



Australian Government

# 2022

## COMMONWEALTH SUPPORTED PLACES AND HECS-HELP INFORMATION

This booklet is about subsidised university places and the HECS-HELP loan to pay your student contributions.

Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for up-to-date information.

Published November 2021



You must read this booklet before submitting the *Request for a Commonwealth supported place and a HECS-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 HECS-HELP.



If you do not submit your form to get a HECS-HELP loan or pay your student contribution amount by the census date, your CSP and enrolment will be cancelled.

Make sure you know when your census date is – ask your provider if you don't know.



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.

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## KEY POINTS BEFORE YOU SIGN UP

Deciding on study is like choosing a new phone plan. Every provider wants your business and it is up to you to do your research:

- Have you compared the same course at different providers? If not, you can:
  - compare costs and if a subsidised CSP enrolment is available right now. You can search on [www.courseseeeker.edu.au](http://www.courseseeeker.edu.au) for undergraduate CSPs or contact providers directly for postgraduate CSPs.
  - compare experiences, job prospects and starting salary of other students who studied in your study area at your provider at [www.comparED.edu.au](http://www.comparED.edu.au).
- Do you know how much this **course will cost** you overall including if there are any extra administration or loan fees?
- Do you have enough **HELP balance** to cover the cost of the course?
- Are you aware of the **deadline to withdraw** so you don't get charged? This is the same deadline to submit your HELP application form or pay your fees – otherwise your CSP enrolment will be cancelled.
- Have you got your **Unique Student Identifier**? You will need one to access a CSP and a HECS-HELP loan when you enrol in a new course.

There are many higher education courses in Australia where a student can access a Government HELP loan.

Just like signing up to a phone plan, it is your responsibility to compare your options and know what you are signing up for when you sign the form and provide your tax file number.

## WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students enrolling in a **Commonwealth supported place (CSP)**. Most undergraduate students at Australian public universities are enrolled in CSP.

This booklet contains a summary of the key points a person that is enrolled in a CSP/using a HECS-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:

- enrolments
- **student contribution amounts** and upfront payments
- **census dates** and **administrative dates**
- the eligibility criteria for a **CSP** and **HECS-HELP** loan and how to apply
- your **CHESN** or **USI** to check your **available HELP balance**
- withdrawing from study
- getting your HELP debt reduced under '**special circumstances**'
- how to make a complaint.



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

**Administrative date**—A deadline set by your provider, which is earlier than the census date, for submitting forms or making upfront payments. Your provider must still allow you to submit your HELP application form up until the census date. Your provider cannot set an administrative date in relation to withdrawing from a unit or course. Not all providers have an administrative date, and some may refer to this deadline as a payment due date, an invoice due date or a fees payment date.

**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 CSPs and HECS-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.

**Available HELP balance**—This is your available borrowing capacity for HECS-HELP (and FEE-HELP, VET Student Loans and VET FEE-HELP [closed]) from 1 January 2020. View your available HELP balance via the *myHELPbalance* portal at [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au).

**Census date**—This date is set by providers and it is the legal deadline for various requirements, like making an upfront payment of your student contributions, applying for a HECS-HELP loan or formally withdrawing your enrolment so you won't incur a HELP debt.

**HELP loan limit**—This is a cap on what you can borrow from the Commonwealth to cover the cost of your tertiary studies. All FEE-HELP, VET Student Loans, VET FEE-HELP [closed]) and HECS-HELP from 1 January 2020, count towards the HELP loan limit.

**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 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 given after the census date that gives you information about the Commonwealth assistance you have used for the study period. You will receive your CAN within 28 days of your census date. If you think there are errors on your CAN, you have 14 days from the date after your CAN was issued to contact your provider and ask for a new, correct one.

**Commonwealth supported place (CSP)**—A place at a provider that is subsidised by the Commonwealth. If you are enrolled in a CSP, you owe the 'student contribution' amount for your study and can pay this by making an upfront payment or using HECS-HELP to cover it, if you're eligible.

