

2019



**Australian Government**

# 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 December 2018



My CHESSN: \_\_\_\_\_

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

\_\_\_\_\_



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 or finalise your payment by the census date, your enrolment as a Commonwealth supported student will be cancelled. You can get more information about your census 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](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.



## CSP AND HECS-HELP AT A GLANCE

### What is a CSP and what is HECS-HELP?

A **Commonwealth supported place (CSP)** is a type of enrolment where the total cost of your study is split into two parts:

- the Australian Government pays one part—this is a subsidy, and
- you pay the other part—this is called your student contribution amount.

A student enrolled in a CSP is called a Commonwealth supported student.

Eligible students enrolled in a CSP can get a **HECS-HELP** loan to pay for their **student contributions**.

### WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students enrolling in a CSP. Most undergraduate students at Australian public universities are enrolled in CSPs.

This booklet contains a summary of the key points a person enrolled in a CSP/using a HECS-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 CSPs or HECS-HELP, you can refer to the *CSP and HELP Handbook*.



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

**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).

**Administrative date**—A date set by your approved education provider (before the census date) for submitting your *Request for a Commonwealth supported place and a HECS-HELP loan* form, making upfront payments of your student contributions or formally withdrawing from any units. You can still submit your form or withdraw from a course after the administrative date (but before the census date), however you may have to pay a late fee.

**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 CSPs 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.

**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 do not incur a HELP debt.

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

**Commonwealth supported place (CSP)**—A place at a provider that is subsidised by the Australian Government. Students enrolled in a CSP only have to pay the 'student contribution' amount for their study.



**Commonwealth supported student**—A student enrolled in a CSP.

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

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

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

**HECS-HELP Benefit**—The HECS-HELP Benefit encouraged particular graduates to work in specific occupations or locations by reducing their HELP debt. The HECS-HELP Benefit was removed from 1 July 2017. See **section 7.7** for more information.

**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 CSP 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 New Zealand citizen and hold a SCV you may be able to access a CSP and 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\*;
- 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 census date, 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 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.

\*\*Under the Act, a ‘dependent child’ is someone who is aged under 18 and does not have a spouse or de facto partner.



Specific enquiries about SCVs and other visas should be directed to the Department of Home Affairs ([www.homeaffairs.gov.au](http://www.homeaffairs.gov.au)).

***Request for a Commonwealth supported place and a HECS-HELP loan form***—The form you must submit to your provider to accept an offer of a CSP. Eligible students also use this form to request a HECS-HELP loan. This form is usually in electronic format.

***Special circumstances***—Specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that you must meet for your HELP debt to be cancelled.

***Student contribution amounts***—The amount of fees a Commonwealth supported student must pay for their study.

***Study Assist*** ([www.studyassist.gov.au](http://www.studyassist.gov.au))—An Australian Government 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, it's needed for obtaining your HELP loan and making HELP debt repayments.

# 1. TRANSITIONING TO TERTIARY STUDY

Before you decide where to study and apply for a course, you will need to make some important decisions. This section highlights the key things you need to know if you are planning to undertake tertiary study.

Things to think about:

- how to make a smooth transition to tertiary study,
- which courses and qualifications will suit your needs,
- which providers offer **HELP** loans,
- what financial assistance you may be eligible for, and
- what your career options are.

Here are some top tips for transitioning to tertiary study:

## 1.1 Get a TFN early!

- If you want to use a **HECS-HELP** loan to pay for your study, you must submit your **TFN** or a *Certificate of Application for a TFN* (certificate) by the **census date**. Otherwise, you will not be able to use the loan for that study period.
- If you do not have a TFN you must apply for one. The fastest way to apply for a TFN is with Australia Post. You can find out how to apply at [www.ato.gov.au/TFN](http://www.ato.gov.au/TFN).
- Keep your TFN secure and treat it like your bank PIN.



HELP debts are recorded against your TFN so be really careful about who you give your TFN to.

