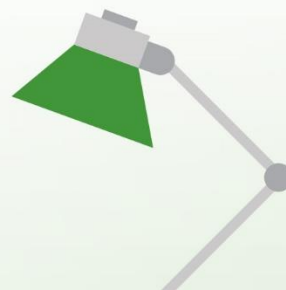


2021



Australian Government



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





Commonwealth Higher Education Student Support (CHESSN) (if you have studied at a higher education provider previously):

Unique Student Identifier (USI) (if available):

My education provider:



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, Skills and Employment 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.

ISSN 1449-9282

© Commonwealth of Australia 2020



The Department of Education, Skills and Employment supports and encourages the dissemination and exchange of information. All material produced by the Department constitutes Commonwealth copyright material.

Except where otherwise indicated, and save for the content in this booklet supplied by third parties, the Department's logo, the Commonwealth Coat of Arms, and any material protected by a trade mark, the Department has applied the <https://creativecommons.org/licenses/by/4.0/>.

The Department of Education, Skills and Employment must be attributed as the author of the Department's copyright material. As far as practicable, material for which the copyright is owned by a third party will be clearly labelled. The Department has made all reasonable efforts to ensure that this material has been reproduced in this booklet with the full consent of the copyright owners.

Copyright requests and enquiries concerning further authorisation should be addressed to:

The Copyright Officer, Department of Education, Skills and Employment, Location code C10MT1 GPO Box 9880 Canberra ACT 2601 or emailed to copyright@education.gov.au.

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.



The handbook and all HELP student information booklets are available at www.studyassist.gov.au.

CONTENTS

GLOSSARY	3
STUDENT SERVICES AND AMENITIES FEE	5
What is the student services and amenities fee?	5
How much is the fee?	5
When will I have to pay the fee?	5
What if I enrol at multiple providers?	5
THE SA-HELP LOAN SCHEME	5
What is SA-HELP?	5
Can I get SA-HELP?	5
What is my visa status?	6
NZ SCV long-term residency requirements	6
How much can I borrow?	6
Will I be charged interest?	6
How can I check my previous SA-HELP loans?	6
Do I have a CHESSN or a USI?	7
What is my CHESSN?	7
What is my USI?	7
APPLYING FOR A SA-HELP LOAN	8
How do I apply?	8
Is there an application fee or a loan fee?	8
What if I make a mistake on my eCAF?	9
Can I get my SA-HELP debt removed?	9
REPAYING YOUR HELP DEBT	9
How do I check my HELP debt?	9
When do I start paying back my HELP debt?	9
What if I go overseas?	9
How much will my repayments be?	10
What if I can't make my compulsory repayment?	11
FURTHER CONTACTS	11
<i>StudyAssist</i> website (www.studyassist.gov.au)	11
<i>myHELPbalance</i> portal (www.myHELPbalance.gov.au)	11
Australian Taxation Office	11
Services Australia	11
Department of Home Affairs	12
Office of the Student Identifiers Registrar	12

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 will be 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.

Course of study—In this booklet, this term means a course leading to a higher education award, like a bachelor degree.

CSP and HELP Handbook—A comprehensive handbook that contains information about CSPs and the various HELP loans available to help eligible tertiary students to pay for their study.

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.

Higher Education Loan Program (HELP)—Australian Government 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) or the student services and amenities fee (SA-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 or SA-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.

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 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.

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.



Study Assist (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 reference number made up of ten numbers and letters. It is a student identifier assigned to you by the Student Identifiers Registrar under the *Student Identifiers Act 2014*. Your USI is your education identifier for life and is used to connect your student loan information to your personal details. If you are a new student starting a higher education course in 2021 you will need a USI to get a HELP loan. If you do not already have a USI, you can apply for the USI at the Unique Student Identifier website (<https://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 non-academic student services and facilities. Providers can only spend the fee on specific services and amenities set out in **the Act**, such as sporting and recreational activities, employment and career advice, child care, 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 2021, the maximum amount your provider can charge you is \$313. 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 (i.e. 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 another fee (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 diploma course etc) 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**.

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 in Australia
- a **NZ SCV** holder who meets the long-term residency requirements.

You must also:

- meet the **TFN** requirements
- have read this booklet
- have submitted a valid SA-HELP **eCAF** to your provider.

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 www.homeaffairs.gov.au/vevo.

NZ SCV long-term residency requirements

If you are a **NZ SCV** holder, 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.

*'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?

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**.

Will I be charged interest?

There is no interest charged on your **HELP debt** but indexation will be applied to the portion of your debt that is 11 months or older on 1 June each year. Indexation maintains your debt's real value by keeping it in line with the cost of living, as measured by the consumer price index. You can check current indexation rates at www.ato.gov.au/indexation.

How can I check my previous SA-HELP loans?

You can check your **SA-HELP** loans at www.myHELPbalance.gov.au. To access your loan history, in addition to your personal details (date of birth, first and last name), you will need your **CHESSN** or **USI** and your student ID number at your provider.

You should use your **CAN** to ensure your information on the **myHELPbalance** portal is correct. You will receive your CAN within 28 days of the fee's due date (or the census date if you are using HECS-HELP/FEE-HELP). If you think there are errors on your CAN, you have 14 days (from the date of the CAN) to contact your provider and ask for a new, correct one. If you can't find your CAN, CHESSN or USI, ask your provider. Additionally, students can ask the Student

Identifiers Registrar (through the USI office) for their USI under s.14 of the *Student Identifiers Act 2014*.

For more information on the *myHELPbalance* portal, please visit www.studyassist.gov.au/help-loans/2020-loan-limit-changes.

