



Higher Education Reform Student FAQs

The answers to the below FAQs are subject to the passage of legislation.

Improving the sustainability of higher education

The maximum student contribution will increase by 7.5 per cent from 1 January 2018. The Commonwealth will remain the majority funder of higher education teaching and learning.

Current Students

I am already studying in a CSP. What does the increased student share mean for me?

All students in a Commonwealth supported place will be subject to new maximum student contribution amounts from 1 January 2018, regardless of when they commenced their study or if they have deferred their study.

Eligible students will still be able to access a HECS-HELP loan to defer their student contribution amount.

Will the increased student share affect me if I am studying with a private provider or college?

Yes, if you are studying in a Commonwealth supported place (CSP). CSPs are provided at public universities, some private universities and other private higher education providers. Check with your university for specific information.

What will my student contribution amount be in 2018?

The maximum student contribution amount will depend on what you are studying. Check with your university for specific information.

I am studying in a full fee-paying place. Will the increased student share changes affect me?

No. The increase in student contribution amount only affects those students who are studying in a Commonwealth supported place (CSP).

Future Students

I am not currently a student but hope to start university in the future. What will my fees be?

From 1 January 2018, all students studying in a Commonwealth supported place will be subject to the new maximum student contribution amounts. Each student's contribution amount will depend on what they are studying. A student should contact their university directly for more information.

Can I still use a HELP loan to defer my student contribution amount?

Yes. Eligible students will still be able to access a HECS-HELP loan to defer their student contribution amount.

A new set of repayment threshold will be introduced from 1 July 2018, affecting all current and future HELP debtors by changing the timing and quantity of their repayments.

Current and Future Students

What are the proposed changes to the compulsory HELP repayment threshold?

For the 2018-19 financial year the compulsory HELP repayment threshold will be \$42,000. This repayment threshold will apply to all HELP and VET Student Loans debts.

How much will I have to pay if I earn over the compulsory repayment threshold?

The amount you repay each year is a percentage of your income. This percentage increases as your income increases, so the more you earn, the higher your repayment will be. The minimum repayment percentage is one per cent at \$42,000 and increases to 10 per cent for incomes of \$119,882 and above. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

The changes will be applied to existing and new HELP debts from 1 July 2018 (including any debts under VET Student Loans).

From 1 January 2018, subsidies for Australian permanent residents and New Zealand (NZ) citizens enrolling in a Commonwealth Supported Place (CSP) will be withdrawn, making them fee paying students.

Current Students

I am a New Zealand citizen or permanent resident (the holder of an Australian Permanent Visa) who is currently enrolled in a Commonwealth supported place (CSP). What does this mean for me?

You will have two options:

- 1 You can continue your course in a CSP and continue to pay your student contribution amount upfront.
- 2 Alternatively, you can choose to transfer your enrolment to a fee paying place and access a FEE-HELP loan to pay your fees.

Note: New Zealand Special Category Visa (NZ SCV) holders who meet the long-term residency requirements for a CSP/HELP are not affected. Please see the [NZ SCV FAQ](#) for more information.

I am a current student who is a New Zealand citizen with a Special Category Visa (NZ SCV) and I have already been assessed by my provider as meeting the long-term eligibility requirements to access both a Commonwealth supported place (CSP) and a HECS-HELP loan. What do these changes mean for me?

You will not be affected. You will continue to be eligible for both a CSP and a HECS-HELP loan, provided you continue to meet the specific NZ SCV long-term residency requirements.

I am an Australian Permanent Visa holder (PR) or New Zealand citizen (NZ) currently enrolled in a Commonwealth supported place (CSP) and I want to transfer my study to another course of study and/or change my education provider in 2018. Can I still get a CSP?

No. From 1 January 2018, if you transfer to another education provider and/or change your course of study, you will lose your CSP. You would instead be enrolled in a fee paying place for your new course or with your new provider. However, you would be eligible for a FEE-HELP loan to defer your tuition fees.

Note: New Zealand citizens with Special Category Visas who meet the specific long-term residency requirements for a CSP/HELP loan are not affected. Please see the [NZ SCV FAQ](#) for more information.

