to keep track of their entitlements as they progress through their course. The CAN is the first document a student would consult to check if the calculation of their HELP debt is accurate particularly since the CAN will have a breakdown of each unit that student is enrolled in for that study period.

9.6 What is a CHESSN?

When a student first applies for admission to their institution/provider or via the Tertiary Admissions Centre, they will be allocated a CHESSN. The CHESSN is a unique identifier that remains with the student throughout their studies and afterwards. It helps students, institutions/providers and the Australian Government keep up to date with the Commonwealth assistance the student has received for tertiary study. A student can use their CHESSN (and other personal identifying details) to access myUniAssist on the [Study Assist](#) website. A student will be notified of their CHESSN in their CAN or the student can contact their institution/provider to request their CHESSN.

9.7 What is myUniAssist?

myUniAssist provides information on how much Commonwealth assistance a student has received, but it will not display information related to study undertaken before 2005.

A student can refer to the:

- Commonwealth supported units tab for information about how much HECS-HELP they have used,
- OS-HELP assistance tab for information on the amount of OS-HELP loans they have accessed, and
- FEE-HELP assisted units tab for information about how much FEE-HELP and VET FEE-HELP they have used.

myUniAssist does not record information about how much SA-HELP a person has used. myUniAssist is updated with details about a student's HELP usage, as reported to the Department by the student's institution/provider. It will not provide information about the current level of a student's HELP debt as HELP debt repayments are made to the ATO, and myUniAssist is not updated with this information. This means that a student will only see how much they have borrowed, not how much they currently owe.

Note: How to use the information on myUniAssist

It is important that students understand that the Department must validate the data submitted by institutions/providers to ensure it is correct, before uploading that

information to the student's record on myUniAssist and reporting that information to the ATO.

Given the time delay, a student may need to add any units they have recently enrolled in/are currently enrolled in (by referring to their CAN for the relevant study period) to the information shown on myUniAssist to determine their actual entitlements.

9.8 How can a student apply to have their HELP debt removed under 'special circumstances'?

To remove a HELP debt (and re-credit FEE-HELP balance if applicable) or refund an upfront payments (only for students enrolled in Commonwealth supported places), a student must apply to their institution/provider under the 'special circumstances' provisions. The student must state what the 'special circumstances' were and why those particular circumstances prevented the student from successfully completing their unit(s) of study.

The student's institution/provider must be satisfied that special circumstances applied to that student and that the circumstances:

- were beyond the student's control; and
- did not make their full impact on the student until on or after the census date; and
- were such that it made it impracticable for the student to complete their unit(s) of study requirements.

The student's institution/provider will assess the student's application in accordance with the requirements of the *Higher Education Support Act 2003* and its associated guidelines. It will be expected that the student is able to supply their institution/provider with independent, supporting documentation that supports the student's claim.

There are no provisions under the *Higher Education Support Act 2003* for a student to have their debt removed if they have already successfully completed their unit of study. If a student withdraws from a unit after the census date because they changed their mind about studying, the student is still required to repay their HELP debt for that unit(s).

Note: Special circumstances are not applicable to SA-HELP and OS-HELP debts.

Application process

A student must apply directly to their institution/provider within the requisite timeframe (refer to Application time limit below) and indicate the unit(s) relevant to their application. A student's application must detail what the special circumstances were, and how/why the student believes those circumstances made it impracticable for them to complete those units. A student must contact their institution/provider for more information regarding submitting an application under these circumstances.

Application time limit

The application must be submitted to the student's institution/provider within 12 months of their withdrawal day. The 'withdrawal day' is taken to be the day the student's institution/provider has specified in its notice to students as the day the student's withdrawal takes effect, or if the student has not officially withdrawn their enrolment, the student's 'withdrawal day' is taken to be the last day of the period in which the student was to undertake the unit. Under the *Higher Education Support Act 2003*, institutions/providers also have the discretion to extend this time limit if the institution/provider is satisfied that it was not possible for the student to submit an application within the 12 months.

