



Australian Government

2024

SA-HELP INFORMATION

This loan can be used to pay your student services and amenities fees.

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

Published July 2024



You must read this booklet before submitting the *Request for a SA-HELP loan* form.

When you submit your form, you are declaring that you have read this booklet and that you are aware of your obligations as a Commonwealth supported student and under SA-HELP.



If you are eligible and want to use a SA-HELP loan, you must submit your form by the date payable—you can get more information about this date from your provider.



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 who want to use a **SA-HELP** loan to pay their student services and amenities fees.

This booklet contains a summary of the key points a person getting a SA-HELP loan needs to know.

USING THIS BOOKLET

Some pages in this booklet will have words **highlighted**. Check the glossary for a definition of these words.

Contact your **approved higher education provider** for any questions about:

- the eligibility criteria for **SA-HELP**
- applying for a SA-HELP loan
- the application process.



All HELP student information booklets are available at www.studyassist.gov.au.

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GLOSSARY

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 subsidised Commonwealth supported places (CSPs) and/or HELP loans to eligible students.

Australian Taxation Office (ATO)—The principal revenue collection agency of the Australian Government. It is responsible for managing HELP debt repayments.

Commonwealth Higher Education Student Support Number (CHESSN)—This is a 10-digit number provided by the Australian Government, to all students who are in receipt of a CSP or a HELP loan. If you have accessed Commonwealth assistance between 2005 and 2020 you will have been assigned a CHESSN. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

Commonwealth Assistance Notice (CAN)—A notice from your provider issued after the due date of the student services and amenities fee that provides information about the Commonwealth assistance you have used for the study period. You will receive your CAN within 28 days of your census date or 28 days of the date on which your SA-HELP debt was incurred, whichever is later. If you think there are errors on your CAN, you have 14 days from the day after your CAN was issued to contact your provider and ask for a new, correct one.

Commonwealth supported place (CSP)—A place at a provider that is subsidised by the Australian Government.

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)—An electronic version of the *Request for a SA-HELP loan* form you must submit to your provider to request a SA-HELP loan.

Eligible former permanent humanitarian visa holder— a person who is:

- not a current permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- the current holder of a subclass 155 or subclass 157 Resident Return visa (please visit www.studyassist.gov.au for more information)

Higher Education Loan Program (HELP)—Commonwealth loans to help you pay your student contributions (HECS-HELP), tuition fees (FEE-HELP or VET Student Loans/ VET FEE-HELP [closed], 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, OS-HELP, FEE-HELP, VET FEE-HELP (closed), VET Student Loans, SA-HELP or STARTUP-HELP debts you have incurred (including any Australian Government study loans from before 2005). It will also include any applicable loan fees and any indexation that has been applied to your debt.

Higher Education Support Act 2003 (the Act)—The Commonwealth legislation that outlines the requirements for getting a SA-HELP loan and other Australian Government assistance.

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).

Note: The Government has announced proposed changes to the way HELP indexation is calculated to be based on the lower of the CPI or Wage Price Index (WPI).

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 (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.

Pacific engagement visa holder (PEV)— 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.

Request for a SA-HELP loan form—The official name of the form you must submit to your provider to apply for a SA-HELP loan. This form is usually completed online, as an eCAF.

SA-HELP—The loan scheme you can use to pay your student services and amenities fee.

Student services and amenities fee (the fee)—This is a type of fee that your provider can charge you for specific student services and amenities of a non-academic nature.

StudyAssist (www.studyassist.gov.au)—This website provides information about how you can pay for your tertiary study. It includes information about the types of HELP loans available, a list of providers that offer HELP loans, and student income support options.

Tax file number (TFN)—Your unique identification number from the Australian Taxation Office (ATO) for everything tax-related. You need a TFN if you want to get a HELP loan and to make HELP debt repayments.

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. You will need a USI and report it to your provider by the census date to be eligible for SA-HELP. If you do not already have a USI, you can apply for the USI at the Unique Student Identifier website at www.usi.gov.au.

STUDENT SERVICES AND AMENITIES FEE

What is the student services and amenities fee?

It is a fee that **providers** can charge students for services and amenities of a non-academic nature. Providers can only spend revenue from the fee on specific services and amenities set out in the Act, such as sporting and recreational activities, employment and career advice, childcare, financial advice, and food services.

How much is the fee?

Providers can charge different groups of students different fee amounts. If you are a full-time student in 2024, the maximum amount your provider can charge you for the year is \$351. This amount is indexed each year.

