



Australian Government

2022 SA-HELP INFORMATION

SA-HELP

SA-HELP is a loan from the Australian Government you can use to pay your [student services and amenities fee](#) (the 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 such as sporting and recreational activities, employment and career advice, childcare, financial advice and food services.

If you are a full-time student in 2022, your provider can not charge you more than \$315 for the year. Providers can charge different groups of student's different fee amounts, for example part time students.

Both on-campus and online students can be charged the fee as services can be available to all students, for example career advice.

Where is the fee spent?

Providers must have a formal process of consultation with students (or student representatives) about the services or activities that the fee will pay for. Talk to your student representative council to find out the uses of proceeds from your student services and amenities fee.

Am I eligible for a SA-HELP loan?

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
 - OR a permanent humanitarian visa holder resident (or eligible former)
 - OR an [eligible New Zealand Special Category Visa \(SCV\) holder](#)

You must also:

- have a tax file number (TFN) or have applied for one
- have submitted a valid SA-HELP application form (also known as an eCAF) to your provider
- have read the [2022 SA-HELP information booklet](#).

How do I apply?

Your provider will give you instructions on how and when to submit your SA-HELP eCAF.

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

You only need to apply for SA-HELP once for your course.

If you change your course or transfer to a different provider, you will need to complete another eCAF.

Borrowing and repaying

There is no limit on the amount of SA-HELP you can access.

Your SA-HELP loan will only cover the amount you are charged, which is no more than \$315 in 2022.

Your SA-HELP loan amount will be added to your accumulated HELP debt at the Australian Taxation Office (ATO).

You will start repaying your HELP debt through the tax system once you earn above the compulsory repayment threshold, which is \$47,014 in 2021-22. The more income you earn, the higher your repayment will be.

You are not charged interest on your debt, but your debt is indexed each year to maintain its real value.

THIS IS HOW IT WORKS:

Step 1

Enrol in your course

Step 2

Find out how much your student services and amenities fee is

Step 3

If eligible, apply for SA-HELP by the due date

Step 4

Start repaying your HELP debt when you earn above the threshold