**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 Commonwealth supported place and a HECS-HELP* form you must submit to your provider to request a HELP loan and/or accept an offer of a CSP.

**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
- the holder of a subclass 155 or subclass 157 Resident Return visa (please visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information)

**Equivalent full-time student load (EFTSL)**—This is how your study 'load' (or amount of study) is measured. For one year, a full-time student is normally enrolled in one EFTSL of study.

**Grandfathered student**—A student who:

1. started a course of study prior to 1 January 2021 and who:
  - a. has not completed that course prior to 1 January 2021; and
  - b. is Commonwealth supported in relation to that course; and
  - c. enrolls in a unit of study in that same course on or after 1 January 2021; or
2. completed a course of study before 1 January 2021 and who:
  - a. starts another course of study that is related to the course they have completed and leads to an honours degree; and
  - b. was Commonwealth supported in relation to the course they completed before 1 January 2021; and
  - c. enrolls in a unit of study in the new course leading to an honours degree, on or after 1 January 2021; or
3. was undertaking an enabling course in 2020 and who:
  - a. starts another course of study leading to a higher education award on or after 1 January 2021; and
  - b. was Commonwealth supported in relation to the enabling course; and
  - c. enrolls in a unit of study in the new course leading to a higher education award, on or after 1 January 2021; or
4. was undertaking an undergraduate certificate in 2020 and who:
  - a. starts another related course of study leading to a bachelor degree on or after 1 January 2021; and
  - b. was Commonwealth supported in relation to the undergraduate certificate course they are undertaking in 2020; and
  - c. enrolls in a unit of study in the new course leading to a bachelor degree, on or after 1 January 2021.

**HECS-HELP**—The loan scheme that helps eligible Commonwealth supported students pay their student contributions. Before 2005, this was known as HECS.

**HECS-HELP discount**— A 10 per cent discount given to eligible students who make a full upfront payment of 90% of their student contribution amount for their unit/s of study, or a partial up-front payment of \$500 or more towards their unit/s of study, to their provider.

**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 CSP, HECS-HELP loan and other Australian Government assistance.

**myHELPbalance ([www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au))**—This portal will allow you to view your available HELP balance entitlement. You will also be able to see your study history, as well as view any repayments to the ATO that credit your HELP balance.

**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 Commonwealth supported place and a HECS-HELP loan form**—The official name of the form you must submit to your provider to accept an offer of a CSP. If you are eligible, you will also use this form to request a HECS-HELP loan. This form is usually completed online, as an eCAF.

**Special circumstances**—Specific requirements that you must meet for your HELP balance to be re-credited, and your HECS-HELP debt to be reduced, as outlined in the Act and its associated guidelines.

**Student contribution amounts (student contributions)**—The amount of fees you will pay as a Commonwealth supported student enrolled in a CSP.

**Student Learning Entitlement (SLE)** - The Student Learning Entitlement (SLE) is the amount of study you can undertake in a CSP in your lifetime. All students will start with 7 equivalent full-time study load (EFTSL) of Commonwealth supported study. This is your SLE amount, with 7 EFTSL equating to 7 years of full-time study. From 1 January 2022, as you undertake study as a Commonwealth supported student, your SLE balance will reduce by the EFTSL value of the units you undertake. Any study in a CSP with a census date before 1 January 2022 will not reduce your SLE amount.

**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 Australian Taxation Office (ATO) for everything tax-related. You must have a TFN to obtain a HELP loan and make HELP debt repayments to the ATO.

**Unique Student Identifier (USI)**— Your USI is a reference number made up of a combination 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 used to connect your student loan information to your personal details. If you are starting a higher education course in 2022, you will need to have a USI by the census date to get a HELP loan (excluding SA-HELP) for your study. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at [www.usi.gov.au](http://www.usi.gov.au).



## COMMONWEALTH SUPPORTED PLACES (CSP)

### What is a CSP?

In a **CSP**, the cost of your study is split into two parts:

- the Australian Government pays a share of the costs directly to your **provider**—this is your subsidy amount
- you pay your share of the costs—and this is called your **student contribution amount**.