Do I have a CHESSN or a USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, your identifier will either be a **CHESSN** or a **USI**.

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2020 you will have been allocated a CHESSN. If you believe you already have a CHESSN, please read the information under the heading 'What is my CHESSN?'

From 2021, the CHESSN is being phased out and replaced by the USI. This is to improve the management of student information and to create a single Government identifier for higher education and VET studies.

If you are commencing a higher education course in 2021, you will need a USI to enrol in a CSP or get a **HELP** loan (HECS-HELP, FEE-HELP). From 1 January 2021, all students must have a USI before applying for OS-HELP. A USI is only a requirement for SA-HELP for fees payable on or after 1 Jan 2023.

If you already have a CHESSN, once you provide a USI to your provider it will become your primary identifier and replace the CHESSN.

What is my CHESSN?

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2021 you will have been allocated a **CHESSN**. It is a unique, personal identification number that was allocated to you as part of your first application to study or enrolment process.

Your CHESSN is an important identifier used to monitor and manage your Commonwealth assistance, especially for identifying whether you have reached the HELP loan limit. You should only have had one CHESSN for the duration of your studies—even if you changed **providers**, started a new course a few years after completing your first course, or changed your name.

If you have studied before, you can find your CHESSN on a past **CAN** issued to you by your provider for that course.

If you have more than one CHESSN, there is a greater risk that you could exceed the HELP loan limit for HECS-HELP/FEE-HELP (and your provider may seek payment of your course fees directly from you).

If you have more than one CHESSN, please contact your provider for assistance. For further information on CHESSNs, please visit www.studyassist.gov.au/help-loans/your-chessn.

What is my USI?

From 2021, the **CHESSN** is being phased out and replaced by the USI. This is to improve the management of student information and to create a single Government identifier for higher education and VET studies.

The **Unique Student Identifier** (known as a USI) is a reference number made up of a combination of ten numbers and letters. Amendments made in June 2020 to **the Act** means it is

now compulsory for new students commencing a course of study from 1 January 2021 to apply for and obtain a USI, in order to be eligible for a **CSP** and Commonwealth financial assistance (HECS-HELP and FEE-HELP). From 1 January 2021, all students must have a USI before applying for OS-HELP. A USI is only a requirement for **SA-HELP** for fees payable on or after 1 Jan 2023.

From 2021, once a student has provided a USI it will become their primary identifier and replace the CHESSN. Your USI will be used to connect your student loan information to your personal details. You can log in and check or update your details at any time.

Applying for a USI is fast and free, and you keep the same USI for life. You can apply for a USI in as little as five minutes at usi.gov.au.

If you have studied a VET course in the last five years, you will already have an existing USI. Locate your USI easily at www.usi.gov.au/faqs/find-your-usi.

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 by their 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 most common way to apply for a TFN is at a participating Australia Post outlet. If you do not have a TFN, you can give your provider a *Certificate of Application for a TFN* which you can ask for when you apply for your TFN. To get this, you must apply for a TFN and get the certificate from the ATO. You must give your TFN to your provider within 21 days of receiving it from the ATO or your access to SA-HELP may be affected.

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** due date to correct any errors to ensure your loan is not affected. This period is not an extension to the due date. You must meet the SA-HELP citizenship, residency, and **TFN** requirements before the fee's 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/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 2020–21 income year it is \$46,620. The more income you earn, the higher your repayment will be (see **Table 1**).

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 your tax return is processed.

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.

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/overseasrepayments.

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. 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 2020–21 income year

Repayment income	Repayment % rate
Below \$46,620	Nil
\$46,620 - \$53,826	1.0%
\$53,827 - \$57,055	2.0%
\$57,056 - \$60,479	2.5%
\$60,480 - \$64,108	3.0%
\$64,109 - \$67,954	3.5%
\$67,955 - \$72,031	4.0%
\$72,032 - \$76,354	4.5%
\$76,355 - \$80,935	5.0%
\$80,936 - \$85,792	5.5%
\$85,793 - \$90,939	6.0%
\$90,940 - \$96,396	6.5%
\$96,397 - \$102,179	7.0%
\$102,180 - \$108,309	7.5%
\$108,310 - \$114,707	8.0%
\$114,708 - \$121,698	8.5%
\$121,699 - \$128,999	9.0%
\$129,000 - \$136,739	9.5%
\$136,740 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/voluntaryrepay.

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/study-and-training-support-loans/overseas-repayments.

FURTHER CONTACTS

StudyAssist website

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.

Please visit www.studyassist.gov.au

myHELPbalance portal

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

Please visit www.myHELPbalance.gov.au

Australian Taxation Office

It can help with:


- your **HELP debt**
- compulsory repayments
- voluntary repayments
- overseas repayments.

Contact details

- Visit www.ato.gov.au/getloaninfo.
- For information on viewing your loan account online, visit www.ato.gov.au/onlinebalance.
- 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

It can help you with Youth Allowance, Austudy, ABSTUDY and other payments and services. Visit www.servicesaustralia.gov.au and keep up to date by subscribing to news for students.



It can also get information and ask questions at facebook.com/StudentUpdate or [@StudentUpdateAU](https://twitter.com/StudentUpdateAU) on Twitter.

Department of Home Affairs

It can help you with visas and Australian citizenship. Visit www.homeaffairs.gov.au or call 13 18 81.

Office of the Student Identifiers Registrar

It can help you with:

- getting a **USI**
- finding your USI
- updating your USI account details

Contact details

- Visit www.usi.gov.au
- For information on finding your USI online, visit www.usi.gov.au/faqs/find-your-usi.
- Call 1300 857 536 for further assistance.