Internal and external appeals

If a student is unhappy with their institution/provider's decision, the student must apply to their institution/provider within 28 days (or the period allowed by the institution/provider) requesting a review of that decision.

Following the internal review, if the student is still unhappy with their institution/provider's decision, the student has 28 days from the date of that reviewed decision (by their institution/provider), to apply to the AAT requesting an independent review of their institution/provider's decision. More information regarding this process is available from the [Administrative Appeals Tribunal website](#).

10. Repaying HELP debts

All HELP debts are consolidated at the ATO and are referred to as an accumulated HELP debt. Accumulated HELP debts also include any Australian Government study loans incurred prior to 2005.

10.1 When does a student start repaying their HELP debt?

A person starts repaying their accumulated HELP debt when their repayment income is above the minimum repayment threshold for compulsory repayment, even if the person is still studying. This threshold is adjusted each income year. For the 2015–16 income year, the threshold is \$54,126. Repayments are made towards a person's accumulated HELP debt, not each individual HELP loan the person has accessed (for example, a person cannot choose to pay off their SA-HELP debt first, and then their FEE-HELP debt etc).

The ATO determines a person's HELP repayment income from the following amounts given on their tax return:

- taxable income,
- reportable fringe benefits (as reported on their payment summary),
- total net investment loss (which includes net rental losses),
- reportable super contributions,
- any exempt foreign employment income amounts.

For more information regarding how compulsory repayments are calculated, a person must contact the ATO (see **Useful Contacts**). A person may also choose to make voluntary repayments towards their HELP debt.

10.2 Repayment percentages

Repayments are calculated as a percentage of a person's repayment income – so the more a person earns, the higher their repayment percentage will be, up to 8 per cent). The ATO will calculate a person's compulsory repayment for the year and include it on their income tax notice of assessment. Table 9 shows the repayment rates for the 2015-16 financial year.

Table 6: 2015-16 repayment rates

Repayment income in the range	Repayment rate (% of repayment income)
Below \$54,126	Nil
\$54,126 - \$60,292	4.0%
\$60,293 - \$66,456	4.5%
\$66,457 - \$69,949	5.0%
\$69,950 - \$75,190	5.5%
\$75,191 - \$81,432	6.0%
\$81,433 - \$85,718	6.5%
\$85,719 - \$94,331	7.0%
\$94,332 - \$100,519	7.5%
\$100,520 and above	8.0%

Compulsory repayments continue until a person has repaid their whole HELP debt. Compulsory repayments are based on the income of the person alone, so the income of the person's parents or spouse has no bearing. If the calculated repayment amount is more than the balance of the person's accumulated HELP debt, the person only pays the balance.

Example based on income incurred over 2015-16

Henry's taxable income for the 2015-16 income year is \$50,280. In his income tax return, he claims a total net investment loss of \$2,250, has a total reportable fringe benefits amount of \$3,890, a reportable super contribution amount of \$1,500 and an exempt foreign employment income amount of \$2,580.

Therefore, Henry's repayment income is:

$$\$50,280 + \$2,250 + \$3,890 + \$1,500 + \$2,580 = \$60,500.$$

Henry's compulsory repayment for 2015-16 is: $\$60,500 \times 5\% = \$3,025.00$.

10.3 HECS-HELP Benefit

Students who graduated from an undergraduate mathematics, statistics, science, education, nursing or midwifery course, have a HECS-HELP debt, and who go on to work in a related occupation may be eligible to access the HECS-HELP Benefit. The HECS-HELP Benefit reduces the compulsory HELP repayment (with a matching reduction in HELP debt). Students who graduated from an undergraduate early childhood education course and go on to work in early childhood education in an eligible location may also be eligible. More information about the HECS-HELP Benefit is at Appendix C.

10.4 Is interest charged on HELP debts?

HELP debts will be indexed. HELP debts are indexed annually in accordance with the *Higher Education Support Act 2003*. Indexation rates are published on the [ATO website](#).

HELP debts are not indexed until they are more than 11 months old.

Example: a HELP debt incurred between January 2016 and June 2016 will be indexed on 1 June 2017 and the indexed amount is added to a person's accumulated HELP debt.

