2026

Australian Government

Commonwealth supported places and HECS-HELP information

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

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

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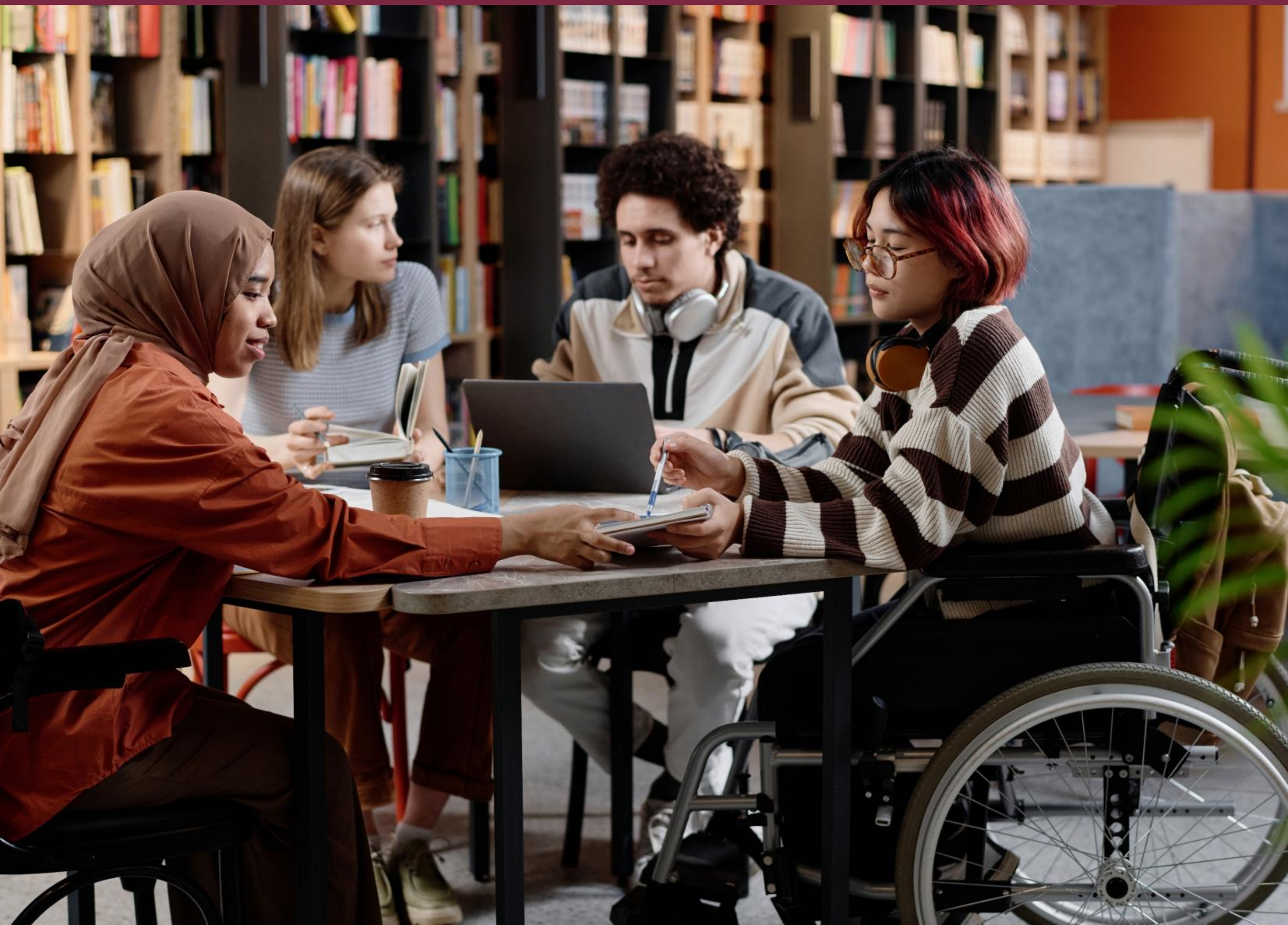

You must read this booklet before submitting the **Request for a Commonwealth supported place and a HECS-HELP loan form**.

