

2025



Australian Government

FEE-HELP information

This booklet is about FEE-HELP loans to pay
pay your tuition fees.



Visit studyassist.gov.au
for up-to-date information

Published February 2025





You must read this booklet before submitting the **Request for a FEE-HELP loan form**.

When you submit your form, you are declaring you have read this booklet and you are aware of your obligations under **FEE-HELP**.



If you are eligible and want to use a FEE-HELP loan, you must submit your form on or before the **Census date**.

Make sure you know when your census date is – ask your higher education provider if you don't know.



The Department of Education has endeavoured to ensure that the information in this publication is consistent with the **Higher Education Support Act 2003 (the Act)** and guidelines made under the Act, available at www.legislation.gov.au.

However, there may be differences between this publication and the Act or guidelines. If there is any inconsistency, the Act will take precedence.

SSN 1449-9282

© Commonwealth of Australia 2025



The Department of Education supports and encourages the dissemination and exchange of information. All material produced by the Department constitutes Commonwealth copyright material.

Except where otherwise indicated, and save for the content in this booklet supplied by third parties, the Department's logo, the Commonwealth Coat of Arms, and any material protected by a trade mark, the Department has applied the creativecommons.org/licenses/by/4.0/.

The Department of Education must be attributed as the author of the Department's copyright material. As far as practicable, material for which the copyright is owned by a third party will be clearly labelled. The Department has made all reasonable efforts to ensure that this material has been reproduced in this booklet with the full consent of the copyright owners.

Copyright requests and enquiries concerning further authorisation should be addressed to:

The Copyright Officer, Department of Education, Location code C10MT1 GPO Box 9880 Canberra ACT 2601 or emailed to copyright@education.gov.au.

Who is this booklet for?

This booklet is for people enrolling in:

- a higher education **Course of study** as a **Fee-paying student**
- a higher education unit of study provided through Open Universities Australia
- bridging study required for professional recognition in Australia of qualifications gained overseas.

This booklet contains a summary of the key conditions of a **FEE-HELP** loan.

When you submit your **Electronic Commonwealth Assistance Form (eCAF)** you declare that you have read and understood the information contained in the eCAF and this booklet.

Using this booklet

Some pages in this booklet will have words **highlighted**. If you click on the highlighted word it will take you to the glossary definition.

For further information

StudyAssist (www.StudyAssist.gov.au) is an Australian Government website managed by the Department of Education.

StudyAssist provides students with information about Government study loans.

StudyAssist will guide you through processes to support your study journey, including:

- what type of HELP loans are available
- how to check your eligibility for a HELP loan
- how to apply for a HELP loan
- your obligations and rights
- how and when to repay your HELP loan



All HELP student information booklets are available on the StudyAssist website at: <https://www.studyassist.gov.au/financial-and-study-support/help-publications>.

When to contact your provider

Contact your **Approved higher education provider (provider)** for any questions about:

- enrolments
- **Tuition fees** and upfront payments
- the **Census date** and **Administrative date**
- the eligibility criteria for a **FEE-HELP** loan
- withdrawing from study or applying for your **HELP debt** to be reversed under **Special circumstances**
- how to make a complaint.

Overview of FEE-HELP loan application process

1

Step 1

Use Course Seeker (www.courseseeker.edu.au) to compare courses.
Review course information on higher education provider websites.
Check to see you meet the eligibility criteria for a **FEE-HELP** loan.

2

Step 2

Apply for your preferred course(s) through your state or territory's Tertiary Admissions Centre (TAC).
You might also be able to apply directly to your provider.

3

Step 3

Review your enrolment offer(s) and check to see if you have been offered a **Fee-paying place**.
If you are enrolled in a fee-paying place you can apply for a **FEE-HELP** loan.

4

Step 4

Complete the relevant acceptance document for your provider.
Make note of how your provider will provide you with your **Electronic Commonwealth Assistance Form (eCAF)**. This may be via email or through your student portal.

5

Step 5

Keep an eye out for communication from your provider regarding your eCAF.
Contact your provider if you haven't received it by the date the provider had advised.

6

Step 6

Make sure you have the necessary information and documentation that will be required to complete the eCAF such as your **Tax file number (TFN)** and **Unique Student Identifier (USI)**.

7

Step 7

Review your eCAF. Have you been offered a **Fee-paying place**?
*Note that a 20% loan fee is associated with some **FEE-HELP** loans.
If you notice any incorrect information – even a small spelling mistake - go back to your provider immediately.

8

Step 8

Submit your completed eCAF before the **Census date**.

