



Australian Government



HECS-HELP

Commonwealth supported
places information for 2016

www.studyassist.gov.au

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

WHEN YOU SIGN YOUR FORM, YOU DECLARE THAT YOU HAVE READ THIS BOOKLET AND THAT YOU ARE AWARE OF YOUR OBLIGATIONS AS A COMMONWEALTH SUPPORTED STUDENT AND UNDER HECS-HELP.

Request for Commonwealth support and HECS-HELP form



If you do not submit a form or finalise your payment by the census date you risk cancellation of your enrolment as a Commonwealth supported student (your institution may have set an earlier administrative date for this deadline—check with your institution).

USING THIS BOOKLET

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

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

WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students enrolling in a **Commonwealth supported place (CSP)**. Most undergraduate students at Australian public universities are enrolled in CSPs and are referred to as Commonwealth supported students.

This booklet provides a summary of the key points a person enrolled in a CSP needs to know. This booklet is also for eligible students enrolled in a CSP who wish to access **HECS-HELP** to pay their student contributions.

As you read through this booklet, you will notice that each page has key words highlighted—refer to the glossary for an explanation of what these words mean. If, after reading this booklet, you require additional information regarding CSPs or HECS-HELP, you can visit the **Study Assist** website at **www.studyassist.gov.au**. You can also refer to the ***CSP and HELP Handbook for 2016***.

If you are not enrolled in a CSP, you will be enrolled as a fee paying student and charged tuition fees. Eligible domestic fee paying students may use a FEE-HELP loan to pay their tuition fees. More information about FEE-HELP is available from the *FEE-HELP information for 2016 booklet*. For information about loans for higher level vocational education and training (VET) courses, please see the *VET FEE-HELP information for 2016 booklet*. The handbook and all the **HELP** student information booklets are available at **www.studyassist.gov.au**.

IMPORTANT NOTE FOR NEW ZEALAND SPECIAL CATEGORY VISA (SCV) HOLDERS

If you hold a SCV you will be able to access HELP loans, providing you:

- first entered Australia at least 10 years ago as a dependent child aged under 18 years;
- 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.

For more information about this proposed change, visit **www.studyassist.gov.au**.

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 (**www.border.gov.au**).

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GLOSSARY

Accumulated HELP debt The consolidated total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP or SA-HELP debts you have incurred (including any Australian Government study loans incurred before 2005).

Administrative date A date (that occurs before the census date) set by institutions for you to complete various requirements.

Approved institution (institution) In this booklet, this term means a university or other accredited institution approved to offer CSPs and access to HECS-HELP for eligible students.

ATO Australian Taxation Office.

Census date This date is set by institutions and it is the deadline for various requirements, like making upfront payment of your student contributions, applying for a HECS-HELP loan or formally withdrawing your enrolment in order to not incur a debt.

CAN (Commonwealth Assistance Notice) A notice from your institution detailing information about the Commonwealth assistance you have used for the study period.

CSP (Commonwealth supported place) A place at an institution that is subsidised by the Australian Government. In a CSP, students only pay the student contribution amount, set by their institution, for their units of study.

CSP and HELP Handbook for 2016 A comprehensive handbook that contains information about CSPs and the various HELP loans available to assist eligible tertiary students with paying for their study.

EFTSL (equivalent full-time student load) How your study load is measured. One EFTSL is the load you will have when studying full-time for a year.

HECS-HELP An Australian Government scheme to assist eligible students enrolled in CSPs with paying their student contributions.

HECS-HELP Benefit A financial benefit, granted to certain graduates under specific circumstances, which reduces a person's compulsory HELP repayment (or HELP debt for some early childhood educators). See **section 6.5** for more information.

HECS-HELP discount A 10 per cent discount granted to eligible students who make an upfront student contribution payment of \$500 or more to their institution. Refer to **section 2.6** for more information.

HELP (Higher Education Loan Programme) A suite of loans offered by the Australian Government that assist eligible students to pay their student contributions (HECS-HELP), tuition fees (FEE-HELP and VET FEE-HELP), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.