When you submit your form, you are declaring you have read this booklet and 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 **Commonwealth supported place (CSP)** and enrolment will be cancelled.

Make sure you know when your census date is – ask your higher education 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 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 conditions of a CSP and a HECS-HELP loan.

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) 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
- **Student contribution amount** and upfront payments
- the **Census date** and **Administrative date**
- the eligibility criteria for a **Commonwealth supported place (CSP)** and **HECS-HELP** loan and how to apply
- withdrawing from study
- applying for your **HELP debt** to be reversed under **Special circumstances**
- how to make a complaint.

Overview of CSP and HECS-HELP loan application process

1

Step 1

Use Course Seeker (www.courseseeker.edu.au) to compare courses including whether your preferred course is offered as a **Commonwealth supported place (CSP)**.

Review course information on higher education provider websites.

Check to see you meet the eligibility criteria for a CSP.

Check to see you meet the eligibility criteria for a **HECS-HELP** loan (if required).

2

Step 2

Apply for your preferred courses through your state or territory’s Tertiary Admissions Centre (TAC).

You might also be able to apply directly to your provider.

3

Step 3

Review your enrolment offer(s) and check to see if you have been offered a place in a CSP.

4

Step 4

Complete the relevant acceptance document for your provider.

Make note of how your provider will provide you with your **Electronic Commonwealth Assistance Form (eCAF)**. This may be via email or through your student portal.

5

Step 5

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

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

6

Step 6

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)**.

7

Step 7

Review your eCAF.

Have you been offered a **Commonwealth supported place (CSP)**?

How will you be paying your **Student contribution amount**?

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

8

Step 8

Submit your completed eCAF before the **Census date**.

Contents

1. Commonwealth Supported Places (CSP)

1.1 What is a CSP?

A **Commonwealth supported place (CSP)** is a place at an **Approved higher education provider (provider)** where the Australian Government pays part of your fees.

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 - 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 on what assistance may be available to you.
>
> The FEE-HELP information booklet is available on the StudyAssist website at: www.studyassist.gov.au.

1.2 Where can I study in a CSP?

A **Commonwealth supported place (CSP)** is available at all public universities (listed in section 16-15 of the ***Higher Education Support Act 2003* (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.courseseeker.edu.au.

1.3 Am I eligible for a CSP?

To be eligible for a **Commonwealth supported place (CSP)** you must be either:

- an Australian citizen who will complete some of your **Course of study** in Australia, or
- a New Zealand citizen or permanent visa holder who will be in Australia for the duration of your unit(s), or
- a **Pacific Engagement Visa holder** who will be resident in Australia for the duration of your unit(s).

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

1.4 How long can you study in a CSP? / What is the Student Learning Entitlement (SLE)?

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

The SLE provides students 7 years of full-time subsidised study in CSPs.

Your SLE amount will reduce as you undertake study in a CSP.

Additional SLE is offered for select postgraduate and honours courses.

There is also an opportunity to access lifelong SLE to upskill, reskill or retrain later in life.

Only units of study with a census date after 1 January 2022 will count towards your SLE amount.

Further information on SLE, additional SLE and lifelong SLE is available at: www.studyassist.gov.au/financial-and-study-support/student-learning-entitlement-sle.

You can view your SLE amount on **myHELPbalance** (www.myHELPbalance.gov.au).

1.5 How do I apply for a CSP?

You may apply for a **Commonwealth supported place (CSP)** through the Tertiary Admissions Centre (TAC) in the state or territory where your university is located.

You may also be able to apply directly to your **Approved higher education provider (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 Electronic Commonwealth Assistance Form (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.

1.6 Who assesses your eligibility for a CSP?

Your provider will assess whether you meet the eligibility requirements for a **Commonwealth supported place (CSP)**.

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

1.7 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 **Commonwealth supported place (CSP)** is not affected.

This period is not an extension to the census date.

You must meet the CSP, citizenship, residency and **Unique Student Identifier (USI)** requirements by the census date.