## 1.2 Be aware of your obligations!

- Find out your census date(s). Census dates are critical to getting a HECS-HELP loan and finalising your payment arrangements so that your enrolment in the CSP is not cancelled. See **section 4.3** for more information.
- Find out your provider's policy for contacting students. If they are going to contact you by an in-house email system (e.g. a student email account), it is your responsibility to check your email on a regular basis.

If you cannot get a HECS-HELP loan or your enrolment in the CSP is cancelled because you missed the census date, claiming you did not have access to email or being unaware that you had to check your email are not acceptable excuses.

- Find out your provider's policies regarding the conditions of your study. If you are not progressing satisfactorily in your course, your enrolment may be cancelled—even if you have already incurred a HECS-HELP debt or made an upfront payment for that study.

### 1.3 You are responsible for your own education

- Due to privacy laws, providers cannot give information to your spouse, parent, or anyone else about your payment details, HECS-HELP loan, attendance or other personal matters.
- If you are still enrolled in a unit past the census date but choose not to attend any classes or hand in any assignments, your provider is not obliged to find out why. You will still have to pay the full amount of student contributions for that unit or incur a HECS-HELP debt for that unit.

### 1.4 Know who to ask for help

- Your provider is the first place you should go for any questions about your study. Student administration staff will be able to help you with enrolment and administration, or will direct you to the appropriate area (refer to the **Contacts** section for other useful contacts).

### 1.5 Get involved!

- Most providers offer an orientation service for new students, as well as social events and various clubs. These activities can help you to learn your way around, meet new people and build a support network.
- If you are studying online or by distance, social media pages, blogs and online discussion groups are excellent ways to connect with fellow students.



More tips on how to transition into tertiary study are available at [www.studyassist.gov.au](http://www.studyassist.gov.au).

## 2. WHAT IS A COMMONWEALTH SUPPORTED PLACE (CSP)?

A **CSP** is a subsidised higher education enrolment. CSPs are only available to domestic students. See **section 2.2** for eligibility requirements.

CSPs are much cheaper than fee paying places (which are not subsidised—fee paying students pay full tuition fees for their study). If you are enrolled in a CSP, the Australian Government (Government) will pay part of your fees directly to your **provider**.



The subsidy is not a loan and you will not have to pay it back. However, you will also have to contribute towards your study. See **section 2.5** for information on student contributions.

Being enrolled in a CSP has many benefits:

- The Government pays for part of your course directly to your provider, and you only have to pay the **student contribution amount**. This amount is set by your provider for your units of study, and
- If you are eligible, you can choose to use a **HECS-HELP** loan to pay your student contributions.

### 2.1 Where are CSPs available?

CSPs are available at all public universities and some private providers in national priority areas like nursing and education. You can find a list of providers that offer CSPs at [www.studyassist.gov.au](http://www.studyassist.gov.au).

Most domestic undergraduate students at Australian universities are enrolled in CSPs. A student enrolled in a CSP is referred to as a **Commonwealth supported student**. The majority of CSPs are offered at the undergraduate level, although some providers also offer CSPs for selected postgraduate courses—ask your provider if it does.

## 2.2 Am I eligible for a CSP?

To be eligible for a CSP you must be either:

- an Australian citizen who will undertake in Australia, at least one unit of your course of study, **or**
- a **New Zealand citizen** or a permanent visa holder who will be resident in Australia for the duration of your unit(s) of study

AND meet each of the following criteria:

- be enrolled in each unit by the **census date**,
- have read this booklet, and
- have submitted a valid *Request for a Commonwealth supported place and a HECS-HELP loan* form to your provider by the census date.



Remember that being eligible for a CSP does not mean you will be offered a CSP in the course of your choice—you still have to meet your provider's entry requirements.

## 2.3 How do I apply for a CSP?

You apply for a CSP through the Tertiary Admissions Centre (TAC) in the state or territory where your provider is located. In some cases, you may be able to apply directly to the provider, but you will need to confirm this with them. Your offer of enrolment notification will say whether you have been offered a CSP or a fee paying (non-subsidised) place.