Higher Education Support Act 2003

The Commonwealth legislation that specifies the requirements to access a CSP and the HELP scheme.

OS-HELP An Australian Government loan scheme that assists eligible students with paying their overseas study expenses.

Request for Commonwealth support and HECS-HELP

The form you must submit to your institution to accept an offer of a CSP. Eligible students also use this form to apply for a HECS-HELP loan.

Special circumstances The specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that you must meet for your HECS-HELP debt to be removed.

Student contribution amount (student contributions)

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

Study Assist (www.studyassist.gov.au)

A website providing information about options for financing tertiary study, including HELP loans, lists of institutions and courses, and information on student income support options.

TFN (tax file number) Your unique identification number from the ATO for everything tax-related, including making repayments on your HELP debt. TFNs have nine digits (eg 123 456 789).

TRANSITIONING TO TERTIARY STUDY

Regardless of whether you are undertaking tertiary study for the first time, gaining further education, up-skilling, or re-training in a different field, moving into tertiary study is a big step and many students can find the transition difficult. To make the most of your tertiary education experience, speak with student administration staff at your **approved institution (institution)** for all enrolment-related matters and to inform yourself of all the support services available to you.

Top tips for transitioning to tertiary study and **HELP** loans:

1) Get a TFN early!

- If you want to use a **HECS-HELP** loan to pay for your study, you must submit your valid **TFN** (or valid *Certificate of Application for a TFN*) by the **census date**—otherwise, you will not be able to use the loan for that study period.
- If you do not have a TFN yet because you do not have a job, you must apply to the **ATO** for one. See **section 3.1** for more information.

2) Be aware of your obligations.

- Find out your census date(s). Census dates are critical to requesting HECS-HELP assistance/finalising your payment arrangements so that your enrolment in the **CSP** is not cancelled. See **section 3.3** for more information.
- Find out your institution's policy for contacting students. If its policy is to contact you by an in-house email system (e.g. a student email account), it is your responsibility to check your email on a regular basis, either on campus or at your local public library. If you cannot access HECS-HELP assistance or your enrolment in the CSP is cancelled because you missed the census date, claiming you did not have access to email or being unaware that you had to check your email are not acceptable excuses.

- Find out your institution's academic probation policy. If you are not progressing satisfactorily in your course, your institution may choose to cancel your enrolment, regardless of whether you already incurred a HECS-HELP debt or made an upfront payment for that study.

3) You are responsible for your own education.

- Due to privacy requirements, institutions cannot disclose information to your spouse, parents, or anyone else about your payment details, HELP loan, attendance or other personal matters.
- If you remain enrolled in a unit past the census date but choose not to attend any classes or hand in any assignments, your institution is not obliged to find out why—and you will incur the student contribution amount or a HECS-HELP debt for that unit.

4) Know who to ask for help.

- Your institution is your number one source of information for all study-related queries. Student administration staff will be able to assist you with all enrolment and administration matters or will direct you to the appropriate area (refer to the **Contacts section** for other useful contacts).

5) Get involved!

- Most institutions offer an orientation service for new students, in addition to social events and various clubs. Participating in these events are great ways to learn your way around, meet new people and build a support network.
- If you are studying online or by distance, social media pages, blogs and online discussion groups are excellent avenues for connecting with fellow students.

For more information on transitioning to tertiary study, visit www.studyassist.gov.au.

1. WHAT IS A COMMONWEALTH SUPPORTED PLACE (CSP) AND WHAT ARE THE BENEFITS?

Most undergraduate students at university study in **CSPs**. There are considerable benefits for you to be enrolled in a CSP:

- The cost of your education is generally cheaper, as CSPs are subsidised by the Australian Government. In 2016, you will only have to pay the **student contribution** amount, set by your **institution**, for your units of study (fee paying places are not subsidised and fee paying students pay full tuition fees for their study);
- If you are eligible for **HECS-HELP** assistance, you can choose to use a HECS-HELP loan to pay your student contributions; and
- If you use a HECS-HELP loan, you will not have to make any repayments in the 2015–16 income year unless your income is \$54,126 or above.