2. Student Contribution Amount

2.1 How much will I need to pay for my course?

If you are enrolled in a **Commonwealth supported place (CSP)** the Australian Government pays some of your fees. You need to pay the remaining portion; this is called your **Student contribution amount**.

Your student contribution amount depends on what you study.

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, depending on its subject area.

Throughout your course, you may undertake units of study that come from different funding 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).

See **Table 1** on p.12 of this booklet for funding cluster information.

Watch this video

A video explaining CSPs and the student contribution amount is available on StudyAssist at: https://www.studyassist.gov.au/financial-and-study-support/commonwealth-supported-places-csps.

2.2 How do I calculate my student contribution amount?

You can estimate the **Student contribution amount** you have to pay for each of your units of study.

You will need to know the student contribution amount for the unit in which you are enrolled, and the **Equivalent full-time student load (EFTSL)** of your unit.

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.

The figures in **Table 1** on p.12 relate to the cost of study per year. Students need to use the EFTSL value for a unit with the relevant student contribution amount listed in the table, to calculate the cost of each unit of study.

If you commenced a new **Course of study** on or after 1 January 2021, see **Table 1** on p.12**.**

Grandfathered Students

Different student contribution amounts will apply if you are a **Grandfathered student**.

If you commenced your course of study before 1 January 2021 see information at: www.studyassist.gov.au/financial-and-study-support/commonwealth-supported-places/student-contribution-amounts.

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 2026, Angela enrols 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 2026 is $4,738 (per EFTSL).

The EFTSL value for English A01 is 0.125. Angela's student contribution amount for English A01 = $4,738 x 0.125 = $592 (rounded down to nearest dollar).

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

Table 1: 2026 maximum student contribution amounts for full-time study for students

Funding cluster	Part of funding cluster	2026 maximum student contribution amount (per EFTSL)
Funding cluster 1	Law, Accounting, Administration, Economics, Commerce, Communications, Society and Culture[1&2]	$17,399
Funding cluster 2	Education, Postgraduate Clinical Psychology[3], English, Mathematics or Statistics	$4,738
	Allied Health, Other Health, Built Environment, Computing, Visual and Performing Arts, Professional Pathway Psychology[4] or Professional Pathway Social Work[5]	$9,537
Funding cluster 3	Nursing, Indigenous and Foreign Languages	$4,738
	Engineering, Surveying, Environmental Studies, or Science	$9,537
Funding cluster 4	Agriculture	$4,738
	Pathology	$9,537
	Medicine, Dentistry or Veterinary Science	$13,558

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.

2.3 How do I pay my student contribution amount?

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 contribution amount upfront or apply for a HECS-HELP loan on or before the census date, your CSP enrolment will be cancelled.

3. HECS-HELP

3.1 What is HECS-HELP?

HECS-HELP is a loan from the Government you can use to pay your **Student contribution amount**.

If your provider has offered you a **Commonwealth supported place (CSP)**, it can also offer HECS-HELP loans (if you are eligible).

If you receive HECS-HELP it will be paid directly to your provider by the Government.

Your HECS-HELP loan must be repaid to the Government once you earn enough income to make repayments. This is known as the repayment threshold.

Please read further information about repaying your HELP debt in section 7. Repaying your HELP debt.

3.2 Am I eligible for HECS-HELP?

You can only get **HECS-HELP** if you are enrolled in a **Commonwealth supported place (CSP)**.

You must also be either:

- an Australian citizen who will complete some of your **Course of study** in Australia

- a **New Zealand Special Category Visa holder (NZ SCV)** who meets the long-term residency requirements and who will be resident in Australia for the duration of your unit(s)

  The long-term residency requirements are published at: https://www.studyassist.gov.au/loan-eligibility/non-australian-citizens.
- a permanent visa holder who held a NZ SCV 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)

You must also:

- meet the **Tax file number (TFN)** requirements
- meet the **Unique Student Identifier (USI)** requirements
- have enough **Available HELP balance** at the **Census date** to pay your **Student contribution amount**
- be a genuine student and assessed as academically suitable for your unit of study
- maintain a reasonable study load of no more than 2.0 **Equivalent full-time student load (EFTSL)** per year unless approved by your provider or providers to study a higher load
- have read this booklet
- have submitted a valid **Commonwealth supported place (CSP)** and HECS-HELP **Electronic Commonwealth Assistance Form (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

3.3 How much HECS-HELP can I borrow? / What is the HELP loan limit?

There is a **HELP loan limit** on what you can borrow for your study.