To accept the offer of a CSP, you need to submit a valid *Request for a Commonwealth supported place and a HECS-HELP loan* form to your provider by the census date (or earlier **administrative date**). These forms are usually in electronic format (eCAFs). Your institution will have provided instructions on how to complete your eCAF in your offer of enrolment. If you do not submit your form by the census date, you will lose your offer of a CSP and will have to wait until the next study period (e.g. semester or trimester) to re-apply for a CSP.

If you are eligible and intend to apply for a HECS-HELP loan you will also need to provide your **TFN** on this form by the census date.

If you did not receive instructions on how to complete your eCAF with your enrolment offer, you will need to contact the student administration office at your provider.

## 2.4 What if I make a mistake on my form?

After the census date of a unit, you have a six-week period to correct any errors on your form that would prevent you from being eligible for a CSP and/or a HECS-HELP loan. Correcting errors does not include collecting or submitting the documents you need to prove that you meet the eligibility criteria. This six-week period cannot be used as an extension to apply for Australian citizenship, or to provide your TFN—all of these must be done by the census date.

## 2.5 How much will my student contributions be in 2019?

The student contribution amount you need to pay depends on your field of study. The Government groups different areas of study into 'bands' and sets a maximum amount that you can be charged for a full-time study load (which is normally around eight units per year). See **Table 1** for more information. To find out how much the Government contributes to CSPs, see **Appendix B** of the *CSP and HELP Handbook*.

Providers can charge any amount within the specified range. Most providers charge the maximum.

Be aware that not all units in a course (e.g. a bachelor degree) are in the same student contribution band. This means that your course may include units from different bands, (i.e. some education courses [band 1] may also include science units [band 2]). This must be considered when calculating your student contribution amounts.

**Table 1:** 2019 student contribution amounts per year of full-time study

Student contribution bands	2019 Student contribution range (per EFTSL)
<b>Band 3:</b> Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce	\$0 - \$10,958
<b>Band 2:</b> Mathematics, statistics, science, computing, built environment, other health, allied health, engineering, surveying, agriculture	\$0 - \$9,359
<b>Band 1:</b> Humanities, behavioural science, social studies, education*, clinical psychology, foreign languages, visual and performing arts, nursing*	\$0 - \$6,566

To calculate the student contribution for a unit, you need to know which band the unit is in and its **EFTSL** value. If you cannot find this information on your provider’s website, check with the student administration office.



You can then calculate your student contribution for that unit using this formula:

EFTSL value x band range = your student contribution for that unit.

**Example**

Your provider has set the unit ‘History A01’ with an EFTSL value of 0.125 and classified it in Band 1 (your provider has also decided to charge the maximum rate of \$6,566 for 1 EFTSL of Band 1 units).

The student contribution for History A01 is \$820. This is the formula used:  $0.125 \times \$6,566 = \$820$  (the amount is rounded down to the nearest dollar).

## 2.6 How do I pay for my student contributions?

You have two options:

- you can pay upfront for your student contributions, **or**
- if you are eligible, you may use a HECS-HELP loan (see **section 3**) to pay your student contributions.

If you are not eligible for a HECS-HELP loan, you must pay your student contributions upfront. Although you have until the census date to finalise your payment arrangements, your provider can ask you to finalise your arrangements by an earlier administrative date. If you do not meet this administrative date, you may be charged a late fee. See **section 4.3** for information on census and administrative dates.



If you do not pay your student contributions by the census date, your enrolment will be cancelled and you will have to wait until the next study period to re-apply for a CSP.

## 3. THE HECS-HELP LOAN SCHEME

You may be interested to know that if you use a HECS-HELP loan, you will not have to make any repayments in the 2018–19 income year unless your income is \$51,957 or above.