I am a Permanent Humanitarian Visa (PHV) holder who is currently studying in a Commonwealth supported place (CSP) and accessing a HECS-HELP loan. How does this affect me?

You are not affected, as long as you retain your PHV.

However, this measure does continue access to PHV holders who may lose their PHV under the following circumstance:

If you are a PHV holder who is currently studying in a CSP and you lose your PHV status due to travelling outside Australia after the travel facility of your visa has expired (which means you will apply for a Resident Return Visa on return to Australia, a PR visa), you will still be eligible to continue accessing the CSP and a HECS-HELP loan.

Future Students

I'm a New Zealand citizen/Permanent Visa holder and I want to study next year. What does this mean for me?

If you are a commencing student from 1 January 2018, you will be enrolled in a fee paying place and will have access to a FEE-HELP loan.

Note: New Zealand citizens with Special Category Visas (NZ SCV) who meet the specific long-term residency requirements for a Commonwealth supported place/HELP are not affected. Please see the [NZ SCV FAQ](#) for more information.

I am a New Zealand citizen with Special Category Visas (NZ SCV) and meet the specific long-term residency requirements that make me eligible for both Commonwealth supported places (CSPs) and HELP loans. Does this affect me?

No. If you meet the specific NZ SCV long-term residency requirements you are not affected. You will continue to be eligible for both a subsidised CSP and a HELP loan for your studies.

Talk to your education provider to confirm if you meet the specific NZ SCV long-term residency requirements.

I am a New Zealand citizen/Permanet Visa holder. If I defer my studies in 2018, how am I affected?

If you are a commencing student from 1 January 2018 who defers their studies, you will be enrolled in a fee paying place and will have access to a FEE-HELP loan.

Note: New Zealand citizens with Special Category Visas who meet the specific long-term residency requirements for a CSP/HELP are not affected.

I am a Permanent Humanitarian Visa (PHV) holder who would like to study in the future. How does this affect me?

As long as you hold a PHV when you commence your studies you are not affected.

If you lose your PHV status while you are studying, due to travelling outside Australia after the travel facility of your visa has expired (which means you will apply for a Resident Return Visa on return to Australia, a Permanent Resident (PR) visa), you will still be eligible to continue accessing the CSP and a HECS-HELP loan for your currently enrolled course of study.

If you lose your PHV status *before* you commence your studies you will instead be considered a PR and no longer eligible for a CSP. You will still be eligible for a HELP loan.

More choices for students

The Government will commit \$15 million over four years to assist in the establishment and maintenance of up to eight community-owned, regional study hubs across mainland Australia.

Current Students

I currently access a Regional study hub (RSH) in Cooma or Geraldton. How will I benefit from this measure?

If you currently have access to the RSH in Cooma or Geraldton you will continue to be able to access the support and facilities. Additionally, the RSH you access may seek to apply for support through this program.

I am currently a regional student studying through distance education, how can I get access to a Regional study hub (RSH) or request one be opened near me?

You will need to speak with your university and your local community to see if they would be interested in developing an application. The government has committed funding to assist in the establishment and maintenance of up to 8 community owned regional study hubs. The locations of these hubs are still to be determined and having your joint university and community's support may bring a RSH to your area.

Future Students

Where will the six new Regional study hubs (RSHs) be located?

The locations of these hubs are still to be determined, with applications to be assessed in the second half of 2017. Work will be undertaken with state governments, local councils and other stakeholders to identify the most effective locations for additional regional study hubs.

How can I gain access to a Regional study hub (RSH)?

To gain access to a RSH, you will need to contact the hub directly to discuss the arrangements for accessing the study hub.

A scholarship system for postgraduate coursework places

In 2019 the Australian Government will implement a 'student-centred' model for the distribution of postgraduate coursework places, ensuring the places are used at the institutions where students want to study.

Current Students

I am currently studying in a Commonwealth supported postgraduate place. Will changes to postgraduate CSPs affect me?

