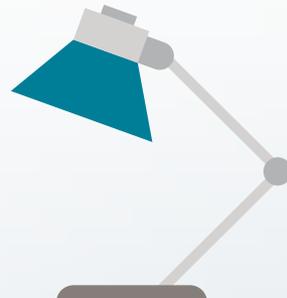


2019



Australian Government



COMMONWEALTH SUPPORTED PLACES (CSPs) AND HIGHER EDUCATION LOAN PROGRAM (HELP) HANDBOOK

This Handbook provides supplementary
information to the HELP student booklets.



Visit

www.studyassist.gov.au

for up-to-date information.



Updated March 2019

WHO IS THIS HANDBOOK FOR?

This Handbook is designed to assist career advisers, enrolment officers and student administrators with providing advice to students regarding CSPs and HELP loans.

It will also assist current and prospective students to understand their obligations if they choose to access a CSP or a HELP loan.

IMPORTANT NOTE

The VET Student Loans program is an income contingent loan from the Australian Government designed to provide financial support to students to undertake high quality training for skills that are aligned to workplace needs.

This publication does not include information about VET Student Loans. The loan applies to eligible courses at the diploma level or above. More information, including the full eligibility criteria to access a VET Student Loan, eligible courses and approved course providers, is available from the department's website at: www.education.gov.au/vet-student-loans.

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.

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INTRODUCTION

Commonwealth supported places (CSPs) and the Higher Education Loan Program (HELP)

The Australian Government funds CSPs and provides access to HELP loans to assist eligible students with undertaking tertiary study. CSPs are subsidised higher education places and HELP loans enable eligible students to study now and defer their fees. Students who access a HELP loan repay their loan through the tax system once they earn above the minimum repayment threshold for the relevant year.

Students can visit the [Study Assist](#) website for the most current information regarding CSPs, HELP loans and higher education. Students must always contact their approved education provider (provider) for confirmation on which elements of Commonwealth assistance are applicable to them.

Additional financial assistance

The Australian Government also administers a number of student income support payments to assist eligible students with their living and other study expenses. These payments are administered by the Department of Human Services and are not connected to the HELP scheme. The Department of Human Services contact details are available at the end of this Handbook.

Most providers will also offer their own scholarships/payment plans to further assist students. Students should contact their provider directly for more information.

Comments and suggestions

Comments and suggestions about the layout or content of the Handbook can be emailed to: HEenquiries@education.gov.au with the subject line 'CSP and HELP Handbook suggestions'.

Queries regarding the policy or legislation that underpins the information in this Handbook can also be emailed to the above address.

GLOSSARY & ACRONYMS

Accumulated HELP debt (HELP debt)

The consolidated total of any HECS-HELP, FEE-HELP, VET FEE-HELP (closed), VET Student Loans, OS-HELP or SA-HELP debts a person has incurred (including any Australian Government study loans incurred prior to 2005).

Academic withdrawal date

The final day a student can withdraw from a unit of study without incurring an academic penalty, such as a recorded fail grade. This date does not have the same financial implications as the census date.

Administrative date

A date that occurs before the census date, set by providers, for a student to complete various requirements such as submitting their *Request for Commonwealth assistance* form or withdrawing their enrolment.

Approved education provider (provider)

This term means a university or other accredited non-university higher education provider that has been approved by the Australian Government to offer CSPs and/or HELP loans to eligible students. A current list of providers is available on [Study Assist](#).

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 (in accordance with the *Higher Education Support Act 2003*) and it is the deadline for a student to meet various requirements, such as making an upfront payment of their student contributions/tuition fees, applying for a HELP loan or formally withdrawing their enrolment in order to not be liable for the fees/HELP debt for the unit.

Certificate of Application for a Tax File Number (TFN)

The certificate you receive after you apply for a TFN but before you receive it.

Commonwealth Assistance Notice (CAN)

A notice issued by providers, within 28 days of the census date, which contains information about the amount of Commonwealth assistance a student has used for that study period.

Commonwealth Higher Education Student Support Number (CHESSN)

A unique identifier issued to every person studying in a CSP or using a HELP loan.

Commonwealth supported place (CSP)

A subsidised higher education place at a provider (refer to [Appendix A](#) for the current list of these providers). CSPs are subsidised by the Australian Government and students pay the student contribution amount, set by their provider, for their units of study.

Note: prior to 2005, a CSP was referred to as a HECS place.

Commonwealth supported student

Under the *Higher Education Support Act 2003*, this is a specific term that refers to a higher education student who is enrolled in a CSP at a provider. Most domestic students enrolled in undergraduate degrees at university are enrolled in CSPs as Commonwealth supported students (this means they receive an Australian Government subsidy towards the cost of their tuition). A student enrolled in a CSP may also be eligible for a HECS-HELP loan to assist with the cost of their student contribution amounts.

Compulsory repayment

The repayment a person must make towards their HELP debt once their income is above the minimum compulsory repayment threshold for the relevant financial year. The threshold is indexed annually.

Course of study

This refers to studies that lead to a higher education award, for example a bachelor degree. A course of study can also be an enabling course.

Domestic student

Under the *Higher Education Support Act 2003*, this refers to a student who is an Australian citizen, a New Zealand citizen or the holder of a permanent visa.

Electronic Commonwealth Assistance Form (eCAF)

An electronic form a student must submit to request a HELP loan.

Eligible student

A domestic student who meets the eligibility requirements for either a CSP and/or a HELP loan. Students must check the relevant chapter(s) for information about the eligibility criteria as they are not the same across the different loan schemes.

Equivalent full-time student load (EFTSL)

This is how a student's study load (or intensity of study) is measured. For one year, a full-time student is normally enrolled in one EFTSL of study. EFTSL is different from the internal credit points system allocated to units by providers.

FEE-HELP

An Australian Government loan scheme to help eligible higher education students, enrolled in fee paying places, pay their tuition fees.

FEE-HELP balance

The current loan amount of FEE-HELP, VET FEE-HELP (closed) or VET Student Loans that an eligible student has left to access before reaching the FEE-HELP limit.

FEE-HELP limit

The maximum loan amount that an eligible student may borrow under FEE-HELP, VET FEE-HELP (closed) or VET Student Loans over their lifetime (the limit is indexed annually).

Fee paying place

A place in a higher education course that is not a CSP (i.e. not subsidised by the Australian Government) and for which students are required to pay tuition fees.

Fee paying student

A student who is enrolled in a fee paying place.

Genuine student

A genuine student is someone who is suitably engaged with their course of study. This assessment is made by providers.

HECS-HELP

An Australian Government loan scheme to help eligible students enrolled in CSPs to pay their student contribution amount.