Contents

Who is this booklet for?	3
Using this booklet	3
For further information	3
When to contact your provider	3
Overview of FEE-HELP loan application process	4
1. FEE-HELP	7
1.1 What is FEE-HELP?	7
1.2 Am I eligible for FEE-HELP?	8
1.3 Open Universities Australia (OUA) student eligibility	9
1.4 How much FEE-HELP can I borrow? / What is the HELP loan limit?	9
1.5 Know your available HELP balance	10
1.6 How do I check if I have enough HELP balance to cover my study?	11
2. Identity Requirements	11
2.1 Unique Student Identifier (USI)	11
2.2 What is my Unique Student Identifier (USI)?	11
2.3 Create or find your Unique Student Identifier (USI)	12
2.4 Tax file number (TFN)	12
3. Open Universities Australia (OUA) completion rate requirements	13
3.1 What are the OUA completion rate requirements?	13
4. Bridging study for overseas-trained professionals	14
4.1 What is bridging study for overseas-trained professionals?	14
5. FEE-HELP loan fee	15
5.1 Is there an application fee or loan fee?	15
6. Applying for a FEE-HELP loan	16
6.1 How do I apply for a FEE-HELP loan?	16
6.2 Who assesses my eligibility?	16
6.3 What is the latest date I can apply for a FEE-HELP loan?	16

6.4 What if I make a mistake on my eCAF?	17
7. Withdrawing from study	17
7.1 Withdrawing before the census date	17
7.2 What if I don't withdraw before the census date?	17
7.3 Special circumstances	18
7.4 When can't a person apply for re-credit, remission and/or repayment?	18
8. Repaying your HELP debt	19
8.1 How do I check my HELP debt?	19
8.2 When do I start paying back my HELP debt?	19
8.3 How do I manage my repayments	20
8.4 How much will my repayments be?	20
8.5 How is my repayment income calculated?	22
8.6 What if I can't make my compulsory repayment?	22
8.7 Do I still have to make repayments if I go overseas?	22
9. HELP debt indexation	23
9.1 Will my HELP debt grow?	23
9.2 What is the rate of indexation?	23
9.3 Who is responsible for applying indexation?	24
10. Resources and contacts	25
10.1 Websites	25
10.2 Organisations	26
11. Glossary	27

1. FEE-HELP

1.1 What is FEE-HELP?

FEE-HELP is a loan from the Government for students enrolled in a **Fee-paying place**. These places are not subsidised by the Commonwealth, but eligible students may use a FEE-HELP loan to pay all or part of their **Tuition fees**.

If you receive FEE-HELP it will be paid directly to your provider by the Government.

Most postgraduate courses at universities are fee-paying, as are undergraduate and postgraduate courses at private higher education providers (this is any education provider not listed under Table A in **Higher Education Support Act 2003 (the Act)**).

Your FEE-HELP loan must be repaid to the Government once you earn enough income to make repayments. This is known as the repayment threshold.

You should think about how this will affect you in the long term before you apply, as having a **HELP debt** may affect access to bank and home loans.



Please read further information about repaying your HELP debt in section 8. [Repaying your HELP debt.](#)



You can check which providers offer **FEE-HELP** on the StudyAssist website at: www.studyassist.gov.au.



Self-education expenses

If there is a direct connection between your work and your study, you may be able to claim your tuition fees as a tax deduction.

More information on self-education expenses is available on the **Australian Taxation Office (ATO)** website at: <https://www.ato.gov.au/individuals-and-families/income-deductions-offsets-and-records/deductions-you-can-claim/education-training-and-seminars/self-education-expenses>.

1.2 Am I eligible for FEE-HELP?

You can only get **FEE-HELP** if you meet the citizenship and residency requirements.

You must be either:

- an Australian citizen who will complete at least one unit of your **Course of study** in Australia
- a **New Zealand Special Category Visa (NZ SCV) holder** who meets the long-term residency requirements and who will be resident in Australia for the duration of your unit(s)
Long-term residency requirements are published at: <https://www.studyassist.gov.au/loan-eligibility/non-australian-citizens>.
- a permanent visa holder who held a NZ SCV immediately prior to your permanent visa and you previously met the long-term residency requirements
- a **Permanent Humanitarian Visa holder** or **Eligible former Permanent Humanitarian Visa holder** who is resident in Australia for the duration of your unit(s)
- a permanent visa holder who is undertaking bridging study for overseas-trained professionals and who is resident in Australia for the duration of your unit(s)
- a **Pacific Engagement Visa holder** who is resident in Australia for the duration of your unit(s)

You must also:

- meet the **Tax file number (TFN)** requirements
- meet the **Unique Student Identifier (USI)** requirements
- have enough **Available HELP balance** at the **Census date**
- be assessed as a genuine student and as academically suitable for your unit of study
- maintain a reasonable study load of no more than 2 **Equivalent full-time student load (EFTSL)** per year unless approved by your provider or providers to study a higher load
- be enrolled correctly at your provider on or before the census date
- have read this booklet
- have submitted a valid **FEE-HELP Electronic Commonwealth Assistance Form (eCAF)** to your provider on or before the **Census date** (or the earlier **Administrative date**).



What is my visa status?

Your provider will need proof of your visa status to check if you are eligible for FEE-HELP.

If you don't know your visa status, you can check it on the Department of Home Affairs website at: immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions.



If you are not eligible for FEE-HELP, you will need to pay upfront tuition fees. If you can't afford to do so, ask your provider about other payment options or payment plans.

1.3 Open Universities Australia (OUA) student eligibility

Further to the general **FEE-HELP** requirements, if you study through OUA you must also be:

- an Australian citizen who is resident in Australia on the day you submit your FEE-HELP OUA **Electronic Commonwealth Assistance Form (eCAF)**
- a **New Zealand Special Category Visa (NZ SCV) holder** who meets the long-term residency requirements, and who is resident in Australia on the day you submit your FEE-HELP OUA eCAF.

