

# 2025



Australian Government

## SA-HELP information

This booklet is about SA-HELP loans to pay your student services and amenities fees.



Visit [studyassist.gov.au](https://studyassist.gov.au) for up-to-date information

Published February 2025





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

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



If you are eligible and want to use a SA-HELP loan, you must submit your form on or before the **Student services and amenities fee payment due date**. You can get more information about this date from your higher education provider.



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

ISSN 1449-9282

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## Who is this booklet for?

This booklet is for eligible higher education students who want to use a **SA-HELP** loan to pay their **Student services and amenities fee**.

This booklet contains a summary of the key points a person getting a SA-HELP loan needs to know.

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](http://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: [www.studyassist.gov.au](http://www.studyassist.gov.au).

## When to contact your provider

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

- the eligibility criteria for **SA-HELP**
- applying for a SA-HELP loan
- the application process
- the **Student services and amenities fee payment due date**.

## Overview of SA-HELP loan application process

1

### Step 1

Check to make sure you meet the eligibility criteria for a **SA-HELP** loan.

2

### Step 2

Enrol in your course.

Make note of how your provider will provide you with your **SA-HELP Electronic Commonwealth Assistance Form (eCAF)**.

This may be via email or through your student portal.

\*Your SA-HELP eCAF will be different to your CSP & HECS-HELP eCAF.

3

### Step 3

Keep an eye out for a communication from your provider regarding your eCAF.

Contact your provider if you haven't received your eCAF by the date the provider had advised.

4

### Step 4

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)**.

5

### Step 5

Review your **SA-HELP** eCAF.

If you notice any incorrect information – even a small spelling mistake - go back to your provider immediately.

6

### Step 6

Submit your completed eCAF on or before the **Student services and amenities fee payment due date**.

# Contents

Who is this booklet for?	3
Using this booklet	3
For further Information	3
When to contact your provider	3
Overview of SA-HELP loan application process	4
<b>1. Student services and amenities fee</b>	<b>7</b>
1.1 What is the student services and amenities fee?	7
1.2 How much is the fee?	7
1.3 When will I have to pay the fee?	7
1.4 What if I enrol at multiple providers?	7
1.5 How is the fee spent	8
<b>2. SA-HELP</b>	<b>8</b>
2.1 What is SA-HELP?	8
2.2 Am I eligible for SA-HELP?	8
2.3 How much can I borrow?	9
2.4 How can I check my previous SA-HELP loans?	10
<b>3. Identity Requirements</b>	<b>10</b>
3.1 Unique Student Identifier (USI)	10
3.2 What is my Unique Student Identifier (USI)?	11
3.3 Create or find your Unique Student Identifier (USI)	11
3.4 Tax file number (TFN)	11
<b>4. Applying for a SA-HELP loan</b>	<b>12</b>
4.1 Is there an application fee or a loan fee?	12
4.2 How do I apply?	12
4.3 Do I need to re-apply for SA-HELP each year?	12
4.4 Who assesses my eligibility?	13
4.5 What is the latest date I can apply for a SA-HELP loan?	13
4.6 What if I make a mistake on my eCAF?	13

4.7 Can I get my SA-HELP debt removed?	13
<b>5. Withdrawing from study</b>	<b>13</b>
5.1 Withdrawing before the fee payment due date	13
5.2 What if I don't withdraw before the fee payment due date?	14
<b>6. Repaying your HELP debt</b>	<b>14</b>
6.1 How do I check my HELP debt?	14
6.2 When do I start paying back my HELP debt?	15
6.3 How do I manage my repayments	15
6.4 How much will my repayments be?	15
6.5 How is my repayment income calculated?	17
6.6 What if I can't make my compulsory repayment?	17
6.7 Do I still have to make repayments if I go overseas?	17
<b>7. HELP debt indexation</b>	<b>18</b>
7.1 Will my HELP debt grow?	18
7.2 What is the rate of indexation?	18
7.3 Who is responsible for applying indexation?	19
<b>8. Resources and contacts</b>	<b>20</b>
8.1 Websites	20
8.2 Organisations	21
<b>9. Glossary</b>	<b>22</b>



# 1. Student services and amenities fee

## 1.1 What is the student services and amenities fee?

It is a fee that an **Approved higher education provider (provider)** can charge students for services and amenities of a non-academic nature. Providers can only spend revenue from the fee on specific services and amenities set out in the **Higher Education Support Act 2003 (the Act)** such as sporting and recreational activities, employment and career advice, childcare, financial advice, and food services.

## 1.2 How much is the fee?

Providers can charge different groups of students different fee amounts.

If you are a full-time student in 2025, the maximum amount your provider can charge you for the year is \$365. This amount is indexed each year.

If you are undertaking less than 75% of a full-time study load, you cannot be charged more than 75% of the fee amount that full-time students will pay.

## 1.3 When will I have to pay the fee?

You can either pay the fee upfront or use a **SA-HELP** loan.

Your provider will tell you the payment due date for the fee.