HECS-HELP Benefit

A financial benefit, granted to certain graduates under specific circumstances, that reduces the person's compulsory HELP repayment (or HELP debt for some early childhood educators).

The HECS-HELP Benefit was removed from 1 July 2017. The 2016–17 year is the last year you can claim the HECS-HELP Benefit. 30 June 2019 is the last day applications will be accepted.

Higher Education Loan Program (HELP)

An Australian Government loan program that helps eligible students to pay their student contribution amount (HECS-HELP), tuition fees (FEE-HELP, VET FEE-HELP (closed) or VET Student Loans), student services and amenities fee (SA-HELP) and overseas study expenses (OS-HELP). These loans are repaid through the Australian tax system once the student earns above the compulsory repayment threshold.

Higher Education Support Act 2003

The Commonwealth legislation that governs the eligibility requirements for CSPs and HELP loans.

Indexation

HELP debts are adjusted annually in line with the Consumer Price Index to maintain their real value. This is called indexation.

Non-university higher education provider

This term means a higher education provider that offers accredited higher education award courses and qualifications, and is approved by the Australian Government to offer HELP loans (mainly FEE-HELP) to eligible students.

Overseas student

Under the *Higher Education Support Act 2003*, this is a person who does not meet the classification of a domestic student. Other definitions may apply under legislation such as the *Education Services for Overseas Students Act 2000*.

OS-HELP

An Australian Government loan scheme to help eligible students enrolled in CSPs to undertake part of their course overseas.

OS-HELP debt confirmation form

The form that an eligible student must submit to their provider to apply for an OS-HELP loan.

Public university

A university that is listed under Table A in the *Higher Education Support Act 2003*.

Request for a Commonwealth supported place and a HECS-HELP loan form

The form that an eligible student must submit to their provider to accept their offer of a CSP. Eligible students will use the same form to apply for a HECS-HELP loan.

Request for Commonwealth assistance form

A generic term which describes the form(s) used to accept a CSP or request one of the HELP loans. This form is usually electronic, and is referred to as an 'eCAF'.

Request for a FEE-HELP loan form

The form that an eligible student must submit to their provider to apply for a FEE-HELP loan. Students studying at a non-university higher education provider or at Open Universities Australia will have specific FEE-HELP forms.

Request for a SA-HELP loan form

The form that an eligible student must submit to their provider to apply for a SA-HELP loan.

SA-HELP

An Australian Government loan scheme that helps eligible higher education students pay their student services and amenities fee.

Special circumstances

Specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that students must meet to have their HELP debt removed (and if applicable, their FEE-HELP, VET FEE-HELP (closed) or VET Student Loan balance re-credited) or upfront payment refunded for a student enrolled in a CSP. Special circumstances do not apply to OS-HELP or SA-HELP loans.

Student contribution amount

The amount set by providers that Commonwealth supported students enrolled in CSPs must pay for their units of study.

Student services and amenities fee

An annual fee that providers (in the higher education sector) may charge students for certain student services and amenities or facilities of a non-academic nature. For example sporting activities, employment and career advice or child care services. Eligible students can defer this amount to a SA-HELP loan.

Study Assist (www.studyassist.gov.au)

A website providing information about how students can pay for their tertiary study including types of HELP loans, a list of providers that offer HELP loans, and student income support information.

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.

Tuition fees

The amount set by providers that fee paying students, enrolled in fee paying places, must pay for their units of study.

Unit of study (also referred to as units)

A subject or unit that a student undertakes with a provider as part of their course of study.

COMMON ACRONYMS

AAT

Administrative Appeals Tribunal

ATO

Australian Taxation Office

CPI

Consumer Price Index

CSP

Commonwealth supported place

TYPES OF PLACES & QUALIFICATIONS

In the higher education sector, students enrolling in non-research degrees will be enrolled in either a CSP or a fee paying place. See **Table 1** and **Table 2** for quick reference guides that highlight to students which HELP loan would be most applicable in their situation, either for undergraduate or postgraduate studies.

Table 1: Qualifications accredited at the higher education level: undergraduate

Qualification	Type of place	Applicable HELP loan(s)
Diploma, advanced diploma, bachelor, honours, associate degree	CSP at public universities (see Appendix A) and some non-university higher education providers*.	HECS-HELP, OS-HELP (only for portion of overseas study) SA-HELP (only for payment of student services and amenities fee)
	Full fee paying place at non-university higher education providers	FEE-HELP, SA-HELP (only for payment of student services and amenities fee)

* In addition to CSPs at public universities, a small number of non-university higher education providers are approved by the Australian Government to offer CSPs in national priority areas (for example teaching, nursing, some IT fields).

Table 2: Qualifications accredited at the higher education level: postgraduate

Qualification	Type of place	Applicable HELP loan(s)
Graduate certificate, graduate diploma, masters by coursework, masters by research, doctoral degree	Generally full fee paying places at providers.	FEE-HELP (can also be used for master by research and doctorate studies which aren't covered by the Research Training Program). SA-HELP (only for payment of student services and amenities fee)
	Some CSPs offered at postgraduate level in selected areas—students should check with their provider.	HECS-HELP, OS-HELP (only for portion of overseas study), SA-HELP (only for payment of student services and amenities fee)

In the higher education sector, there are different HELP loans which apply to different qualifications. A student must always contact their provider for confirmation on how they will be enrolled, as that will determine which HELP loan is applicable to their situation. The description of qualifications used in **Table 3** is taken from the Australian Qualifications Framework—the national policy for regulated qualifications in Australian education and training. Visit the [Australian Qualifications Framework](#) website for more information regarding the Framework.

Table 3: HELP loans by qualification (higher education sector)

Qualification	Summary	Applicable HELP loans
Doctoral degree	Graduates will have systematic and critical understanding of a complex field of learning and specialised research skills for the advancement of learning and/or professional practice.	FEE-HELP Some Research Training Scheme Place (if a Research Doctorate)
Master by coursework Master by research	Graduates will have specialised knowledge and skills for research, and/or professional practice and/or further learning.	CSP and HECS-HELP: Very limited (check with provider if course is eligible) FEE-HELP Some Research Training Scheme Places (if a Research Master degree)
Graduate Certificate and Graduate Diploma	Graduates will have advanced knowledge and skills for professional or highly skilled work and/or further learning.	CSP and HECS-HELP are very limited (check with provider if course is eligible) FEE-HELP
Bachelor Degree	Graduates will have broad and coherent knowledge and skills for professional work and/or further learning.	CSP and HECS-HELP FEE-HELP
Associate Degree	Graduates will have broad knowledge and skills for paraprofessional/highly skilled work and/or further learning.	CSP and HECS-HELP: Very limited (check with provider if course is eligible) FEE-HELP
Advanced Diploma	Graduates will have broad knowledge and skills for paraprofessional/highly skilled work and/or further learning.	
Diploma	Graduates will have specialised knowledge and skills for skilled/paraprofessional work and/or further learning.	

