



Australian Government

2025

COMMONWEALTH SUPPORTED PLACES AND HECS-HELP INFORMATION

This booklet is about subsidised university places and the HECS-HELP loan to pay your student contributions.

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

Published September 2024



You must read this booklet before submitting the *Request for a Commonwealth supported place and a HECS-HELP loan* form.

When you submit your form, you are declaring that you have read this booklet and that you are aware of your obligations as a Commonwealth supported student and under HECS-HELP.



If you do not submit your form to get a HECS-HELP loan or pay your student contribution amount on or before the census date, your CSP and enrolment will be cancelled.

Make sure you know when your census date is – ask your 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.

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KEY POINTS BEFORE YOU SIGN UP

Deciding on study is like choosing a new phone plan. Every provider wants your business and it is up to you to do your research:

- Do you know whether you meet the eligibility requirements for a **Commonwealth supported place (CSP)**?
- Have you compared the same course at different providers? If not, you can:
 - compare costs and if a subsidised CSP enrolment is available right now. You can search on **www.courseseeker.edu.au** for undergraduate CSPs or contact providers directly for postgraduate CSPs.
 - compare experiences, job prospects and starting salary of other students who studied in your study area at your provider at **www.comparED.edu.au**.
- Do you know how much this **course will cost** you overall including if there are any extra administration or loan fees?
- Do you have enough **HELP balance** to cover the cost of the course?
- Are you aware of the **deadline to withdraw** so you don't get charged? This is the same deadline to submit your HELP application form or pay your fees – otherwise your CSP enrolment will be cancelled.
- Have you got your **Unique Student Identifier (USI)**? USIs are compulsory for all students from 1 January 2023. You will need one to access a CSP and a **HECS-HELP** loan when you enrol in a new course.

There are many higher education courses in Australia where a student can access a Government HELP loan.

Just like signing up to a phone plan, it is your responsibility to compare your options and know what you are signing up for when you sign the form and provide your tax file number.

WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students enrolling in a **Commonwealth supported place (CSP)**. Most undergraduate students at Australian public universities are enrolled in CSPs.

This booklet contains a summary of the key points a person that is enrolled in a CSP/using a HECS-HELP loan needs to know.

USING THIS BOOKLET

Some pages in this booklet will have words **highlighted**. Check the glossary for a definition of these words.

Contact your **approved higher education provider** for any questions about:

- enrolments
- **student contribution amounts** and upfront payments
- **census dates** and **administrative dates**
- the eligibility criteria for a **CSP** and **HECS-HELP** loan and how to apply
- your **CHESSN** or **USI** to check your **available HELP balance**
- withdrawing from study
- getting your **HELP debt** reduced under '**special circumstances**'
- how to make a complaint.



All HELP student information booklets are available at www.studyassist.gov.au.

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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 CSPs and HECS-HELP loans to eligible students.

Australian Taxation Office (ATO)—The principal revenue collection agency of the Australian Government. It is responsible for managing HELP debt repayments.

Available HELP balance—This is your available borrowing capacity for HECS-HELP (and FEE-HELP, VET Student Loans and VET FEE-HELP [closed] from 1 January 2020. 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 Higher Education Student Support Number (CHESSN)—This is a 10-digit number provided by the Australian Government, to all students who are in receipt of a CSP or HELP loan. If you have accessed Commonwealth assistance between 2005 and 2020 you will have been assigned a CHESSN. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

Commonwealth Assistance Notice (CAN)—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 supported place (CSP)—A place at a provider that is subsidised by the Commonwealth. If you are enrolled in a CSP, you owe the 'student contribution' amount for your study and can pay this by making an upfront payment or using HECS-HELP to cover it, if you're eligible.

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)—An electronic version of the *Request for a Commonwealth supported place and a HECS-HELP* 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 current permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- the current holder of a subclass 155 or subclass 157 Resident Return visa (please visit www.studyassist.gov.au for more information).

