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Australian Government

STARTUP-HELP information

This booklet is about
STARTUP-HELP loans to pay
for your Startup Year course.



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

Published February 2025





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

When you submit your form, you are declaring you have read this booklet and you are aware of your obligations in relation to receiving **STARTUP-HELP** assistance.



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

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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Who is this booklet for?

This booklet is for people enrolling in a **Startup Year course**.

This booklet contains a summary of the key points a person accessing **STARTUP-HELP** assistance needs to know.

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
- Startup Year (accelerator program) course fees and upfront payments
- **Census date** and **Administrative date**
- the eligibility criteria for **STARTUP-HELP** assistance
- applying for a STARTUP-HELP loan
- your **Commonwealth Higher Education Student Support Number (CHESSN)** or **Unique Student Identifier (USI)** to check your available HELP balance
- withdrawing from study
- applying for your **HELP debt** to be reversed under **Special circumstances**
- how to make a complaint.

Contents

Who is this booklet for?	3
Using this booklet	3
For further Information	3
When to contact your provider	3
1. STARTUP-HELP	6
1.1 What is STARTUP-HELP?	6
1.2 Am I eligible for STARTUP-HELP?	6
1.3 How much STARTUP-HELP can I borrow?	7
2. Identity Requirements	8
2.1 Unique Student Identifier (USI)	8
2.2 What is my Unique Student Identifier (USI)?	8
2.3 Create or find your Unique Student Identifier (USI)	8
2.4 Tax File Number (TFN)	9
3. Applying for a STARTUP-HELP loan	9
3.1 Is there an application fee or loan fee?	9
3.2 How do I apply for a STARTUP-HELP loan?	9
3.3 What is the latest date I can apply for a START-UP HELP loan?	10
3.4 What if I make a mistake on my eCAF?	10
4. Withdrawing from study	11
4.1 Withdrawing before the census date	11
4.2 What if I don't withdraw before the census date?	11
4.3 Special circumstances	11
5. Repaying your HELP debt	12
5.1 How do I check my HELP debt?	12
5.2 When do I start paying back my HELP debt?	12
5.3 How do I manage my repayments	13
5.4 How much will my repayments be?	13
5.5 How is my repayment income calculated?	15

5.6 What if I can't make my compulsory repayment?	15
5.7 Do I still have to make repayments if I go overseas?	15
6. HELP debt indexation	16
6.1 Will my HELP debt grow?	16
6.2 What is the rate of indexation?	16
6.3 Who is responsible for applying indexation?	17
7. Resources and contacts	18
7.1 Websites	18
7.2 Organisations	19
8. Glossary	20

1. STARTUP-HELP

1.1 What is STARTUP-HELP?

STARTUP-HELP assistance is a loan from the Australian Government available to eligible individuals to participate in an accelerator program course at Australian Universities and University Colleges.

These places are not subsidised by the Commonwealth, but eligible students may use a STARTUP-HELP loan to pay their accelerator program course fees.

The loan does not cover costs such as accommodation, laptops, textbooks, or capital for startup businesses. You will not be able to receive STARTUP-HELP assistance if a majority of your accelerator course is undertaken overseas.

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 about repaying your HELP debt in section 5. [Repaying your HELP debt](#).

1.2 Am I eligible for STARTUP-HELP?

To receive a **STARTUP-HELP** loan you must be selected by your provider for STARTUP-HELP assistance and meet the eligibility criteria below.

You must meet the citizenship and residency requirements and be either:

- an Australian citizen
- a **Permanent Humanitarian Visa holder** or **Eligible former Permanent Humanitarian Visa holder** who will live in Australia for the entire Startup Year course
- a **New Zealand Special Category Visa holder (NZ SCV)** who meets the long-term residency requirements and who will live in Australia for the entire Startup Year course.

The long-term residency requirements are published at:

<https://www.studyassist.gov.au/loan-eligibility/non-australian-citizens>.

- a **Pacific Engagement Visa holder** who is resident in Australia for the entire Startup Year course.



Pacific Engagement Visa holders became eligible from 1 February 2024.

You must also be either:

- a student in the final year of an undergraduate course of study (and remain enrolled in the course of study on and after the census date of your Startup Year course)
- enrolled in a postgraduate course of study on and after the census date of your Startup Year course
- a recent student who completed a bachelor degree (or higher level qualification) no more than 36 months before commencing the Startup Year course.

