

2017



Australian Government



SA-HELP information

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



Visit

www.studyassist.gov.au

for up-to-date information.





My CHESSN: _____

My provider: _____



You must read this booklet before signing the *Request for a SA-HELP loan form*.

When you sign 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 and Training 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. However, there may be differences between this publication and the Act or guidelines. If there is any inconsistency the Act will take precedence.

SA-HELP AT A GLANCE

What is SA-HELP?

SA-HELP is a loan that helps eligible higher education students pay their **student services and amenities fee**.

You will only be required to apply for SA-HELP once per **course**.

WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students, enrolled in a course with an approved education **provider**, (provider) who wish to use SA-HELP to pay their student services and amenities fee.

This booklet contains a summary of the key points a person getting a SA-HELP loan needs to know.

USING THIS BOOKLET

As you read through this booklet, you will notice that each page has key words **highlighted**—refer to the glossary for an explanation of what these words mean.


If, after reading this booklet, you need more information about SA-HELP, you can refer to the *CSP and HELP Handbook for 2017*.



The handbook and all HELP student information booklets are available at: www.studyassist.gov.au.

CONTENTS

SA-HELP AT A GLANCE	1
WHO IS THIS BOOKLET FOR?	1
USING THIS BOOKLET	1
GLOSSARY	4
1. STUDENT SERVICES AND AMENITIES FEE	7
1.1 What is the student services and amenities fee?	7
1.2 What can providers spend the fee on?	7
1.3 How much is the fee?	7
1.4 When will I have to pay the fee?	8
1.5 What if I enrol at multiple providers?	8
2. THE SA-HELP LOAN SCHEME	9
2.1 What is SA-HELP?	9
2.2 Am I eligible for SA-HELP?	9
2.3 How much can I borrow?	10
2.4 Will I be charged interest?	10
2.5 Is there a loan or application fee?	10
2.6 If I withdraw after the fee payment date, will I still have a debt?	10
3. APPLYING FOR A SA-HELP LOAN	11
3.1 How do I apply for SA-HELP?	11
3.2 Do I need to re-apply for SA-HELP each year?	11
3.3 When is the last day to access a SA-HELP loan?	11
4. KEEPING TRACK OF MY HELP LOAN	12
4.1 My Commonwealth Assistance Notice (CAN)	12
4.2 My Commonwealth Higher Education Student Support Number (CHESSN)	12
4.3 Can I get my SA-HELP debt removed?	12
5. REPAYING MY HELP DEBT	13
5.1 When do I start paying back my loan?	13
5.2 Overseas repayments	13



5.3 How much will my repayments be?	14
5.4 myGov	14
5.5 Can I make a voluntary repayment?	15
5.6 Are repayments tax deductible?	15
6. CONTACTS AND ADDITIONAL INFORMATION	16
My provider	16
<i>Study Assist</i> website	16
Australian Taxation Office (ATO)	16
Department of Human Services (DHS)	16
Department of Immigration and Border Protection	16

GLOSSARY

Accumulated HELP debt—The total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP/VET Student Loans or SA-HELP debts you have incurred (including any Australian Government study loans incurred before 2005).

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 and/or the Higher Education Loan Program (HELP) to eligible students.

Australian Taxation Office (ATO)—The ATO is the principal revenue collection agency of the Australian Government. The ATO is responsible for managing HELP debt repayments.

Commonwealth Assistance Notice (CAN)—A notice from your provider issued after the deadline that provides information about the Commonwealth assistance you have used for the study period.

Course of study (course)—In this booklet, this term means a course leading to a higher education award, an enabling course or a bridging course for overseas-trained professionals.

Higher Education Loan Program (HELP)—Australian Government loans that help eligible students pay their student contributions (HECS-HELP), tuition fees (FEE-HELP or VET FEE-HELP/VET Student Loans), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). HELP loans are repaid through the Australian tax system once people earn above the compulsory repayment threshold.

Higher Education Support Act 2003—The Commonwealth legislation that outlines the requirements for getting a subsidised Commonwealth supported places and/or a HELP loan.



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.

If you are a NZ citizen and hold a SCV you may be able to access HELP loans, providing you meet all of the following requirements:

- 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
- have been in Australia for at least:
 - a total of 8 out of the last 10 years immediately before the test day; and
 - a total of 18 months out of the last 2 years immediately before the test day.
- are otherwise eligible for a HELP loan.

NZ SCV Residency requirements

You must provide evidence to your provider, on or before the due date, that you first began residing in Australia as a minor at least 10 years before the test day.

*‘test day’ means the first day you successfully applied for a HELP loan as an eligible NZ SCV holder for a unit that formed part of the same course of study. If you have not previously applied for a HELP loan for a unit that forms part of your course of study then the ‘test day’ is the date you submit your form.

Specific enquiries about SCVs and other visas should be directed to the Department of Immigration and Border Protection (www.border.gov.au).

Request for a SA-HELP loan form—The form you must submit to your provider to apply for a SA-HELP loan.

SA-HELP—Australian Government loan scheme that helps eligible students pay their student services and amenities fee.