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

Grandfathered student—A student who:

1. started a course of study prior to 1 January 2021 and who:
 - a. has not completed that course prior to 1 January 2021; and
 - b. is Commonwealth supported in relation to that course; and
 - c. enrolls in a unit of study in that same course on or after 1 January 2021; or
2. started a course of study prior to 1 January 2021 and who:
 - a. completed the course on or after 1 January 2021; and
 - b. starts another course of study that is related to the course they have completed and leads to an honours degree; and
 - c. was Commonwealth supported in relation to the course they completed on or after 1 January 2021; or
3. completed a course of study before 1 January 2021 and who:
 - a. starts another course of study that is related to the course they have completed and leads to an honours degree; and
 - b. was Commonwealth supported in relation to the course they completed before 1 January 2021; and
 - c. enrolls in a unit of study in the new course leading to an honours degree, on or after 1 January 2021; or
4. was undertaking an enabling course in 2020 and who:
 - a. starts another course of study leading to a higher education award on or after 1 January 2021; and
 - b. was Commonwealth supported in relation to the enabling course; and
 - c. enrolls in a unit of study in the new course leading to a higher education award, on or after 1 January 2021; or
5. was undertaking an undergraduate certificate in 2020 and who:
 - a. starts another related course of study leading to a bachelor degree on or after 1 January 2021; and
 - b. was Commonwealth supported in relation to the undergraduate certificate course they are undertaking in 2020; and
 - c. enrolls in a unit of study in the new course leading to a bachelor degree, on or after 1 January 2021.

Note: a student who meets the requirements in point 1 will continue to be a grandfathered student even if they are required to transfer to a new course because their original course was restructured by their provider.

HECS-HELP—The loan scheme that helps eligible Commonwealth supported students pay their student contributions. Before 2005, this was known as HECS.

Higher Education Loan Program (HELP)—Australian Government loans to help you pay your student contributions (HECS-HELP), tuition fees (FEE-HELP or VET Student Loans/VET FEE-HELP [closed], 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, OS-HELP, FEE-HELP, VET FEE-HELP (closed)/VET Student Loans, SA-HELP or STARTUP-HELP debts you have incurred (including any Australian Government study loans from before 2005). 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 Act 2003 (the Act)—The Commonwealth legislation that outlines the requirements for getting a CSP, HECS-HELP loan and other Australian Government assistance.

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).

Note: The Government has announced proposed changes to the way HELP indexation is calculated to be based on the lower of the CPI or Wage Price Index (WPI).

myHELPbalance (www.myHELPbalance.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)—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.

Pacific engagement visa holder (PEV)—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.

Request for a Commonwealth supported place and a HECS-HELP loan form—The official name of the form you must submit to your provider to accept an offer of a CSP. If you are eligible, you will also use this form to request a HECS-HELP loan. This form is usually completed online, as an eCAF.

Special circumstances—Specific requirements that you must meet for your HELP balance to be re-credited, and your HECS-HELP debt to be remitted, as outlined in the Act and its associated guidelines.

Student contribution amounts (student contributions)—The amount of fees you will pay as a Commonwealth supported student enrolled in a CSP.

Student Learning Entitlement (SLE) —The SLE is the amount of study you can undertake in a CSP in your lifetime. All students will start with 7 equivalent fulltime study load (EFTSL) of Commonwealth supported study. This is your SLE amount, with 7 EFTSL equating to 7 years of full-time study. From 1 January 2022, as you undertake study as a Commonwealth supported student, your SLE balance will reduce by the EFTSL value of the units you undertake. Any study in a CSP with a census date before 1 January 2022 will not reduce your SLE amount.

Study Assist (www.studyassist.gov.au)—This website provides information about how you can pay for your tertiary study. It includes information about the types of HELP loans available, a list of providers that offer HELP loans, and student income support options.

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.

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.

COMMONWEALTH SUPPORTED PLACES (CSP)

What is a CSP?

In a **CSP**, the cost of your study is split into two parts:

- the Australian Government pays a share of the costs directly to your **provider**—this is your subsidy amount
- you pay your share of the costs—and this is called your **student contribution amount**.