Any debts incurred between July 2016 and December 2016 will be indexed on 1 June 2018 and the indexation amount will also be added to a person's accumulated debt.

10.5 Repayments from a job, benefit or superannuation income

If a person earns income from a job, benefit or compensation payments or superannuation, their employer or other payer may withhold amounts from their pay to cover their compulsory HELP repayments.

A person must advise their employer (payer) if they have an accumulated HELP debt via a *TFN declaration* or *Withholding declaration*. If a person has an existing HELP debt, their employer (payer) must withhold additional amounts from their pay once they earn over the minimum repayment threshold.

The additional amounts that are withheld are to cover the person's compulsory repayment, if a compulsory repayment has been calculated on the person's notice of assessment. The amounts withheld are not credited towards a person's HELP account at the ATO following each pay throughout the year, but they form part of the person's 'total tax withheld' amount on their annual PAYG payment summary and on their income tax notice of assessment at 'PAYG credits and other entitlements'. A compulsory repayment will not be calculated until the person's income tax return for that financial year is processed. If a person had too much withheld during the year and that person has no other outstanding debts, the ATO will refund the excess to that person.

Payments from more than one employer

If a person has more than one job and their combined income, earned from all those jobs, is above the minimum repayment threshold for an income year, a compulsory repayment will be included on their notice of assessment for that year. A person can ask their employers (if they have multiple payers) to withhold additional amounts to cover any compulsory repayment, by entering into a written agreement. Visit the [Upwards Variation section](#) on the ATO website.

Holiday or temporary jobs

If a person has a holiday or temporary job and their income for that period is over the weekly minimum repayment threshold (contact the ATO for more information), but their

total repayment income for the whole income year is not above the minimum repayment threshold (set for the relevant year), they can apply to the ATO to get their employer to stop withholding additional amounts for their HELP debt. To do so, the person will need to submit a *PAYG withholding variation application* form. This form is available from the ATO and it must be returned to the ATO (the form may be lodged electronically on the [ATO website](#)).

No compulsory repayment required because of low family income

If a person's family income is low enough to entitle that person to a reduction of the Medicare levy or they do not have to pay the Medicare levy, they will not have to make a compulsory HELP repayment for that income year. A person can submit a *Medicare levy variation declaration* form (available from the ATO) to their employer for their employer to stop withholding additional amounts for that income year.

Repayments from business or investment income

A person who uses the PAYG instalments system, to make payments towards their expected tax liability on their business and investment income for the current income year, will be notified by the ATO of an instalment amount that takes into account their accumulated HELP debt (if applicable).

10.6 What if a person disagrees with their compulsory repayment?

A person should check all the details on their income tax notice of assessment against the details in their income tax return. If a person thinks there is a problem, they must contact the ATO and have their notice of assessment handy and, if possible, a copy of their income tax return. If, after speaking to the ATO, the person still believes that the details on their notice of assessment are wrong, they can request an amendment or lodge an objection. The ATO can provide information on how to do this.

10.7 What if a person has difficulty making their compulsory repayment?

If a person believes that making their compulsory repayment would cause them serious hardship or there are other special reasons why they should not have to make a compulsory repayment, they can apply to the ATO to have that amount (or part of it) deferred. To do this, the person will need to complete a *Deferring your compulsory HELP, HECS, Financial Supplement or Trade Support Loan repayment* form (available from the ATO website). The form will ask the person for a detailed statement of their household income and expenditure to justify their claim of serious hardship.

Currently, there is a two-year time limit for a person to apply for a deferment of compulsory HELP repayments from the 2005-06 income year and onwards. A person can apply to defer their compulsory HECS repayment (i.e. relating to a debt from 2004-05 and earlier) at any time.

The ATO will advise the person of its decision in writing within 28 days of receiving that person's application. If a person is unhappy with the ATO's decision, they may apply to the ATO (within 28 days after the day they receive notice of the decision) to have it reviewed.