1.1 Where are CSPs available?

In 2016, CSPs are available at all public universities and selected private institutions. You can find a list of institutions that offer CSPs at Appendix A of the ***CSP and HELP Handbook for 2016*** at **www.studyassist.gov.au**.

CSPs are mostly available in undergraduate courses—almost all undergraduate students at public universities are enrolled in CSPs. Some institutions also offer CSPs for postgraduate courses—check with your institution to see if it does.

1.2 Am I eligible 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 your course of study
OR
a permanent visa holder (check www.border.gov.au for the list of visa subclasses) or a New Zealand citizen AND will be resident in Australia for the duration of your unit

1.3 How do I apply for a CSP?

You apply for a CSP through the Tertiary Admissions Centre in the state or territory where the institution is located. In some cases, you may be able to apply directly to the institution, but you will need to confirm this with them. Your offer of enrolment will say whether you have been offered a CSP or a fee paying (non-subsidised) place.

To accept an offer of a CSP, you need to submit a valid **Request for Commonwealth Support and HECS-HELP** form to your institution by the **census date** (or earlier **administrative date**). If you do not submit your form by the date specified by your institution, you may lose your offer of a CSP and will have to wait until the next study period (e.g. semester or trimester) to re-apply for a CSP. If you are eligible and intend to apply for a HECS-HELP loan you will also need to provide your **TFN** on this form by the census date. see **section 3.1**.

If you did not receive a form with your enrolment offer, you can get them from the student administration office at your institution. Forms can only be obtained from institutions that offer CSPs. Many institutions will allow you to submit a specific electronic version of the form online. Check with the student administration/enrolments offices at your institution if you are unsure about whether to submit a paper or electronic form.

1.4 What if I make a mistake on my form?

You have six weeks from the census date to correct information you have submitted about your entitlement to HECS-HELP, including collecting and submitting the documents you need to prove citizenship status as at the census date.

NOTE: This six-week period cannot be used as an extension to apply for Australian citizenship, submit your form or provide your TFN, which all must be done by the census date. It just gives you the chance to correct information on your form, or to collect and provide the relevant documentation, to prove your eligibility for a CSP as at the census date.

1.5 How much are my student contributions in 2016?

In 2016, the amount you are required to pay for your student contributions depends on your field of study. Currently the Australian Government groups different areas of study into 'bands' and sets a maximum amount that your institution can charge you for each year of full-time study in each band. See **Table 1** for more information. To find out how much the Australian Government contributes to CSPs, see Appendix B of the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

You should note that institutions can charge any amount within the specified range but most institutions charge the maximum.

Not all units in a given course of study (e.g. a bachelor degree) are necessarily in the same student contribution band. This means that if your course has units that are from different bands, you will have to take that into consideration as you estimate your student contribution amounts.

Table 1: 2016 student contribution amounts per year of full-time study

Student contribution band		Student contribution range (per EFTSL)
Band 3	Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce	\$0 - \$10,440
Band 2	Computing, built environment, other health, allied health, engineering, surveying, agriculture, mathematics, statistics, science	\$0 - \$8,917
Band 1	Humanities, behavioural science, social studies, education, clinical psychology, foreign languages, visual and performing arts, nursing	\$0 - \$6,256

To calculate the student contribution for a unit, you need to know which band the unit is in and its EFTSL value (if you cannot find this information published on your institution's website, check with the student administration office). You can then use the following formula to calculate your student contribution for that unit.

EFTSL value x band range = your student contribution for that unit.

Example only

The unit 'History A01' has an EFTSL value of 0.125 and has been classified as Band 1 by the institution, which has set the student contribution amount at \$6,256 for one EFTSL.

$0.125 \times \$6,256 = \782 (amounts are rounded down to the nearest dollar)

Therefore, the student contribution for History A01 is \$782.