If you are eligible, you can use a **HECS-HELP** loan to pay your student contribution amount.

If you are not enrolled in a CSP, you may be enrolled in a fee-paying place and you will not be eligible for HECS-HELP. Fee-paying places are not subsidised by the Government so these students will pay full tuition fees. CSPs are usually cheaper than fee-paying places. If you are enrolled in a fee-paying place, please read the FEE-HELP information booklet for more information about what assistance may be available to you.

Where can I get a CSP?

CSPs are available at all public universities (listed in section 16-15 of the Act). You can also get a CSP at some private higher education providers (a provider that is not listed under Table A in the Act) in national priority areas like nursing or education.

Most CSPs are for undergraduate courses of study, but some CSPs are available for postgraduate courses. This is usually decided by each provider.



You can compare undergraduate courses, including if CSPs are offered, at www.courseseekeer.edu.au.

Can I get a CSP?

To be eligible for a **CSP** you must be either:

- an Australian citizen who will complete some of your **course of study** in Australia, or
- a New Zealand citizen, a permanent visa holder, permanent humanitarian visa holder or **eligible former permanent humanitarian visa holder** who will be in Australia for the duration of your unit(s)
- a **pacific engagement visa holder** who will be resident in Australia for the duration of your unit(s) (see note)

Note: a pacific engagement visa holder became eligible from 1 February 2024.

You must also:

- have a **USI**
- have completed all the necessary steps to secure your CSP on or before the census date.



Being eligible for a CSP does not mean you will be enrolled in one. You still have to meet your provider's entry requirements.

How do I apply for a CSP?

You apply for a **CSP** through the Tertiary Admissions Centre in the state or territory where your provider is located. You may also be able to apply directly to your provider. Your offer of enrolment will say whether you have been offered a CSP or a fee-paying place.

To accept your CSP offer, you need to submit a valid CSP and **HECS-HELP eCAF** to your provider on or before the **census date** (or earlier **administrative date**). Your provider will give you instructions on how to do this. If you don't do this by the correct date your enrolment will be cancelled.

Your provider will assess whether you meet the eligibility requirements for a CSP.

If you are not sure if you are eligible or need more information about the application process, please contact your provider.

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 six weeks after the **census date** to correct any errors to ensure your **CSP** is not affected. This period is not an extension to the census date. You must meet the CSP, citizenship, residency and **USI** requirements by the census date.

What is the Student Learning Entitlement (SLE)?

The Student Learning Entitlement (SLE) is the amount of study you can undertake in a **CSP** in your lifetime.

All students will start with 7 **equivalent full-time study loads (EFTSL)** of Commonwealth supported study. This initial allocation of 7 EFTSL is otherwise known as Ordinary SLE.

A person may receive Additional SLE if they undertake any of the following course types:

- Undergraduate course with a course load greater than 6 EFTSL
- Postgraduate and graduate entry bachelor courses
- Honours course with a course load equal to or less than 1 EFTSL

A person will also receive Lifelong SLE in the following circumstances:

- 3 EFTSL at the latter of:
 - 1 January 2032; or
 - The 1 January immediately following a period of 10 years after they first commence in a **course of study** with a higher education provider.
- If a course you are enrolled in is restructured, and as a result you have to undertake extra study to complete it.

The total value of any Ordinary SLE, Additional SLE and Lifelong SLE you are awarded is known as your SLE amount. From 1 January 2022, as you undertake study as a Commonwealth

supported student, your SLE amount will reduce by the EFTSL value of the units you undertake. Any study in a CSP with a **census date** before 1 January 2022 will not reduce your SLE amount.

A person can have their SLE amount re-credited where special circumstances apply, or where their **HELP** balance is re-credited.

Where can I see my SLE amount?

Students can view their **SLE** amounts through the myHELPbalance website at: www.myHELPbalance.gov.au. This allows students to see the SLE they have been awarded and the SLE they have consumed.