If the person is still unhappy with the ATO's decision following the internal review, they may then apply to the Administrative Appeals Tribunal (AAT) to request an external review. The person must lodge their application with the AAT within 28 days after the day they receive the ATO's letter advising them of the outcome of its internal review. The ATO can provide more information regarding this process. See Useful contacts.

10.8 Voluntary repayments

Can a person make voluntary repayments towards their HELP debt?

Yes. A person can make a voluntary repayment of their HELP debt to the ATO at any time and for any amount. Making a voluntary repayment reduces a person's debt immediately. Voluntary repayments are in addition to compulsory repayments and are not refundable. If a person's income for the income year is above the minimum repayment threshold for that year, that person may still be required to make a compulsory repayment, despite any voluntary repayments they have made already.

Are there bonuses for voluntary repayments?

Voluntary repayments of \$500 or more receive a 5 per cent bonus. This means your account will be credited with an additional 5 per cent of the value of your repayment, not 5 per cent of your outstanding debt. For example, if you make a voluntary repayment of \$500, the bonus increases the value of your repayment so your account will be credited with \$525.

A person will not receive a bonus on repayment amounts that are more than the balance of their account. For a person to work out how much they need to repay, to pay off their total debt, they can divide their total debt by 1.05.

Example

Angela has a debt of \$5,250 and makes a \$2,500 voluntary repayment. With the 5 per cent bonus, the value of her repayment is: \$2,625 ($\$2,500 \times 1.05$).

Angela's total debt is reduced to: \$2,625 ($\$5,250 - \$2,625$). Angela's bonus amount is: \$125 ($\$2,625 - \$2,500$).

And/Or

Angela has a debt of \$5,250 and wants to pay it off with a voluntary repayment. To work out how much she needs to pay to clear her debt, she uses the following formula:

[total debt amount] \div 1.05 = [total repayment required]

$\$5,250 \div 1.05 = \$5,000$

Angela must make a voluntary repayment of \$5,000 to fully repay her HELP debt.

Note: A person may benefit from making a voluntary repayment before indexation is applied on 1 June. If they want to do this, they should allow enough time for their payment to be received and processed by the ATO to their account before 1 June.

If a person has a HELP debt that has not been reported to the ATO at the time that person makes their voluntary repayment, the 5 per cent bonus may be reversed or adjusted once those debts are transferred to their account. There is usually a time delay between the census date for a unit of study and when the ATO receives the data and records the debt for that unit. A person must contact the ATO if they wish to make a voluntary repayment against a debt for a unit they have only recently enrolled in.

If a person wants to pay off their total debt with a voluntary repayment, they should make the repayment before they lodge their tax return. Otherwise, a compulsory repayment may still be included on their notice of assessment if it is not reconciled in time and the person may not receive the 5 per cent bonus.

Note: The HELP voluntary repayment bonus will be removed from 1 January 2017.

How can a person make a voluntary repayment?

There are several ways you can make a voluntary repayment, including via BPAY and credit card. For more information on making a payment, visit the [how to pay section of the ATO website](#). The ATO can provide more information on how to make voluntary repayments.

The best time to make a voluntary repayment is before indexation is applied to a person's HELP debt on 1 June. It is important that a person allows enough time for the payment to be received and processed before 1 June. See section 10.4 for important information on changes to indexation rates.

Are repayments tax deductible?

If an employer makes a voluntary repayment on behalf of their employee, the employer may be able to claim a tax deduction for that payment, but the employer may also be liable for fringe benefits tax on the repayment.

What happens to a person's debt if they pass away?

The person's estate is liable to pay any outstanding compulsory repayment relating to the period before their death, but the remainder of their accumulated HELP debt is cancelled.

What happens to a person's debt if they go bankrupt?

A person will still be required to repay their accumulated HELP debt as if they had not been declared bankrupt.

How can a person obtain information on their HELP account?

The ATO no longer automatically sends HELP account information statements. You can obtain account information, such as the balance of your account or your payment reference number (PRN) by:

- logging onto your secure ATO online account, through myGov
- phoning the ATO at any time during the year. Be sure to have your TFN handy when you call. The ATO will ask you for it, for security purposes before they disclose any personal information to you.