If you were studying in postgraduate CSP or you formally accepted an offer to study in a postgraduate CSP before 2 May 2017, you can continue studying in that CSP.

I am currently undertaking a bachelor course and want to continue on to postgraduate studies in the future. How do changes to postgraduate CSPs affect me?

As per the existing arrangements, you will need to apply to the higher education provider or a tertiary admissions centre if you want to start studying in a postgraduate CSP between now and the end of 2018. However, you will only be able to keep accessing that CSP until the end of 2018. If you want to undertake postgraduate study in a CSP after 1 January 2019, you will need to apply for and be awarded a scholarship place.

I am currently a bachelor student at the University of Melbourne (UoM) or the University of Western Australia (UWA) and one of the reasons for choosing to study there was access to postgraduate study after my bachelor degree. Will I have to apply for a scholarship after I finish my current bachelor degree?

The Government will negotiate appropriate transition arrangements with UoM and UWA, given their current funding agreements support the broad bachelor and professional masters models adopted by those universities.

Future Students

I was hoping to start a postgraduate course after 2018. How will changes to postgraduate CSPs affect me?

If you enrol in a postgraduate CSP in 2018, you will be able to study in that place during 2018. However, if you wish to undertake or continue postgraduate study from 1 January 2019 (and you were offered a CSP in your course before 2 May 2017), you will need to apply for and be awarded a postgraduate CSP scholarship place if you want to access a CSP.

Can I undertake postgraduate study if I don't have a CSP or a CSP scholarship?

Yes. Higher education providers offer fee-paying places for students who do not gain access to a CSP and will continue to be able to offer fee-paying places for anyone who does not gain a CSP scholarship.

Eligible students can still access a FEE-HELP loan to pay their tuition fees.

How do I apply for a postgraduate CSP scholarship?

The Government will establish a process for applications and we anticipate students will be able to apply directly for a scholarship in from mid 2018 for the 2019 academic year. More detailed information on how to apply for a scholarship will become available later this year.

Students will still need to separately apply for the course directly to the provider for admission. Students will still be required to meet the course admission requirements regardless of whether they receive a postgraduate CSP scholarship.

The Government will invite the higher education sector to help develop a the application process to make applying for postgraduate courses and scholarships as simple as possible for students.

How will the postgraduate scholarships be paid?

The postgraduate scholarship amount will be paid directly to the higher education provider chosen by the scholarship holder.

What is the value of the postgraduate CSP scholarship?

The value of the scholarship will vary depending on the course and subjects selected. The value of the scholarship is not affected by where you choose to study.

Will the postgraduate CSP scholarships count as income to tax purposes or for social security purposes?

No.

Will there be fees to apply for a postgraduate CSP scholarship?

Yes. Applications will operate on a cost-recovery basis so all its operations will be funded by application fees. Application fees are expected to be around \$50 to \$200 based on similar fees in place at existing tertiary admission centres.

The Government will undertake a competitive tender process in 2017 to identify a service provider to establish the national application centre. Key criteria in that tender process will include keeping application fees low and providing a high quality service to scholarship applicants and recipients.

What criteria will be used to award postgraduate CSP scholarships?

The Government will consult students, higher education providers and other stakeholders in the second half of 2017 to determine the selection criteria for scholarships. The criteria may include prior academic performance and prior social disadvantage. The exact criteria will be settled in the first half of 2018.

Will postgraduate CSP scholarships be available for all postgraduate courses?

The scholarships are only for students undertaking postgraduate coursework degrees. Support for research students is not affected by these new scholarships and domestic postgraduate research students will continue to be supported by the Government through the [Research Training Program](#).

The Government will consult students, higher education providers and other stakeholders in the second half of 2017 to determine what courses can be covered by scholarships. The availability of scholarships for courses will be settled in the first half of 2018.

How long will a postgraduate CSP scholarship last?

The Government will consult students, higher education providers and other stakeholders in the second half of 2017 to determine the length of scholarships.

I'm currently enrolled or thinking about enrolling in a combined Bachelor/Master degree. How do the changes to postgraduate CSPs affect me?