SLE calculation example

In 2025, John enrolls in 8 units of study, 4 in each semester. After the **census date** for the first semester, he is still enrolled in the 4 units for semester one, John's **SLE** amount reduces by 0.5 EFTSL. After the census date for the second semester, John is still enrolled in the 4 units for semester two. His SLE amount reduces by a further 0.5 EFTSL.

His SLE amount at the end of the year will be:

$7 \text{ EFTSL} - 1 \text{ EFTSL} (0.5 \text{ EFTSL} \times 2 \text{ Semesters}) = 6 \text{ EFTSL}$.

This means John has 6 years left of Commonwealth supported study.

How much will my student contributions be in 2025?

The total cost of your course is made up of the cost of each of the units of study you undertake. Each unit of study is classified into a funding cluster (where the Government sets the Commonwealth contribution amount and the maximum **student contribution amount** that can be charged per year for full-time study). Throughout your course, you may undertake units of study that come from different clusters.



For example, if you are a nursing student, most of your units will likely be from nursing (cluster 3) but you may have units from health (cluster 2) or medicine (cluster 4).

Your **student contribution amount** depends on what you study. Your provider gives each unit an **EFTSL** value, as a way of deciding how many units would be considered full-time study. 'Full-time study' is usually around eight units throughout a year. Different student contribution amounts will apply based on whether you are a **grandfathered student** or not.

If you commenced a new **course of study** on or after 1 January 2021, see **Table 1**.

If you commenced your course of study before 1 January 2021 see **Table 2**.

Table 1: 2025 maximum student contribution amounts for full-time study for students who are not grandfathered

Funding cluster	Part of funding cluster	2025 maximum student contribution amount (per EFTSL)
Funding cluster 1	Law, Accounting, Administration, Economics, Commerce, Communications, Society and Culture ^{1&2}	\$16,992
Funding cluster 2	Education, Postgraduate Clinical Psychology ³ , English, Mathematics or Statistics	\$4,627
	Allied Health, Other Health, Built Environment, Computing, Visual and Performing Arts, Professional Pathway Psychology ⁴ or Professional Pathway Social Work ⁵	\$9,314
Funding cluster 3	Nursing, Indigenous and Foreign Languages	\$4,627
	Engineering, Surveying, Environmental Studies or Science	\$9,314
Funding cluster 4	Agriculture	\$4,627
	Pathology	\$9,314
	Medicine, Dentistry or Veterinary Science	\$13,241

Be aware that your course may include units from different funding clusters.

1. Excluding Postgraduate Clinical Psychology units, which are in funding cluster 2 (see note 3) and excluding Professional Pathway Psychology units with FOE codes starting with 0907 which are in cluster 2 (see note 4).
2. Excluding Professional Pathway Social Work units with FOE codes starting with 0905 which are in cluster 2 (see note 5).
3. Postgraduate Clinical Psychology units of study are in funding cluster 2 and are psychology units of study (FOE code 090701) that contribute to courses of study that are accredited for the purposes of professional registration by the Australian Health Practitioner Regulation Agency (AHPRA) and which lead to Endorsed Areas of Practice in Clinical Psychology, Clinical Neuropsychology, Counselling Psychology, Educational and Developmental Psychology, Forensic Psychology, Health Psychology, Sports Psychology and Community Psychology.
4. Professional Pathway Psychology units of study are Behavioural Science units (with FOE codes starting with 0907) that contribute to a course of study that leads to a bachelor degree or honours degree in psychology with a course structure that makes it compulsory to study units relevant to professional registration as a psychologist by the Psychology Board of Australia, and the course of study represents a pathway to professional registration as a psychologist.
5. Professional Pathway Social Work units of study are Human Welfare Studies and Services units (with FOE codes starting with 0905) that contribute to courses of study that lead to a bachelor degree, honours degree or master's degree in:
 - a. social work accredited by the Australian Association of Social Workers;
 - b. youth work accredited by Youth Work Australia;
 - c. counselling accredited by the Australian Counsellors Association and/or the Psychotherapy and Counselling Federation of Australia; and
 - d. community work accredited by the Australian Community Workers Association.

