



Australian Government

Department of Education and Training

# Thinking about studying:

A postgraduate degree?

At a private higher education provider?

FEE-HELP 2015

How to pay  
your tuition  
fees for higher  
education



[www.studyassist.gov.au](http://www.studyassist.gov.au)

## Important

The Australian Government has proposed changes to the higher education system. It is important that current and future students understand how these changes may affect them. Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for up-to-date information on these proposed changes.

## When do I need FEE-HELP?

Some postgraduate courses for domestic Australian students are covered by a Commonwealth supported place (CSP). Where no CSP is available, the Government provides FEE-HELP which also applies to a range of courses at approved institutions.

## Do I need to pay upfront?

No. If you are an eligible student and apply for FEE-HELP, the Government will lend to you the amount of the tuition fees for your units of study which remain unpaid at the end of the census date. FEE-HELP loans are not paid directly to you; the Government pays the outstanding tuition fees directly to your higher education provider on your behalf. FEE-HELP is only available to eligible students enrolled at an approved FEE-HELP provider (approved provider).

## What is FEE-HELP?

FEE-HELP is an Australian Government loan scheme that assists eligible higher education students, enrolled in fee paying places, to pay their tuition fees. **Fee paying places are not subsidised by the Government** and tuition fees are set by individual higher education providers. Eligible students can choose to use a FEE-HELP loan to cover all or part of their tuition fees.

## Am I eligible for FEE-HELP?

You are eligible for FEE-HELP assistance for a unit of study if you:

- are undertaking study with an approved provider or through Open Universities Australia (OUA)
- meet citizenship and residency requirements
- are enrolled in an eligible unit of study by the census date for the unit
- are enrolled in a fee paying place for that unit
- meet tax file number (TFN) requirements

- read the *FEE-HELP information for 2015* booklet (the booklet) before completing and submitting a valid *Request for FEE-HELP assistance* form (the form) for the unit of study or the course of study by the census date, and
- have not exceeded the FEE-HELP limit.

## What are the citizenship and residency requirements?

To meet the citizenship and residency requirements for FEE-HELP you must be either:

- an **Australian citizen** who will be resident in Australia for the duration of at least one unit of study that contributes to your course, or
- the holder of a **permanent humanitarian visa** who will be resident in Australia for the duration of the unit(s) of study, or
- the holder of a **permanent visa who is undertaking bridging study for overseas-trained professionals** who will be resident in Australia for the duration of the study.

## What is an approved FEE-HELP provider?

It is a university or other higher education institution that has been approved under the *Higher Education Support Act 2003* (HESA) to offer FEE-HELP loans to eligible students. Some approved providers also offer access to units of study through OUA. Approved FEE-HELP providers are listed at [www.studyassist.gov.au](http://www.studyassist.gov.au).

## What is an eligible unit of study?

An eligible unit of study is a subject or unit which:

- is part of a domestic fee paying course of study leading to a higher education award (e.g. bachelor degree, graduate diploma) with an approved provider
- is made available by an approved provider and delivered through OUA, or
- is part of bridging studies for overseas-trained professionals.

Courses of study which require a student to undertake research that leads to a higher education award, such as a Doctor of Philosophy or master degree, are eligible for FEE-HELP.

You may also be eligible for FEE-HELP if you are undertaking an enabling course. Your approved provider will inform you if your course is classified as enabling.

### **How much can I borrow?**

Eligible students may borrow up to the FEE-HELP limit to pay tuition fees over their lifetime.

The FEE-HELP limit in 2015 is \$122,162 for medicine, dentistry and veterinary science students (as defined in HESA) and \$97,728 for all other students. The FEE-HELP limit is indexed on 1 January each year. The FEE-HELP limit is the total amount available to an eligible person under both the FEE-HELP scheme and the VET FEE-HELP scheme. This means that any amount borrowed under either FEE-HELP or VET FEE-HELP will reduce your FEE-HELP balance until you have reached the FEE-HELP limit. Once you have reached the FEE-HELP limit (the indexed amount for the relevant year), you are no longer eligible to use FEE-HELP to pay your tuition fees, regardless of whether you have fully or partially repaid your loan.

### **Does previous study affect my eligibility for FEE-HELP?**

Previous study as a Commonwealth supported student, or debts incurred under HECS-HELP or OS-HELP, do not affect your eligibility for FEE-HELP. However, previous study paid with a FEE-HELP or VET FEE-HELP loan will affect the amount of FEE-HELP you can borrow.

### **Is there a loan fee?**

In 2015 there is a loan fee of 25 per cent applied to FEE-HELP loans used to pay for undergraduate courses of study. The loan fee does not count towards the FEE-HELP limit.

**Note:** undergraduate study through OUA does not incur the loan fee.

## How do I apply for a FEE-HELP loan?

You must complete, sign and submit the form to the appropriate officer at your approved provider by the census date (or the earlier administrative date set by your approved provider) of the first unit of study that you wish to pay for with a FEE-HELP loan. Some approved providers allow students to complete their form online. You will need to confirm with your approved provider whether this method is available to you.

If you are eligible and wish to access a FEE-HELP loan, you **MUST** provide your TFN or a *Certificate of application for a TFN* on the form (see the booklet for more information). TFNs can be obtained from the Australian Taxation Office (ATO) on **13 28 61**.

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

## What is the difference between FEE-HELP and HECS-HELP?

HECS-HELP is a loan scheme for eligible students studying in a Commonwealth supported place (subsidised higher education place). For more information, visit [www.studyassist.gov.au](http://www.studyassist.gov.au).

## 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 if your income is \$54,126 or above. The debt is indexed each year to maintain its real value.

## Voluntary repayments

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?

The free *FEE-HELP information for 2015* booklet contains comprehensive information about this programme.

**YOU MUST** read the booklet before applying for a FEE-HELP loan. The booklet is available from approved providers or online at [www.studyassist.gov.au](http://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](http://www.studyassist.gov.au) for more information about eligibility criteria.