At present, combined undergraduate/postgraduate courses are treated as undergraduate courses and therefore the Commonwealth supported places for these courses are demand driven. The Government will change legislation so that the postgraduate component of a combined undergraduate/postgraduate course is treated as a postgraduate course.

This means that you can only access a CSP for these courses if your higher education provider offers you a place from within its existing allocation of postgraduate CSPs until the end of 2018.

From 1 January 2019, you will need to apply for and be awarded a scholarship place if you want to access a CSP for the postgraduate component of a combined undergraduate/postgraduate degree.

The demand driven funding system will be expanded to include Commonwealth supported student places (CSPs) in approved sub-bachelor level diploma, advanced diploma and associate degree courses at public universities from 1 January 2018.

Current Students

I have already commenced study in a sub-bachelor course at a university. How will the changes affect me?

If you have already accepted an offer of a CSP, you will not be affected by these changes. You will be able to continue your sub-bachelor course in a CSP.

I am studying a sub-bachelor course with a private provider. Does it mean I will be able to enrol in a CSP?

No. This change affects sub-bachelor courses at public universities only. Non-university providers will continue to be able to offer these courses on a fee-paying basis and eligible students will continue to be able to access HELP loans to cover the upfront costs, if they wish to do so.

Future Students

I am thinking of studying a sub-bachelor course in the future – how will these changes affect me?

From 1 January 2018, if you do not have any prior higher education qualification and if the course you wish to enrol in is approved for the demand driven system then you may be eligible to enrol in a CSP. You should confirm the eligibility criteria with your university.

I already completed a bachelor degree and I am interested in undertaking an advanced diploma at university. Would I be eligible for a CSP under the changes?

No. Students with prior higher education qualifications will not be eligible to enrol as Commonwealth supported students in a sub-bachelor course after 1 January 2018. However you will be able to enrol as a full fee-paying student, and, if you are eligible, defer the payment of your fees using a FEE-HELP loan.

When will we know which sub-bachelor courses are approved for the demand driven system?

The government will work with universities to establish a list of courses that meet the requirements. Once available, the list of eligible courses will be published.

Why is the government making this change?

Not everyone is ready or needs to enrol at university at the bachelor level. This will allow more students to enrol in higher education to study in a course that is appropriate for their level of academic preparedness, educational goals, and with the support they need to succeed.

New Arrangements for Enabling Courses

A new distribution mechanism will be implemented from 1 January 2019 to better match places to student need. The Commonwealth will also abolish the loading on enabling programs from 1 January 2018 and replace the loading with an equivalent maximum student contribution rate.

Current Students

I am currently studying in an enabling course in a CSP. How will changes to funding for enabling courses affect me?

If you finish your enabling course by the end of 2017 you will not be affected by the changes. Higher education providers will be allowed to charge student contribution amounts for units of study in enabling courses which have a census date on or after 1 January 2018.

If you continue your enabling course in 2018, your higher education provider may require you to pay a student contribution amount of up to \$3,271 (per EFTSL in 2018) from 1 January 2018.

Eligible students will have access to HECS-HELP loans so that they do not have to pay their student contributions upfront.

Why is the Government changing the way enabling CSPs are allocated?

The Government wants to improve the quality and outcomes of enabling courses. Students benefit from improved enabling courses that should better equip them for further study. From 2019, providers will be awarded Commonwealth supported enabling places if they can demonstrate high standards of academic preparation and deliver high quality student outcomes.

Future Students

I was hoping to start an enabling course in 2019. How will these changes affect me?

From 2019, CSPs in enabling courses will only be available at higher education providers that have received an allocation of places from the Government. If you wish to access a CSP for an enabling course you will need to check that your preferred provider has an allocation of places.

Higher education providers will be able to offer fee-paying places (non-subsidised) in enabling courses if they choose. The maximum student contribution amount does not apply to fee-paying places but eligible students are able to access a FEE-HELP loan to help pay their fees.

Can I undertake an enabling course if I don't have a CSP?