The long-term residency requirements are published at: <https://www.studyassist.gov.au/loan-eligibility/non-australian-citizens>.

- a permanent visa holder who held a NZ SCV immediately prior to your permanent visa and you previously met the long-term residency requirements
- a **Permanent Humanitarian Visa holder** or **Eligible former Permanent Humanitarian Visa holder** or **Pacific Engagement Visa holder** who is resident in Australia for the duration of your unit(s) of study
- a permanent visa holder who is undertaking bridging study for overseas-trained professionals, and who is resident in Australia for the duration of your unit(s).

You must also be enrolled correctly with OUA and have submitted a valid FEE-HELP OUA eCAF on or before the **Census date**.

1.4 How much FEE-HELP can I borrow? / What is the HELP loan limit?

There is a **HELP loan limit** on what you can borrow for your study.

The HELP loan limit will be \$126,839 for most students with census dates in 2025.

There is a higher limit of \$182,172 for certain approved medicine, dentistry and veterinary science courses, which lead to initial registration to practise in one of these fields, as well as certain aviation courses.

Talk to your provider if you are unclear which limit applies to you.

1.5 Know your available HELP balance

Your **Available HELP balance** is the amount left that you may borrow using a HELP loan.

Your available HELP balance is the difference between the **HELP loan limit** and any repayments that you have made since 1 July 2022, and the amount of relevant HELP loans you have already received.



Calculating your available HELP balance

Your available HELP balance is calculated using the HELP loan limit that applies to you:

- minus your FEE-HELP, VET FEE-HELP and VSL borrowing
- minus any HECS-HELP loan borrowing from before 1 January 2020
- plus any repayments you have made through the ATO from 1 July 2019 onwards.

It is your responsibility to keep track of your HELP loans and repayments to ensure you have enough available HELP balance to pay for your study. You must ensure that you have enough available HELP balance at the **Census date** to cover the amount of the fees you wish to defer to **FEE-HELP**.

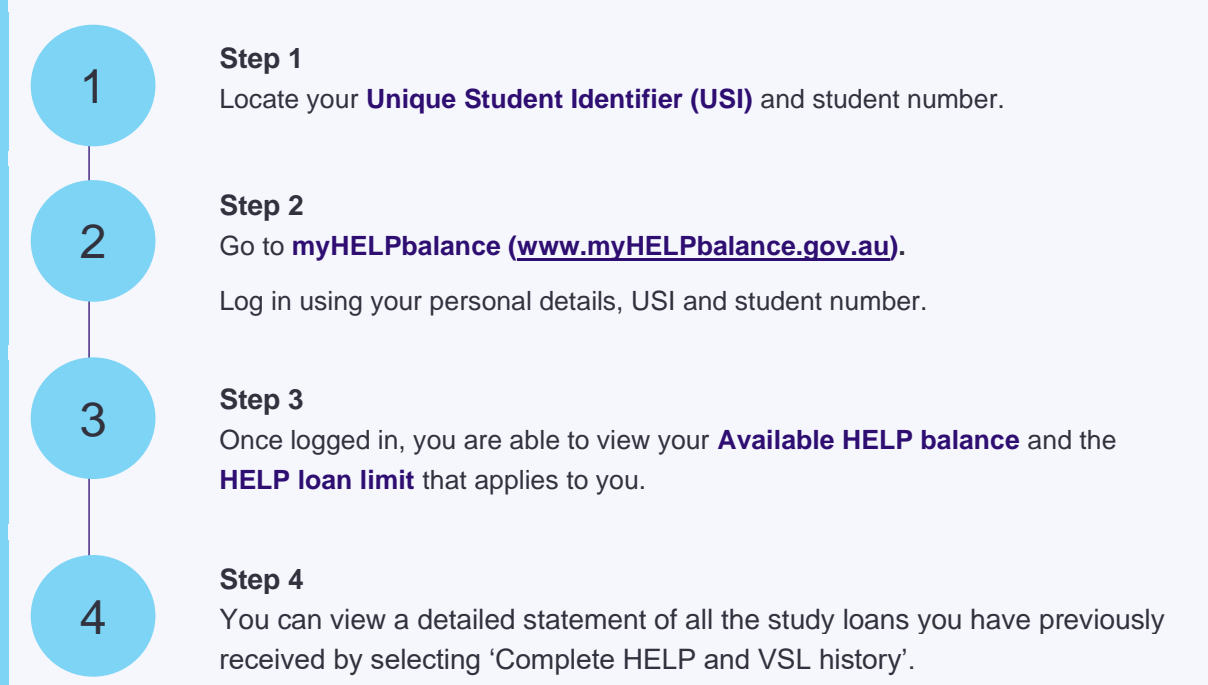
Any compulsory or voluntary repayments made to the **Australian Taxation Office (ATO)** on your **HELP debt**, from the 2019–20 income year onwards will be re-credited to your HELP balance. Making HELP repayments will increase the available HELP balance you have to undertake further study.



Watch this video

A video explaining the differences between your HELP loan limit, your available HELP loan balance and your HELP debt is available on StudyAssist at: <https://www.studyassist.gov.au/managing-and-repaying-your-loan/checking-your-help-debt>.