If you are eligible, you can use a **HECS-HELP** loan to pay your student contribution amount.

If you are not enrolled in a CSP, you may be enrolled in a fee-paying place and you will not be eligible for HECS-HELP. Fee-paying places are not subsidised by the Government so these students will pay full tuition fees. CSPs are usually cheaper than fee-paying places. If you are enrolled in a fee-paying place, please read the FEE-HELP information booklet for more information about what assistance may be available to you.

### Where can I get a CSP?

**CSPs** are available at all public universities (listed in section 16-15 of **the Act**). You can also get a CSP at some private higher education providers (a provider that is not listed under Table A in the Act) in national priority areas like nursing or education or for certain short courses in 2021.

Most CSPs are for undergraduate courses of study, but some CSPs are available for postgraduate courses. This is usually decided by each provider.



You can compare undergraduate courses, including if CSPs are offered, at [www.courseseeker.edu.au](http://www.courseseeker.edu.au).

### Can I get a CSP?

To be eligible for a **CSP** you must be either:

- an Australian citizen who will complete some of your course of study in Australia, or
- a New Zealand citizen, a permanent visa holder, permanent humanitarian visa holder or eligible former permanent humanitarian visa holder who will be in Australia for the duration of your study.

You must also:

- have a USI if you are a new student commencing a course of study on or after 1 January 2021
- have completed all the necessary steps to secure your CSP by the census date.



Being eligible for a CSP does not mean you will be enrolled in one. You still have to meet your provider's entry requirements.

### How do I apply for a CSP?

You apply for a **CSP** through the Tertiary Admissions Centre in the state or territory where your provider is located. You may also be able to apply directly to your provider. Your offer of enrolment will say whether you have been offered a CSP or a fee-paying place.

To accept your CSP offer, you need to submit a valid CSP and HECS-HELP **eCAF** to your provider by the **census date** (or earlier **administrative date**). Your provider will give you instructions on how to do this. If you don't do this by the correct date your enrolment will be cancelled.

**Your provider will assess whether you meet the eligibility requirements for a CSP.**

**If you are not sure if you are eligible or need more information about the application process, please contact your provider.**

### **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 census date to correct any errors to ensure your **CSP** is not affected. This period is not an extension to the **census date**. You must meet the CSP citizenship, residency and **USI** requirements by the census date.

### **Changes in 2022**

#### **What is the completion rate requirement?**

The completion rate requirement does not apply to continuing Commonwealth supported students. It will apply to new Commonwealth supported students who enrol in a course of study from 1 January 2022.

If you have a low completion rate, you will not be eligible to be a Commonwealth supported student and will not be eligible to receive certain Commonwealth assistance for your study, including HECS-HELP loans.

A low completion rate is when you fail to complete at least 50 per cent of the units of study you have attempted, after you have attempted:

- eight or more units of study in a bachelor level or higher course; or
- four or more units in a higher education course lower than a bachelor course.

If you have a low completion rate, you can:

- continue your course by paying upfront at the full-fee rate (because you won't be able to access a CSP or a HECS-HELP or FEE-HELP loan). If you pay upfront and increase your completion rate to 50 per cent or higher, you will be eligible for Commonwealth assistance for your course again.
- transfer to a new course at the same or a different provider. If you change to a new course, your previous completion rate will not carry over and you will be able to access Commonwealth assistance for your new course.
- apply to your provider for consideration for one or more of your non-completed units. For your provider to exclude those non-completed units from your completion rate, you will need to prove that '**special circumstances**' applied to you while you were studying those units. Speak to your provider for more information.

#### **What is the Student Learning Entitlement?**

The Student Learning Entitlement (SLE) is the amount of study you can undertake in a **CSP** in your lifetime.

All students will start with 7 **equivalent full-time study load (EFTSL)** of Commonwealth supported study. This is your SLE amount, with 7 EFTSL equating to 7 years of full-time study. From 1 January 2022, as you undertake study as a Commonwealth supported student, your SLE

balance will reduce by the EFTSL value of the units you undertake. Any study in a CSP with a census date before 1 January 2022 will not reduce your SLE amount.