1.6 How do I pay for my CSP?

Eligible students may use a HECS-HELP loan (see **Chapter 2**) to pay their student contributions. Students who are not eligible for HECS-HELP must pay their student contributions upfront. You should note that, although you have until the census date to finalise your payment arrangements, institutions can set an earlier administrative date for you to finalise your payment. If you have not paid your student contributions by the administrative date, you may be charged a late payment fee. See **section 3.3** for information on census and administrative dates.

If you have not paid your student contributions by the census date, your enrolment will be cancelled and you will have to wait until the next study period to re-apply for a CSP.

2. THE HECS-HELP SCHEME

More information about the **HECS-HELP** scheme, including the eligibility requirements, is available from the **CSP and HELP Handbook for 2016** at www.studyassist.gov.au.

2.1 What is HECS-HELP?

HECS-HELP is a loan scheme that assists eligible students enrolled in **CSPs** to pay their **student contributions**.

You do not have to use a HECS-HELP loan to pay your student contributions. You can choose to pay all your student contributions upfront to your **institution** or you can pay some of your student contributions upfront and use a HECS-HELP loan for the rest, or you can use a HECS-HELP loan for all your student contributions.

2.2 Am I eligible for HECS-HELP?

To be eligible for HECS-HELP you must be either:

an Australian citizen

AND

will undertake, in Australia, at least one unit of study contributing to your course of study

OR

a New Zealand Special Category Visa holder who meets the long-term residency requirements (refer to note on page 4) and will be resident in Australia for the duration of your unit

OR

a permanent humanitarian visa holder

AND

will be resident in Australia for the duration of your unit

Need to check your visa subclass?

Your institution will need proof of your visa status to verify eligibility. With your permission and your passport details, institutions registered with the Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, you send your details directly to them, using VEVO's Send Email function. VEVO is a free, online service that allows visa holders and registered Australian organisations, such as institutions, to check the details and entitlements of a visa. To access the VEVO service, please visit www.border.gov.au/vevo.

If you are not eligible for HECS-HELP, you will need to confirm upfront payment dates and arrangements with your institution directly. If you cannot afford to pay your entire student contributions upfront, contact your institution as some may offer their own payment options or plans.

2.3 How much can I borrow?

There is no limit to the amount you can borrow under the HECS-HELP scheme.

2.4 Will I be charged interest?

Your debt will be indexed. **HELP** debts are indexed annually in accordance with the *Higher Education Support Act 2003*. The Act provides for indexation, which is based on changes in the Consumer Price Index. Indexation rates are published on the ATO website, visit www.ato.gov.au/getloaninfo.

2.5 Is there a loan or application fee?

No. There is no loan or application fee for using HECS-HELP.

2.6 The HECS-HELP discount

If you are eligible for HECS-HELP and you make an upfront payment of \$500 or more, you will receive a 10 per cent discount. This is known as the HECS-HELP discount. This discount effectively increases the value of your upfront payment. Visit www.studyassist.gov.au for more information and refer to the examples below.

Example only – HECS-HELP discount for full upfront payment

Matthew is an Australian citizen. He is enrolled in four units for his Bachelor of Engineering and his total student contributions for the semester will be \$4,384. Matthew is eligible for a HECS-HELP loan but he wants to pay his entire student contributions upfront. To do so, he only needs to pay his institution \$3,945 ($\$4,384 - 10$ per cent) by the **census date** (amount is rounded down to the nearest dollar).

Example only – HECS-HELP discount for partial upfront payment of \$500 or more

Grace is a permanent humanitarian visa holder. She is enrolled in four units for her Bachelor of Computing and her total student contributions for the semester will be \$4,384. Grace is eligible for a HECS-HELP loan, but she wants to pay half her student contributions upfront ($\$4,384 \div 2 = \$2,192$) and use a loan for the remainder.