1. COMMONWEALTH SUPPORTED PLACES (CSPs)

1.1 What is a CSP?

A CSP is a domestic, subsidised higher education place. The Australian Government subsidises a portion of the cost of the student's place—and this subsidy results in the student only paying the student contribution amount set for their units of study.

Currently, only public universities and some non-university higher education providers are approved by the Government to offer CSPs. For a list of these providers, refer to [Appendix A](#).

Although the majority of CSPs are offered in undergraduate courses, there are some CSPs available at the postgraduate level. Postgraduate CSPs are generally offered in courses that are, or are moving towards being, an accepted entry-level qualification for a profession, or where professional entry training is only offered at the postgraduate level. Postgraduate students must contact their intended provider directly for more information as CSPs at this level will be different across courses and providers.

A student who is not enrolled in a CSP is enrolled as a non-subsidised, full fee paying student. Eligible fee paying students may use a FEE-HELP loan to pay their tuition fees (refer to [Chapter 5](#) for more information).

Benefits of a CSP

A CSP is generally much cheaper than a fee paying place and eligible students can defer their student contribution amount to a HECS-HELP loan so they do not have to pay anything upfront.

1.2 Who is eligible for a CSP?

A student must meet the citizenship and residency requirements to access a CSP. They are summarised below. [Chapter 7](#) also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements for a CSP

To be eligible for a CSP a student must be either:

- an Australian citizen and will undertake in Australia, at least one unit of study contributing to their course of study, or
- a New Zealand citizen or a permanent visa holder and will be resident in Australia for the duration of their unit(s) of study.

1.3 How does a student apply for and accept an offer of a CSP?

A student applies for a CSP through the Tertiary Admissions Centre in the state or territory where the provider is located. In some cases, a student may be able to apply directly to the provider—the student must confirm this with the provider. In the student's offer of enrolment letter, it will state whether they are being offered enrolment in a CSP or a fee paying place.

If the student is offered a CSP, their provider will give them the appropriate HELP booklet, and a *Request for a Commonwealth supported place and a HECS-HELP loan* form (the form) to enrol—this is usually done online through the provider's student portal system. HELP application forms are only available from providers and photocopied or downloaded versions of the form are not valid.

To accept their offer of a CSP, a student must submit their form by the deadline set by their provider—which is normally the census date (or earlier administrative date). **Chapter 8** contains more information about the importance of the census date. If a commencing student does not accept their offer (and pay their student contributions) by the census date, their offer will lapse, and if so, that student will have to wait until the next study period to re-apply for a CSP.

Changing CSP courses or providers once enrolled

A student who wishes to enrol in two different CSP courses at the same provider, for example a Bachelor of Communications and a Bachelor of Accounting, must submit a separate *Request for a Commonwealth supported place and a HECS-HELP loan* form to accept a CSP in each course. If a student wishes to change to a new CSP course at a different provider, the student must submit a new form to that provider and make sure they correctly withdraw from their previous provider.

A student must contact the enrolments/student administration office at their provider if they have any questions about the process required to accept a CSP, applicable census dates or if they require assistance with completing the form. The Australian Government cannot assist students with this type of query.

Enrolling in units at different providers

A student can enrol in units as a Commonwealth supported student at different providers if:

- the units contribute towards the requirements of the course in which the student is enrolled as a Commonwealth supported student, e.g. cross-institutional study (this type of study can also be on a fee paying basis), and
- the student remains eligible for the CSP (i.e. meets the eligibility criteria).

Overseas students who obtain a permanent visa by the census date

A student must advise their provider in writing of any changes to their citizenship and/or residency status and provide evidence of that change. If the change occurs by the census date, the student may be eligible to apply for a CSP for that study period if they submit all of the requisite documents by the census date.

If a student thinks they may obtain permanent residency by the census date, they must contact the enrolments/student administration office at their provider for specific advice regarding their situation. A student in this situation should bear in mind that their provider is not required to automatically transfer them to a CSP—some providers will transfer them to a domestic fee paying place instead. Affected students must contact the enrolments/student administration office at their provider to determine what their provider's policy is, and for information on how to apply for a transfer to a CSP if applicable.

It is not possible to retrospectively access a CSP. If a student's status changes after the census date, that student will have to wait until the next study period to apply for a CSP for future study.

Is there a limit on how much study a person can undertake in a CSP?

No. There is no limit to the amount of study a student can undertake as a Commonwealth supported student (i.e. enrolled in a CSP).

Some providers will have academic probation procedures in place for students who are not progressing satisfactorily in their course. A provider may cancel a student's enrolment if their academic results do not improve—so students should familiarise themselves with their provider's academic probation policy.

1.4 How much will study in a CSP cost?

Student contribution amount

A student enrolled in a CSP pays a student contribution amount for their unit of study. The Government groups different areas of course disciplines into three 'bands' (refer to **Table 4**) and sets a minimum and maximum amount that a provider can charge to students for individual units from the course disciplines listed in each band. Providers determine the student contribution amount they will charge for each unit and most will charge the maximum rate. The maximum band amounts increase slightly each year due to indexation.

Please note that individual units (i.e. subjects) in a course can fall into different bands. For example, a Bachelor of Nursing course may require the student to complete some units that are classified as 'health', some as 'science' and some as 'nursing'. In this situation, a provider can set the student contribution amounts up to the Band 2 maximum for the health and science units, and up to the Band 1 maximum for the nursing units.

There will also be instances where all of the units in a course will fall into the same band of that course. For example, based on 2019 rates, a three year Bachelor of Commerce degree undertaken as a Commonwealth supported student would cost approximately \$32,874 if all units in that course were classified as Band 3 units, i.e. the course only comprised units in accounting, administration, economics and commerce. Similarly, a three year Bachelor of Communications (humanities) degree would cost approximately \$19,698 if all the units were classified in Band 1.

To calculate the student contribution amount for each unit, a student will need to find out which band rate applies to each of their units of study. Students can confirm the band rates of each unit with their provider or make an estimate based on the information provided in **Table 4**.

The student contribution amount will also depend on:

- the minimum and maximum range set by the Government for the relevant band that the student's unit fits into (refer to **Table 4**);
- the EFTSL value of the unit (students must check with their provider if they do not know the EFTSL value of their units); and
- the year the student commenced their course of study (see note in **Table 4**).

Table 4: 2019 student contribution amounts

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

*Education and nursing students who began their course as a Commonwealth supported student before 1 January 2010 may be charged less than the 2019 maximum amount listed in this table. Students should contact their provider for more information.

