



Australian Government

2022 COMMONWEALTH SUPPORTED PLACES AND HECS-HELP INFORMATION

Choosing what and where to study is an important decision for your future – and comparing courses is key to making sure you decide carefully.

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 and check if the course is offered as a CSP. A CSP will be cheaper than a fee-paying place in the same course.
- www.ComparED.edu.au to compare the job prospects and starting salary of other students who studied in the study area you're interested in.

CSP

A [Commonwealth supported place](#) (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.

To get a CSP you must:

- be an Australian who studies some of their course while living in Australia
- OR a NZ citizen, an Australian permanent resident, a permanent humanitarian visa holder (or eligible former) who studies the entire course while living in Australia
- be correctly enrolled by the census date and have read the [2022 CSP 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).

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) that you can only get from your provider. You must enrol in your CSP by the census date – or it will be cancelled – so make you sure 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).

A HECS-HELP loan does not cover costs like accommodation, laptops or textbooks.

After enrolling in a course, you will then enrol in your subjects 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.

To be eligible for HECS-HELP, you must:

- be enrolled in a CSP
- be an Australian citizen who will study part of their course in Australia
- OR be an eligible New Zealand Special Category Visa (SCV) holder or a permanent humanitarian visa holder (or eligible former) and will live in Australia for the entire course
- be enrolled correctly and submit your HECS-HELP form by the census date
- have a tax file number (TFN) or have applied for one - you can start your application now at www.ato.gov.au/TFN.

Borrowing and repaying

The limit to how much HELP you can borrow is \$109,206 (there is a higher limit for some approved courses).

If you have studied before, you can check your available HELP balance at 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 \$47,014 in 2021-22.

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 [CourseSeeker](#)

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 by census date

Step 6

Start repaying your HELP debt when you're earning above the threshold