



Australian Government



Thinking about university?

Commonwealth supported places 2016

How to pay for your uni degree

www.studyassist.gov.au



Do I need to pay upfront?

No. If you are an eligible student, you can use a HECS-HELP loan for your student contributions. HECS-HELP loans are not paid directly to you; the Government pays the outstanding student contribution amounts directly to your university on your behalf.

What is a CSP?

Most undergraduate students studying at university are enrolled in a Commonwealth supported place (CSP). These places are subsidised by the Government. A student enrolled in a CSP is referred to as a 'Commonwealth supported student'. Students only pay the 'student contribution' amount, set by the university, for their units of study, through HECS-HELP.

CSPs are available at all public universities and at some approved private institutions—these providers are listed at Appendix A of the *CSP and HELP Handbook for 2016*, available online at www.studyassist.gov.au.

Am I eligible for a CSP?

Citizenship and residency requirements:

All Australian citizens, New Zealand citizens and holders of Australian permanent visas are classified as domestic students and may be eligible for a CSP.

Australian citizens must undertake, in Australia, at least one unit of study that contributes to their course of study to meet the residency requirements.

New Zealand citizens and the holders of an Australian permanent visa must be resident in Australia for the duration of their unit(s) of study to meet the residency requirements.

Being eligible for a CSP is not a guarantee that you will be offered a place. Students must also meet the course entry requirements set by the university.

How do I apply for a CSP?

You apply for a CSP through the Tertiary Admissions Centre in the state or territory where the university is located. In some cases, you may apply directly to the university (you will need to confirm this with the university).

How do I accept my offer of a CSP?

If you are successful, the university will send you an enrolment package that will include a *Commonwealth supported places and HECS-HELP information for 2016* booklet (the booklet) and the *Request for Commonwealth support and HECS-HELP* form (the form).

YOU MUST:

- **READ** the booklet, and
- **COMPLETE** and **SUBMIT** the form to the university.

The form is a legal document. It requires you to declare that you have read the booklet, and that you are aware of your obligations as a Commonwealth supported student.

Some universities allow students to complete a specific electronic version of the form online (check with your university if this method is available to you).

How much will university cost if I am a Commonwealth supported student?

Individual universities determine the student contribution amount you will pay for each unit, within ranges set by the Government. The range that applies to a unit depends on the student contribution band in which the unit is classified.

The following table shows the ranges applying for one equivalent full-time student load (EFTSL) for a commencing student in 2016. The amount you pay depends on the weight of the unit (the EFTSL value). For more information, see the booklet or contact your university.

Note: Not all units in a given course of study (e.g. bachelor degree) are necessarily in the same student contribution band. This means that if your course has units in different bands (e.g. a Bachelor of Nursing might have some units classified as Science—Band 2 and some as Nursing—Band 1), you need to take that into consideration when estimating your student contribution amounts.

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

How can I pay my student contribution?

If you are:

- an Australian citizen or
- the holder of a permanent humanitarian visa or
- a New Zealand Special Category Visa holder who meets the long term-residency requirements and the CSP residency requirements,

then you may be eligible for HECS-HELP assistance.

Other New Zealand citizens and holders of an Australian permanent visa are NOT eligible for HECS-HELP.

You must pay your whole student contribution amount upfront in full to the university by the census date.

No Government assistance is available to you to pay your student contribution.

If you are eligible for HECS-HELP you will have three options for payment:

1. Obtain a HECS-HELP loan for your entire student contribution amount.
2. Make a partial upfront payment of your student contribution to the university by the census date and obtain a HECS-HELP loan for the remainder.
3. Make a full upfront payment of your student contribution to the university by the census date.

How do I apply for HECS-HELP?

Students who are eligible for HECS-HELP need to use the *Request for Commonwealth support and HECS-HELP* form to both accept their offer of a CSP and apply for a HECS-HELP loan.

You **MUST** provide your tax file number (TFN) or a *Certificate of application for a TFN* on the form (see the booklet for more information). If you do not have a TFN then you will need to contact the Australian Taxation Office (ATO) on **13 28 61**.

If you access a HECS-HELP loan, you will have a legal obligation to the Commonwealth to repay your loan.

How do I repay the loan, and is interest charged?

Your HELP debt is repaid through the tax system. In the 2015-16 income year, you will be required to make a compulsory repayment once your income is \$54,126 or above. The debt is indexed each year to maintain its real value.

The HECS-HELP discount

Upfront payments to your university of \$500 or more receive a 10 per cent discount, known as the 'HECS-HELP discount'. Visit www.studyassist.gov.au for more information on the HECS-HELP discount.

Voluntary Repayment Bonus

Voluntary repayments of \$500 or more receive a 5 per cent bonus. This means your account at the ATO 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.

Would you like further information?

There is further information about this programme in the free *Commonwealth supported places and HECS-HELP information for 2016* booklet. The booklet is available from approved providers or online at www.studyassist.gov.au. You can also call the student enquiry line on **1800 020 108** for more information.

You may also be eligible to receive a student income support payment whilst you are studying. Visit www.studyassist.gov.au for more information about eligibility criteria.