A person can receive additional SLE in EFTSL, when undertaking certain courses or when certain events occur.

A person can have their SLE amount recredited where special circumstances apply, or where their HELP balance is re-credited.

### **SLE calculation example:**

John commenced a Bachelor of Commerce, in a **CSP**, on 1 January 2021. No units undertaken in 2021 reduced his SLE amount.

In 2022, John enrolls in 8 units of study, 4 in each semester. After the census date for the first semester he is still enrolled in the 4 units for semester one, John's SLE amount reduces by 0.5 EFTSL. After the census date for the second semester John is still enrolled in the 4 units for semester two. His SLE amount reduces by a further 0.5 EFTSL.

His SLE amount at the end of the year will be:

$7 \text{ EFTSL} - 1 \text{ EFTSL} (0.5 \text{ EFTSL} \times 2 \text{ Semesters}) = 6 \text{ EFTSL}$ .

This means John has 6 years left of Commonwealth supported study.

### **How much will my student contributions be in 2022?**

The total cost of your course is made up of the cost of each of the units of study you undertake. Each unit of study is classified into a band where the Government sets the Commonwealth contribution amount and the maximum **student contribution amount** that can be charged per year for full-time study in each band. Throughout your course, you may undertake units of study that come from different bands.



For example, if you are a nursing student, most of your units will likely be from the nursing band (Band 1). You may also have units classified in the science (Band 2) or medicine (Band 3) bands.

Your **student contribution amount** depends on what you study. Your provider gives each unit an **EFTSL** value, as a way of deciding how many units would be considered full-time study. 'Full-time study' is usually around eight units throughout a year. Different student contribution amounts will apply based on whether you are a **grandfathered student** or not.

If you commenced a new course of study on or after 1 January 2021, see **Table 1**.

If you commenced your course of study before 1 January 2021 see **Table 2**.

**Table 1: 2022 maximum student contribution amounts for full-time study for students who are not grandfathered**

Student contribution band	2022 maximum student contribution amount (per EFTSL)
<b>Band 4:</b> Law, accounting, administration, economics, commerce, communications, society and culture	\$14,630
<b>Band 3:</b> Dentistry, medicine, veterinary science	\$11,401
<b>Band 2:</b> Computing, other health, allied health, visual and performing arts, built environment, engineering, science, environmental studies, surveying, professional pathway psychology, professional pathway social work, <sup>1</sup> pathology	\$8,021
<b>Band 1:</b> Agriculture, English, mathematics, statistics, education, clinical psychology, <sup>2</sup> foreign languages, nursing	\$3,985

Be aware that your course may include units from different bands. For example, some education courses (Band 1 of Table 1) may include science units (Band 2 of Table 1).

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<sup>1</sup> Refer to [www.dese.gov.au/professional-pathways](http://www.dese.gov.au/professional-pathways) for more information on what courses are considered to be professional pathways courses.

<sup>2</sup> Postgraduate Clinical Psychology units of study are in funding cluster 2 and are psychology units of study (FOE code 090701) that contribute to courses of study that are accredited for the purposes of professional registration by the Australian Health Practitioner Regulation Agency (AHPRA) and which lead to Endorsed Areas of Practice in Clinical Psychology, Clinical Neuropsychology, Counselling Psychology, Educational and Developmental Psychology, Forensic Psychology, Health Psychology, Sports Psychology and Community Psychology.

**Table 2: 2022 maximum student contribution amounts for full-time study for grandfathered students**

If you are a continuing student (commenced before 1 January 2021) studying units in disciplines with increased **student contribution amounts**, you will continue paying the same amount as you would have, had reforms not been implemented for any units that would otherwise have an increased student contribution.