The first and second half year debts incurred in 2015 don't become due for payment until the end of the following income year.

10.9 Overseas obligations

From 1 January 2016, people with a HELP or TSL debt who leave Australia and intend to be overseas for more than six months, or who have already been overseas for six months, will be required to notify the ATO using their [myGov account](#).

What happens if I go overseas?

You will need to notify the ATO if you move or intend to move overseas for more than 6 months, by updating your contact details, including international residential and email address using ATO online services via myGov. You must continue to update your contact details while residing overseas through ATO online services.

What happens if I already live overseas?

If you are already living overseas you have until 1 July 2017 to update your contact details. You will need to login or create a myGov account and link to ATO online services.

When would I be required to make repayments?

You can make voluntary repayments towards your debt at any time. Making a voluntary repayment reduces your debt immediately and these repayments can be made from overseas. If you are earning an income that exceeds the minimum repayment threshold, you will be required to make compulsory repayments towards your debt from 1 July 2017.

What you need to do:

From 1 January 2016 you need to:

- Login or create a myGov account and link to ATO online services
- Update your contact details and keep them up to date via ATO online services while residing overseas

From 1 July 2017 you will be required to:

- Determine your residency status
- Access your worldwide income
- Submit the details to the ATO using the ATO online services via myGov.

11. Frequently asked questions

11.1 Does a student really need to provide their TFN to access a HELP loan?

Yes. Repayments are made through the tax system so a student must provide their TFN (or a valid *Certificate of application for a TFN*) to their provider/institution in order to access a HELP loan. If a student does not do this, their form is considered invalid by their approved institution/provider and that student will have to wait until the next study period to apply for a HELP loan for future study, as this form cannot be back-dated.

11.2 What is a student agreeing to when they sign their Request for Commonwealth assistance form (to access a HELP loan)?

When a student signs the form, the student is declaring that:

- they have read the relevant student information booklet (that relates to the HELP loan they are requesting),
- they are requesting the Australian Government lend to them the amount of their student contributions/tuition fees not paid by the census date (or the OS-HELP/SA-HELP loan amount requested),
- they are aware of their repayment obligations and that they will repay their HELP debt (including any loan fee if applicable) through the tax system once their income is above the threshold set for compulsory repayment, and
- they are aware that providing false or misleading information on their form is a serious offence.

11.3 How will a student know if their Request for Commonwealth assistance form is accepted?

These forms are processed by institutions/providers, not the Australian Government. A student must contact their institution/provider directly to determine if there are any issues with their application.

11.4 How are HECS-HELP, FEE-HELP and VET FEE-HELP paid?

These loans are not paid to a person's bank account. For students that have submitted a valid *Request for Commonwealth assistance* form to cover their course, the Australian Government pays any student contributions/tuition fees, which have not been paid by the census date, directly to their institution/provider on the student's behalf.

11.5 Does a student have to stay with the same payment option throughout their studies?

No. An eligible student doesn't always have to choose the same payment option for each study period or each unit they are enrolled in. **Table 11** below outlines the different payment options available to eligible students for their student contributions/tuition fees.

If a student has a valid *Request for Commonwealth assistance* form in place, but doesn't want to use a HELP loan for a particular study period or certain units, that student just pays their student contributions/tuition fees upfront to their institution/provider by the census date – so that there is no outstanding amount left to be deferred with a HELP loan.

Institutions/providers may set an administrative date by which students must choose their payment option or incur a late fee for change.

Table 7: Payment options for eligible students

HELP Loan	Option 1	Option 2	Option 3
HECS-HELP	pay the full amount upfront so they do not use a HECS-HELP loan (eligible students will receive the HECS-HELP discount for payments of \$500 or more)	pay part of the amount upfront and take out a HECS-HELP loan for the remainder (eligible students will receive the HECS-HELP discount for payments of \$500 or more)	take out a HECS-HELP loan for the full amount
FEE-HELP	pay the full tuition fees upfront so that they do not use a FEE-HELP loan (no discount for upfront payments)	pay some of the tuition fees upfront and request a FEE-HELP loan for the remainder (no discount for upfront payments)	request a FEE-HELP loan for the full tuition fees
VET FEE-HELP	pay the full tuition fees upfront so that they do not use a VET FEE-HELP loan (no discount for upfront payments)	pay some of the tuition fees upfront and request a VET FEE-HELP loan for the remainder (no discount for upfront payments)	request a VET FEE-HELP loan for the full tuition fees

