



Australian Government

# 2023 FEE-HELP INFORMATION



[www.studyassist.gov.au](http://www.studyassist.gov.au)

Comparing courses and choosing what and where to study is an important decision for your future.

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](http://www.courseseeker.edu.au) and check if a course you are interested in is offered as a [Commonwealth supported place](#) (CSP) as well as compare costs, course delivery and location. A CSP will always be cheaper than a fee-paying place in the same course
- [www.comparED.edu.au](http://www.comparED.edu.au) to compare the job prospects, starting salary and previous student experiences of others who studied in the study area you're interested in.

## Cost of a course

The cost of a full fee-paying place can vary greatly across courses and providers, as providers set their own fees. A course that is approved for FEE-HELP does not mean that the cost of the course is approved or limited by the Australian Government. There is no guarantee that the cost of a course will be under the HELP loan limit.

It is a student's responsibility to find out the cost of the course they're applying for.

## FEE-HELP

[FEE-HELP](#) is a loan from the Australian Government for eligible higher education students to pay tuition fees. You cannot use it for accommodation, laptops, or textbooks.

Eligibility criteria for FEE-HELP include:

- be an Australian citizen who will complete at least one unit of your course of study in Australia  
OR be an [eligible New Zealand Special Category Visa \(SCV\) holder](#) and will live in Australia for the entire course  
OR be a permanent humanitarian visa holder (or eligible former) and will live in Australia for the entire course  
OR be a permanent resident who is undertaking [approved bridging studies](#) and will live in Australia for the study.
- undertake an approved course, at a FEE-HELP [approved provider](#)
- be enrolled and submit the FEE-HELP form (known as an eCAF) on or before 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](http://www.ato.gov.au/TFN).

The full list of eligibility criteria can be found in the 2023 FEE-HELP information booklet.

## How do I apply for a FEE-HELP loan?

You must submit the FEE-HELP eCAF to your provider on or before the census date. You can only get an eCAF from your provider once you have accepted your offer in the course. You will need to include your TFN, USI and personal details on the eCAF and read the [2023 FEE-HELP information booklet](#).

## What if I change my mind?

Similar to a cooling off period there is a period of time where you can cancel your enrolment but won't be charged any fees. You have until the [census date](#) to decide if you want to continue in the course and commit to paying for it.

If you change your mind about the course, you must cancel your enrolment by following your provider's [withdrawal](#) instructions on or before the census date so you don't get charged the fees.

The census date is also the last day you can apply for FEE-HELP, otherwise you will be required to pay the amount upfront.

## Loan limits, fees and repayment

There is a limit to how much HELP you can borrow. For most students the HELP loan limit is \$113,028 (there is a higher limit for some approved courses e.g. medicine).

If you have studied before, you can check your available HELP balance at [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au).

There is a 20 per cent FEE-HELP loan fee applied to some undergraduate study.

You start repaying your HELP debt through the Australian tax system once you earn above the [compulsory repayment threshold](#), which is \$48,361 in 2023.

THIS IS HOW IT WORKS:

### Step 1

Search and compare courses using [Course Seeker](#) and [ComparED](#)

### Step 2

Know your course cost and check your available HELP balance at [myHELPbalance](#)

### Step 3

If eligible, apply for FEE-HELP on or before the census date

### Step 4

Start repaying your HELP debt when you earn above the threshold