1.6 How do I check if I have enough HELP balance to cover my study?



- Step 1**
Locate your **Unique Student Identifier (USI)** and student number.
- Step 2**
Go to **myHELPPbalance** (www.myHELPPbalance.gov.au).
Log in using your personal details, USI and student number.
- Step 3**
Once logged in, you are able to view your **Available HELP balance** and the **HELP loan limit** that applies to you.
- Step 4**
You can view a detailed statement of all the study loans you have previously received by selecting 'Complete HELP and VSL history'.

2. Identity Requirements

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance.

2.1 Unique Student Identifier (USI)

If you are starting a higher education course in 2025, you will need a **Unique Student Identifier (USI)** to be eligible to get a **FEE-HELP** loan for your study.

You will also need a USI to graduate.

Depending on when you started study, your identifier may have previously been a **Commonwealth Higher Education Student Support Number (CHESSN)**.

The CHESSN has been replaced by the USI.

2.2 What is my Unique Student Identifier (USI)?

Your **Unique Student Identifier (USI)** is a 10-digit alpha-numeric identifier assigned to you and is unique for each student.

You must have a USI to be eligible for Commonwealth financial assistance, like **FEE-HELP**, and you must tell your provider your USI before the **Census date** for the unit of study (excluding FEE-HELP provided by OUA).

Without a USI, you will not be able to receive your statement of attainment, qualification, or award.

Once you have a USI, it will be your primary education identifier and replaces your CHESN, if you had one.

You will need your USI when you enrol as it connects your student loan information to your personal details.



You can log in to the [USI Student Portal](#) to update your details at any time.

2.3 Create or find your Unique Student Identifier (USI)

Creating a **Unique Student Identifier (USI)** is fast and free. Your USI is your education number for life and you only create it once. Using one form of [verifiable identification](#), you can create a USI at www.usi.gov.au.

If you have studied a vocational education and training (VET) course since 2015, including while at school, you will already have an existing USI. Don't create another one; find your existing USI.



More information on finding your USI online is available at: www.usi.gov.au/students/find-your-usi.

2.4 Tax file number (TFN)

In addition to your **Unique Student Identifier (USI)**, you must give your provider your **Tax file number (TFN)**, name, date of birth and address.

If the details in your **FEE-HELP Electronic Commonwealth Assistance Form (eCAF)** don't match **Australian Taxation Office (ATO)** records and the USI Registry System, you won't be able to access a FEE-HELP loan until you correct the error.

The fastest way to apply for a TFN is online using myID (www.myid.gov.au).

If you think you will not receive your TFN by the census date, you should call the ATO and ask for a *Certificate of Application for a TFN*, so that you can give this to your provider.

You will not be able to access a FEE-HELP loan by providing the Australia Post receipt from your TFN application lodgement.

Once you receive your TFN, you must give your TFN to your provider within 21 days or lose your access to FEE-HELP.



You must provide your TFN because your HELP debt is repaid through the Australian tax system.

3. Open Universities Australia (OUA) completion rate requirements

3.1 What are the OUA completion rate requirements?

There is a completion rate requirement for Open Universities Australia (OUA) students.

If you undertake 8 or more units through OUA, you must maintain a 50% successful completion rate to continue using **FEE-HELP**.

This is based on the number of units you undertake through OUA.



For example

If you undertake 8 units, you must successfully complete at least 4.

If you undertake 10 units, you must successfully complete at least 5, and so on.

You can contact OUA for more information about whether the completion rate requirements apply to you, as well as for academic support and resources to help you during your study.



If you do not maintain the successful completion rate, you won't be eligible for **FEE-HELP** and will have to pay upfront **Tuition fees** until you do.

4. Bridging study for overseas-trained professionals

4.1 What is bridging study for overseas-trained professionals?

If you are an overseas qualified professional, bridging study will help you meet the academic requirements of your profession so you can work in Australia.

Only some bridging study undertaken by an overseas trained professional may be covered by a **FEE-HELP** loan, and there are specific eligibility requirements that you must meet which are *different* to the general FEE-HELP requirements.

To be eligible for FEE-HELP for bridging studies:

- you must have trained in a profession overseas
- your profession must be specified in section 2.5 of the [FEE-HELP Guidelines 2017](#) (i.e. occupations listed on the Skilled Occupation List and designated with a prefix numeral of “2” under ‘Group 2 Professionals’ of ANZSCO)
- you must hold an ‘assessment statement’ from the assessing body of your profession (the relevant assessing body will be in the ‘assessing authority’ column in the Skilled Occupation List)
- you must be an Australian citizen or a permanent resident
- you must be enrolled in bridging studies at a provider approved to offer FEE-HELP loans
- you must be in Australia for all of the bridging studies.

In addition, your chosen bridging **Course of study** must:

- be no more than 1.0 **Equivalent full-time student load (EFTSL)** of study - which is approximately one year of study
- not lead to a full qualification (e.g. a graduate diploma course)
- not be a general English language course
- not provide a qualification beyond basic entry-level to your profession.



If you gained your qualifications overseas, you should contact the relevant Australian professional, registration or licensing body for more information about getting your qualifications recognised in Australia.