Example: Working out the student contribution amount for a unit.

Omar begins a Bachelor of Clinical Psychology in 2019 and one of the units he enrolls in is Social Studies A01, which falls into Band 1.

His provider has set the student contribution amount at the maximum for this unit at \$6,566 for one EFTSL and the unit has an EFTSL value of 0.125.

Omar can use the following formula to calculate his student contribution amount:
(Student contribution amount set by the provider) X (EFTSL value of the unit)

The cost of Omar's unit would be:

$$(\$6,566) \times (0.125) = \$820.75$$

The result is always rounded down to the nearest dollar.



For information on how much the Government contributes to each funding cluster for a CSP, see [Appendix B](#).

1.5 How does a student enrolled in a CSP pay for their study?

Students must pay their student contribution amount upfront by the census date, or if eligible, they can defer all or part of this amount to a HECS-HELP loan. Most eligible students choose to access a HECS-HELP loan to pay their student contribution amount.



Students who are not eligible for a HECS-HELP loan must pay their student contribution amount upfront and in full by the census date.

Non-payment by the census date

By the census date, if a **commencing student** has not paid their entire student contribution amount upfront or has not met the TFN requirements to access a HECS-HELP loan, their enrolment in the CSP will be cancelled by their provider—**there are no exceptions**, regardless of a student's circumstances. This is a legislative requirement under the *Higher Education Support Act 2003* that only applies to Commonwealth supported students. Providers cannot accept payments after the census date deadline, nor allow access to a HECS-HELP loan. By the census date, if a **continuing student** has not made their upfront payment or has not met the TFN requirements to access a HECS-HELP loan, their status as a Commonwealth supported student is suspended for those units of that semester (or fee period). Provided their payment is finalised by the next census date, continuing students then regain their CSP for subsequent semesters.

Is a CSP and HECS-HELP the same thing?

No. A CSP is the subsidised higher education place and HECS-HELP is the loan for eligible students to pay their student contribution amount.

Additionally, the eligibility requirements for a CSP and a HECS-HELP loan are different. While all New Zealand citizens are eligible for CSPs, only those who meet the long term residency requirements in [section 7.4](#) are eligible to access a HECS-HELP loan. Permanent residents (non-humanitarian subclass) are also eligible for CSPs, but they are not eligible for a HECS-HELP loan under any circumstances.

2. FEE PAYING PLACES

2.1 What is a fee paying place?

In the higher education sector, a fee paying place is not subsidised by the Australian Government and students pay tuition fees for their units of study. Fee paying places are generally offered in postgraduate courses at universities, and in both undergraduate and postgraduate courses at non-university higher education providers.

2.2 Who is eligible for a fee paying place?

Fee paying places are available to all domestic students, but only eligible students may access a FEE-HELP loan (refer to [Chapter 5](#)) to pay for their study.

2.3 How does a student apply for and accept an offer of a fee paying place?

In the higher education sector, students apply for enrolment in a course through the Tertiary Admissions Centre in the state or territory where their provider is located. In some cases, a student may be able to apply directly to their provider—but the student must confirm this with them. In the student's offer of enrolment, it will state whether that student is being offered enrolment in a fee paying place or a CSP (refer to [Chapter 1](#)).

2.4 How much will study in a fee paying place cost?

Tuition fees are not regulated by the Australian Government. This means there is no cap on the maximum amount that can be charged to fee paying students. It is at the provider's discretion to determine the level of tuition fees that it will charge for their courses of study.

All providers are required to make their fees schedule available to the public. This usually means that tuition fees are published on their website. If a student cannot find this information, or is confused about which fee level applies to them, they must contact the enrolments/student administration office at their provider directly to ensure they will be able to calculate how much their study will cost. Students should note that unit of study tuition fee levels increase each year so they must take this into account when estimating the total cost of their course of study.

2.5 How does a student enrolled in a fee paying place pay for their study?

Students must pay their tuition fees upfront by the census date, or if eligible, they can defer their fees to a FEE-HELP loan. Eligible students who meet the requisite criteria and who are enrolled with an approved provider may access a FEE-HELP loan to pay their tuition fees—these providers are listed on the [Study Assist](#) website. [Chapter 5](#) contains information regarding the eligibility requirements to access a FEE-HELP loan.

3. THE HECS-HELP LOAN SCHEME

3.1 What is HECS-HELP?

HECS-HELP is the Australian Government loan scheme that helps eligible students enrolled in CSPs (refer to [Chapter 1](#)) to pay their student contribution amount.



Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a HECS-HELP loan.

3.2 Who is eligible for a HECS-HELP loan?

A student must be enrolled in a CSP by the census date and meet the citizenship and residency requirements to access a HECS-HELP loan. These requirements are summarised below. [Chapter 7](#) also contains detailed information about the citizenship and residency requirements.

Citizenship and residency requirements for a HECS-HELP loan

To be eligible, a student must be:

- enrolled in a CSP, and
- an Australian citizen who will undertake in Australia at least one unit of their course of study, or
- a New Zealand Special Category Visa (SCV) holder who meets the long-term residency requirements (refer to [section 7.4](#)) and who will undertake in Australia at least one unit of their course of study, or
- a permanent humanitarian visa holder who is resident in Australia for the duration of their unit(s) of study.

Students will not meet the HECS-HELP residency requirements if their course provider reasonably expects that they will not undertake any of their course in Australia.

3.3 How does a student apply for a HECS-HELP loan?

The *Request for a Commonwealth supported place and a HECS-HELP loan* form (the form) serves two purposes for eligible students:

- to accept their offer of a CSP; and
- to access a HECS-HELP loan.

To apply for a HECS-HELP loan, a student will need to provide their TFN and associated personal details (name, date of birth and address) as per the information held with the ATO (or a valid *Certificate of Application for a TFN*). The TFN and personal details provided will be cross-referenced with the ATO and must be successfully matched before assistance will be granted. Students must also submit the completed form to their provider by the census date (or earlier administrative date) otherwise they will not be entitled to a CSP or HECS-HELP loan for that study period as this form cannot be back-dated. This form is only available from providers.

Note: if an eligible student does not intend to access a HECS-HELP loan, they do not need to provide their TFN on their form. Provided they make their upfront payment by the census date, they will remain eligible for a CSP. However, if an upfront payment by the census date is missed, their enrolment in the CSP would be cancelled or suspended (depending on whether they are a commencing or continuing student). If that student did provide their TFN (or their valid *Certificate of Application for a TFN*) and was eligible for a HECS-HELP loan, their unpaid student contribution after the census date would automatically be deferred to a HECS-HELP loan and their enrolment would not be cancelled/suspended. See [section 1.5](#) for more information about what happens to students who don't finalise their student contribution payment by the census date.