### 3.1 Am I eligible for HECS-HELP?

In addition to being enrolled in a CSP, to be eligible for a **HECS-HELP** loan you must be:

- an Australian citizen who will undertake, in Australia, at least one unit of your course of study, **or**
- a **New Zealand Special Category Visa (NZ SCV)** holder who meets the long-term residency requirements and who will be resident in Australia for the duration of your unit(s) of study, **or**
- a permanent humanitarian visa holder (check [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au) for the list of humanitarian visa subclasses) who will be resident in Australia for the duration of your unit(s) of study.

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



If you are not eligible for HECS-HELP, talk to your provider to confirm your payment arrangements by the census date(s).

### **3.2 How much can I borrow?**

There is currently no limit to the amount you can borrow under HECS-HELP.

Please note that any HECS-HELP loans you borrow from 1 January 2020 will be part of a new combined HELP loan limit, but any HECS-HELP from before this date will not add to the limit.

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

### **3.4 Is there a loan or application fee?**

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

## 4. APPLYING FOR A HECS-HELP LOAN

### 4.1 How do I apply for a HECS-HELP loan?

To apply for a **HECS-HELP** loan, you must submit a valid *Request for a Commonwealth supported place and a HECS-HELP loan* form to your **provider** by the **census date**.

Remember, this form is first used to accept your offer of a **CSP**—see **section 2.3**.

If you want to use a HECS-HELP loan to pay for your study, you must meet the **TFN** requirements:

- you must give your provider your valid TFN, name, date of birth and address information by the census date as part of your application. Your details must match the information held with the ATO. If there is a mismatch between the information on your application and ATO records, you will not be able to access a loan until you correct the error.
- if you do not have a TFN, you can give your provider a *Certificate of Application for a TFN* (certificate). 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. If you do not meet the TFN requirements, your form will not be valid and you will not be able to access a HECS-HELP loan for that study period (remember—if you do not finalise your payment arrangements by the census date, your enrolment in the CSP will be cancelled). For information on correcting a TFN mismatch see the student fact sheet called Tax File Number (TFN) Mismatch at [www.heimshelp.education.gov.au](http://www.heimshelp.education.gov.au).

## 4.2 Multiple enrolments and course changes

If you want to enrol in two different courses at the same provider, you must submit a separate form for each course. If you change your course or provider, you will also need to submit a new form for your new course or to your new provider.

You will also need to officially withdraw from any units you have enrolled in and do not wish to continue with by the census date so that you do not incur a HECS-HELP debt.

Withdrawal does not happen automatically when you transfer to a new course or provider, or when you stop attending classes. See **sections 6.1** and **6.2** for information on withdrawing from your studies.

## 4.3 What is the census date?

The census date is the last day you can:

- submit your ***Request for a Commonwealth supported place and a HECS-HELP loan*** form, or
- if you have already finalised your payment arrangements, it is the last day for you to withdraw your enrolment without incurring the cost or debt for that unit.

As providers set their own census dates (within rules set by the Government), this date may differ between individual units and providers. Every unit has its own census date, so that you are charged progressively for your course as you undertake your studies, and not for the whole course at the beginning. You must contact your provider to confirm the census date for each unit you enrol in and the exact deadline of the census date (i.e close of business).



The census date is the most important date for you to know about as it is the legal deadline.

## What is the administrative date?

The **administrative date** is a date that occurs before the census date and when your provider wants you to complete certain requirements (like submitting your form, withdrawing your enrolment or finalising your payment arrangements). Not all providers set administrative dates.

If you miss the administrative date, you can still complete the requirements by the census date, and if you are studying at a university you may be charged a late fee. Non-university higher education providers may not charge a late fee for missing the administrative date.



Check with your provider if they have an administrative date.

## 4.4 What if I make a mistake on my form?

After the census date of a unit, you have a six-week period to correct any errors on your form that would prevent you from being eligible for a CSP/HECS-HELP. Correcting errors does not include collecting or submitting the documents you need to prove that you meet the eligibility criteria.