The HELP loan limit will be $129,883 for most students with census dates in 2026.

There is a higher limit of $186,544 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.

3.4 Know your available HELP balance

Your **Available HELP balance** is the amount left that you may borrow using a HELP loan.

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.

Calculating your available HELP balance

Your available HELP balance is calculated using the HELP loan limit that applies to you:

- minus your FEE-HELP, VET FEE-HELP and VSL borrowing
- minus any HECS-HELP loan borrowing from before 1 January 2020
- plus any repayments you have made through the ATO from 1 July 2019 onwards.

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 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 **Australian Taxation Office (ATO)** on your **HELP debt** from the 2019–20 income year onwards will be re-credited to your HELP balance.

Making HELP repayments will increase the available HELP balance you have to undertake further study.

Watch this video

A video explaining the differences between your HELP loan limit, your available HELP loan balance and your HELP debt is available on StudyAssist at: https://www.studyassist.gov.au/managing-and-repaying-your-loan/checking-your-help-debt.

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

1

Step 1
Locate your **Unique Student Identifier (USI)** and student number.

2

Step 2
Go to **myHELPbalance (www.myHELPbalance.gov.au).**

Log in using your personal details, USI and student number.

3

Step 3
Once logged in, you are able to view your available HELP balance and the **HELP loan limit** that applies to you.

4

Step 4
You can view a detailed statement of all the study loans you have previously received by selecting 'Complete HELP and VSL history'.

4. Identity Requirements

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

4.1 Unique Student Identifier (USI)

If you are starting a higher education course in 2026, you will need a **Unique Student Identifier (USI)** to be eligible for a **Commonwealth supported place (CSP)** or to get a **HECS-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.

4.2 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 **Commonwealth supported place (CSP)** or **HECS-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.

4.3 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.

4.4 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 **HECS-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 HECS-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 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.

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

5. Applying for a HECS-HELP loan

5.1 Is there an application or loan fee?

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

5.2 How do I apply?

To apply you will need to submit your **Commonwealth supported place (CSP)** and **HECS-HELP Electronic Commonwealth Assistance Form (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 **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 HECS-HELP loan until you correct the error.

5.3 Who assesses my eligibility?

Your **Approved higher education provider (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.

5.4 What is the latest date I can apply for a HECS-HELP loan?

The **Census date** is the last day you can submit your **Commonwealth supported place (CSP)** and **HECS-HELP Electronic Commonwealth Assistance Form (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. You will have to re-apply for it in the next study period.

The census date is a legal deadline but providers set their own census dates so each provider will be different.

Each unit of study also has its own census date.

Your provider is required to publish the census dates—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.

5.5 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, **Unique Student Identifier (USI)** and **Tax file number (TFN)** requirements by the census date.

6. 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.

6.1 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.

6.2 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.

6.3 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 **Available HELP balance** 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).

If your available HELP balance is re-credited, your **HELP debt** for the unit will also be removed.

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.

6.4 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 of their student contribution amount 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.

7. 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.

7.1 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.

7.2 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 2025-26 income year it is $67,000.

The more income you earn, the higher your repayment will be. The repayment income rates are available in **Table 2** on p.23.

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.

Voluntary repayments are in addition to compulsory repayments and are not refundable.

More information on voluntary repayments, including how to make a voluntary repayment, is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

7.3 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.

7.4 How much will my compulsory repayments be?

The amount of compulsory repayments you are required make on your HECS-HELP loan depends on your income. You will only be required to make compulsory repayments once you earn more than the minimum repayment threshold, which in 2025-26 is $67,000 a year in **Repayment Income**.

Your compulsory repayment is based on the amount of repayment income you earn above the minimum repayment threshold. The more income you earn, the higher your repayments will be (see **Table 2** on p.23).

