



Australian Government

THIS IS HOW IT WORKS:

STEP 1



If you are enrolled in a CSP, the cost of your study is split into two parts—the Government pays one part and you pay the other part.

STEP 2



The 'student contribution' is the part that you pay. There are three payment options depending on your eligibility. You **MUST** organise to pay your student contributions on or before the census date—otherwise your CSP enrolment will be cancelled. How will you pay?



I am **NOT** eligible to get a HECS-HELP loan. I will pay my student contributions upfront on or before the census date.



While I am eligible for a HECS-HELP loan, I want to pay some/all of my student contributions upfront on or before the census date.



I am eligible for a HECS-HELP loan and will get a loan to pay my student contributions on or before the census date.

Make sure you meet the tax file number requirements. **You will incur a debt.**

NEED MORE INFORMATION?

Go to **Study Assist** at www.studyassist.gov.au to:

- get your copy of the booklet,
- check to see if you are eligible to receive any student income support payments while you are studying, and
- get a copy of the Beyond school study guide.



Visit www.studyassist.gov.au

THINKING ABOUT UNIVERSITY?

You could enrol in a subsidised place and get a HECS-HELP loan to pay your student contributions.

Visit www.studyassist.gov.au

for up-to-date information on CSPs and HECS-HELP.



In Australia there are two types of places at university:

- subsidised Commonwealth supported places (CSPs), and
- fee paying places (which are not subsidised).

This brochure focuses on CSPs. Before enrolling, don't forget to enquire if a CSP is available in the course you are interested in. You should also compare courses at different universities—including things like resources, facilities, course delivery and job prospects—so you know exactly what you are signing up for.

WHAT IS A CSP?

A CSP is a type of university enrolment where the total cost of your study is split into two parts:

- the Australian Government (Government) pays one part—this is a subsidy, and
- you pay the other part—this is called your student contribution amount.

The student contributions that you will be charged for each study period are set by your university within ranges set by the Government. Different fields of study are grouped into three student contribution bands, and a fee range is set for each band.

In 2018, if you are enrolled full-time in a CSP, and depending on what you study and the associated student contribution range, you would expect to pay a maximum of:

- \$6,444 (for Band 1 units),
- \$9,185 (for Band 2 units), and
- \$10,754 (for Band 3 units).

To get an indication of your course cost for 2018, check the 'student contribution bands' on the **Study Assist** website at: www.studyassist.gov.au.

For any questions specific to your circumstances, you should always ask your university first.



AM I ELIGIBLE FOR A CSP?

To be eligible for a CSP, make sure you can tick ALL the requirements below. You must:

- meet the CSP citizenship* and residency* requirements,
- be enrolled in each unit at your university by the census date,
- read the *Commonwealth supported places and HECS-HELP information for 2018* booklet (the booklet),
- submit a valid *Request for a Commonwealth supported place and a HECS-HELP loan* form (the form) to your university by the census date, and
- finalise the payment arrangements for your student contributions with your university by the census date.

*Check the requirements in the booklet on **Study Assist**.

HOW DO I GET A CSP?

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

Applying for a CSP: You apply for a CSP through the Tertiary Admissions Centre in the state or territory where your university is located. In some cases, you may be able to apply directly to the university, but you will need to confirm this with them. CSPs are available at all public universities and at some private higher education providers—check with them to confirm.

Accepting your offer of a CSP: If you are successful, your university will give you the booklet and the form so you can enrol. This is usually done online so check your student portal and/or personal email for instructions. You MUST read the booklet and submit the form by the census date to accept your offer.

PAYING MY STUDENT CONTRIBUTIONS

Once you are enrolled in a CSP you MUST organise to pay your student contributions by the census date—otherwise your CSP enrolment will be cancelled! Refer to the **This is how it works** graphic in this brochure for an explanation of your payment options.



AM I ELIGIBLE FOR A HECS-HELP LOAN?

To be eligible for HECS-HELP, make sure you can tick ALL the requirements below. You must:

- be enrolled in a CSP,
- meet the citizenship* and residency* requirements,
- be enrolled in each unit at your university by the census date,
- meet the tax file number (TFN)* requirements,
- read the booklet, and
- submit a valid form by the census date to your university.

*Check the requirements in the booklet on **Study Assist**.

HOW DO I GET A HECS-HELP LOAN?

If you are eligible for HECS-HELP, you need to submit your correctly completed form to your university by the census date.

Note: The same form is used to accept your CSP and to request a HECS-HELP loan. You MUST give your TFN or submit a *Certificate of Application for a TFN* with the form. If you do not have a TFN you need to contact the Australian Taxation Office at: www.ato.gov.au.

REPAYING MY HECS-HELP LOAN

If you get a HECS-HELP loan, you will have a legal obligation to the Government to repay your debt. Your debt is repaid through the tax system once you earn over a certain amount. In the 2017–18 income year, you must make a compulsory repayment once your income is \$55,874 or above. Your debt is indexed each year to maintain its real value.