This six-week period cannot be used as an extension to apply for Australian citizenship, submit or sign your form, or to provide your TFN—all of these must be done by the census date.

## 4.5 How will I know if my application for HECS-HELP is accepted?

Contact your provider directly for information. *Request for a Commonwealth supported place and a HECS-HELP loan* forms are processed by providers and not the Government.

## 5. KEEPING TRACK OF MY HELP LOAN

### 5.1 My Commonwealth Assistance Notice (CAN)

When you get a HELP loan (or enrol in a CSP), your **provider** will send you a **CAN** within 28 days of the **census date**, for each study period that you are receiving Commonwealth assistance. Your CAN will include information on:

- the **student contribution amounts** for your units of study,
- any upfront payments you have made, and
- any **HECS-HELP** loan you have used for that study period.

Check your CAN carefully to make sure that:

- the student contributions listed on your CAN are the same as those published on your provider's website, and
- the CAN does not include any units you withdrew from by the census date.

If you notice any errors on your CAN, you have 14 days from the date of the CAN to send your provider a written request for correction (some providers may allow for a longer correction period).

### 5.2 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.

### 5.3 Keeping track of what I borrow

You can use the myUniAssist website to keep track of what you have borrowed, and what your remaining entitlements are.

#### myUniAssist

This website helps you keep track of how much you have borrowed under the various HELP loans from 2005 onwards. It also provides information on how much Commonwealth assistance you have received. When you log on to myUniAssist, you can see an itemised account of each HELP loan (except SA-HELP) that you have used.

Please note the following about myUniAssist:

- the information is displayed on a per-unit basis. It shows unit codes, not unit names,
- there is a time lag between the census date and when your information on myUniAssist is updated. To work out a total of your current loan amounts, you will need to add any units you have recently/currently enrolled in with amounts showing on myUniAssist—if they are not already there, and
- myUniAssist will not show any details about SA-HELP loans or any loans used for pre-2005 study (including former HECS, OLDPS, PELS and BOTPLS loans).

You will need your CHESSN and other personal identifying details to access myUniAssist via the **Study Assist** website at [www.studyassist.gov.au](http://www.studyassist.gov.au).



myUniAssist does not show the indexation that has been applied to your debt, repayments you have made, or what you have left owing to the Government— see **section 7.4** for instructions on how to get your current HELP debt information.

## 6. WITHDRAWAL OR NON-COMPLETION OF STUDIES

### 6.1 Withdrawing and census dates

**Withdraw correctly and avoid a HELP debt!**

If you correctly withdraw from a unit by the **census date**, you will not have to pay the **student contribution** or incur a debt for that unit. If you have already made an upfront payment of your student contributions, you will receive a refund from your **provider**.

**Fail or withdraw incorrectly and you will get a HELP debt!**

If you fail a unit, or withdraw from a unit after the census date, you will still have to pay the student contribution for that unit, regardless of whether you attended any classes or intend to repeat the unit.

If you used a **HECS-HELP** loan, you will incur a HELP debt. If you made an upfront payment, you are not eligible for a refund of that payment.

### 6.2 How do I withdraw from a unit?

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

If the course you are withdrawing from involves enrolment with more than one provider, you will need to withdraw from each one individually.



Withdrawing from a course **MUST** be done according to your provider's formal process—check with them what the correct process is.

## 6.3 Special circumstances

If you withdraw from a unit after the census date because you become seriously ill or because of other **special circumstances**, you can apply to your provider to have your HELP debt removed. You cannot have your debt removed if you have already successfully completed your unit of study.

Changing your mind or failing a unit are not good enough reasons to apply for special circumstances and you will still be required to repay your HELP debt.

For your provider to be satisfied that special circumstances applied to you, you must be able to prove that the circumstances:

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

You need to submit your application for special circumstances to your provider within 12 months of your withdrawal day.



More information about special circumstances is available from the *CSP and HELP Handbook* at [www.studyassist.gov.au](http://www.studyassist.gov.au).

