

Meet Gabriella



- 25-year-old postgraduate student
- Already has a HELP debt from her undergraduate degree and is doing postgraduate study to further her career
- Studying her postgraduate course at the same university where she did her undergrad because it's familiar to her and is close to her current workplace
- Got a FEE-HELP loan to pay tuition fees and a SA-HELP loan for each year of study
- Is able to do her classes at night so she can work during the day



"I found out my new FEE-HELP loan will get added on to the HELP debt I already have so it's one accumulated debt. Because I'm working full-time, I'll still be earning over the repayment threshold and will have to make my HELP debt repayments, even though I'll be studying."

Student biography

Since finishing my undergrad in criminology, I have worked in the criminal justice system. With the salary I'm on now, I've already started to pay my HELP debt back. I am really enjoying work but decided a few months ago that I should go back to get more specific qualifications to boost my career.

What I'm studying

I work in youth support on group-based programs for young people in custody. It is such an interesting role with so much variety. I often work alongside social workers and was talking to them about how they got qualified. One of the senior staff on my program told me about the Master of Social Work course and that is how I came to apply.

How I funded my studies

I found out most postgraduate degrees, like a master's, don't have Commonwealth supported places (CSPs), but I was still keen. When I looked into it I discovered it would be possible to get a loan. I was worried that because I had a FEE-HELP debt for my bachelor's degree I wouldn't get one again. But when I logged into [myUniAssist](#) it showed I still had enough left before I reached my limit. I was really relieved that I could get a FEE-HELP loan to cover the fees for my master's degree – I wouldn't have been able to do the course without it!