As Grace's payment is also eligible for the HECS-HELP discount, her payment amount is multiplied by 1.1111 to determine the full value of her payment ($\$2,192 \times 1.1111 = \$2,435.53$). The HECS-HELP discount has effectively increased the value of Grace's upfront payment, so she will only need to use a HECS-HELP loan for \$1,948 (amount is rounded down to the nearest dollar)

NOTE: The HECS-HELP discount for upfront payment will be removed from 1 January 2017. Visit www.studyassist.gov.au for more information.

3. APPLYING FOR A HECS-HELP LOAN

More information about applying for **HECS-HELP**, including information on enrolling in multiple courses or at different institutions is available from the **CSP and HELP Handbook for 2016** at www.studyassist.gov.au.

3.1 How do I apply for a HECS-HELP loan?

To apply for HECS-HELP, you must submit a valid **Request for Commonwealth support and HECS-HELP** form (the form) to your institution by the **census date**. Many institutions will allow you to submit a specific electronic version of your form online. Check with the student administration/enrolments office at your **institution** if you are unsure about whether to submit a paper or electronic form.

Remember: These forms are first used to accept your offer of a **CSP**—see **section 1.3**.

If you want to use a HECS-HELP loan to pay for your study, you must submit your valid **TFN**, even if you do not have a job. This is because repayments on your **HECS** debt are made through the Australian taxation system. If you do not provide your TFN or you provide an incorrect one, your form will not be valid and you will not be able to use a HECS-HELP loan for that study period.

If you do not have a TFN, you will need to apply to the ATO for one. When you do so, the **ATO** will, on request, supply you with a *Certificate of application for a TFN*. Even before you receive your TFN from the ATO, you can attach your certificate to your form as proof that you have applied for a TFN. You must advise your institution of your TFN within 21 days of receiving it.

You must keep your TFN secure. Only provide your TFN or the certificate on or with the actual form in order to pay your student contributions for the specific course(s) of study in which you are enrolled.

3.2 What happens if I want to enrol in multiple courses or I want to change my course or institution?

If you want to enrol in two different courses at the same institution, you must submit a separate form for each course.

If you change your course or institution, you will need to submit a new form for your new course or to your new institution.

You will also need to officially withdraw from any units you have enrolled in and do not wish to continue with, by the census date, so that you do not incur a HECS-HELP debt. Withdrawal does not happen automatically when you transfer to a new course or institution, or when you stop attending classes. See **Chapter 5** for information on withdrawing from your studies.

3.3 What is the census date?

The census date is the last day you can:

- submit your form to access HECS-HELP, or
- withdraw from your unit without incurring the debt for that unit (if you have already provided your TFN on the form).

As institutions set their own census dates (within rules set by the Australian Government), census dates will vary across units and institutions. You must contact your institution to confirm the census date for each unit you enrol in and to confirm the exact deadline of the census date (i.e. close of business etc).

What is the administrative date?

In addition to the census date, some institutions also set an earlier **administrative date** for you to complete certain requirements. For example, some may want you to submit your form or withdraw your enrolment by the administrative date so they have time to finalise your enrolment.

If you miss the administrative date, you may have to pay a late enrolment fee or a late withdrawal fee. However, you can still withdraw from a unit by the census date to avoid incurring the cost or debt for that unit.

Check with your institution to find out:

- if they have an administrative date
- the census date(s) for your units of study, and
- the exact deadline of the census date(s) (i.e. close of business etc).

3.4 What if I make a mistake on my form?

You have six weeks from the census date to correct information you have submitted about your entitlement to HECS-HELP, including collecting and submitting the documents you need to prove citizenship status as at the census date.

NOTE: This six-week period cannot be used as an extension to apply for Australian citizenship, submit your form or provide your TFN, which all must be done by the census date. It just gives you the chance to correct information on your form, or to collect and provide the relevant documentation, to prove your eligibility for HECS-HELP as at the census date.

3.5 How will I know if my application for HECS-HELP is accepted?

You must contact your institution directly for assistance as forms are processed by institutions and not the Australian Government.