For a place in a unit of study included in this funding cluster	2022 maximum student contribution amount in respect of a grandfathered student (per EFTSL)
Law, Accounting, Administration, Economics, Commerce, Communications, Society and Culture	(a) Law, Accounting, Administration, Economics or Commerce \$11,457 (b) Communications or Society and Culture \$6,865
Education, Clinical Psychology, English, Mathematics, Statistics, Allied Health, Other Health, Built Environment, Computing, Visual and Performing Arts, Professional Pathway Psychology or Professional Pathway Social Work <sup>3</sup>	(a) Education, Clinical Psychology, English, Mathematics or Statistics \$3,985 (b) Allied Health, Other Health, Built Environment or Computing \$8,021 (c) Visual and Performing Arts, Professional Pathway Psychology or Professional Pathway Social Work \$6,865
Nursing, Indigenous and Foreign Languages, Engineering, Surveying, Environmental Studies, Science	(a) Nursing, Indigenous Language or Foreign Languages \$3,985 (b) Engineering, Surveying, Environmental Studies or Science \$8,021
Agriculture, Medicine, Dentistry, Veterinary Science, Pathology	(a) Agriculture \$3,985 (b) Medicine, Dentistry or Veterinary Science \$11,401 (c) Pathology \$8,021.

The cost is not always the same for everyone as the cost of elective, exchange or repeated units of study can affect the total amount that you pay for your course. The figures in the tables relate to the cost of study per year. The figures are not the cost of a unit and they are not the cost of the course. Students need to use the EFTSL value for a unit with the relevant student contribution amount listed in the tables above, to calculate the cost of each unit of study.

<sup>3</sup> Refer to footnotes for Table 1 for definitions on Professional Pathways courses and Clinical Psychology



To calculate how much your student contribution amount for a unit will be, multiply the amount set by your provider with the **EFTSL** value of the unit. Ask your provider if you are unsure of what these are.

**For example:**

In 2022, Angela enrolls in English A01 as part of her Bachelor of Arts.

English A01 is a Band 1 unit of study. The maximum rate a provider can charge for a Band 1 subject in 2022 is \$3,985 (per EFTSL).

The EFTSL value for English A01 is 0.125. Angela's student contribution amount for English A01 = \$3,985 x 0.125 = \$498 (rounded down to nearest dollar)

### How do I pay my student contributions?

You can either pay it upfront to your **provider**, or if you are eligible, you can apply for a **HECS-HELP** loan.

If you are not eligible for a HECS-HELP loan and will pay your fees upfront, you must make your upfront payment by either:

- the **administrative date** so you don't miss your provider's due date; or
- the **census date** so your enrolment is not cancelled.

Ask your provider for these dates.

If you are making an upfront payment, check the **HECS-HELP discount** section to see if you are eligible for the discount.



If you don't pay your student contributions upfront or apply for a HECS-HELP loan by the census date, your CSP enrolment will be cancelled.

## HECS-HELP

### What is HECS-HELP?

**HECS-HELP** is a loan you can use to pay your **student contribution amounts**. If your provider has offered you a **CSP**, it can also offer HECS-HELP loans.

### Can I get HECS-HELP?

You can only get **HECS-HELP** if you are enrolled in a **CSP**. You must also be either:

- an Australian citizen who will complete some of your course of study in Australia
- a **NZ SCV** holder who meets the long-term residency requirements and who will be resident in Australia for the duration of your study
- a permanent humanitarian visa holder or **eligible former permanent humanitarian visa holder** who will be resident in Australia for the duration of your study

You must also:

- meet the **TFN** requirements
- have a USI if you are a new student commencing a course of study on or after 1 January 2021

- have enough **available HELP balance** at the census date to pay your student contribution amounts
- meet the completion rate requirements (for new enrolments from 1 January 2022)
- be assessed as a genuine student and as academically suitable for your unit of study
- maintain a reasonable study load of no more than 2 **EFTSL** per year unless approved by your **provider** or providers to study a higher load
- have read this booklet
- have submitted a valid **CSP** and **HECS-HELP eCAF** to your provider by the **census date** (or earlier **administrative date**).