If you are undertaking less than 75 per cent of a full-time study load, you cannot be charged more than 75 per cent of the fee amount that full-time students will pay.

When will I have to pay the fee?

You can either pay the fee upfront or use a **SA-HELP** loan. Your provider will tell you the due date for the fee. If you do not organise payment by your provider's due date, your enrolment may be affected (e.g. your **provider** may not release your academic results to you or your library privileges may be affected).

What if I enrol at multiple providers?

If you are enrolled at multiple providers, you may be required to pay this fee for each of your enrolments (this also applies to cross-institutional study). However, you can only use a **SA-HELP** loan for the fee if you are enrolled in an actual course of study (like a bachelor course) with the **provider** charging the fee.

If you are enrolled in two courses with two different providers that are charging the fee, then you will need to submit two separate SA-HELP **eCAFs**.

THE SA-HELP LOAN SCHEME

What is SA-HELP?

SA-HELP is a loan you can use to pay your **student services and amenities fee**.

Your HELP loan must be repaid to the Government once you earn enough income to make repayments (this is known as the repayment threshold). You should think about how this will affect you in the long term before you apply, as having a HELP debt may affect access to bank and home loans. Please read further information under the section [Repaying your HELP debt](#).

Can I get SA-HELP?

You can only get a **SA-HELP** loan if you are enrolled in a higher education course of study.

You must also be, on the day the fee is payable, either:

- an Australian citizen
- a permanent humanitarian visa holder resident, or **eligible former permanent humanitarian visa holder** in Australia

- a **NZ SCV** holder who meets the long-term residency requirements.
- a permanent visa holder who held a NZ special category visa immediately prior to your permanent visa and you previously met the long-term residency requirements.
- a **pacific engagement visa holder** who is resident in Australia (see note)

Note: a pacific engagement visa holder became eligible from 1 February 2024.

You must also:

- meet the **TFN** requirements
- meet the **USI** requirements
- have read this booklet
- have submitted a valid SA-HELP **eCAF** to your provider on or before the day on which the fee is payable.

What is my visa status?

Your **provider** will need proof of your visa status to check if you are eligible for **SA-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.

NZ SCV long-term residency requirements

If you are a **NZ SCV** holder, or a permanent visa holder who held a NZ special category visa immediately prior to holding a permanent visa, you may be able to access a **SA-HELP** loan if you meet all of the following requirements:

- you first began to be usually resident in Australia at least 10 years before the test day*
- at that time, you were a dependent child** under the age of 18 with no spouse or de facto partner
- you have been in Australia for at least:
 - a total of eight years out of the last 10 years immediately before the test day
 - a total of 18 months out of the last two years immediately before the test day
- you are otherwise eligible for SA-HELP.

You must give your **provider** evidence that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs website at immi.homeaffairs.gov.au/entering-and-leaving-australia/request-movement-records/overview.

*'test day' means the first day you successfully applied for a SA-HELP loan for a unit that formed part of the same course of study as an eligible NZ SCV holder. Otherwise, the 'test day' is the day you submit your SA-HELP eCAF.

**a 'dependent child' is someone who is aged under 18 and does not have a spouse or de facto partner.

How much can I borrow?

SA-HELP is **not** included in your HELP loan limit.

There is no limit on the amount of SA-HELP you can access, rather, the limit is on how much your provider can charge you for the **student services and amenities fee**.

How can I check my previous SA-HELP loans?

To access your loan history, including checking how much **SA-HELP** you have accessed previously, you will need to log on to the **myHELPbalance** site at www.myHELPbalance.gov.au.

To see your loan history:

- Get your personal details together first – date of birth; first and last name; your **CHESSN** (if you have studied before) or **USI** (if you're a new student); and student ID number at your **provider**
- Go to www.myHELPbalance.gov.au and log in using your personal details
- You can view your available HELP balance and the HELP limit that applies to you
- Additionally, you can select "Complete HELP and VSL history", which generates a detailed statement of the HELP loans you have accessed, including SA-HELP.

Do I have a CHESSN or USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, your identifier may have previously been a **CHESSN** (see glossary). However, from 1 January 2023 all students must use a **Unique Student Identifier** (known as a **USI**).

If you are starting a higher education course in 2024, you will need a USI to be eligible for a **CSP** or get a **HECS-HELP** loan for your study.

The CHESSN has been replaced by the USI.

Even if you already have a CHESSN, you will still need to apply for and provide a USI to your provider. Your USI will become your primary identifier. See below on creating a USI.

