

2025 Commonwealth supported places and HECS-HELP information



Study Assist

In Australia, there are universities and private higher education providers where you can study a degree. Choosing what and where to study is an important decision for your future. Courses and costs can vary a lot. Comparing courses is key to helping you make your decision.

If you are still deciding what to study, you can search for undergraduate courses on:

- www.courseseeker.edu.au to check if the course is offered as a **Commonwealth Supported Place** (CSP). A CSP will be cheaper than a fee-paying place in the same course.
- www.comparED.edu.au to compare the job prospects, starting salary and previous student experiences of others who studied in the study area you're interested in.

studyassist.gov.au

Commonwealth Supported Place (CSP)

A CSP is an enrolment subsidised by the Australian Government. Not all enrolments are CSPs. It is up to you to check if you have been offered a CSP before you enrol.

Eligibility criteria for a CSP include:

- ✓ be an Australian who studies some of their course while living in Australia
- OR an eligible **non-Australian citizen**
- ✓ be correctly enrolled on or before the census date and have read the **2025 Commonwealth supported places and HECS-HELP information booklet**
- ✓ have a Unique Student Identifier (USI)
- ✓ pay your fees by the census date (you may pay using a HELP loan, upfront or both).

The full list of eligibility criteria can be found in the **2025 CSP and HECS-HELP information booklet**.

Applying for a course

A year 12 student will usually select preferences through their Tertiary Admissions Centre. Your letter of offer will confirm if you have been offered a CSP enrolment and how to accept it.

Once you accept your offer of a CSP, the next step is enrolling, where you will complete a CSP and HECS-HELP loan form (also known as an eCAF). These can only be supplied by your provider. You must enrol in your CSP by the census date – or it will be cancelled – so make sure you check your new student email for instructions.

HECS-HELP

HECS-HELP is a loan from the Australian Government you can use to cover the cost of your CSP course (i.e. your student contribution amount).

After enrolling in a course, you will then enrol in your subjects (sometimes referred to as units) for the coming study period. You must pay the cost of those subjects upfront or defer them to a HECS-HELP loan by the census date, otherwise your CSP enrolment will be cancelled.

Eligibility criteria for a HECS-HELP include:

- ✓ be enrolled in a CSP
- ✓ be an Australian citizen who will study part of their course in Australia
- OR an eligible **non-Australian citizen** resident in Australia for the duration of the unit(s)
- ✓ be enrolled correctly and submit your HECS-HELP form on or before census date
- ✓ have a tax file number (TFN) or have applied for one – you can start your application now at www.ato.gov.au/individuals-and-families/tax-file-number.

The full list of eligibility criteria can be found in the **2025 CSP and HECS-HELP information booklet**.

Borrowing, repaying and indexation

The limit of how much HELP you can borrow is \$126,839 for most students. Once you're studying, check your HELP limit and available HELP balance at www.myHELPbalance.gov.au.

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 CSP and HECS-HELP information booklet**.

This is how it works:

- Step 1**
Check if you are eligible for a CSP
- Step 2**
Check that your course is offered as a CSP on the provider website or at **Course Seeker**
- Step 3**
Check your available HELP balance at **myHELPbalance**

If you are a new student, you will have the full available HELP balance. You will not have a myHELPbalance profile until your enrolment is complete.
- Step 4**
Apply for your course and CSP with your provider
- Step 5**
Accept CSP and apply for HECS-HELP with your provider on or before the census date
- Step 6**
Start repaying your HELP debt when you earn above the threshold