### What is my visa status?

Your **provider** will need proof of your visa status to check if you are eligible for **HECS-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 residency requirements

If you are a **NZ SCV** holder, you may be eligible to access a **HECS-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\*; and
- 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
  - a total of 18 months out of the last two years immediately before the test day
- you are otherwise eligible for HECS-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](http://immi.homeaffairs.gov.au/entering-leaving-subsite/Pages/Requesting-travel-records.aspx).

\*'test day' means the first day you successfully applied for a HECS-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 **CSP** and **HECS-HELP eCAF**.

\*\*a 'dependent child' is someone who is aged under 18 and does not have a spouse or de facto partner.

### What are the completion rate requirements?

If you started a new course from 1 January 2022, to continue to be eligible for a **CSP** or **HECS-HELP** loan for your unit of study you must meet the completion rate requirements.

For bachelor-level courses, once you have undertaken and completed eight or more units, you must have completed at least half of your undertaken units in your course to remain eligible for Commonwealth assistance. For sub-bachelor courses (i.e. diploma/advanced diploma), the completion rate applies once you have undertaken at least four units in your course.

You can contact your provider for more information about whether the completion rate applies to you, as well as for academic support and resources to help you during your study.

## How much HECS-HELP can I borrow?

### HELP loan limit

Since 1 January 2020, there has been a **'HELP loan limit'** on what you can borrow for your study (this replaced the previous FEE-HELP limit). The HELP loan limit includes all previous FEE-HELP, VET FEE-HELP (closed) and VET Student Loan amounts you have borrowed. It also includes any HECS-HELP loans for units with a **census date** on or after 1 January 2020.

The HELP loan limit will be \$109,206 for most students with census dates in 2022. There is a higher limit of \$156,847 for certain approved medicine, dentistry and veterinary science courses, which lead to initial registration to practise in one of these fields as well as certain aviation courses. Talk to your **provider** if you are unclear which limit applies to you.

### Your available HELP balance

Your **'available HELP balance'** is your remaining loan entitlement for **HECS-HELP**, FEE-HELP and VET Student Loans (including the closed VET FEE-HELP loan scheme). That is, your available HELP balance is the difference between the HELP loan limit and the amount of relevant HELP loans you have already received.

It is your responsibility to keep track of your HELP loans and repayments to ensure you have enough available HELP balance to pay for your study. You must ensure that you have enough available HELP balance at the **census date** to cover the amount of the fees you wish to defer to HECS-HELP.

Any compulsory or voluntary repayments made to the **ATO** on your HELP debt, from the 2019–20 income year onwards, will be re-credited to your HELP balance (i.e. making HELP repayments will increase the available HELP balance you have to undertake further study).

## How do I check if I have enough HELP balance to cover my study?

To check your **available HELP balance**:

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 are a new student); and student ID number at your provider.
2. Go to [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au) and log in using your personal details
3. View your available HELP balance and the HELP limit that applies to you
4. Check that all your recent units of study have been accounted for in your current balance by comparing the units that are listed on your CAN with the units listed on myHELPbalance when you select "export full statement", which generates a detailed statement of the HELP loans you have accessed.
5. Make sure on the census date, you have enough available HELP balance for your units.

## Do I have a CHESN 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 **CHESN** or a **USI**.

If you are starting a higher education course in 2022, you will need a USI to be eligible for a **CSP** or get a **HECS-HELP** loan for your study.

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2020 you will have been allocated a CHESN. If you believe you already have a CHESN, please read the information under the heading 'What is my CHESN?'



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 your CHESSN.

### What is my USI?

A **Unique Student Identifier** (known as a USI) is made up of a combination of ten numbers and letters that is unique to each student. 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 certain forms of Commonwealth financial assistance like **HECS-HELP**. If you apply for **OS-HELP** in 2022 you must have a USI to be eligible.

For new students, in order to be eligible for a CSP and entitled to HECS-HELP, the student must have a USI before the census date for the unit of study.

Once a student has provided a USI it will become their primary identifier and replace the CHESSN. Your USI will be used to connect your student loan information to your personal details. You can log in to [www.usi.gov.au](http://www.usi.gov.au) check or update your details at any time.

