

## SA-HELP

SA-HELP is a loan from the Australian Government you can use to pay your [student services and amenities fee](#) (the fee).

## What is the student services and amenities fee?

It is a fee that providers can charge students for non-academic student services and facilities. Providers can only spend the fee on specific services and amenities such as sporting and recreational activities, employment and career advice, childcare, financial advice and food services.

If you are a full-time student in 2026, your provider can not charge you more than \$373 for the year. Providers can charge different groups of students different fee amounts, for example part time students.

Both on-campus and online students can be charged the fee as services can be available to all students, for example, career advice.

## Where is the fee spent?

Providers must have a formal process of consultation with students (or student representatives) about the services or activities that the fee will pay for and there is a minimum amount that must be provided to student led organisations. Talk to your provider or student representative to find out how they use the proceeds of your student services and amenities fee.

Eligibility criteria for SA-HELP include:

- ✓ be an Australian citizen
- OR an eligible [non-Australian citizen](#)

You must also:

- ✓ 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](https://www.ato.gov.au/individuals-and-families/tax-file-number)
- ✓ have submitted a valid SA-HELP application form (also known as an eCAF) to your provider
- ✓ have read the [2026 SA-HELP information booklet](#) on or before the day on which the fee is payable.

The full list of eligibility criteria can be found in the [2026 SA-HELP information booklet](#).

## How do I apply for a SA-HELP loan?

Your provider will give you instructions on how and when to submit your SA-HELP eCAF.

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

You only need to apply for SA-HELP once for your course.

If you change your course or transfer to a different provider, you will need to complete another eCAF.

## Borrowing, repaying and indexation

SA-HELP does not form part of your HELP Loan Limit.

Your SA-HELP loan will only cover the amount you are charged, which is no more than \$373 in 2026.

Your SA-HELP loan amount will be added to your accumulated HELP debt at the Australian Taxation Office (ATO).

You start repaying your HELP debt through the Australian tax system once you earn above the [compulsory repayment threshold](#), which is \$67,000 from 1 July 2025.

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 [2026 SA-HELP information booklet](#).

## This is how it works:

- 1 Step 1  
Enrol in your course
- 2 Step 2  
Find out how much your student services and amenities fee is
- 3 Step 3  
Apply for SA-HELP by the due date
- 4 Step 4  
Start repaying your HELP debt when you earn above the threshold