Table 2: 2025 maximum student contribution amounts for full-time study for grandfathered students

If you are a continuing student (commenced before 1 January 2021) studying units in disciplines with increased **student contribution amounts**, you will continue paying the same amount as you would have, had reforms not been implemented for any units that would otherwise have an increased student contribution.

Funding cluster	Part of funding cluster	2025 maximum student contribution amount (per EFTSL)
Funding cluster 1	Law, Accounting, Administration, Economics, Commerce	\$13,305
	Any other subpart of the Society and Culture part of the first funding cluster	\$7,973
	The Social Studies or Behavioural Science subpart of the Society and Culture part of the new first funding cluster	\$7,973
	Communications	\$7,973
Funding cluster 2	Education, Postgraduate Clinical Psychology, English, Mathematics or Statistics	\$4,627
	Allied Health, Other Health, Built Environment or Computing	\$9,314
	Visual and Performing Arts	\$7,973
	Professional Pathway Psychology or Professional Pathway Social Work	\$7,973
Funding cluster 3	Nursing, Indigenous and Foreign Languages	\$4,627
	Engineering, Surveying, Environmental Studies or Science	\$9,314
Funding cluster 4	Agriculture	\$4,627
	Pathology	\$9,314
	Medicine, Dentistry or Veterinary Science	\$13,241

New funding clusters and contribution amounts took effect in the 2021 academic year. Grandfathering arrangements are in place for students who would see an increase in their contribution amounts. Under these arrangements, students who commenced their course of study before 1 January 2021 facing increased student contribution amounts for a unit, will instead have their student contribution and Australian Government contribution amounts remain as they were under the previous arrangements (with existing rates being indexed by CPI each year). If continuing students are enrolled in units that will see their student contribution amount lowered, their student contributions will be the lowered amount and the Australian Government

contribution would be the new rate. That is, there will be no “mixing” of old and new rates for a unit. The definition of grandfathered students is set out in Schedule 1-Dictionary of the Higher Education Support Act 2003.

The cost is not always the same for everyone as the cost of elective, exchange or repeated units of study can affect the total amount that you pay for your course. The figures in the tables relate to the cost of study per year. The figures are not the cost of a unit and they are not the cost of the course. Students need to use the EFTSL value for a unit with the relevant student contribution amount listed in the tables above, to calculate the cost of each unit of study.



To calculate how much your student contribution amount for a unit will be, multiply the amount set by your provider with the **EFTSL** value of the unit. Ask your provider if you are unsure of what these are.

For example:

In 2025, Angela enrolls in English A01 as part of her Bachelor of Arts.

English A01 is a Funding cluster 2 unit of study. The maximum rate a provider can charge for this discipline in 2025 is \$4,627 (per EFTSL).

The EFTSL value for English A01 is 0.125. Angela’s student contribution amount for English A01 = \$4,627 x 0.125 = \$578 (rounded down to nearest dollar)

How do I pay my student contributions?

You can either pay it upfront to your **provider**, or if you are eligible, you can apply for a **HECS-HELP** loan.

If you are not eligible for a HECS-HELP loan and will pay your fees upfront, you must make your upfront payment by either:

- the **administrative date** so you don’t miss your provider’s due date; or
- the **census date** so your enrolment is not cancelled.

Ask your provider for these dates.



If you don’t pay your student contributions upfront or apply for a HECS-HELP loan on or before the census date, your CSP enrolment will be cancelled.

HECS-HELP

What is HECS-HELP?

HECS-HELP is a loan from the Government you can use to pay your **student contribution amounts**. If your provider has offered you a **CSP**, it can also offer HECS-HELP loans.

Your **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 under the section **Repaying your HELP debt.**

Can I get HECS-HELP?