4. KEEPING TRACK OF YOUR HECS-HELP LOAN

More information about keeping track of your **HECS-HELP** loan is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

4.1 Your Commonwealth Assistance Notice (CAN)

Your **institution** will send you a **CAN**, within 28 days of the **census date**, for each study period that you are using Commonwealth assistance. Your CAN will state how much you have been charged for the units you are enrolled in, the amount of HECS-HELP debt you have incurred for that study period and the value of any upfront payments you have made.

Check your CAN carefully to make sure that:

- the **student contributions** listed on your CAN are the same as those published on your institution's website, and
- the CAN doesn't include any units you withdrew from by the census date.

If you believe the information on your CAN is incorrect, you have 14 days to submit a written application to your institution to request a correction (some institutions may allow for a longer correction period).

4.2 Your Commonwealth Higher Education Student Support Number (CHESSN) and myUniAssist

You will be allocated a CHESSN when you first apply for admission to your institution or Tertiary Admissions Centre. Your CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your institution, and the Australian Government keep up to date with information about the Commonwealth

assistance for tertiary study that you have used. Your CHESSN will also be printed on your CAN.

You can use your CHESSN and other personal identifying details to access myUniAssist at **www.studyassist.gov.au**. myUniAssist provides information on how much Commonwealth assistance you have received (but it will not display information related to study undertaken before 2005). In myUniAssist, you can refer to the Commonwealth supported units tab to find out how much HECS-HELP you have used. As there are limits on the amount of **OS-HELP**, FEE-HELP and VET FEE-HELP that you use, myUniAssist will also record this information under the relevant tabs.

myUniAssist is updated with details about your **HELP** usage as reported by your institution four times a year. Given the time delay in reporting data, you may need to add any units you have recently enrolled in/are currently enrolled in (refer to your CAN for the relevant study period) to the information shown on myUniAssist to determine your actual entitlements. myUniAssist does not provide information about the current amount of your accumulated HELP debt as repayments are made to the **ATO** and myUniAssist does not contain this information.

4.3 Your HELP account

You can view your loan account and other information, such as your payment reference number (PRN) and voluntary repayment options by:

- logging onto your secure ATO online account, through myGov. For more information visit ATO website at **www.ato.gov.au/onlineloanbalance**.
- 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.

5. WITHDRAWAL OR NON-COMPLETION OF STUDIES

More information about withdrawal procedures and special circumstances is available from the **CSP and HELP Handbook for 2016** at www.studyassist.gov.au. You must also familiarise yourself with the specific withdrawal policy at your **institution**.

5.1 What happens if I fail/withdraw from a unit?

If you fail a unit, or you withdraw from a unit after the **census date**, you are still liable to pay the **student contribution** for that unit, regardless of whether you attended any classes or handed in any assessment items. If you used a **HECS-HELP** loan, you will incur a HECS-HELP debt and if you made an upfront payment, you are not eligible for a refund of that payment.

If you correctly withdraw from the unit by the census date, you will not be liable to pay the cost or incur the debt of that unit. If you had already made an upfront payment of your student contributions, you will receive a refund from your institution.

If you failed the unit or withdrew from the unit after the census date because you became seriously ill or for other special circumstances (see **section 5.3**), you can apply to your institution to have your **HELP** debt remitted. Contact your institution directly for information on how to apply for a remission or refund.

5.2 How do I withdraw from a unit?

You need to complete your institution's formal withdrawal process for every unit that you want to withdraw from by the census date. If the course you are withdrawing from involves enrolment with more than one institution, you will need to withdraw from each institution individually.

Contact your institution to ensure you withdraw your enrolment by the census date and in accordance with the required procedures to avoid incurring the cost or debt of the unit.

5.3 Special circumstances

If you withdraw from a unit after the census date because you become seriously ill or for other special circumstances, you can apply to your institution to have your HELP debt removed. There are no provisions under the **Higher Education Support Act 2003** to have your debt removed if you have already successfully completed your unit of study.

If you withdraw from a unit after the census date because you changed your mind about studying, you will still be required to repay your HELP debt.

