

2020



**Australian Government**

# SA-HELP information

This loan can be used to  
pay your student services  
and amenities fees.

Visit

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

for up-to-date information.



Published March 2020



Commonwealth Higher Education Student Support  
Number (CHESSN): \_\_\_\_\_

My education provider: \_\_\_\_\_

\_\_\_\_\_



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 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, Skills and Employment 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](http://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.



For more in-depth information about anything in this booklet, please check out the *Commonwealth supported places (CSPs) and Higher Education Loan Program (HELP) Handbook* at [www.studyassist.gov.au](http://www.studyassist.gov.au).

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

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## GLOSSARY

**Approved 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.

**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.

**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.

**Higher Education Loan Program (HELP)**—Australian Government 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](http://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 ATO for everything tax-related. You need a TFN if you want to get a HELP loan and to make HELP debt repayments.

# 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 2020, the maximum amount your provider can charge you is \$308.

If you are undertaking less than 75 per cent of a full-time study load, you can't 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 (i.e. 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 diploma course etc) with the provider charging the fee.

# 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 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](http://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; and

- you have been in Australia for at least:
  - a total of eight years out of the last 10 years immediately before the test day; and
  - a total of 18 months out of the last two years immediately before the test day; and
- 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.

\*‘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.

### **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](http://www.ato.gov.au/indexation).

### **How can I check my previous SA-HELP loans?**

You can check your SA-HELP loans at [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au). To log in, in addition to your personal details (date of birth, first and last name), you will also need your CHESSN and student ID number at your provider.



For more information on the *myHELPbalance* portal, please visit [www.studyassist.gov.au/help-loans/2020-loan-limit-changes](http://www.studyassist.gov.au/help-loans/2020-loan-limit-changes).

## What is my 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 combined HELP loan limit. You should only have one CHESSN for the duration of your studies—even if you change providers, start a new course a few years after completing your first course, or change your name.

The best way to ensure you only have one CHESSN is to keep a safe record of your CHESSN and give it to your provider when you enrol in a new course. If you have studied before, you can find your CHESSN on a past CAN issued to you by your provider for that course.

You should also use your CAN to ensure your information on the *myHELPbalance* portal is correct. You will receive your CAN within 28 days of the fee's due date (or the census date if you are using HECS-HELP/FEE-HELP). If you think there are errors on your CAN, you have 14 days (from the date of the CAN) to contact your provider and ask for a new, correct one. If you can't find your CAN or CHESSN, ask your provider. If you have more than one CHESSN, there is a greater risk that you could exceed the combined HELP loan limit for HECS-HELP/FEE-HELP (and your provider may seek payment of your course fees directly from you).

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](http://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 don't match ATO records, you won't 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 don't have a TFN, you can give your provider a *Certificate of Application for a TFN* which you can ask for when you apply for your TFN. To get this, you must apply for a TFN and get the certificate from the ATO. You must give your TFN to your provider within 21 days of receiving it from the ATO or your access to SA-HELP may be affected.

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](http://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 consolidated total of your HELP debt, and what your repayments have been. If you don't have a *myGov* account, you can set one up following the instructions at [www.my.gov.au](http://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 2019–20 income year it is \$45,881. The more income you earn, the higher your repayment will be (see **Table 1**).

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 your tax return is processed.



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.

### 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](http://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 2019–20 income year**

Repayment income	Repayment % rate
Below \$45,881	Nil
\$45,881 - \$52,973	1.0%
\$52,974 - \$56,151	2.0%
\$56,152 - \$59,521	2.5%
\$59,522 - \$63,092	3.0%
\$63,093 - \$66,877	3.5%
\$66,878 - \$70,890	4.0%
\$70,891 - \$75,144	4.5%
\$75,145 - \$79,652	5.0%
\$79,653 - \$84,432	5.5%
\$84,433 - \$89,498	6.0%
\$89,499 - \$94,868	6.5%
\$94,869 - \$100,560	7.0%
\$100,561 - \$106,593	7.5%
\$106,594 - \$112,989	8.0%
\$112,990 - \$119,769	8.5%
\$119,770 - \$126,955	9.0%
\$126,956 - \$134,572	9.5%
\$134,573 and above	10.0%

In addition to your compulsory repayment, you can also make a voluntary repayment at any time.



For more information on voluntary repayments, visit [www.ato.gov.au/voluntaryrepay](http://www.ato.gov.au/voluntaryrepay).

### 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/overseas-repayments](http://www.ato.gov.au/Individuals/study-and-training-support-loans/overseas-repayments).

## FURTHER CONTACTS

### ***Study Assist website ([www.studyassist.gov.au](http://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.

### ***myHELPbalance portal ([www.myHELPbalance.gov.au](http://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 with:

- your HELP debt
- compulsory repayments
- voluntary repayments
- overseas levy repayments.

### **Contact details:**

- visit [www.ato.gov.au/getloaninfo](http://www.ato.gov.au/getloaninfo)
- for information on viewing your loan account online, visit [www.ato.gov.au/onlineloanbalance](http://www.ato.gov.au/onlineloanbalance)
- 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

It can help you with Youth Allowance, Austudy, ABSTUDY and other payments and services.

Visit [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au) and keep up to date by subscribing to news for students.

You can also get information and ask questions at [facebook.com/StudentUpdate](https://facebook.com/StudentUpdate) or [@StudentUpdateAU](https://twitter.com/StudentUpdateAU) on Twitter.

## Department of Home Affairs

It can help you with visas and Australian citizenship.

Visit [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au) or call 13 18 81.

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