Student services and amenities fee—A fee that providers can charge for specific student services and amenities of a non-academic nature.

Study Assist (www.studyassist.gov.au)—A website providing information about how you can pay for your tertiary study including types of HELP loans, 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, including making HELP debt repayments.

1. STUDENT SERVICES AND AMENITIES FEE

1.1 What is the student services and amenities fee?

The **student services and amenities fee** is a fee that **providers** can charge their students for specific student services and facilities of a non-academic nature.

1.2 What can providers spend the fee on?

Providers can only spend the fee on permitted services and facilities, like sporting and recreational activities, employment and career advice, child care, financial advice and food services.

They cannot spend the fee to support a political party or the election of a person to a Commonwealth, state or territory, or local government body.

Providers cannot require you to become a member of a student organisation.

The Guidelines made under the *Higher Education Support Act 2003* have an important requirement for providers to consult students and student groups about the fee and its uses.

1.3 How much is the fee?

The maximum student services and amenities fee that a provider can charge a full-time student in 2017 is \$294.

However, providers can choose to charge different groups different fee amounts, for example, undergraduate and postgraduate students may be charged different amounts.

If you are a student undertaking less than 75% of the normal full-time study load, you cannot be charged more than 75% of the amount your provider is charging to its full-time students.

If your provider has multiple fees and you are subject to more than one fee, you cannot be charged more than \$294 for the calendar year at that particular provider. Ask your provider which fee(s) will apply to you.

Providers decide how much they will charge, up to the \$294 maximum.

1.4 When will I have to pay the fee?

Your provider will tell you the due date for you to pay the fee or submit your *Request for a SA-HELP loan* form. If you do not organise payment of the fee by your provider's deadline, your enrolment may be affected.

1.5 What if I enrol at multiple providers?

If you are enrolled at multiple providers, for example, if you are enrolled in two separate **courses** at two different providers, or you have transferred your study to another provider, you may be required to pay another fee (this also applies to cross-institutional study).

2. THE SA-HELP LOAN SCHEME

2.1 What is SA-HELP?

SA-HELP is an Australian Government (Government) loan scheme that helps eligible students pay their **student services and amenities fee**. Eligible students can choose to defer all or part of their fee for the relevant year or study period to a SA-HELP loan.

2.2 Am I eligible for SA-HELP?

To be eligible for SA-HELP, you must:

- be enrolled in a higher education **course** of study, and be studying part of your course in Australia,
- be either an Australian citizen, or a **New Zealand Special Category Visa (NZ SCV)** holder who meets the long-term residency requirements, or a permanent humanitarian visa holder, and
- have read this booklet.

If you are not eligible for SA-HELP, talk to your **provider** to confirm the due date for upfront payments and payment arrangements.

Need to check your visa subclass?

Your provider will need proof of your visa status to verify your eligibility. With your permission and your passport details, providers registered with Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, you can send your details directly to them by using VEVO's 'send email' function. VEVO is a free, online service that allows visa holders and registered Australian organisations, such as providers, to check the details and conditions of a visa. Access the VEVO service at: www.border.gov.au/vevo.

2.3 How much can I borrow?

There is no financial limit on the amount of SA-HELP you may access—it is the student services and amenities fee which is limited to a maximum amount that providers can charge.

If you are eligible, you may get a SA-HELP loan for all or part of the student services and amenities fee.

2.4 Will I be charged interest?

There is no interest charged on **HELP** debts. However, after your debt is more than 11 months old it is subject to indexation which is applied on 1 June each year. HELP debts are indexed to maintain the real value of the debt by adjusting it in line with changes in the cost of living as measured by the Consumer Price Index. Indexation rates are published on the **ATO** website, visit: www.ato.gov.au/indexation.

2.5 Is there a loan or application fee?

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

2.6 If I withdraw after the fee payment date, will I still have a debt?

Yes, you will still have a debt. Your provider cannot remove your SA-HELP loan once it has been incurred.

3. APPLYING FOR A SA-HELP LOAN

3.1 How do I apply for SA-HELP?

To apply for SA-HELP, you must submit a valid *Request for SA-HELP loan* form to your provider by their due date (this may, or may not, be the same as your census date). Some providers will allow you to submit an electronic version of the form. Check with the student administration/enrolments office at your provider if you are unsure about whether to submit a paper or electronic form. If you want to use a SA-HELP loan to pay your **student services and amenities fee**, you must meet the TFN requirements:

- you must give your provider your valid TFN by their due date, or
- if you do not have a TFN, you can give your provider a *Certificate of application for a TFN*. This certificate is available from the ATO after you have applied for a TFN. You must advise your provider of your TFN within 21 days of receiving it.



You have to provide your TFN because repayments on your HELP debt are made through the Australian taxation system.

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

You only need to apply once for each course. If you are enrolled with more than one provider (i.e. you are undertaking two courses at two different providers), you will need separate forms.

If you change your course or transfer to a different provider, you will need to submit a new form.

3.3 When is the last day to access a SA-HELP loan?

Each provider sets its own due date for payment of the fee, so check directly with your provider to make sure you do not miss it. If you miss the deadline, you will not be entitled to a SA-HELP loan.