Notes

1. For your course to be deemed a ‘bridging course of study’ it is required to be 1 EFTSL or less. The number of FEE-HELP loans you can access for this type of study is not limited. This means if you enrol in more than one ‘bridging course of study’ to meet the requirements of one assessment

statement, and you keep each course under 1 EFTSL, it may be possible for you to use FEE-HELP for both courses.

2. If your assessing body recommends a course for you to become qualified in your profession, this does not mean you will automatically get FEE-HELP. If your course is 'approved' by the assessing body, it does not mean it is approved for a FEE-HELP loan—you must meet all relevant requirements.

3. Study that is called a 'bridging course', an 'approved course' or 'bridging study' does not automatically mean that it is approved for a FEE-HELP loan—you must meet all relevant requirements.

5. FEE-HELP loan fee

5.1 Is there an application fee or loan fee?

There is no application fee for **FEE-HELP**.

When enrolled in a full **Fee-paying place**, there is a 20% FEE-HELP loan fee applied to some undergraduate study.

This loan fee does not count towards the **HELP loan limit**.

The loan fee is applied to each unit of study.



For example

If you are studying a unit that costs \$1,000, the loan fee for that unit will be \$200. Therefore, your total FEE-HELP debt for that unit will be \$1,200.

The loan fee does NOT apply to:

- undergraduate study with a **Census date** on or after 1 January 2019 if you are enrolled at a **Table B provider**
- postgraduate study or enabling courses
- undergraduate study through OUA
- bridging study for overseas-trained professionals

6. Applying for a FEE-HELP loan

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

You will need to submit the **FEE-HELP Electronic Commonwealth Assistance Form (eCAF)** to your provider.

Your provider will give you instructions on how to do this as it must be done on or before your provider's **Census date** or earlier **Administrative date**.

You must give your provider your **Tax file number (TFN)**, **Unique Student Identifier (USI)**, name, date of birth and address.



Your details must match the information held with the **Australian Taxation Office (ATO)** and the USI Registry System. If the details in your application don't match ATO records and the USI Registry System, you won't be able to access a FEE-HELP loan until you correct the error.

6.2 Who assesses my eligibility?

Your provider will assess whether you meet the eligibility requirements for a **FEE-HELP** loan.



Please contact your provider if you require more information about the eligibility assessment process.

6.3 What is the latest date I can apply for a FEE-HELP loan?

The **Census date** is the last day you can submit your FEE-HELP eCAF or withdraw from a unit without incurring the cost or debt for your units.

The census date is a legal deadline but providers set their own census dates so each provider will be different.

Each unit of study also has its own census date. Your provider is required to publish the census dates. Contact your provider for more information.



The census date is the most important date for you as it is a legal deadline.

Your provider may set an **Administrative date** that is before the census date. This is your provider's deadline for you to complete certain requirements such as submitting forms or finalising payments.

However, your provider must allow you to submit your eCAF right up until the census date.

Your provider cannot set an administrative date in relation to withdrawing from a unit or course.

Your provider may refer to this earlier deadline as something like a payment due date, an invoice due date, a fees payment date or it may not set an administrative date at all. Check this with your provider.

6.4 What if I make a mistake on my eCAF?

If you realise you have made a mistake, you should correct it with your provider as soon as possible.

You only have 6 weeks after the **Census date** to correct any errors to ensure your loan is not affected.

This period is not an extension to the census date.

You must meet the **FEE-HELP** citizenship, residency, **Unique Student Identifier (USI)** and **Tax file number (TFN)** requirements by the census date.

7. Withdrawing from study

Each provider has their own process for withdrawing from a subject or course. Your provider's process will outline the forms to complete and how to submit your withdrawal request form.

7.1 Withdrawing before the census date

To withdraw from a unit or course without getting a **HELP debt** or losing an upfront payment, you must complete your provider formal withdrawal process on or before the **Census date**.

If you are enrolled with more than one provider, you will need to withdraw from each one individually.

It is your responsibility to ensure you have withdrawn properly and to keep evidence of your withdrawal.

Your provider cannot set an **Administrative date** in relation to withdrawing from a unit or course.

7.2 What if I don't withdraw before the census date?

If you don't withdraw before the census date, you will have a **HELP debt** or will lose your upfront payment for the student contribution amount.

The exception is if you couldn't withdraw before the census date because of **Special circumstances**.



If you withdraw from your study after the census date, you are still required to pay the relevant fees.

7.3 Special circumstances

If you withdraw from a unit of study after the **Census date** because you become seriously ill or because of an issue beyond your control, you can apply to your provider to request a refund of your upfront payment or a re-credit of your **Available HELP balance** for the affected units of study.

To do this, you will have to meet special circumstances criteria, which means you will have to demonstrate to your provider that what happened to you:

- was beyond your control
- did not make its full impact on you until on or after the census date
- made it impracticable for you to complete the requirements for your unit(s) of study.

You will need to apply to your provider within 12 months of your withdrawal day (or your provider may allow you more time).

If your available HELP balance is re-credited, your **HELP debt** for the unit will also be removed.



More information on special circumstances is available on the StudyAssist website at: www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances.

