



Australian Government

2022

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 November 2021



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.



The handbook and 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.

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.

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

- not a permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- is the 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) 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 starting a higher education course in 2022 you will need a USI by the census date to be eligible for 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 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 2022, the maximum amount your provider can charge you for the year is \$315. 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 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 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**.

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.

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 website at immi.homeaffairs.gov.au/entering-leaving-subsite/Pages/Requesting-travel-records.aspx.

*'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**.

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** portal at www.myHELPbalance.gov.au.

To see your loan history:

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

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 are commencing a higher education course in 2022, you will need a USI to enrol in a **CSP** and be eligible for certain Commonwealth financial assistance.

A USI is only a requirement for SA-HELP for fees payable on or after 1 January 2023.

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2020 you will have been allocated a CHESSN.

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 students.

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 USI?

The **Unique Student Identifier** (known as a USI) is a reference number made up of a combination of ten numbers and letters. Students commencing a course of study from 1 January 2021 must apply for and obtain a USI, in order to be eligible for a **CSP** and Commonwealth financial assistance, like 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 January 2023. Your USI will be used to connect your student loan information to your personal details.

Applying for or finding your USI

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. At this site you can also check or update your details at any time.

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

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. 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.

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 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** 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 2022-23 income year it is \$48,361. 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/voluntaryrepay.

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 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.

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 2022–23 income year

Repayment income	Repayment % rate
Below \$48,361	Nil
\$48,361 – \$55,836	1.0%
\$55,837 – \$59,186	2.0%
\$59,187 – \$62,738	2.5%
\$62,739 – \$66,502	3.0%
\$66,503 – \$70,492	3.5%
\$70,493 – \$74,722	4.0%
\$74,723 – \$79,206	4.5%
\$79,207 – \$83,958	5.0%
\$83,959 – \$88,996	5.5%
\$88,997 – \$94,336	6.0%
\$94,337 – \$99,996	6.5%
\$99,997 – \$105,996	7.0%
\$105,997 – \$112,355	7.5%
\$112,356 – \$119,097	8.0%
\$119,098 – \$126,243	8.5%
\$126,244 – \$133,818	9.0%
\$133,819 – \$141,847	9.5%
\$141,848 and above	10.0%

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/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 portal www.myHELPbalance.gov.au

You can log into this portal to see your study and loan information, so you can 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/getloaninfo
- for information on viewing your loan account online, visit www.ato.gov.au/online_loan_balance
- 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

Claim a student payment such as Youth Allowance, Austudy or ABSTUDY to get financial support while you study or train. Services Australia also provides other payments and services, including Medicare and proof of your COVID-19 vaccinations.

Visit www.servicesaustralia.gov.au/students for information on eligibility and payment rates. Keep up to date by subscribing to news for students at www.servicesaustralia.gov.au/individuals/news/students-and-trainees.

Department of Home Affairs

It 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.