11.6 How can a student keep track of their HELP debt whilst they are studying?

A student can refer to their CAN (refer to Chapter 9) to keep track of their HELP debt while they are studying. As CANs are issued within 28 days of the census date, it is the first document a student would consult to check if the calculation of their HELP debt is accurate. In addition, the CAN will have a breakdown of each unit the student is enrolled in for that study period.

11.7 Are the student contributions paid by students enrolled in CSPs tax deductible?

No. Student contributions paid by students enrolled in CSPs are not tax deductible. Given the CSP is already subsidised by the Australian Government, the student is not eligible for further tax subsidies.

11.8 Are the tuition fees paid by students enrolled in fee paying places tax deductible?

The tuition fees paid by fee paying students may be tax deductible but there must be a proven, direct connection between the student's units and their work activities at the time the student paid for their course. This is regardless of whether the student paid their tuition fees upfront or used a FEE-HELP or VET FEE-HELP loan. A student must contact the ATO for more information regarding claiming self-education expenses and applicable caps on the amount that can be claimed (see Useful contacts).

11.9 Are compulsory/voluntary repayments tax deductible?

No. Compulsory or voluntary repayments made by a person towards their HELP debt are not tax deductible.

11.10 Is a student required to pay for failed units?

Yes. A student who fails a unit is required to pay the student contributions/tuition fees for that unit, regardless of whether they attended any classes, completed any assessment items or are required to repeat the unit. In this situation, a student is not eligible for a refund of upfront payment/remittance of HELP debt. A student who fails a unit is required to pay for that unit a second time if they undertake it again (a student can refer to section 9.8 to determine if the special circumstances provisions apply to them).

11.11 Can a student use their HELP loan to pay for accommodation in Australia or a computer?

No. HELP loans cannot be used to pay for anything other than what the relevant HELP loan is intended. The Australian Government administers other student income payments to assist eligible student with their living and other expenses – students can contact the Department of Human Services for more information about these payments (refer to Useful contacts).

11.12 Will a student's assets or income affect their eligibility for a HELP loan?

No. A student's assets or income do not affect their eligibility to access a HELP loan. However, a student's income will affect when they are required to commence repayments towards their HELP debt and the level of their repayment.

11.13 Is a student able to access a HELP loan if they are a mature aged student or studying part-time?

Yes, provided the student meets the eligibility requirements for the relevant HELP loan. A student's eligibility to access a HELP loan is not affected by their age or mode of study.

11.14 Will a previous HECS debt affect a student's eligibility to access another HELP loan?

If a person used a loan under HECS, PELS, BOTPLS or OLDPS loan before 1 January 2005, the amount they borrowed does not affect their eligibility for any of the current HELP loans or count towards their FEE-HELP limit. An existing HELP debt also does not affect a student's eligibility for HECS-HELP, OS-HELP or SA-HELP.

Useful contacts

Institutions and providers

Can help students with:

- enrolments
- student contribution amounts and payments – for CSPs
- tuition fee amounts and payments – for fee paying places
- census dates and administrative dates
- withdrawals
- applying for a CSP and HECS-HELP
- Commonwealth scholarships
- grievance procedures for student complaints
- CHESSNs
- removal of HELP debts (and re-credit of FEE-HELP balance if applicable) under ‘special circumstances’.

Department of Education and Training

Can help students with general information about:

- CSPs
- all HELP loans
- other forms of Australian Government assistance.

How to contact the Department:

- visit the [Study Assist](#) website for information
- call the student enquiry line on **1800 020 108** (or **+61 3 9938 2545** from outside Australia)
- If you are deaf or have a hearing or speech impairment, contact us through the National Relay Service. For more information visit the [Relay Service website](#).