## 7. REPAYING MY HELP DEBT

### 7.1 When do I start paying back my loan?

Your **HECS-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 2018–19 income year, it is \$51,957 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.

### 7.2 Overseas debt repayments

If you go overseas and have a HELP debt, you may be required to notify the ATO and make repayments against your HELP debt in the same way as if you were living in Australia.

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 of your intention to remain outside of Australia by completing an Overseas Travel Notification, and updating your contact details through ATO online services within seven days of leaving Australia.

You may also need to either report your world-wide income or complete a non-lodgement advice annually, depending on your tax residency status and the amount of world-wide income you have earned for the year.



More information is available at [www.ato.gov.au/overseasrepayments](http://www.ato.gov.au/overseasrepayments).

### 7.3 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 2:** Repayment rates for the 2018–19 income year

Repayment income	Repayment % rate
Below \$51,957	Nil
\$51,957 - \$57,729	2.0%
\$57,730 - \$64,306	4.0%
\$64,307 - \$70,881	4.5%
\$70,882 - \$74,607	5.0%
\$74,608 - \$80,197	5.5%
\$80,198 - \$88,855	6.0%
\$88,856 - \$91,425	6.5%
\$91,426 - \$100,613	7.0%
\$100,614 - \$107,213	7.5%
\$107,214 and above	8.0%

## 7.4 myGov

Logging on to the **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 of your HELP debt you have left owing to the Government.

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](http://www.ato.gov.au/OnlineLoanBalance).

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

## 7.5 Can I make a voluntary repayment?

Yes. You can make a voluntary repayment of any amount to help reduce the balance of your account faster at any time. Any voluntary repayments you make are **in addition** to the compulsory repayments made through your tax return.

There are several ways you can make a voluntary repayment, including through ATO online services (via myGov), via BPAY and credit card.



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

## 7.6 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 those repayments. For more information visit [www.ato.gov.au/voluntaryrepay](http://www.ato.gov.au/voluntaryrepay).

## 7.7 What is the HECS-HELP Benefit?

The **HECS-HELP Benefit** was a financial incentive offered by the Government to encourage certain graduates to work in specific occupations or locations by reducing their HELP debt. The HECS-HELP Benefit was available to eligible graduates in the fields of:

- mathematics, statistics or science,
- education, nursing or midwifery, and
- early childhood education.



The HECS-HELP Benefit was discontinued from 1 July 2017. Graduates will have until 30 June 2019 to claim the HECS-HELP Benefit for employment during the 2016–17 income year.

## 7.8 Are there other repayment options if I am facing financial hardship?

If you are struggling to make your compulsory HELP repayment or repayment of your overseas levy, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply for a payment plan or a deferral of your repayment obligations for the year. Find out more by visiting [www.studyassist.gov.au](http://www.studyassist.gov.au).

## 8. CONTACTS AND ADDITIONAL INFORMATION

### My provider

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

- enrolments,
- **student contribution amounts** and upfront payments,
- **census dates** and **administrative dates**,
- the eligibility criteria for a **CSP** and **HECS-HELP**,
- applying for a CSP and a HECS-HELP loan,
- withdrawals,
- getting your HELP debt removed under '**special circumstances**', and
- grievance procedures for student complaints.

### **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, and
- student income support options, and available scholarships.

### **Australian Taxation Office (ATO)**

The ATO can help you with:

- your HELP debt,
- compulsory repayments,
- voluntary repayments, and
- 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 ATO online services to view loan accounts and other information such as Payment Reference Number (PRN) 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, or
- write to Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

NOTE: Do not send voluntary repayments to this address.

## Department of Human Services

The Department of Human Services can help you with Youth Allowance, Austudy, ABSTUDY and other payments and services, visit [humanservices.gov.au/students](http://humanservices.gov.au/students).

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

## Department of Home Affairs

The Department of Home Affairs can help you with visas and Australian citizenship. Visit [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au) or call 13 18 81.

ISSN 1449-9282

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