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 2: 2025–26 repayment thresholds and rates

Repayment income (RI)	Repayment amount on this income
$0 - $67,000	Nil
$67,001 - $125,000	15c for each $1 over $67,000
Above $125,001	$8,700 plus 17c for each $1 over $125,000 up to 10% of your total RI

More information on compulsory repayments is available on the ATO website at: https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/compulsory-repayments.

In addition to your compulsory repayment, you can make a voluntary repayment to the ATO at any time.

More information on voluntary repayments, including how to make them, is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

7.5 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.

7.6 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.

7.7 Do I still have to make compulsory 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.

8. HELP debt indexation

8.1 Will my HELP debt grow?

Similar to interest, your **HELP debt** will grow over time. 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.

8.2 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.

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 debt that was 11 months old is indexed at 4.0%.
- 1 June 2025 - the part of the debt that was 11 months old is indexed at 3.2%.
- 1 June each year after – the HELP debt is indexed as per the indexation rate each year.

8.3 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.

9. Resources and contacts

9.1 Websites

Website	Information
StudyAssist www.studyassist.gov.au	StudyAssist is an Australian Government website managed by the Department of Education. StudyAssist helps you understand Government assistance including Commonwealth supported places (CSPs) and Higher Education Loan Program (HELP) study loans.
Course Seeker www.courseseeker.edu.au	Course Seeker 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 www.comparED.edu.au	ComparED 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 and choose four providers to compare combined feedback from actual students
myHELPbalance www.myHELPbalance.gov.au	myHELPbalance helps you monitor your loan information and keep track of your available HELP balance and Student Learning Entitlement (SLE).

9.2 Organisations

Organisation	What they can help with:	Contact details
Australian Taxation Office	The ATO help you understand your HELP debt including indexation and compulsory, voluntary and overseas repayments. Viewing your loan accounts and information such as payment reference numbers.	13 28 61 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. ATO website link to study support loans: https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans.
Services Australia	Services Australia has payments to help support you while you do further tertiary study or training such as Youth Allowance, Austudy and ABSTUDY. They also administer Tertiary Access Payments and Student Start-up Loans.	Website: servicesaustralia.gov.au/education Payment finder: https://www.centrelink.gov.au/apps/clkonline_cof/payment-service-finder/payment-service-finder-start.
Department of Home Affairs	The Department of Home Affairs can help you with visas and Australian citizenship.	13 18 81 Website: www.homeaffairs.gov.au
Office of the Student Identifiers Registrar	Visit the USI website to create or find your USI.	1300 857 536 Website: www.usi.gov.au

10. 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 debts including applying indexation and processing repayments.

Available HELP balance

— This is your available borrowing capacity for HECS-HELP (and FEE-HELP and VET Student Loans under your HELP loan limit). 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 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).

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

Equivalent full-time student load (EFTSL)

— This is how your study 'load' (or amount of study) is measured. For 1 year, a full-time student is normally enrolled in 1 EFTSL of study.

Grandfathered student

— Grandfathering applies where a CSP enrolled student:
  - commenced a course of study with a higher education provider before 1 January 2021 but did not complete the course immediately before that day; or
  - completed a course of study with a higher education provider before 1 January 2021 and, on or after that day, commences an honours course that relates to the earlier course and that is leading to a higher education award that is an honours degree; and
  - is undertaking units of study where the student contribution has increased, they will continue paying the same amount (i.e. the lower grandfathered amounts).

  The Act sets out further eligibility criteria for grandfathered students. Check with your provider if you are unsure whether you qualify.

HECS-HELP

— A loan provided by the Australian Government to an eligible student enrolled in a CSP to pay their student contribution amount.

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)

— 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.

This is a permanent visa. 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).

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

Repayment Income

— The income used to determine your compulsory repayment amount. It includes your taxable income plus:
  - reportable fringe benefits (reported on your payment summary)
  - total net investment loss (including net rental loss)
  - reportable super contributions
  - exempt foreign employment income amounts

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

— 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.

Student contribution amount

— 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 full time 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.

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.