From 1 January 2023, all higher education students will need a USI:

- to be eligible for a CSP and Commonwealth financial assistance (HECS-HELP, FEE-HELP, OS-HELP and SA-HELP).
- in order to graduate and receive their award, unless an exemption applies.

### 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 [www.usi.gov.au](http://www.usi.gov.au).

If you have studied a VET course in the last five years, including while at secondary school, you will already have an existing USI. Locate your USI easily at [www.usi.gov.au/students/find-your-usi](http://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 2020 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 in a **CSP** or received a **HECS-HELP**, FEE-HELP, VET FEE-HELP (closed) or VET Student Loan in the past, 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**. If this is the case, your provider may seek payment of your student contribution amount directly from you.

If you think you have more than one CHESSN, you can:

- log into the **myHELPbalance** portal and check that your previous studies, where you accessed a HELP loan, are included. If you can't see past study on your account, you may have another CHESSN.
- check the CHESSN listed on a CAN from your past course(s).

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 HECS-HELP LOAN

### Is there an application or loan fee?

No. There is no application or loan fee for **HECS-HELP**.

### The HECS-HELP discount

If you are eligible for **HECS-HELP** and you make a full upfront payment to your provider of 90% of your student contribution for your unit/s of study, or a partial upfront payment to your provider of \$500 or more for your unit/s of study, you will receive a 10 per cent discount. This is known as the 'HECS-HELP discount'. This discount effectively increases the value of your upfront payment (refer to the following examples).

#### **Example only – HECS-HELP discount for full upfront payment of 90% of student contribution amount**

Matthew is an Australian citizen. He is enrolled in four units of study for his Bachelor of Engineering and his total student contribution amounts for the semester will be \$4,384. Matthew is eligible for a HECS-HELP loan but he wants to pay his entire student contribution amounts upfront. To do so, he only needs to pay his provider \$3,945 ( $\$4,384 - 10\%$  i.e. 90% of his total student contribution amounts for his units of study) by the census date (amount is rounded down to the nearest dollar).

#### **Example only – HECS-HELP discount for partial upfront payment of \$500 or more**

Grace is a permanent humanitarian visa holder. She is enrolled in four units of study for her Bachelor of Computing and her total student contribution amounts for the semester will be \$4,384. Grace is eligible for a HECS-HELP loan, but she wants to pay half her student contribution amounts upfront ( $\$4,384 \div 2 = \$2,192$ ) and use a HECS-HELP loan for the remainder.

As Grace's partial upfront payment is more than \$500, she is also eligible for the HECS-HELP discount. Her upfront payment amount is multiplied by 1.1111 to determine the full value of her payment ( $\$2,192 \times 1.1111 = \$2,435.53$ ). The HECS-HELP discount has effectively increased the value of Grace's upfront payment, so she will only need to use a HECS-HELP loan for \$1,948 (amount is rounded down to the nearest dollar).

Upfront payments are made directly to your provider – check with them about payment methods and calculating the discount, if applicable to your payment.

## How do I apply?

You will need to submit your **CSP** and **HECS-HELP eCAF** (the same eCAF will provide access to both items). Your provider will give you instructions on how to do this as it must be done before your provider's **census date** (or earlier **administrative date**).

You must give your provider your **TFN**, **USI** (if you are commencing a new course on or after 1 January 2021), name, date of birth and address. Your details must match the information held with the **ATO** and the USI Registry System. If the details in your application don't match **ATO** records and the USI Registry System (if relevant), you won't be able to access a HECS-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 HECS-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 HECS-HELP.

**Your provider will assess whether you meet the eligibility requirements for a HECS-HELP loan. Please contact your provider if you require more information about this process.**



You must provide your TFN because your HELP debt is repaid through the Australian tax system.

## What is the census date and administrative date?

The census date is the last day you can submit your **CSP** and **HECS-HELP eCAF** or withdraw from a unit without incurring the debt for that unit. If you haven't paid your student contribution amounts upfront, or correctly requested a HECS-HELP loan by the **census date**, then your enrolment in the CSP will be cancelled (and you will have to re-apply for it in the next study period).