For your institution to be satisfied that special circumstances applied to you, you must be able to prove that the circumstances:

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

NOTE: You need to submit your application for special circumstances to your institution within 12 months of your withdrawal day. More information about this process and appeal procedures is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

6. REPAYING YOUR HELP DEBT

More information about **HELP** repayments, including how the **ATO** calculates your compulsory repayment is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

6.1 When do I start paying back my loan?

Your **HECS-HELP** debt becomes part of your **accumulated HELP debt**. The minimum repayment threshold for compulsory repayment is adjusted each year. In the 2015–16 income year, you will be required to make a compulsory repayment if your income is \$54,126 or above. Repayments made through the Australian taxation system are called compulsory repayments and continue until you have repaid your whole debt.

NOTE: The Australian Government has implemented the same repayment obligations for Australians living overseas as for those living in Australia. From 1 January 2016, people with a HELP debt who move overseas for more than 6 months in a 12 month period will be required to notify the Australian Taxation Office. From 1 July 2017, anyone who has a HELP debt, and earns above the minimum repayment threshold, will be required to repay their debt regardless of where they live. Visit www.studyassist.gov.au for more information.

6.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your repayment income. The repayment percentage increases as your income increases, but is capped at 8 per cent of your income. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 2: Repayment rates for the 2015–16 income year

Repayment income	Repayment % rate
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%

6.3 Can I 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, go to www.ato.gov.au/howtopay.

Currently, 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.

NOTE: The HELP voluntary repayment bonus will be removed from 1 January 2017. Visit www.studyassist.gov.au for more information.

6.4 Are repayments tax deductible?

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible.

Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, contact the ATO.

6.5 What is 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. The HECS-HELP Benefit is available to eligible graduates of courses in the fields of:

- mathematics, statistics or science,
- education, nursing or midwifery, and
- early childhood education.

The benefit is not a cash payment. It is a benefit that reduces your compulsory HELP repayment (or the accumulated HELP debt for some early childhood educators). For more information, visit **www.studyassist.gov.au** or contact the ATO.

The Australian Government has previously announced proposed changes to the HECS-HELP Benefit.

Visit **www.studyassist.gov.au** for more information.

CONTACTS AND ADDITIONAL INFORMATION

Your institution

The student administration/enrolments office at your **institution** will be able to help you with:

- enrolments
- student contribution amounts and upfront payments
- **census dates** and **administrative dates**
- the eligibility criteria for CSPs and HECS-HELP
- applying for a **CSP** and **HECS-HELP** loan
- withdrawals
- getting your HELP debt removed under '**special circumstances**'
- grievance procedures for student complaints.

Study Assist website (www.studyassist.gov.au)

This website provides information about options for financing tertiary study, including:

- **HELP** loans available in both the higher education and vocational education and training sectors
- courses and institutions that offer Australian Government assistance
- student income support, and Australian Scholarships and Awards.

The CSP and HELP Handbook for 2016

If you are seeking more information about CSPs, HECS-HELP or about HELP loans in general, this handbook provides detailed information. You can find the Handbook at www.studyassist.gov.au, Helpful Resources tab and Publications.

Department of Education and Training

The department can help you with information about:

- CSPs
- HECS-HELP and other HELP loans
- other forms of Australian Government assistance.

Contact details:

- visit www.studyassist.gov.au
- 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 www.relayservice.gov.au.

Australian Taxation Office (ATO)

The ATO can help you with:

- your HELP debt
- compulsory repayments
- voluntary repayments
- the best time for you to repay your debt
- information about the **HECS-HELP Benefit**.

Contact details:

- visit www.ato.gov.au
- 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 Human Services (DHS)

DHS can help you with:

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

Contact details:

- visit www.humanservices.gov.au
- call **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.

Department of Immigration and Border Protection

The department can help you with:

visas and Australian citizenship.

Contact details:

- visit www.border.gov.au for visa and citizenship information
- call **13 18 81** for visa and citizenship information.

NOTES

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