7.4 When can't a person apply for re-credit, remission and/or repayment?

A person cannot apply for a re-credit, remission and/or repayment of their **Tuition fees** if they have completed the requirements of the unit.

A person who receives a fail grade is considered not to have completed the requirements of the unit.

8. Repaying your HELP debt

Your **HELP debt** is repaid through the tax system.

The **Australian Taxation Office (ATO)** is responsible for the management of HELP debts.



The most up-to-date information on **HELP debt** repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan.

If you require assistance from the ATO you can also call them on 13 28 61.

8.1 How do I check my HELP debt?

Your *myGov* account will show you a consolidated total of your **HELP debt**, what your repayments have been and what indexation has been applied.

MyGov only shows information from 2014 onwards. If you want information prior to 2014, call the ATO to request an account information statement.



If you don't have a *myGov* account, you can set one up following the instructions at www.my.gov.au and then link it to the ATO online services.

8.2 When do I start paying back my HELP debt?

You start repaying your **HELP debt** through the Australian tax system once you earn above the compulsory repayment threshold.

The compulsory repayment threshold is different each year. For the 2024-25 income year it is \$54,435.

The more income you earn, the higher your repayment will be. The repayment income rates are available in **Table 1** on p.21.



HELP debt repayments are calculated based on your income – not the size of your HELP debt.

Voluntary repayments can also be made at any time to reduce the balance of your HELP debt.



More information on voluntary repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

Voluntary repayments are in addition to compulsory repayments and are not refundable.



The Government is proposing changes to the compulsory repayment threshold for 2025-26 which are not yet legislated.

Please read further information at www.education.gov.au.

8.3 How do I manage my repayments

To manage repayments, when you get a job or change jobs, it is important that you tell your employer you have a **HELP debt** so they can withhold some of your pay to go towards paying your tax, which includes your compulsory HELP debt repayments.

Although these amounts are withheld from your pay throughout the year to offset your compulsory repayment, your compulsory repayment won't be processed until you lodge your tax return.

The ATO will use the amounts deducted by your employer to go towards your compulsory repayment.

8.4 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The more income you earn, the higher your repayments will be (see **Table 1** on p.21).

When you do your tax return, the ATO will calculate your income for the year and tell you on your tax notice of assessment how much your compulsory repayment will be.

Compulsory repayments are not tax deductible.

Table 1: Repayment rates for the 2024–25 income year

Repayment income	Repayment % rate
Below \$54,435	Nil
\$54,435 - \$62,850	1.0%
\$62,851 - \$66,620	2.0%
\$66,621 - \$70,618	2.5%
\$70,619 - \$74,855	3.0%
\$74,856 - \$79,346	3.5%
\$79,347 - \$84,107	4.0%
\$84,108 - \$89,154	4.5%
\$89,155 - \$94,503	5.0%
\$94,504 - \$100,174	5.5%
\$100,175 - \$106,185	6.0%
\$106,186 - \$112,556	6.5%
\$112,557 - \$119,309	7.0%
\$119,310 - \$126,467	7.5%
\$126,468 - \$134,056	8.0%
\$134,057 - \$142,100	8.5%
\$142,101 - \$150,626	9.0%
\$150,627 - \$159,663	9.5%
\$159,664 and above	10.0%

In addition to your compulsory repayment, you can make a voluntary repayment to the ATO at any time.



More information on voluntary repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.



The Government is proposing changes to the HELP repayment system from 2025-26 onwards which is not yet legislated.

Please read further information at www.education.gov.au.

8.5 How is my repayment income calculated?

Your repayment income is calculated using the following amounts from your income tax return and payment summaries:

- taxable income – not including any assessable First Home Super Saver (FHSS) released amounts
- any reportable fringe benefits (regardless of the exempt status of your employer)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

8.6 What if I can't make my compulsory repayment?

The **Australian Taxation Office (ATO)** may be able to assist if you are struggling to make a compulsory repayment.

Depending on your situation, you may be eligible to apply to the ATO to request an amendment or deferment of your compulsory repayment.



More information on requesting assistance with making your compulsory repayment is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments.

8.7 Do I still have to make repayments if I go overseas?

If you go overseas to live or work and have a **HELP debt**, you still need to make repayments as if you were living in Australia.

You are required to:

- update your contact details and submit an *overseas travel notification* within 7 days of leaving Australia – this is if you have an intention to (or already) reside overseas for 183 days or more in any 12 months
- lodge your worldwide income or a non-lodgement advice.

After you have reported your worldwide income, you will receive a notice confirming:

- how much you owe as a compulsory repayment or will be refunded
- the due date for any compulsory repayment.



More information on overseas repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments.

9. HELP debt indexation

9.1 Will my HELP debt grow?

Similar to interest, your **HELP debt** will grow. We call this **Indexation**.

Indexation is applied on 1 June to the portion of your HELP debt that is 11 months and older.

Indexation is applied to keep up with changes in the cost of living to maintain the 'value' of the education, so that no matter how long it takes to repay, a student would repay an amount that is more like the cost of education today.

The indexation figure is calculated each year.

9.2 What is the rate of indexation?

The rate of indexation that is applied to your debt changes each year, as it is based on the lower of the **Consumer price index (CPI)** or **Wage Price Index (WPI)**.