4. KEEPING TRACK OF MY HELP LOAN

4.1 My Commonwealth Assistance Notice (CAN)

When you get a **HELP** loan, your **provider** will send you a **CAN** within 28 days of the date that the **student services and amenities fees** must have been paid. Your CAN will tell you the amount of the fee charged to you and the amount of **SA-HELP** loan you have used.

Check your CAN carefully to make sure that the student services and amenities fee being charged to you is the same as what is published on your provider's website.

If you believe that the information on your CAN is incorrect, you have 14 days to submit a written request for correction to your provider (some providers may allow for a longer correction period).

4.2 My Commonwealth Higher Education Student Support Number (CHESSN)

You will be allocated a CHESSN when you first apply for admission to your provider or Tertiary Admissions Centre. Your CHESSN is a unique identification number that remains with you for the whole of your student life. Your CHESSN is NOT your student ID number (which is issued by individual providers).

Your CHESSN helps providers and the Government identify you, so you can be given important information about your HELP loan(s). Your CHESSN is printed on your CAN.

There is a section at the beginning of this booklet where you can record your CHESSN for future use.

4.3 Can I get my SA-HELP debt removed?

It is not possible to remove your SA-HELP debt once it has been incurred. Ask your provider for information about whether it has a refund policy for the student services and amenities fee.

5. REPAYING MY HELP DEBT

5.1 When do I start paying back my loan?

Your SA-HELP debt forms part of your accumulated HELP debt. You must start repaying your HELP debt through the tax system once your income is above the compulsory repayment threshold, even if you are still studying.

The threshold is adjusted each year and, for the 2016–17 income year, it is \$54,869 or above. Repayments made through the Australian taxation system are called ‘compulsory repayments’ and continue until you have repaid your whole debt.

Your compulsory repayment is calculated from the amounts given 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, and
- exempt foreign employment income amounts.

5.2 Overseas repayments

From 1 July 2017, if you move overseas and have a HELP debt you have the same repayment obligations as those living in Australia. This applies if you already live or intend to move overseas for a total of 183 days or more in any 12 month period.

You will be required to notify the ATO by updating your contact details through ATO online services within seven days of leaving Australia.



For more information visit:
www.ato.gov.au/overseasrepayments.

5.3 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The repayment percentage increases as your income increases, so the more you earn, the higher your repayment will be, but it is capped at 8% of your income.

The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 1: Repayment rates for the 2016–17 income year


Repayment income	Repayment % rate
\$54,869 – \$61,119	4.0%
\$61,120 – \$67,368	4.5%
\$67,369 – \$70,909	5.0%
\$70,910 – \$76,222	5.5%
\$76,223 – \$82,550	6.0%
\$82,551 – \$86,894	6.5%
\$86,895 – \$95,626	7.0%
\$95,627 – \$101,899	7.5%
\$101,900 and above	8.0%

5.4 myGov

Logging on to ATO's online services via myGov will show you a running total of your current **HELP** debt that is left to repay, including:

- your current HELP debt (which includes HECS-HELP, OS-HELP, SA-HELP, FEE-HELP and VET FEE-HELP/ VET Student Loans as a consolidated amount),
- any indexation that has been applied to your debt, and
- any repayments you have made, so you can see how much you have left owing to the ATO.

To access the ATO's online services, you need to create a myGov account and link to the ATO—find out how at: www.ato.gov.au/OnlineLoanBalance.



If you already have a myGov account linked to the ATO, you can log in at any time.

5.5 Can I make a voluntary repayment?

Yes. You can make a voluntary repayment to the ATO at any time and for any amount. Voluntary repayments are in addition to the compulsory repayments made through your tax return.

There are several ways you can make a voluntary repayment, including via BPAY and credit card. Voluntary repayments can be made through ATO online services accessible via myGov.



For more information about voluntary repayments, visit: www.ato.gov.au/voluntaryrepay.

5.6 Are repayments tax deductible?

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible. Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, visit: www.ato.gov.au.

6. CONTACTS AND ADDITIONAL INFORMATION

My provider

The student administration/enrolments office at your provider will be able to help you with:

- the eligibility criteria for SA-HELP, and
- applying for a SA-HELP loan.

Study Assist website 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, and
- student income support options and other scholarships and awards.

Australian Taxation Office (ATO)

The ATO can help you with HELP debts and compulsory and voluntary repayments, visit: www.ato.gov.au/getloaninfo. Additionally, you can call 13 28 61 (or call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students), or you can write to PO BOX 1032, ALBURY NSW 2640 (do not send voluntary repayments to this address).

Department of Human Services (DHS)

DHS can help you with Youth Allowance, Austudy, ABSTUDY and other forms of student income support assistance, visit: www.humanservices.gov.au. Additionally, you can call 13 24 90 for Youth Allowance and Austudy, or Freecall™ 1800 132 317 for ABSTUDY (or freecall™ 1800 810 586 for TTY enquiries).

Department of Immigration and Border Protection

This department can help you with visas and Australian citizenship, visit: www.border.gov.au or call 13 18 81.

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