What is my 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 **CSP** or **HELP** loan and you must tell your higher education **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 replace 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 Student Portal to update your details at any time.

Create or find your USI

Creating a **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 VET course since 2015, including while at school, you will already have an existing USI. Don't create another one; find your USI. For information on finding your USI online, visit www.usi.gov.au/students/find-your-usi.

The USI website provides self-service options to create or find your USI or update your personal details.

APPLYING FOR A SA-HELP LOAN

How do I apply?

To apply for **SA-HELP**, you must submit a valid SA-HELP **eCAF** to your provider on or before their payment due date (this may or may not be the same as the census date of your course). Your provider will give you instructions on how to do this.

You must give your provider your **TFN**, name, date of birth and address. Your details must match the information held with the **ATO**. If the details in your application do not match ATO records, you will not be able to access a SA-HELP loan until you correct the error.

The fastest way to apply for a TFN is online using myGovID (www.mygovid.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 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 HELP.

Your provider will assess whether you meet the eligibility requirements for a SA-HELP loan. Please contact your provider directly if you require more information about this process.



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

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

You only need to apply once for each course of study. If you are enrolled with more than one provider (i.e. you are undertaking two courses at two different providers), you will need to submit two separate **SA-HELP eCAFs**.

If you change your course or transfer to a different provider, you will need to submit a new SA-HELP eCAF.

Is there an application fee or a loan fee?

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

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 **SA-HELP** incurral date to correct any errors to ensure your loan is not affected. This period is not an extension to the incurral date. You must meet the SA-HELP citizenship, residency, and **TFN** requirements before the fee's payment due date.

Can I get my SA-HELP debt removed?

It is not possible to remove your **SA-HELP** debt once it has been incurred.

REPAYING YOUR HELP DEBT

For the most up-to-date information on **HELP debt** repayments, check the **ATO's** website at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan.

How do I check my HELP debt?

Your *myGov* account will show you a statement of your **HELP debt** and what your repayments have been. If you do not have a *myGov* account, you can set one up following the instructions at www.my.gov.au. You can then call the **ATO** on 13 28 61 to assist you with linking the 'ATO online services' to your *myGov* account so you can view your ATO account balances, for example, your HELP debt and superannuation accounts.



myGov only shows information from 2014 onwards. If you want information prior to 2014, call the ATO to request an account information statement.

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 2024-25 income year it is \$54,435. The more income you earn, the higher your repayment will be (see **Table 1**). Voluntary repayments can also be made at any time to reduce the balance of your HELP debt. As a general note, voluntary repayments are in addition to compulsory repayments and are not refundable, see how at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

HELP debt repayments are calculated based on your income – not the size of your debt.

To manage repayments, your employer will withhold some of your pay to go towards paying your tax, which includes your 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. This is because your compulsory repayment is calculated from a number of different sources on your income tax return, including:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

Will my HELP debt grow?

Similar to interest, your **HELP debt** will grow. 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 rate of **indexation** that is applied to your debt changes each year, as it is based on the Consumer Price Index (CPI). You can check current and prior indexation rates 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 each year after – the HELP debt is indexed as per the indexation rate each year.

Proposed changes to how the indexation rate will be calculated.

The indexation rate is currently based on the Consumer Price Index (CPI) but the Government will be introducing legislation to cap the indexation rate at the CPI or the Wage Price Index (WPI), whichever is lowest.

This change will require legislation to be passed through both Houses of Parliament. When passed, the changes will be backdated to 1 June 2023.

How will indexation rate changes be managed?

Once the legislation is passed, the indexation rates for 2023 and 2024 will be amended.

- The 2023 indexation rate of 7.1% will be reduced to 3.2%
- The 2024 indexation rate of 4.7% will be reduced to 4%

How does this change impact my existing HELP debt?

Once the indexation rates have been amended, your HELP debt will be re-calculated by the ATO using the amended indexation rates and you will be issued with an indexation credit.

For example:

Fredrik studied his business degree from 2019 to 2021 and on 31 May 2023 he had a HELP debt of \$30,000.

Assuming he did not make any repayments, indexation was applied to Fredrik's HELP debt as follows:

- On 1 June 2023, the HELP debt of \$30,000 was indexed at 7.1% so the HELP debt became \$32,130
- On 1 June 2024 the HELP debt of \$32,130 was indexed at 4.7% so the HELP debt became \$33,640.11
- Fredrik currently has a HELP debt of **\$33,640.11**

Once the legislation is changed, the indexation rates for 2023 and 2024 will be reduced.