You can only get **HECS-HELP** if you are enrolled in a **CSP**. You must also be either:

- an Australian citizen who will complete some of your **course of study** in Australia
- a **NZ SCV** holder who meets the long-term residency requirements and who will be resident in Australia for the duration of your unit(s)
- a permanent visa holder who held a NZ special category visa 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 will be resident in Australia for the duration of your unit(s)
- a **pacific engagement visa holder** who will be resident in Australia for the duration of your unit(s) (see note)

Note: a pacific engagement visa holder became eligible from 1 February 2024.

You must also:

- meet the **TFN** requirements
- meet the **USI** requirements
- have enough **available HELP balance** at the **census date** to pay your student contribution amounts
- 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 **EFTSL** per year unless approved by your **provider** or providers to study a higher load
- have read this booklet
- have submitted a valid **CSP** and HECS-HELP **eCAF** to your provider on or before the **census date** (or earlier **administrative date**).

What is my visa status?

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

NZ SCV residency requirements

If you are a **NZ SCV** holder, or a permanent visa holder who held a NZ special category visa immediately prior to holding a permanent visa, you may be eligible to access a **HECS-HELP** loan if you meet all of the following requirements:

- you first began to be usually resident in Australia at least 10 years before the test day*; and
- at that time, you were a dependent child** under the age of 18 with no spouse or de facto partner; and
- you have been in Australia for at least:
 - a total of eight years out of the last 10 years immediately before the test day
 - a total of 18 months out of the last two years immediately before the test day
- you are otherwise eligible for HECS-HELP.

You must give your provider evidence that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs website at: immi.homeaffairs.gov.au/entering-and-leaving-

[australia/request-movement-records/overview.](#)

*‘test day’ means the first day you successfully applied for a HECS-HELP loan for a unit that formed part of the same **course of study** as an eligible NZ SCV holder. Otherwise, the ‘test day’ is the day you submit your **CSP** and HECS-HELP **eCAF**.

**a ‘dependent child’ is someone who is aged under 18 and does not have a spouse or de facto partner.

How much HECS-HELP can I borrow?

HELP loan limit

Since 1 January 2020, there has been a **‘HELP loan limit’** on what you can borrow for your study (this replaced the previous FEE-HELP limit). The HELP loan limit includes all previous FEE-HELP, VET FEE-HELP (closed) and VET Student Loan amounts you have borrowed. It also includes any **HECS-HELP** loans for units with a **census date** on or after 1 January 2020.

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.

Your available HELP balance

Your **‘available HELP balance’** is your remaining loan entitlement for **HECS-HELP**, FEE-HELP and VET Student Loans (including the closed VET FEE-HELP loan scheme). That is, 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.

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 HECS-HELP.

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

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

To check your **available HELP balance**:

- Get your personal details together first – date of birth; first and last name; your **CHESSN** (if you have studied before) or **USI** (if you are a new student); and your student ID number from your provider
- Go to www.myHELPbalance.gov.au and log in using your personal details
- View your available HELP balance and the HELP limit that applies to you
- Check that all your recent units of study have been accounted for in your current balance by comparing the units that are listed on your CAN with the units listed on myHELPbalance when you select "Complete HELP and VSL history", which generates a detailed statement of the HELP loans you have accessed
- Make sure on the census date, you have enough available HELP balance for your units.

Do I have a CHESSN or USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, your identifier may have previously been a **CHESSN** (see glossary). However, from 1 January 2023 all students must use a **Unique Student Identifier** (known as a **USI**).

If you are starting a higher education course in 2025, you will need a USI to be eligible for a **CSP** or get a **HECS-HELP** loan for your study.

The CHESSN has been replaced by the USI.

Even if you already have a CHESSN, you will still need to apply for and provide a USI to your provider. Your USI will become your primary identifier. See below on creating a USI.

What is my 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 a **CSP** or **HELP** loan and you must tell your higher education provider your USI before the census date for the unit of study.

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 replace your **CHESSN**, 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 Student Portal to update your details at any time.

Create or find your USI

Creating a **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 VET course since 2015, including while at school, you will already have an existing USI. Don't create another one; find your USI. For information on finding your USI online, visit www.usi.gov.au/students/find-your-usi.

