

STARTUP-HELP

STARTUP-HELP is a loan from the Australian Government to help you pay the course fees for a Startup Year course (also known as an accelerator program course) at an Australian University or University College.

A Startup Year course is an accelerator program designed to develop a person's skills, capabilities and connections for the purposes of startup businesses.

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 the majority of your Startup Year course is undertaken overseas.

This is how it works:

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Step 1

Enrol in registered Startup Year course

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Step 2

If eligible, apply for STARTUP-HELP assistance on or before the census date

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Step 3

Start repaying your HELP debt when you earn above the income threshold

Eligibility criteria for STARTUP-HELP include:

- ✔ be one of the following:
 - be an Australian citizen
 - OR an eligible **non-Australian citizen** who will live in Australia for the entire Startup Year course;
- ✔ be either:
 - a student in the final year of an undergraduate course of study; or
 - enrolled in a postgraduate course of study; or
 - a recent student who completed a bachelor degree (or higher level qualification)
- ✔ no more than 36 months before commencing the Startup Year course;
- ✔ 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 STARTUP-HELP loan form (known as the STARTUP-HELP eCAF) on or before the census date;
- ✔ not have received a STARTUP-HELP loan more than once before;
- ✔ meet the tax file number (TFN) requirements – you can start your application for a TFN now at www.ato.gov.au/individuals-and-families/tax-file-number
- ✔ meet the Unique Student Identifier (USI) requirements; and
- ✔ be assessed as a genuine student and as academically suitable for your course.

Borrowing, repaying and indexation

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

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

What if I change my mind?

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

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

The census date is also the last day you can apply for STARTUP-HELP assistance, otherwise you will be required to pay the amount of your Startup Year course fees upfront.

How do I apply for a STARTUP-HELP loan?

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