Providers set their own census dates so each **provider** will be different. Each unit of study also has its own census date—contact your provider for more information.



The census date is the most important date for you as it is a legal deadline.

Your provider may set an administrative date that is before the census date. This is your provider's deadline for you to complete certain requirements such as submitting forms or finalising payments. However, your provider must allow you to submit your form right up until census date. Your provider cannot set an administrative date in relation to withdrawing from a unit or course. Your provider may refer to this earlier deadline as something like a payment due date, an invoice due date, a fees payment date or it may not set an administrative date at all, check with your provider.

## 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 census date to correct any errors to ensure your loan is not affected. This period is not an extension to the **census date**. You must meet the **HECS-HELP** citizenship, residency, **TFN** and **USI** requirements (if relevant) by the census date.

## WITHDRAWING FROM STUDY

To withdraw from a unit or course without getting a **HELP debt** or losing an upfront payment, you must complete your **provider's** formal withdrawal process by the **census date**.

If you are enrolled with more than one provider, you will need to withdraw from each one individually.

It is your responsibility to ensure you have withdrawn properly and to keep evidence of your withdrawal.

Your provider cannot set an **administrative date** in relation to withdrawing from a unit or course.

### Special circumstances

If you withdraw from a unit of study after the **census date** because you become seriously ill or because of another unforeseen event, you can apply to your **provider** to request a refund of your upfront payment or a re-credit of your **available HELP balance**. To do this, you will have to meet 'special circumstances' criteria, which means you will have to demonstrate to your provider that what happened to you:

- was beyond your control
- did not make its full impact on you until on or after the census date
- made it impracticable for you to complete the requirements for your unit(s) of study.

You will need to apply to your provider within 12 months of your withdrawal day (or your provider may allow you more time). If your **available HELP balance** is re-credited, your **HELP debt** for the unit will also be reduced. For more information, please visit [www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances](http://www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances).

This process does not apply if you have successfully completed your unit of study, or you changed your mind about studying, or you failed the unit.

## 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 2021-22 income year it is \$47,014. The more income you earn, the higher your

repayment will be (see **Table 3**). 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.

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](http://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](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 3: Repayment rates for the 2021–22 income year**

Repayment income	Repayment % rate
Below \$47,014	Nil
\$47,014 – \$54,282	1.0%
\$54,283 – \$57,538	2.0%
\$57,539 – \$60,991	2.5%
\$60,992 – \$64,651	3.0%
\$64,652 – \$68,529	3.5%
\$68,530 – \$72,641	4.0%
\$72,642 – \$77,001	4.5%
\$77,002 – \$81,620	5.0%
\$81,621 – \$86,518	5.5%
\$86,519 – \$91,709	6.0%
\$91,710 – \$97,212	6.5%
\$97,213 – \$103,045	7.0%
\$103,046 – \$109,227	7.5%
\$109,228 – \$115,781	8.0%
\$115,782 – \$122,728	8.5%
\$122,729 – \$130,092	9.0%
\$130,093 – \$137,897	9.5%
\$137,898 and above	10.0%

In addition to your compulsory repayment, you can make a voluntary repayment to the ATO 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, visit [www.ato.gov.au/individuals/study-and-training-support-loans/deferring-repayments](http://www.ato.gov.au/individuals/study-and-training-support-loans/deferring-repayments) for information.

## FURTHER CONTACTS

### **StudyAssist 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.

### **Course Seeker website [www.courseseeker.edu.au](http://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](http://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](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 you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. To contact the ATO:

- 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/online/loanbalance](http://www.ato.gov.au/online/loanbalance)
- 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](http://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](http://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](http://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](http://www.homeaffairs.gov.au) and the Department of Foreign Affairs and Trade website at [www.smartraveller.gov.au](http://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](http://www.usi.gov.au)
- for information on finding your USI online, visit [www.usi.gov.au/students/find-your-usi](http://www.usi.gov.au/students/find-your-usi).
- call 1300 857 536 for further assistance.