The USI website provides self-service options to create or find your USI or update your personal details.

APPLYING FOR A HECS-HELP LOAN

Is there an application or loan fee?

No. There is no application or loan fee for **HECS-HELP**.

How do I apply?

You will need to submit your **CSP** and **HECS-HELP eCAF** (the same eCAF will provide access to both items). 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 **TFN**, **USI**, name, date of birth and address. Your details must match the information held with the **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 HECS-HELP loan until you correct the error.

The fastest way to apply for a TFN is online using myGovID (www.mygovid.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 HECS-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 HECS-HELP.

Your provider will assess whether you meet the eligibility requirements for a HECS-HELP loan. Please contact your provider if you require more information about this process.



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

What is the census date and administrative date?

The **census date** is the last day you can submit your **CSP** and **HECS-HELP eCAF** or withdraw from a unit without incurring the debt for that unit. If you haven't paid your student contribution amounts upfront, or correctly requested a HECS-HELP loan on or before the census date, then your enrolment in the CSP will be cancelled (and you will have to re-apply for it in the next study period).

Providers set their own census dates so each **provider** will be different. Each unit of study also has its own census date—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 form right up until 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 with your provider.

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 six 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 **HECS-HELP** citizenship, residency, **TFN** and **USI** requirements by the census date.

WITHDRAWING FROM STUDY

To withdraw from a unit or course without getting a **HELP debt** or losing an upfront payment, you must complete your **provider's** 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.

Special circumstances

If you withdraw from a unit of study after the **census date** because you become seriously ill or because of another unforeseen event, you can apply to your **provider** to request a refund of your upfront payment or a re-credit of your **available HELP balance** for 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 reduced. For more information, please visit www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances.

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 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.

REPAYING YOUR HELP DEBT

For the most up-to-date information on **HELP debt** repayments, check the **ATO's** website at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan.

How do I check my HELP debt?

Your *myGov* account will show you a consolidated total of your **HELP debt** and what your repayments have been. If you don't have a *myGov* account, you can set one up following the instructions at www.my.gov.au. You can then call the **ATO** on 13 28 61 to assist you with linking the 'ATO online services' to your *myGov* account so you can view your ATO account balances, for example, your HELP debt and superannuation accounts.



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

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 (see **Table 3**). Voluntary repayments can also be made at any time to reduce the balance of your HELP debt. As a general note, voluntary repayments are in addition to

compulsory repayments and are not refundable, see how at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

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

To manage repayments, your employer will withhold some of your pay to go towards paying your tax, which includes your 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.

This is because your compulsory repayment is calculated from a number of different sources on your income tax return, including:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

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 rate of indexation that is applied to your debt changes each year, as it is based on the Consumer Price Index (CPI). You can check current and prior indexation rates 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 each year after – the HELP debt is indexed as per the indexation rate each year.

Proposed changes to how the indexation rate will be calculated.

The indexation rate is currently based on the Consumer Price Index (CPI) but the Government has introduced legislation to cap the indexation rate at the CPI or the Wage Price Index (WPI), whichever is lowest.

This change will require the legislation to be passed through both Houses of Parliament. When passed, the changes will be backdated to 1 June 2023.

How will indexation rate changes be managed?

Once the legislation is passed, the indexation rates for 2023 and 2024 will be amended.

- The 2023 indexation rate of 7.1% will be reduced to 3.2%
- The 2024 indexation rate of 4.7% will be reduced to 4%

How does this change impact my existing HELP debt?

Once the indexation rates have been amended, your HELP debt will be re-calculated by the ATO using the amended indexation rates and you will be issued with an indexation credit.

For example:

Fredrik studied his business degree from 2019 to 2021 and on 31 May 2023 he had a HELP debt of \$30,000.