You must also:

- be enrolled in a Startup Year course at an Australian University or University College on or before the census date, and remain enrolled at the end of the census date,
- be selected by your provider to receive a STARTUP-HELP loan,
- be primarily studying on an Australian campus,
- submit the Request for a STARTUP-HELP loan form on or before the census date,
- not have received a STARTUP-HELP loan more than once before,
- meet the **Tax file number (TFN)** requirements,
- meet the **Unique Student Identifier (USI)** requirements, and
- be assessed as a genuine student and as academically suitable for your course.



What is my visa status?

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

1.3 How much STARTUP-HELP can I borrow?

A **STARTUP-HELP** loan is available to cover the course costs of a **Startup Year course**.

Accelerator program course fees are capped at \$13,241 for a 1.0 **Equivalent full-time student load (EFTSL)** Startup Year course in 2025.

You may access STARTUP-HELP assistance no more than two times. If you are enrolled in two courses at the same time you can only access STARTUP-HELP assistance for one course.

STARTUP-HELP does not affect your HELP loan limit and is not dependent on your available HELP balance.

2. Identity Requirements

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

2.1 Unique Student Identifier (USI)

You will need a **Unique Student Identifier (USI)** to be eligible for a **STARTUP-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 a **STARTUP-HELP** loan and you must tell your 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 replaces 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 [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 **STARTUP-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 STARTUP-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 STARTUP-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 STARTUP-HELP.



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

3. Applying for a STARTUP-HELP loan

3.1 Is there an application fee or loan fee?

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

3.2 How do I apply for a STARTUP-HELP loan?

You will need to submit your **Request for a STARTUP-HELP loan form** 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.

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

3.3 What is the latest date I can apply for a START-UP HELP loan?

The **Census date** is the last day you can submit your **Request for a STARTUP-HELP loan form** or withdraw from the Startup Year course without incurring the debt.

If you have not paid your accelerator program course fees upfront for your Startup Year course, or correctly requested a STARTUP-HELP loan on or before the census date, then your enrolment may be cancelled by your provider (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. 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 Request for a STARTUP-HELP loan form right up until the census date.

Your provider cannot set an administrative date in relation to withdrawing from the Startup Year 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.

3.4 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 **STARTUP-HELP** citizenship, residency, **Unique Student Identifier (USI)** and **Tax file number (TFN)** requirements by the census date.

4. 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.

4.1 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'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.

4.2 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.

4.3 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 **HELP debt** 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).



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.

5. 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.

5.1 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.

5.2 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.14.



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.

5.3 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.

5.4 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.14).

When you do your tax return, the **Australian Taxation Office (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.



For more information on voluntary repayments, visit 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.

5.5 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.

5.6 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.

5.7 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 do) 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.

6. HELP debt indexation

6.1 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.

6.2 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 at: www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates.

Indexation 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.

6.3 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>.

7. Resources and contacts

7.1 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.coursesseeker.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>

7.2 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: 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>

8. 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 *Request for STARTUP-HELP loan* form on or before the census date. Your provider cannot set an administrative date in relation to withdrawing from the Startup Year 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 an Australian University or University College that has been approved by the Australian Government to offer STARTUP-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.

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 STARTUP-HELP loan or formally withdrawing your enrolment so you won't incur a HELP debt.

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 of receipt of the CAN, 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 Commonwealth supported place (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.

Consumer price index (CPI)

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

Electronic Commonwealth Assistance Form (eCAF)

- An electronic version of the *Request for a STARTUP-HELP loan* form you must submit to your provider to request a STARTUP-HELP loan.

Eligible former Permanent Humanitarian Visa holder

- a person who:
 - is not a current permanent humanitarian visa holder
 - was previously a permanent humanitarian visa holder
 - 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.

Higher Education Loan Program (HELP)

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

HELP debt

- The total of any STARTUP-HELP, HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP (closed)/VET Student Loans or SA-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.

Higher Education Support Act 2003 (the Act)

- The Commonwealth legislation that outlines the requirements for getting a STARTUP-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) 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 STARTUP-HELP loan form

- The official name of the form you must submit to your provider to request a STARTUP-HELP loan, if you are eligible. This form is usually completed online, as an eCAF.

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.

STARTUP-HELP

- The loan scheme that helps eligible students pay their accelerator program course fees for Startup Year courses.

Startup Year course

- In this booklet, this term means an accelerator program course, as defined in section 128B-25 of the Act.

StudyAssist (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.

Wage Price Index (WPI)

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