Before the student submits their form, they must read the [Commonwealth supported places and HECS-HELP information booklet](#). The booklet details the terms and conditions of the loan which students have to be aware of.



Chapter 8 contains important information about census dates, administrative dates and other important information a student must know in order to manage their HECS-HELP loan.

3.4 Maximum loan amounts: is there a HECS-HELP limit?

Under current arrangements, there is no limit to the amount of HECS-HELP an eligible student can access. However, the Australian Government introduced a combined HELP loan limit on the amount of Government assistance a student can access for their tuition. The combined HELP loan limit will replace the FEE-HELP limit and will apply to all students intending to access HECS-HELP, FEE-HELP or VET Student Loans from 1 January 2020 onwards. The loan limits for 2019 are:

- \$150,000 for students undertaking medicine, dentistry and veterinary science courses, and
- \$104,440 for other students.

The limits for 2020 will be the 2019 limits indexed by the Consumer Price Index (CPI).

Students who had previously reached their FEE-HELP limit would have access to the additional amount that becomes available between the old limit and the new applicable limit.

Previous FEE-HELP, VET FEE-HELP (closed) and VET Student Loans debts will count towards the new HELP limit. Any HECS-HELP loans taken out before 1 January 2020 will not count towards the new HELP limit.

From the 2019–20 income year, a person can top up their HELP balance by making repayments on their loan. Any compulsory or voluntary repayments can be re-borrowed in the future, up to the then current HELP loan limit.

For more information, please visit the [Study Assist](#) website.

3.5 Is there a loan fee to use a HECS-HELP loan?

No. There is no loan fee or application fee to access a HECS-HELP loan.

4. THE OS-HELP LOAN SCHEME

4.1 What is OS-HELP?

OS-HELP is the Australian Government loan scheme that assists eligible students, who are based in Australia and enrolled in a CSP, to undertake some of their study overseas. OS-HELP loans are intended to help students with a range of expenses, such as airfares, accommodation and other travel or study expenses. Eligible students may also receive a supplementary loan amount to undertake language study in preparation for overseas study in Asia.



Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access an OS-HELP loan.

4.2 Who is eligible for an OS-HELP loan?

To be eligible for an OS-HELP loan for overseas study, a student must:

- meet the citizenship requirements:
 - be an Australian citizen, or
 - be a New Zealand Special Category Visa (SCV) holder* who meets the long-term residency requirements (refer to [section 7.4](#)), or
 - be a permanent humanitarian visa holder (refer to [Chapter 7](#)); and
- not have received an OS-HELP loan on more than one other occasion (not including supplementary amounts for Asian language study); and
- be enrolled in a CSP with their Australian provider; and
- have already completed at least one EFTSL (usually one year of study) of study in Australia that counts towards their study in their CSP; and
- be undertaking full-time study overseas; and
- have their overseas study count towards the CSP they are enrolled in with their Australian provider; and
- on completion of that overseas study, have at least 0.125 EFTSL of study (generally equivalent to one unit of study) remaining to be undertaken in Australia, with their Australian provider, to complete their course; and
- meet the TFN requirements by giving their provider their TFN or a valid *Certificate of Application for a TFN*; and
- have been selected by their Australian provider to receive an OS-HELP loan for a six-month period (students must contact their provider regarding the application process); and
- correctly complete and submit an *OS-HELP debt confirmation* form (the form) to their provider; and
- not have been granted an OS-HELP loan by another provider for an overlapping six-month study period; and
- not have completed the overseas study before making the application for an OS-HELP loan.

To be eligible for a supplementary amount for Asian language study in relation to a six-month study period, a student must meet all of the following criteria:

- be undertaking their overseas study in Asia; and
- have been selected by their home provider for a supplementary amount for language study in relation to that six-month period; and
- be undertaking language study (approved by their provider) in preparation for that overseas study; and
- have indicated on their form that they would like to receive a supplementary amount for Asian language study and must be selected by their provider for the supplementary amount; and
- have not yet completed the Asian language study at the time they apply for the supplementary amount.

***Note:** an eligible New Zealand SCV holder must apply for an OS-HELP loan while they are resident in Australia and in possession of a SCV. They must also receive their OS-HELP loan payment prior to leaving Australia. Upon leaving Australia, they automatically lose their SCV, therefore a New Zealand SCV holder cannot apply for an OS-HELP loan from outside Australia.

4.3 Asian countries for extra OS-HELP and Asian language study

Eligible students will be considered to be undertaking overseas study in Asia if they are undertaking study in at least one of the following countries: Bangladesh, Bhutan, Brunei, Cambodia, China, Democratic People's Republic of Korea (North Korea), Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste, and Vietnam.

4.4 How does a student apply for an OS-HELP loan?

To apply for an OS-HELP loan, a student will need to provide their TFN and associated personal details (name, date of birth, and address) as per the information held with the ATO (or a valid *Certificate of Application for a TFN*). The TFN and personal details provided will be cross-referenced with the ATO and must be successfully matched before assistance will be granted. Students must also submit the completed form to their provider. This form is only available from providers.

Before the student submits their form, they must read the ***OS-HELP Statement of terms and conditions*** booklet. The booklet details the terms and conditions of the loan which students have to be aware of.

Note: as each provider runs its own OS-HELP application and selection process, applicants must contact them directly for more information regarding this process.

4.5 Maximum loan amounts: is there an OS-HELP limit?

There is a limit of two OS-HELP loans over a student's lifetime (supplementary amounts for Asian language study do not count towards this limit). There is also a limit of one OS-HELP loan per six-month study period. Students undertaking overseas study over two consecutive six-month periods (e.g. for overseas study longer than six-months) may be eligible to receive an OS-HELP loan for each of those six-month periods.

The actual amount of an OS-HELP loan is determined by the student's provider—and the student can request any amount up to the maximum OS-HELP limit set for the relevant year (as per the *Higher Education Support Act 2003* and the *OS-HELP Guidelines*).

Maximum loan amounts

In 2019, the maximum OS-HELP loan amount for overseas study for a six-month period is:

- \$8,149 for study undertaken in Asia, or
- \$6,791 for study undertaken elsewhere.

The maximum supplementary amount for Asian language study for a six-month period is \$1,085.

In 2019, the amount of OS-HELP a student is entitled to for a six-month period is the sum of the amount determined by their provider for their overseas study, plus any supplementary Asian language study amount, as determined by their provider. These amounts are indexed on 1 January each year.

How are OS-HELP loans paid?