You can check current and prior indexation rates on the ATO website at: www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates.

For example

Tash undertook a three-year undergraduate degree from 2019-2021. She hasn't made any repayments yet. Her HELP debt is indexed each year as follows:



- 1 June 2019 – no **Indexation** was applied, as no part of the debt was 11 months old yet.
- 1 June 2020 – the part of the debt that was 11 months old (Semester 1, 2019) is indexed at 1.8%.
- 1 June 2021 – the part of the debt that was 11 months old is indexed at 0.6%.

- 1 June 2022 – the part of the debt that was 11 months old is indexed at 3.9%.
- 1 June 2023 – the part of the debt that was 11 months old is indexed at 3.2%.
- 1 June 2024 – the part of the part of the debt that was 11 months old is indexed at 4%.
- 1 June each year after – the HELP debt is indexed as per the indexation rate each year.

9.3 Who is responsible for applying indexation?

The **Australian Taxation Office (ATO)** is responsible for calculating and applying indexation to your HELP debt.



More information on loan increases and indexation is available on the StudyAssist website at: <https://www.studyassist.gov.au/managing-and-repaying-your-loan/loan-increases-and-indexation>.

10. Resources and contacts

10.1 Websites

Website	Information
StudyAssist www.studyassist.gov.au	<p>StudyAssist is an Australian Government website managed by the Department of Education.</p> <p>StudyAssist helps you understand Government assistance including Commonwealth supported places (CSPs) and Higher Education Loan Program (HELP) study loans.</p>
Course Seeker www.courseseeeker.edu.au	<p>Course Seeker helps you compare undergraduate courses in Australia.</p> <p>You can shortlist up to four courses and compare them for things like cost, location, delivery mode and if you can get a CSP.</p>
ComparED www.comparED.edu.au	<p>ComparED helps you to compare the experience that other students had when studying a particular study area at a provider.</p> <p>You can search a field of study and choose four providers to compare combined feedback from actual students</p>
myHELPbalance www.myHELPbalance.gov.au	<p>myHELPbalance helps you monitor your loan information and keep track of your available HELP balance and Student Learning Entitlement (SLE).</p>

10.2 Organisations

Organisation	What they can help with:	Contact details
Australian Taxation Office	<p>The ATO help you understand your HELP debt including indexation and compulsory, voluntary and overseas repayments.</p> <p>Viewing your loan accounts and information such as payment reference numbers.</p>	<p>13 28 61</p> <p>If you are deaf or have a hearing or speech impairment, information on contacting the ATO through the National Relay Service is available at: Other services Australian Taxation Office.</p> <p>ATO website link to study support loans: https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans.</p>
Services Australia	<p>Services Australia has payments to help support you while you do further tertiary study or training such as Youth Allowance, Austudy and ABSTUDY.</p> <p>They also administer Tertiary Access Payments and Student Start-up Loans.</p>	<p>Website: servicesaustralia.gov.au/education</p> <p>Payment finder: https://www.centrelink.gov.au/apps/clkonline_cof/payment-service-finder/payment-service-finder-start.</p>
Department of Home Affairs	<p>The Department of Home Affairs can help you with visas and Australian citizenship.</p>	<p>13 18 81</p> <p>Website: www.homeaffairs.gov.au</p>
Office of the Student Identifiers Registrar	<p>Visit the USI website to create or find your USI.</p>	<p>1300 857 536</p> <p>Website: www.usi.gov.au</p>

11. Glossary

Administrative date

- A deadline set by your provider, which is earlier than the census date, for submitting forms or making upfront payments. Your provider must still allow you to submit your HELP application form on or before the census date. Your provider cannot set an administrative date in relation to withdrawing from a unit or course. Not all providers have an administrative date, and some may refer to this deadline as a payment due date, an invoice due date or a fees payment date.

Approved higher education provider (provider)

- In this booklet, this term means a university or other accredited higher education provider that has been approved by the Australian Government to offer FEE-HELP loans to eligible students..

Australian Taxation Office (ATO)

- The principal revenue collection agency of the Australian Government. It is responsible for managing HELP debts including applying indexation and processing repayments.

Available HELP balance

- This is your available borrowing capacity for HECS-HELP (and FEE-HELP and VET Student Loans under your HELP loan limit). View your available HELP balance via the myHELPbalance site at www.myHELPbalance.gov.au.

Census date

- This date is set by providers, and it is the legal deadline for various requirements, like making an upfront payment of your student contributions, applying for a HECS-HELP loan or formally withdrawing your enrolment so you are not charged tuition fees or incur a HELP debt.

Commonwealth Assistance Notice (CAN or eCAN)

- A notice from your provider given after the census date that gives you information about the Commonwealth assistance you have used for the study period. You will receive your CAN within 28 days of your census date. If you think there are errors on your CAN, you have 14 days from the date after your CAN was issued to contact your provider and ask for a new, correct one.

Commonwealth Higher Education Student Support Number (CHESSN)

- This is a 10-digit number provided by the Australian Government, to students who were in receipt of a CSP or HELP loan between 2005 and 2020. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

Consumer price index (CPI)

- The Consumer Price Index (CPI) measures household inflation.