Yes, you can still undertake an enabling course if you do not have a CSP. In this case you will be a fee paying student. If you are eligible, you can cover the cost of your course fees through a FEE-HELP loan.

Will I have to pay for an enabling course?

From 1 January 2018, if you start or continue your enabling course in a CSP you may be charged the student contribution amount of up to \$3,271 (per EFTSL in 2018). You may be able to cover the cost of your student contributions through a HECS-HELP loan.

You can still undertake an enabling course if you do not have a CSP in which case you will be a fee paying student. If you are eligible, you can cover the cost of your course fees through a FEE-HELP loan.

From 1 January 2018, Commonwealth contributions will be provided for Work Experience in Industry (WEI) units that are credited towards a Commonwealth supported qualification.

Current Students

I'm already studying, will I benefit from the funding for work experience in industry units of study?

From a student's perspective, the experience will not be different – i.e. you will still complete your work placement as a part of your course of study. The higher education provider will receive funding for eligible work experience in industry units from 1 January 2018.

This change in funding will not increase the cost of your course of study and you may still be required to pay a student contribution amount for this unit of study.

Future Students

What date does the support for work experience in industry units of study commence?

The Australian Government will provide funding for work experience in industry units of study from 1 January 2018.

Does my higher education provider have to offer work experience in industry units?

No, it is up to providers to determine if work experience in industry units are a useful addition to your study experience.

Increased transparency and accountability.

From 1 January 2018 the Government is introducing a performance-based element to the Commonwealth Grant Scheme (CGS), worth 7.5 per cent of total CGS funding.

Current Students

I am currently studying or thinking of studying at an Australian university. Will performance contingent funding have any impact on my university experience?

The introduction of performance contingent funding will encourage your university to provide you with a better student experience while you are studying.

Why is the Government placing such a significant sum of university funding at risk? Is the Government reducing funding to the sector?

Given the significant amount of public money and student fees that universities receive every year, the Australian Government believes universities must be accountable for how this money is spent. The introduction of performance contingent funding will provide an incentive to ensure universities are transparent in their decision-making and spend their income on high-quality teaching.

The Government is not reducing funding to the sector. Although universities that fail to meet the performance requirements may see a reduction in their Commonwealth Grant Scheme funding by a maximum of 7.5 per cent, this funding will be redistributed within the sector.

What will happen if my university fails to meet performance targets? Will this impact the quality of my study?

The size of the performance element is designed to motivate universities to implement the reforms and improve their performance, while also ensuring their ability to deliver teaching and scholarship is not threatened should they not receive the funding.

I am thinking of dropping out of my course due to personal circumstances. Will this have any impact on the funding of my university?

This will depend on the final metrics and formula used for performance contingent funding, which will be developed in consultation with the sector in 2017–18.

Should student attrition and completion rates be tied to university performance contingent funding, universities will have additional incentive to invest more in students in order to ensure students experiencing difficulty are able to complete their course.

Future Students

I'm looking to study in 2018, will the new university performance-funding changes affect me?

The introduction of performance contingent funding will encourage your university to provide you with a better student experience while you are studying. This does not affect other funding provided by the Australian Government.

The Government will undertake a review of the Australian Qualifications Framework (AQF) commencing in the second half of 2017 and to be completed by 31 December 2018.

Current and Future Students

Will stakeholders be consulted in the review of the AQF?

Yes, stakeholders will be consulted throughout the review process. This is an integral part to the review – the Government needs to know and understand the issues facing the sector in relation to the AQF so that they can be addressed accordingly. Further details on how stakeholders can get involved will be available online in the coming months and education providers will be sent details of how to provide feedback to the review process. In the meantime, any queries can be sent to the AQF email inbox, AQFC@aqf.edu.au.

Will there be substantial changes to the AQF in the review?

This will not be clear until further into the review process when feedback is received from the sector on the types of issues of concern and how they can be best addressed. Adequate lead-time will be provided for implementation of any changes so that students and education providers are not disadvantaged.

Will current qualifications become invalid if a revised AQF comes into place?

No. Current qualifications will still be valid, even if there are changes to the current AQF.