If you do not organise payment on or before the **Student services and amenities fee payment due date**, your enrolment may be affected. For example, your provider may not release your academic results to you or your library privileges may be affected.

## 1.4 What if I enrol at multiple providers?

If you are enrolled at multiple providers, you may be required to pay this fee for each of your enrolments. This also applies to cross-institutional study.

However, you can only use a **SA-HELP** loan for the fee if you are enrolled in an actual course of study (like a bachelor course) with the provider charging the fee.

If you are enrolled in two courses with two different providers that are charging the fee, then you will need to submit two separate SA-HELP electronic Commonwealth Assistance Forms.

## 1.5 How is the fee spent

The **Student services and amenities fee** may only be spent in accordance with the Act, for example, to promote the health and welfare of students.

The provider must have a formal process of consultation with democratically elected student representatives about the services or amenities that the fee will pay for. Some providers also choose to consult with the broader student community.

Providers that charge the fee must allocate a minimum of 40% of the revenue from the fee for the calendar year to one or more student-led organisation.

Contact your provider to find out how they allocate and spend the proceeds of your student services and amenities fee.

# 2. SA-HELP

## 2.1 What is SA-HELP?

**SA-HELP** is a loan you can use to pay your **Student services and amenities fee**.

Your SA-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 6. [Repaying your HELP debt.](#)

## 2.2 Am I eligible for SA-HELP?

You can only get a **SA-HELP** loan if you are enrolled in a higher education course of study.

You must also be, on the **Student services and amenities fee payment due date** either:

- an Australian citizen
- a **Permanent Humanitarian Visa holder** who is resident in Australia
- an **Eligible former Permanent Humanitarian Visa holder** who is resident in Australia
- a **New Zealand Special Category Visa holder (NZ SCV)** who meets the long-term residency requirements
- a permanent visa holder who held a NZ SCV immediately prior to their permanent visa and who previously met the long-term residency requirements



- a **Pacific Engagement Visa holder** who is resident in Australia

You must also:

- meet the **Tax file number (TFN)** requirements
- meet the **Unique Student Identifier (USI)** requirements
- have read this booklet
- have submitted a valid **SA-HELP Electronic Commonwealth Assistance Form (eCAF)** to your provider on or before the **Student services and amenities fee payment due date**.



#### What is my visa status?

Your provider will need proof of your visa status to check if you are eligible for SA-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](https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions).

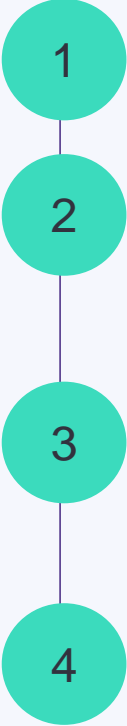
## 2.3 How much can I borrow?

**SA-HELP** is **not** included in your **HELP loan limit**.

There is no limit on the amount of SA-HELP you can access, rather, the limit is on how much your provider can charge you for the **Student services and amenities fee**.

## 2.4 How can I check my previous SA-HELP loans?

To access your loan history, including checking how much **SA-HELP** you have accessed.



- Step 1**  
Locate your **Unique Student Identifier (USI)** and student number.
- Step 2**  
Go to **myHELPbalance** ([www.myHELPbalance.gov.au](http://www.myHELPbalance.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.  
To view what **SA-HELP** loans you have accessed, scroll down the page to the SA-HELP box. Select 'view'.
- Step 4**  
You can also view a detailed statement of all the study loans you have previously received, including prior SA-HELP loans, by selecting 'Complete HELP and VSL history'.

## 3. Identity Requirements

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

### 3.1 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 **SA-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.

## 3.2 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 a **SA-HELP** loan and you must tell your provider your USI on or before the **Student services and amenities fee payment due date**.

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.

## 3.3 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](http://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](http://www.usi.gov.au/students/find-your-usi).

## 3.4 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 **SA-HELP Electronic Commonwealth Assistance Form (eCAF)** don't match ATO records and the USI Registry System, you won't be able to access a SA-HELP loan until you correct the error.

The fastest way to apply for a TFN is online using myID ([www.myid.gov.au](http://www.myid.gov.au)).

If you think you will not receive your TFN on or before the **Student services and amenities fee payment due 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 SA-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 SA-HELP.



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

## 4. Applying for a SA-HELP loan

### 4.1 Is there an application fee or a loan fee?

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

### 4.2 How do I apply?

You will need to submit your **SA-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 the **Student services and amenities fee payment due date** as set by your provider.

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 SA-HELP loan until you correct the error.

### 4.3 Do I need to re-apply for SA-HELP each year?

You only need to apply once for each course of study. If you are enrolled with more than one provider (i.e. you are undertaking two courses at two different providers), you will need to submit two separate **SA-HELP** eCAFs.

If you change your course or transfer to a different provider, you will need to submit a new SA-HELP eCAF.

## 4.4 Who assesses my eligibility?

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

Please contact your provider if you require more information about this process.