Assuming he did not make any repayments, indexation was applied to Fredrik's HELP debt as follows:

- On 1 June 2023, the HELP debt of \$30,000 was indexed at 7.1% so the HELP debt became \$32,130
- On 1 June 2024 the HELP debt of \$32,130 was indexed at 4.7% so the HELP debt became \$33,640.11
- Fredrik currently has a HELP debt of **\$33,640.11**

Once the legislation is changed, the indexation rates for 2023 and 2024 will be reduced.

Fredrik's HELP debt following the changes to the indexation rate:

- The 2023 indexation applied to HELP debt of \$30,000 will be 3.2% instead so the HELP debt becomes \$30,960
- The 2024 indexation applied to HELP debt of \$30,960 will be 4% instead so the HELP debt becomes \$32,198.40
- Fredrik currently has a HELP debt of **\$32,198.40**

Fredrik will receive an indexation **credit** of \$1,441.71.



For more information, visit <https://www.studyassist.gov.au/managing-and-repaying-your-loan/loan-increases-and-indexation>

What if I go overseas?

If you go overseas and have a **HELP debt**, you still need to make repayments as if you were living in Australia. If you live or plan to move overseas for 183 days or more (about six months) in any 12-month period, you must complete an *Overseas Travel Notification*. You must also update your contact details through **ATO** online services within seven days of leaving Australia.



For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments.

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 3**). 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 3: 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. For more information on voluntary repayments, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

What if I can't make my compulsory repayment?

If you are struggling to make a compulsory repayment, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply to the **ATO** to request an amendment or deferment of your compulsory repayment. For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments.

FURTHER CONTACTS

StudyAssist website www.studyassist.gov.au

This website provides information about options for financing tertiary study, including:

- **HELP** loans available in both the higher education and vocational education and training sectors
- a list of providers that offer HELP loans
- student income support options and available scholarships.

Course Seeker website www.courseseecker.edu.au

This website helps you compare undergraduate courses in Australia. You can shortlist up to four courses and compare them for things like cost, location, delivery mode and if you can get a **CSP**.

ComparED website www.comparED.edu.au

This website helps you to compare the experience that other students had when studying a particular study area at a provider. You can search a field of study (e.g. nursing) and choose four providers to compare combined feedback from actual students who have gone before you in that study area, including how satisfied they were overall, if they got a job after graduating and the starting salary.

myHELPbalance website www.myHELPbalance.gov.au

You can log into this site to see your study and loan information and keep track of your **available HELP balance**.

Australian Taxation Office

It can help you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. To contact the ATO:

- visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/view-your-loan-account-online
- use its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

Services Australia

Services Australia has payments to help support you while you do further tertiary study or training. These include fortnightly payments like:

- Youth Allowance, if you're 24 or younger
- Austudy, if you're 25 or older
- ABSTUDY, a group of payments for Aboriginal or Torres Strait Islander student or apprentices.

There are also extra payments like the Student Start-up Loan, which is a voluntary loan, and the Tertiary Access Payment, that helps students with the costs of relocating to study.

You can make a claim for a payment up to 13 weeks before your course or training starts, using your Centrelink online account linked to myGov.

Services Australia also provides other payments and services, including Medicare.

For more information on the help available for students visit servicesaustralia.gov.au/education.

Keep up to date by following facebook.com/ServicesAustralia or [@services.australia](https://instagram.com/servicesaustralia) on Instagram.

Department of Home Affairs

The Department of Home Affairs can help you with visas and Australian citizenship.

Visit www.homeaffairs.gov.au or call 13 18 81.

For information on COVID-19 and international travel, students should review the Department of Home Affairs website at www.homeaffairs.gov.au and the Department of Foreign Affairs and Trade website at www.smartraveller.gov.au.

Office of the Student Identifiers Registrar

It can help you with getting a **USI** or finding your USI and updating your USI account details. To contact them you can:

- visit www.usi.gov.au
- for information on finding your USI online, visit www.usi.gov.au/students/find-your-usi.
- call 1300 857 536 for further assistance between 8:30am and 6:30pm (AEST) on 1300 857 536 Monday to Friday (excluding national and South Australian public holidays).