A student who is approved for an OS-HELP loan will receive the loan as one payment from their provider. If a student is also approved for a supplementary amount for Asian language study, they may receive the language amount, and the overseas study amount in one payment or as two separate payments. A student is required to repay their OS-HELP debt through the Australian tax system—even if they fail or do not complete their studies in Australia and/or overseas.

Can an OS-HELP debt be cancelled or remitted?

No. OS-HELP debts cannot be cancelled or remitted, regardless of the circumstances.

4.6 Is there a loan fee to use an OS-HELP loan?

No. There is no loan fee or application fee to access an OS-HELP loan.

5. THE FEE-HELP LOAN SCHEME

5.1 What is FEE-HELP?

The Australian Government does not subsidise fee paying places. It provides access to the FEE-HELP loan scheme to help eligible fee paying students with paying their tuition fees, up to the FEE-HELP limit.



Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a FEE-HELP loan.

5.2 Who is eligible for a FEE-HELP loan?

A student may be eligible for a FEE-HELP loan if they:

- meet the citizenship and residency requirements;
- are enrolled in a fee paying place at a provider;
- are enrolled in an eligible unit of study by the census date;
- meet the TFN requirements by giving their provider their TFN (or a valid *Certificate of Application for a TFN*);
- have not exceeded their FEE-HELP limit;
- if applicable, meet the Open Universities Australia (OUA) pass rate requirement (see [section 5.6](#)); and
- if applicable, meet the non-university provider eligibility requirements.

Students studying at non-university providers have additional eligibility criteria. In addition to the above, they must:

- be a **genuine student**,
- be assessed as academically suitable for their course of study,
- maintain a minimum pass rate in order to continue using FEE-HELP (see [section 5.7](#)), and
- submit a valid *Request for a FEE-HELP loan — Non-university higher education providers* form to their provider by the census date (or earlier administrative date).

Further, since 1 January 2018, students enrolling at non-university providers are not eligible if a limit has been placed on the amount of FEE-HELP assistance their provider may offer, and if the provision of FEE-HELP would exceed that limit.

Citizenship and residency requirements to access a FEE-HELP loan

To be eligible for a FEE-HELP loan a student must be enrolled at a provider and they must be:

- an Australian citizen who will undertake in Australia at least one unit of study contributing to their course of study, or
- a New Zealand Special Category Visa (SCV) holder who meets the long-term residency requirements (refer to [section 7.4](#)) and will undertake in Australia at least one unit of study contributing to their course of study, or
- a permanent 'humanitarian' visa holder who will be resident in Australia for the duration of their unit, or
- a permanent visa holder who is enrolled in an eligible bridging study for overseas-trained professionals (refer to [section 5.8](#)) and resident in Australia for the duration of their unit.

If a student is undertaking units through OUA, to access a FEE-HELP loan they must be:

- an Australian citizen or a New Zealand Special Category Visa (SCV) holder who meets the long-term residency requirements (refer to [section 7.4](#)) and is resident in Australia on the day they submit their *Request for a FEE-HELP loan – Open Universities Australia* form, or
- a permanent ‘humanitarian’ visa holder and resident in Australia for the duration of their unit, or a permanent visa holder who is enrolled in eligible bridging study for overseas-trained professionals and resident in Australia for the duration of their unit.



Chapter 7 contains detailed information about the citizenship and residency requirements.

What is an eligible unit of study?

An eligible unit of study is a subject or unit which:

- is part of a course of study leading to a higher education award undertaken at a provider;
- is made available by a provider and accessed through OUA; or
- is part of bridging studies for overseas-trained professionals (see [section 5.8](#)).

A student may also be eligible for FEE-HELP if they are undertaking an enabling course to meet the entry/curriculum requirements for a course of study that leads to a higher education award. A provider can advise a student if they will be considered an enabling student for FEE-HELP purposes.

5.3 How does a student apply for a FEE-HELP loan?

To apply for a FEE-HELP loan, a student will need to provide their TFN and associated personal details (name, date of birth, and address) as per the information held with the ATO (or a valid *Certificate of Application for a TFN*). The TFN and personal details provided will be cross-referenced with the ATO and must be successfully matched before assistance will be granted. Students must also submit a *Request for a FEE-HELP loan* form. Students studying at non-university providers must submit a *Request for a FEE-HELP loan – non-university higher education provider* form. These forms are only available from providers. The student must return the completed form to their provider by the census date (or earlier administrative date) otherwise they will not be entitled to a FEE-HELP loan for that study period as this form cannot be back-dated.

Before the student submits their form, they must read the [FEE-HELP information booklet](#). The booklet details the terms and conditions of the loan which students have to be aware of.



Chapter 8 contains important information about census dates, administrative dates and other information a student must know in order to manage their FEE-HELP loan.

OUA students

All students who are studying through OUA, including students undertaking bridging study for overseas-trained professionals, must complete the *Request for a FEE-HELP loan – Open Universities Australia* form. This form is specific to study undertaken through OUA and is only available from OUA. Students must submit their form back to OUA for processing.

On this particular form, the student must list the units they are undertaking as part of their study program (there is enough space on the form to list all the units the student plans to undertake in a year). This form will only cover the units of study that are specifically listed. The student will need to complete a new form to use a FEE-HELP loan for any additional OUA units that weren't listed on their previous form.

5.4 Maximum loan amounts: the FEE-HELP limit and the FEE-HELP balance

The FEE-HELP limit

The total amount of FEE-HELP a person can use over their lifetime is known as the FEE-HELP limit. This is a lifetime limit which is not reset or 'topped up' by any HELP debt repayments the person makes. The FEE-HELP limit is the consolidated amount available to eligible students under FEE-HELP, VET FEE-HELP (closed) and VET Student Loans. This means that any amount borrowed under FEE-HELP, VET FEE-HELP (closed), or VET Student Loans will reduce a student's FEE-HELP balance until they have reached the FEE-HELP limit. This limit is indexed on 1 January each year and excludes any loan fee. [Chapter 9](#) explains how students can keep track of their FEE-HELP balance through *MyUniAssist*.

Note: There are two types of FEE-HELP limits:

For most students, the general FEE-HELP limit in 2019 is \$104,440.

For students undertaking medicine, dentistry and veterinary science courses, which lead to initial registration to practise in one of those fields, the FEE-HELP limit in 2019 is \$150,000*.

* After a student has achieved initial registration and, assuming they have not yet reached the FEE-HELP limit, the lower FEE-HELP limit will apply to any further study they undertake.

The combined HELP loan limit

From 1 January 2020 onwards, the Australian Government will introduce a combined HELP loan limit on the amount of Government assistance a student can access for their tuition. The combined HELP loan limit will replace the FEE-HELP limit and will apply to all students intending to access HECS-HELP, FEE-HELP or VET Student Loans. The loan limits for 2019 are:

- \$150,000 for students undertaking medicine, dentistry and veterinary science courses, and
- \$104,440 for other students.