## 4.5 What is the latest date I can apply for a SA-HELP loan?

The **Student services and amenities fee payment due date** is the last day you can submit your SA-HELP eCAF or withdraw without incurring the cost of the fee or a SA-HELP debt.

The **Student services and amenities fee payment due date** is a legal deadline but providers set their own payment due dates so each provider will be different.

Your provider is required to publish the **Student services and amenities fee payment due date**. If you can't locate this information, contact your provider.

## 4.6 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 **SA-HELP** incurrence date to correct any errors to ensure your loan is not affected. This period is not an extension to the incurrence date. You must meet the SA-HELP citizenship, residency, USI and TFN requirements before the fee's payment due date.

## 4.7 Can I get my SA-HELP debt removed?

It is *not possible* to remove your **SA-HELP** debt once it has been incurred.

# 5. Withdrawing from study

Each provider has their own process for withdrawing from a subject or course.

You must complete your provider's formal withdrawal process to withdraw.

Your provider's process will outline the forms to complete and how to submit your withdrawal request form.

## 5.1 Withdrawing before the fee payment due date

If you wish to withdraw from your course and avoid paying the **Student services and amenities fee** or incurring a **SA-HELP** debt, you must do so on or before the **Student services and amenities fee payment due 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.

## 5.2 What if I don't withdraw before the fee payment due date?

If you don't withdraw on or before the **Student services and amenities fee payment due date**, you will incur a **SA-HELP** debt or will lose your upfront payment for student services and amenities fee.

A SA-HELP debt cannot be removed once it has been incurred.



If you withdraw from your study after the **Student services and amenities fee payment due date**, you are still required to pay the fee.

# 6. 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.



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](http://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.

## 6.1 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](http://www.my.gov.au) and then link it to the ATO online services.

## 6.2 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.16.



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](http://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](http://www.education.gov.au).

## 6.3 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 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.

## 6.4 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.16).



## SA-HELP information

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](http://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 are not yet legislated. Please read further information at [www.education.gov.au](http://www.education.gov.au).

## 6.5 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.

## 6.6 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](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments).

## 6.7 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](https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments).

## 7. HELP debt indexation

### 7.1 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.

### 7.2 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)**.

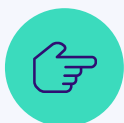


You can check current and prior indexation rates on the ATO website at: [www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates](https://www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates).

### 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.



## 7.3 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>.

## 8. Resources and contacts

### 8.1 Websites

Website	Information
StudyAssist <a href="http://www.studyassist.gov.au">www.studyassist.gov.au</a>	<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 <a href="http://www.courseseeker.edu.au">www.courseseeker.edu.au</a>	<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 <a href="http://www.comparED.edu.au">www.comparED.edu.au</a>	<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 <a href="http://www.myHELPbalance.gov.au">www.myHELPbalance.gov.au</a>	<p>myHELPbalance helps you monitor your loan information and keep track of your available HELP balance and Student Learning Entitlement (SLE).</p>

## 8.2 Organisations

Organisation	What they can help with	Contact details
Australian Taxation Office	<p>The ATO can 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: <a href="#">Other services   Australian Taxation Office</a>.</p> <p>ATO website link to study support loans: <a href="https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans">https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans</a>.</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: <a href="https://servicesaustralia.gov.au/education">servicesaustralia.gov.au/education</a></p> <p>Payment finder: <a href="https://www.centrelink.gov.au/apps/clkonline_cof/payment-service-finder/payment-service-finder-start">https://www.centrelink.gov.au/apps/clkonline_cof/payment-service-finder/payment-service-finder-start</a>.</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: <a href="http://www.homeaffairs.gov.au">www.homeaffairs.gov.au</a></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: <a href="http://www.usi.gov.au">www.usi.gov.au</a></p>

## 9. Glossary

### 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 debts including applying indexation and processing repayments.

### 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.

### Commonwealth supported place (CSP)

- A place at a provider that is subsidised by the Australian Government. 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.

### 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.

### **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.

### **[myHELPbalance \(www.myHELPbalance.gov.au\)](http://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 holder (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.

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
- Protection (subclass 866).

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

### **Request for a SA-HELP loan form**

- The official name of the form you must submit to your provider to apply for a SA-HELP loan. This form is usually completed online, as an eCAF.

### **SA-HELP**

- The loan scheme you can use to pay your student services and amenities fee.

### **Student services and amenities fee**

– This is a type of fee that your provider can charge you for a specific student services and amenities of a non-academic nature.

### **Student services and amenities fee payment due date**

- This date is set by providers and is the legal deadline for making an upfront payment of your student services and amenities fee, applying for a SA-HELP loan, or formally withdrawing your enrolment so you are not charged a student services and amenities fee or incur a SA-HELP debt.

### **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 before the student services and amenities fee payment due date and report it to your provider to get a SA-HELP loan. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at [www.usi.gov.au](http://www.usi.gov.au).

### **Wage Price Index (WPI)**

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