Australian Taxation Office (ATO)

Can help students with information about:

- Their accumulated HELP debts
- compulsory repayments
- voluntary repayments
- information about the HECS-HELP benefit.

How to contact the ATO:

- use [ATO online services](#) to view loan accounts and other information such as Payment

Reference Number (PRN) and voluntary repayment options

- visit the [Study and training support loans page on the ATO website](#)
- call **13 28 61** for information about your HELP account and personal tax topics
- call **13 36 77 TTY** or **1300 555 727 TTY** for hearing or speech impaired students
- write to: Australian Taxation Office PO BOX 1032, Albury NSW 2640.

Note: Do not send voluntary repayments to this address.

Department of Immigration and Border Protection (DIBP)

DIPB can help students with:

- visas and Australian citizenship.

How to contact DIPB:

Visit the [DIBP website](#).

Department of Human Services (DHS)

DHS can help students with information about:

- Youth Allowance, Austudy, ABSTUDY and other forms of student income support assistance.

How to contact DHS:

- Visit the [DHS website](#)
- call Youth and Student Services on **13 24 90** for information on Youth Allowance and Austudy
- Freecall™ **1800 132 317** for information on ABSTUDY
- Freecall™ **1800 810 586** for TTY* enquiries
- call **13 12 02** for information in languages other than English.

*TTY is only for people who are deaf or who have a hearing or speech impediment. A TTY phone is required to use this service.

Some student income support payments offered by DHS include:

Student Income Support payments

The Australian Government has a number of payments that students may be eligible to receive while studying or training. These payments are administered by DHS and are not connected to the HELP scheme:

Youth Allowance (Student) – for full-time students generally aged 18 to 24;

Austudy – for full-time students aged 25 years or over;

ABSTUDY – offers a range of allowances to assist Indigenous students;

Pensioner Education Supplement – helps eligible students with the costs of study if they are undertaking an approved course;

Fares Allowance – for tertiary students who are living away from their permanent home to study.

Students can find more information on the DHS Payment Finder at humanservices.gov.au/paymentfinder.

Student payment recipients

Higher education students in receipt of Youth Allowance, Austudy or ABSTUDY may be eligible for annual payments when required to live away from their family home to study. For more information visit humanservices.gov.au/student.

Commonwealth Scholarships Programme

The Commonwealth Scholarships Programme assists Aboriginal and Torres Strait Islander students from low socio-economic backgrounds, particularly those from rural and regional areas, with the costs associated with higher education.

Applying for Commonwealth Scholarships Programme

The Commonwealth Scholarships Programme is administered on behalf of the Australian Government by eligible institutions. Institutions are responsible for conducting their own application and selection procedures on the basis of guidelines issued by the Commonwealth. Potential applicants must direct their enquiries on application procedures, deadlines, etc to the institution where they are studying or plan to study.

Further information regarding these scholarships can also be obtained from the [Commonwealth Scholarships page of the Department of Education and Training website](#).

Students can do most of their business using self service.

Ways to access our services include:

- Centrelink online account through myGov
- Express Plus Centrelink mobile app
- Phone Self Service

Through these services students have many options to claim and manage their payment. These options include:

- claim a payment
- report their employment income
- update their study details and address details
- advise their plans to travel outside Australia
- receive online letters

For a full list of self service options visit humanservices.gov.au/selfservice

Appendices

Appendix A — Institutions with Commonwealth supported places

This list was current at the time of publication. For an up-to-date list, visit [Study Assist](#).