The limits for 2020 will be the 2019 limits indexed by the Consumer Price Index (CPI).

Students who had previously reached their FEE-HELP limit would have access to additional funds up to the new applicable limit.

Previous FEE-HELP, VET FEE-HELP (closed) and VET Student Loans debt will count towards the new HELP limit. Any HECS-HELP loans taken out before 1 January 2020 will not count towards the new HELP limit.

From the 2019–20 income year, a person can top up their HELP balance by making repayments on their loan. Repayments starting from the 2019–20 income year will top up a person's HELP balance. Any compulsory or voluntary repayments can be re-borrowed in the future, up to the then current HELP loan limit.

The FEE-HELP balance

The FEE-HELP balance is the combined amount of any FEE-HELP, VET FEE-HELP (closed) or VET Student Loans a student can still access before they reach the FEE-HELP limit. Students are responsible for keeping track of their FEE-HELP balance and advising their provider if they do not have enough left to cover their tuition fees.

If a student enrolls in a unit and their tuition fees exceed their FEE-HELP balance, the student must pay

the outstanding amount upfront to their provider. Otherwise, their provider may choose to cancel the student's enrolment if they have tuition fees that are unpaid after the census date—in this situation, the student will still be responsible for paying for that unit, even if their enrolment is cancelled.



FEE-HELP limit — FEE-HELP, VET FEE-HELP (closed) or VET Student Loan = FEE-HELP balance (excludes loan fee and other HELP loans).

5.5 Is there a loan fee to use a FEE-HELP loan?

There may be a 25 per cent loan fee for **undergraduate** courses of study. The loan fee is added to a student's HELP debt, but it is not deducted from the FEE-HELP limit so it does not affect their FEE-HELP balance. There is no application fee to use a FEE-HELP loan. The loan fee is calculated against the amount of FEE-HELP a student is receiving for the unit.

Example: working out the loan fee for a unit.

If a student uses \$500 of FEE-HELP to pay for a unit, their loan fee will be \$125 ($\500×0.25) and their FEE-HELP debt will be \$625.

However, as the loan fee is not included in their FEE-HELP limit, their FEE-HELP balance will only decrease by \$500.

There is no loan fee for:

- postgraduate courses of study, including higher degrees by research;
- enabling courses;
- units of study undertaken through OUA;
- bridging study for overseas-trained professionals; or
- Table B providers - Bond University, University of Notre Dame Australia, Torrens University and University of Divinity.

5.6 What is the OUA pass rate requirement?

Students who choose to study through OUA need to be aware that if they take eight or more units through OUA, they must retain a 50 per cent pass rate to continue using a FEE-HELP loan at OUA. This is not an academic pass rate but refers to the number of units undertaken through OUA. For example, a student who has undertaken eight units must pass at least four; a student who has undertaken 10 units must pass five and so on.

The 50 per cent pass rate is cumulative, meaning that all previous OUA units of study are taken into account when calculating the pass rate, regardless if they were from another course, how many years have passed or if a qualification was awarded.

A student who does not maintain this pass rate is required to pay their tuition fees upfront to OUA for further study until their pass rate is at 50 per cent or above, before they are able to commence using FEE-HELP again for study undertaken through OUA.

5.7 What is the non-university provider pass rate requirement?

If you began your current enrolment with a non-university higher education provider on or after 1 January 2018 and apply for FEE-HELP, the 50% pass rate will apply.

This means that once you have undertaken 4 or more units in a sub-bachelor level course, or 8 or more units in bachelor and above level courses, you must have passed at least 50% of your total attempted units in order to remain eligible for FEE-HELP. For example, if you are enrolled in a diploma course and in Trimester 1 you undertake 4 units and fail 3, you will not be eligible to access FEE-HELP in Trimester 2. You would have needed to pass at least 2 units.

Then if in Trimester 2, having paid for your units upfront you undertook another 4 units (8 units in total), you would need to pass 3 of those in order to re-establish your FEE-HELP eligibility in Trimester 3 (i.e. 8 units attempted and 4 passed).

What you need to ensure is that you pass at least 50% of your total attempted units across your course of study. Otherwise you will have to pay the tuition fees upfront until you improve your pass rate.

Note: OUA has its own pass rate requirements in place, where a student must undertake 8 or more units for the pass rate to apply.

5.8 FEE-HELP and bridging study for overseas-trained professionals

What is bridging study for overseas-trained professionals?

Bridging study for overseas-trained professionals refers to a specific type of study, undertaken by a person with an overseas professional qualification, so they are able to meet the professional recognition requirements to practise their profession in Australia. The tuition fees for this type of bridging study are set by individual providers.

Bridging study will not be a complete course. It will only be the units of study (as listed on the person's assessment statement) that they are required to do in order to gain entry to their profession in Australia.

Obtaining professional recognition of qualifications completed overseas

A person must contact the relevant professional, registration or licensing body for more information about this process. The contact details of these bodies are available from the Eligible Skilled Occupations List available on the [Department of Home Affairs](#) website. The assessing body can issue the person with an assessment statement that lists the studies, examinations and/or tuition and training programs that they must complete before they can be accredited to practise their occupation in Australia.

FEE-HELP loans for bridging study

To use FEE-HELP for bridging study, a person must:

- hold an assessment statement from the professional assessing authority, for their relevant occupation, and
- be enrolled in bridging study for overseas-trained professionals with a provider;
- have their study meet the FEE-HELP eligibility criteria for bridging study;

- undertake their study on a non-award basis (meaning they will not receive a higher education award, like a graduate diploma, upon completion of that study);
- ensure their study does not constitute in total more than one EFTSL* (usually one year of full-time study); and
- be resident in Australia for the duration of their bridging study.

*FEE-HELP can be used for a 'bridging course of study', as long as all the eligibility requirements are met. For a course to be deemed a 'bridging course of study' it is required to be one EFTSL or less. The number of FEE-HELP loans an individual can receive for a 'bridging course of study' is not limited. If a student enrolls in more than one 'bridging course of study' to meet the requirements of one assessment statement and keeps each course under one EFTSL, it is possible for an individual to be eligible for FEE-HELP for both 'bridging courses of study'.

Note: for eligibility enquiries, the person must always contact their provider for assistance.

