

In Australia, there are universities and private higher education providers where you can study a degree. Choosing what and where to study is an important decision for your future. Courses and costs can vary a lot. Comparing courses is key to helping you make your decision.

If you are still deciding what to study, you can search for undergraduate courses on:

- www.courseseeker.edu.au to check if the course is offered as a **Commonwealth Supported Place (CSP)**. A CSP will be cheaper than a fee-paying place in the same course.
- www.comparED.edu.au to compare the job prospects, starting salary and previous student experiences of others who studied in the study area you're interested in.

studyassist.gov.au

Cost of a course

The cost of a full fee-paying place can vary greatly across courses and providers, as providers set their own fees. A course that is approved for FEE-HELP does not mean that the cost of the course is approved or limited by the Australian Government. There is no guarantee that the cost of a course will be under the HELP loan limit. It is a student's responsibility to find out the cost of the course they are applying for.

FEE-HELP

FEE-HELP is a loan from the Australian Government for eligible higher education students to pay tuition fees. You cannot use it for accommodation, laptops, or textbooks.

Eligibility criteria for FEE-HELP include:

- ✓ be an Australian citizen who will complete at least one unit of your course of study in Australia
- OR an eligible **non-Australian citizen** who is resident in Australia for the duration of the unit(s)
- ✓ undertake an approved course, at a FEE-HELP **approved provider**
- ✓ be enrolled and submit the FEE-HELP form (known as an eCAF) on or before the census date
- ✓ have a tax file number (TFN) or have applied for one – you can start your application now at www.ato.gov.au/individuals-and-families/tax-file-number.

The full list of eligibility criteria can be found in the **2025 FEE-HELP information booklet**.

How do I apply for a FEE-HELP loan?

You must submit the FEE-HELP eCAF to your provider on or before the census date. You can only get an eCAF from your provider once you have accepted your offer in the course. You will need to include your TFN, USI and personal details on the eCAF and read the **2025 FEE-HELP information booklet**.

What if I change my mind?

Similar to a cooling off period, there is a period of time where you can cancel your enrolment and won't be charged any fees. You have until the **census date** to decide if you want to continue in the course and commit to paying for it.

If you change your mind about the course, you must cancel your enrolment by following your provider's **withdrawal** instructions on or before the census date so you don't get charged the fees.

The census date is also the last day you can apply for FEE-HELP, otherwise you will be required to pay the amount upfront.

Borrowing, repaying, indexation and loan fee

The limit of how much HELP you can borrow is \$126,839 for most students. Once you're studying, check your HELP limit and available HELP balance at www.myHELPbalance.gov.au.

There is a 20% FEE-HELP loan fee applied to some undergraduate study.

You start repaying your HELP debt through the Australian tax system once you earn above the **compulsory repayment threshold**, which is \$54,435 for the 2024-25 income year.

Your HELP debt is reduced when you make **repayments**, but will also grow as **indexation** is applied on 1 June each year. Indexation is explained in the **2025 FEE-HELP information booklet**.

This is how it works:

- Step 1**
Search and compare courses using **Course Seeker** and **ComparED**
- Step 2**
Know your course cost and check your available HELP balance at **myHELPbalance**

If you are a new student, you will have the full available HELP balance. You will not have a myHELPbalance profile until your enrolment is complete.
- Step 3**
Apply for FEE-HELP on or before the census date
- Step 4**
Start repaying your HELP debt when you earn above the threshold