Australian Capital Territory

- The Australian National University
- University of Canberra

New South Wales

- Avondale College
- Charles Sturt University
- Macquarie University
- Southern Cross University
- The University of Sydney
- University of Newcastle
- University of New England
- University of New South Wales
- University of Technology, Sydney
- University of Western Sydney
- University of Wollongong

Northern Territory

- Charles Darwin University

Queensland

- Central Queensland University
- Christian Heritage College
- Griffith University
- James Cook University
- Queensland University of Technology
- The University of Queensland
- University of Southern Queensland
- University of the Sunshine Coast

South Australia

- Tabor College Adelaide
- The Flinders University of South Australia
- The University of Adelaide
- University of South Australia

Tasmania

- University of Tasmania

Victoria

- Deakin University
- Holmesglen Institute of TAFE
- La Trobe University
- Monash University
- Northern Melbourne Institute of TAFE
- RMIT University
- Swinburne University of Technology
- Tabor College Victoria
- The University of Melbourne
- Federation University Australia
- Victoria University

Western Australia

- Curtin University of Technology
- Edith Cowan University
- Murdoch University
- The University of Western Australia

Multi-state

- Australian Catholic University
- The University of Notre Dame Australia

Appendix B — How much does the Australian Government contribute to CSPs?

The table below shows the Australian Government funding under the Commonwealth Grant Scheme for a CSP per full-time EFTSL.

Note: At the time this handbook went live, the Australian Government had announced, but not legislated, plans to apply an efficiency dividend to funding under the Commonwealth Grant Scheme. Until that legislation is passed, the current calculation method applies.

Table 8: 2016 funding clusters for Commonwealth supported places and subsidised amounts

Funding cluster	2016 Commonwealth contribution per EFTSL
Law, accounting, administration, economics, commerce	\$1,994
Humanities	\$5,539
Mathematics, statistics, behavioural science, social studies, computing, built environment, other health	\$9,800
Education	\$10,196
Clinical psychology, allied health, foreign languages, visual and performing arts	\$11,053
Nursing	\$13,456
Engineering, science, surveying	\$17,136
Medicine, dentistry, veterinary science, agriculture	\$21,748

Appendix C — The HECS-HELP Benefit

The HECS-HELP Benefit is a financial incentive offered by the Australian Government to encourage certain graduates to work in specific occupations or in specified locations by reducing their compulsory HELP repayments.

A student may be eligible for the HECS-HELP Benefit if they have a HECS-HELP debt and:

- graduated from an undergraduate mathematics, statistics or science course after 30 June 2008 and are employed in a related occupation, including as a secondary school teacher of these subjects or as a primary school teacher; or
- graduated from an education, nursing or midwifery course required for initial entry to a teaching or nursing profession after 30 June 2009 and are employed as a teacher or nurse; or
- are an early childhood teacher employed at an institution of pre-school education or childcare services in a regional or remote area, Indigenous community or area of high socio-economic disadvantage, as specified in the *HECS-HELP Benefit Guidelines* (available on the [ComLaw website](#)).

If a student is eligible for the HECS-HELP Benefit, their compulsory repayment for the relevant financial year will be reduced.

Early childhood education graduates who are eligible for the HECS-HELP Benefit, but who aren't required to make a compulsory repayment may instead have their accumulated HELP debt reduced.

An eligible person may receive the HECS-HELP Benefit, up to a lifetime maximum of 260 weeks of eligible employment. A student is not eligible for the Benefit if they paid their student contributions upfront and therefore did not have a HECS-HELP debt upon completion of their course. More information regarding the eligibility requirements and application process is available from the [ATO website](#) and the [Study Assist](#) website. Additional information for early childhood teachers is also available from the [DET website](#).

The HECS-HELP Benefit amounts for the relevant financial year are depicted in Table 13.

Table 9: Types and HECS-HELP Benefits and amounts

Maximum HECS-HELP Benefit amounts	Mathematics or science graduate	Education or nursing/midwifery graduate	Early childhood education teacher
2008–09 income year	\$1,500	n/a	n/a
2009–10 income year;	\$1,558.50	\$1,558.50	n/a
2010–11 income year	\$1,588.11	\$1,588.11	\$1,693.99
2011-12 income year;	\$1,635.75	\$1,635.75	\$1,744.81
2012-13 income year	\$1,683.19	\$1,683.19	\$1,795.41
2013-14 income year	\$1,716.85	\$1,716.85	\$1,831.32
2014-15 income year	\$1,761.49	\$1,761.49	\$1,878.93
2015-16 income year	\$1,798.48	\$1,798.48	\$1,918.39