Fredrik's HELP debt following the changes to the indexation rate:

- The 2023 indexation applied to HELP debt of \$30,000 will be 3.2% instead so the HELP debt becomes \$30,960
- The 2024 indexation applied to HELP debt of \$30,960 will be 4% instead so the HELP debt becomes \$32,198.40

- Fredrik currently has a HELP debt of **\$32,198.40**

Fredrik will receive an indexation **credit** of \$1,441.71.

 For more information, visit www.studyassist.gov.au/paying-back-your-loan/loan-indexation.

What if I go overseas?

If you go overseas and have a **HELP debt**, you still need to make repayments as if you were living in Australia. If you live or plan to move overseas for 183 days or more (about six months) in any 12-month period, you must complete an *Overseas Travel Notification*. You must also update your contact details through **ATO** online services within seven days of leaving Australia.

 For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments.

How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The more income you earn, the higher your repayments will be (see **Table 1**). 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 1: Repayment rates for the 2024–25 income year

Repayment income	Repayment % rate
Below \$54,435	Nil
\$54,435 - \$62,850	1.0%
\$62,851 - \$66,620	2.0%
\$66,621 - \$70,618	2.5%
\$70,619 - \$74,855	3.0%
\$74,856 - \$79,346	3.5%
\$79,347 - \$84,107	4.0%
\$84,108 - \$89,154	4.5%
\$89,155 - \$94,503	5.0%
\$94,504 - \$100,174	5.5%
\$100,175 - \$106,185	6.0%
\$106,186 - \$112,556	6.5%
\$112,557 - \$119,309	7.0%
\$119,310 - \$126,467	7.5%
\$126,468 - \$134,056	8.0%
\$134,057 - \$142,100	8.5%
\$142,101 - \$150,626	9.0%
\$150,627 - \$159,663	9.5%
\$159,664 and above	10.0%

In addition to your compulsory repayment, you can also make a voluntary repayment at any time. For more information on voluntary repayments, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

What if I can't make my compulsory repayment?

If you are struggling to make a compulsory repayment, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply to the **ATO** to request an amendment or deferment of your compulsory repayment. For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments.

FURTHER CONTACTS

StudyAssist website www.studyassist.gov.au

This website provides information about options for financing tertiary study, including:

- **HELP** loans available in both the higher education and vocational education and training sectors
- a list of providers that offer HELP loans
- student income support options and available scholarships.

Course Seeker website www.courseseeker.edu.au

This website 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 website www.comparED.edu.au

This website 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 (e.g. nursing) and choose four providers to compare combined feedback from actual students who have gone before you in that study area, including how satisfied they were overall, if they got a job after graduating and the starting salary.

myHELPbalance www.myHELPbalance.gov.au

You can log into this site to see your study and loan information and keep track of your **available HELP balance**.

Australian Taxation Office

It can help you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. To contact the ATO:

- visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/view-your-loan-account-online
- use its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

Services Australia

Services Australia has payments to help support you while you do further tertiary study or training. These include fortnightly payments like:

- Youth Allowance, if you're 24 or younger
- Austudy, if you're 25 or older
- ABSTUDY, a group of payments for Aboriginal or Torres Strait Islander student or apprentices.

There are also extra payments like the Student Start-up Loan, which is a voluntary loan, and the Tertiary Access Payment, that helps students with the costs of relocating to study.

You can make a claim for a payment up to 13 weeks before your course or training starts, using your Centrelink online account linked to myGov.

Services Australia also provides other payments and services, including Medicare.

For more information on the help available for students visit servicesaustralia.gov.au/education.

Keep up to date by following facebook.com/ServicesAustralia or [@services.australia](https://instagram.com/servicesaustralia) on Instagram.

Department of Home Affairs

The Department of Home Affairs can help you with visas and Australian citizenship.

Visit www.homeaffairs.gov.au or call 13 18 81.

For information on COVID-19 and international travel, students should review the Department of Home Affairs website at www.homeaffairs.gov.au and the Department of Foreign Affairs and Trade website at www.smartraveller.gov.au.

Office of the Student Identifiers Registrar

It can help you with getting a **USI** or finding your USI and updating your USI account details. To contact them you can:

- visit www.usi.gov.au
- for information on finding your USI online, visit www.usi.gov.au/students/find-your-usi
- call 1300 857 536 for further assistance between 8:30am and 6:30pm (AEST) on 1300 857 536 Monday to Friday (excluding national and South Australian public holidays).