Course of study

- In this booklet, this term means a course leading to a higher education award, like a bachelor degree.

Electronic Commonwealth Assistance Form (eCAF)

- The form you must submit to your provider to request a HELP loan and/or accept an offer of a CSP.

Eligible former Permanent Humanitarian Visa holder

- a person who is:
 - not a permanent humanitarian visa holder
 - was previously a permanent humanitarian visa holder, and
 - is the holder of a visa of the subclasses 155 and 157 (Resident Return).

If you have questions about your visa, please contact the Department of Home Affairs.

Equivalent full-time student load (EFTSL)

- This is how your study 'load' (or amount of study) is measured. For 1 year, a full-time student is normally enrolled in 1 EFTSL of study.

FEE-HELP

- The loan scheme that helps eligible fee-paying students pay their tuition fees.

Fee-paying place

- A place in a course which is not a Commonwealth supported place (CSP) (i.e. not subsidised by the Australian Government) and for which you are required to pay tuition fees.

Fee-paying student

- A student who is enrolled in a fee-paying place.

Higher Education Loan Program (HELP)

- Australian Government loans to help you pay your student contributions (HECS-HELP), tuition fees (FEE-HELP), overseas study expenses (OS-HELP), the student services and amenities fee (SA-HELP) or accelerator program course fees (STARTUP-HELP). HELP loans are repaid through the Australian tax system once you earn above the compulsory repayment threshold.

HELP debt

- The total of any HECS-HELP, FEE-HELP, VET Student Loans, OS-HELP, SA-HELP or STARTUP-HELP debts you have incurred. It will also include any applicable loan fees and any indexation that has been applied to your debt.

HELP loan limit

- This is a cap on what you can borrow from the Commonwealth to cover the cost of your tertiary studies. All FEE-HELP, VET Student Loans, VET FEE-HELP [closed] and HECS-HELP from 1 January 2020, count towards the HELP loan limit.

Higher Education Support Act 2003 (the Act)

- The Commonwealth legislation that outlines the requirements for getting a CSP and/or HELP loan.

Indexation

- This is legislated under the Act and is applied on 1 June each year to the portion of a HELP debt that is 11 months or older. The rate of indexation changes each year as it is based on the Consumer Price Index (CPI) or Wage Price Index (WPI), whichever is lower.

myHELPPbalance (www.myHELPPbalance.gov.au)

- This site allows you to view your available HELP balance entitlement. You will also be able to see your study history, as well as view any repayments to the ATO that credit your HELP balance.

New Zealand Special Category Visa (NZ SCV) holder

- If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a Special Category Visa (SCV) provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but it remains in place for as long as you remain in Australia. From 29 June 2023, New Zealand citizens who formerly held a Special Category Visa and have transitioned to a permanent resident visa on the pathway to Australian citizenship will retain access to the Higher Education Loan Program, if they meet the residency requirements.

If you have questions about your visa, please contact the Department of Home Affairs.

Pacific Engagement Visa holder

- A person who holds a Subclass 192 (Pacific Engagement) visa under the *Migration Regulations 1994*. This is a permanent resident visa for eligible individuals from participating countries across the Pacific and Timor-Leste.

If you have questions about your visa, please contact the Department of Home Affairs.

Permanent Humanitarian Visa holder

- A person who holds a permanent humanitarian visa under the Migration Regulations 1994. Permanent humanitarian visas are currently made up of the visa subclasses:
 - Refugee (subclass 200)
 - In-country Special Humanitarian (subclass 201)
 - Global Special Humanitarian (subclass 202)
 - Emergency Rescue (subclass 203)
 - Woman at Risk (subclass 204)
 - Resolution of Status (subclass 851), and

FEE-HELP information

- Protection (subclass 866).

If you have questions about your visa, please contact the Department of Home Affairs.

Request for a FEE-HELP loan form

- The official name of the form you must submit to your provider to apply for a FEE-HELP loan. This is usually completed online, as an eCAF. There are different FEE-HELP forms for universities, non-university higher education providers, and Open Universities Australia. Contact your provider for more information.

Special circumstances

- If you are unable to continue your unit(s) of study because of an issue beyond your control, you may be able to have your HELP debt remitted or reversed due to 'special circumstances'. The specific legal criteria are outlined in the Act and its associated guidelines.

Table B provider

- This is defined in the Act, currently it includes Avondale University, Bond University, University of Divinity and Torrens University Australia.

Tax file number (TFN)

- Your unique identification number from the Australian Taxation Office (ATO) for everything tax related. You must have a TFN to obtain a HELP loan and make HELP debt repayments to the ATO.

Tuition fees

- The fees you will pay as a fee-paying student. These fees are set by individual providers and are not regulated by the Australian Government.

Unique Student Identifier (USI)

- Your USI is a 10-digit alpha-numeric identifier assigned to you by the Student Identifiers Registrar under the *Student Identifiers Act 2014*. Your USI is used to connect your student loan information to your personal details. If you are starting a higher education course, you will need to have a USI by the census date and report it to your provider to get a HELP loan for your study. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at www.usi.gov.au.

Wage Price Index (WPI)

- Measures change in the price of wages and salaries in the Australian labour market over time.