



Australian Government

# 2024 COMMONWEALTH SUPPORTED PLACES AND HECS-HELP INFORMATION

[www.studyassist.gov.au](http://www.studyassist.gov.au)

Choosing what and where to study is an important decision for your future – and comparing courses is key to helping you make this decision.

In Australia, there are universities and private higher education providers where you can study a degree. Courses and costs can vary a lot.

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

- [www.courseseeker.edu.au](http://www.courseseeker.edu.au) and 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](http://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.

## 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 [2024 Commonwealth supported places and HECS-HELP information booklet](#)
- have a Unique Student Identifier (USI)
- pay your fees by the census date (you can pay using a HELP loan, upfront or both).

The full list of eligibility criteria can be found in the [2024 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 enrolment, 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 semester. 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 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](http://www.ato.gov.au/individuals-and-families/tax-file-number).

The full list is in the [2024 Commonwealth supported places and HECS-HELP information booklet](#).

## Borrowing and repaying

The limit to how much HELP you can borrow is \$121,844 for most students. Once you're studying, check your HELP limit and available HELP balance at [www.myHELPbalance.gov.au](http://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 from 1 July 2024.

Your HELP debt is reduced when you make [repayments](#), but could also grow as [indexation](#) is applied on 1 June each year. Indexation is explained in the [2024 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](#)

### Step 4

Apply for your course and CSP with your provider

### Step 5

Accept CSP and apply for HECS-HELP loan with your provider on or before the census date

### Step 6

Start repaying your HELP debt when you begin earning above the threshold