The following examples will assist with determining whether a person is eligible for FEE-HELP for bridging study for overseas-trained professionals:

Example 1: Meets the citizenship requirements but decides to undertake study when assessment statement does not require her to do so

Harriet trained and worked as a veterinarian in England before becoming an Australian citizen. Her assessment statement from the Australasian Veterinary Boards Council Inc states that she is eligible to sit for the National Veterinary Examination without undertaking bridging study, but Harriet decides that she wants to enrol at a provider to undertake the Overseas-Trained Veterinarians Bridging Course as preparation. Although she meets the citizenship requirements and is enrolled with a provider that offers FEE-HELP, she is not eligible to use a FEE-HELP loan for her bridging course. This is because she has chosen to undertake the study even though her assessment statement does not require her to do so.

Example 2: Enrolled in a bridging study course but provider is not approved to offer FEE-HELP

Jean-Jacques has a dental qualification from France and holds an Australian permanent visa. Jean-Jacques has his qualification assessed by the Australian Dental Council and his assessment statement identifies that he needs to undertake bridging study and examinations before he can work as a dentist in Australia. Jean-Jacques enrolls in a bridging study course but discovers that the provider he is enrolled at is not approved to offer FEE-HELP. Although Jean-Jacques and his nominated study meet the appropriate eligibility criteria, he cannot use a FEE-HELP loan to pay for his bridging study because he will not be undertaking his bridging study at a provider that offers FEE-HELP loans.

Example 3: Enrolled at a FEE-HELP provider but does not hold a valid assessment statement and study is ineligible

Before becoming a permanent resident, Siti trained as an accountant in Malaysia. Although she hasn't had her qualification assessed, Siti intends to enrol in a Graduate Certificate of Applied Law at her local university. While universities are eligible providers, Siti will not be able to use a FEE-HELP loan to pay for her Graduate Certificate as it does not meet the bridging study requirements—i.e. she does not have an assessment statement issued by an assessing body and her study won't be undertaken on a non-award basis.

6. THE SA-HELP LOAN SCHEME

6.1 What is the student services and amenities fee?

The student services and amenities fee is a fee that providers can charge for student services and amenities of a non-academic nature.

What can providers spend the fee on?

Providers can only spend the fee on permitted services and amenities such as sporting and recreational activities, employment and career advice, child care, financial advice and food services. More examples can be found on the [Department of Education and Training website](#).

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.

In addition, providers must not require students to become a member of a student organisation.

The *Student Services, Amenities, Representation and Advocacy 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. If students want to know how the fee is used at their provider, they may contact the student representative council or student union.

How much is the fee per student?

The maximum fee that a provider can charge a full-time student in 2019 is \$303. Providers can levy different fee amounts to different cohorts of students, e.g. undergraduate and postgraduate students may be charged different amounts but not more than the maximum in the calendar year.

A student who is enrolled in less than 75 per cent of the normal full time study load cannot be charged more than 75 per cent of the amount their provider is charging to its full-time students. It is recommended that students contact their provider to determine the EFTSL value of their units, as the EFTSL is the mechanism used to measure a student's study load. Some providers levy the fee based on the value of EFTSL a student is enrolled in.

If a provider has multiple fees set and a student is subject to more than one fee (i.e. an undergraduate fee and a mixed delivery mode fee), the student cannot be charged more than \$303 (in 2019) for that calendar year by that particular provider. It is recommended that students contact their provider directly to determine the fee amount that applies to them.

Payment deadline

A student must pay the fee or submit their *Request for a SA-HELP loan* form by the 'date payable', as advised by their provider.

Enrolment at multiple providers

If a student is enrolled at multiple providers or transfers their studies to a different provider, that student may be required to pay the fee again. Providers are not prevented from charging each student enrolled with them the fee, regardless of whether that student has already paid the fee to another provider for the same period.

6.2 What is SA-HELP?

SA-HELP is the Australian Government loan scheme that assists eligible students to pay the fee. Eligible students can choose to use a SA-HELP loan to pay their fee.



Chapter 10 contains important information regarding the compulsory repayment arrangements for a student who chooses to access a SA-HELP loan.

6.3 Who is eligible for SA-HELP?

A student is eligible for a SA-HELP loan if they:

- meet the citizenship and residency requirements, by being either:
 - an Australian citizen, or
 - a New Zealand Special Category Visa (SCV) holder who meets the long-term residency requirements (refer to [section 7.4](#)), or
 - a permanent 'humanitarian' visa holder who is resident in Australia for the duration of their unit.
- are enrolled in a higher education course of study with a provider (enabling and bridging courses for overseas-trained professionals are also applicable), and
- meet the TFN requirements by giving their provider their TFN (or a valid *Certificate of Application for a TFN*).



Chapter 7 also contains detailed information about the citizenship and residency requirements.

6.4 How does a student apply for a SA-HELP loan?

To apply for a SA-HELP loan, a student will need to provide their TFN (or a valid *Certificate of Application for a TFN*) and associated personal details (name, date of birth, and address) as per the information held with the ATO. The TFN and personal details provided will be cross-referenced with the ATO and must be successfully matched before assistance will be granted. Students must also submit a *Request for a SA-HELP loan* form (the form). The form is only available from providers. The student must return this form to their provider by the 'date payable' for the fee, as determined by their provider, otherwise that student will not be entitled to a SA-HELP loan for that study period as this form cannot be backdated.

Before the student submits their form, they must read the *SA-HELP information* booklet. The booklet details the terms and conditions of the loan students have to be aware of.



Chapter 8 contains important information about census dates, administration dates and other information a student must know in order to manage their SA-HELP loan.

6.5 Maximum loan amounts: is there a SA-HELP limit?

Although there is a limit (per calendar year) on the maximum student services and amenities fee that can be charged to a full-time student, there is no maximum on the amount of SA-HELP a student can access over their lifetime.

6.6 Is there a loan fee to use a SA-HELP loan?

No. There is no loan fee or application fee to use a SA-HELP loan.

6.7 Cross-institutional study

For students who are enrolled in cross-institutional study, they may be charged the student services and amenities fee from both their home provider (where they are enrolled at for their course of study) and host provider (where they will undertake a unit that contributes towards their course of study). In this situation, an eligible student may only use a SA-HELP loan to defer the fee at their home provider. There are no provisions under the *Higher Education Support Act 2003* for a student to defer the fee charged by their host provider, regardless of their personal circumstances.

6.8 FAQs specific to SA-HELP

Is a student required to re-apply for SA-HELP each year?

A student will only need to apply for SA-HELP once per course of study. However, a student will need to submit a new form if they change courses or transfer to a new provider.

Can an eligible student take out a SA-HELP loan even if they aren't using a HECS-HELP or FEE-HELP loan?

Yes, provided the student meets the eligibility criteria.

If a student withdraws after the day on which the fee is payable, will they still have a SA-HELP debt?

Yes. A student's provider is not able to remove their SA-HELP debt once it is incurred. A student must contact their provider directly for more information about whether they have a refund policy in place for upfront payments of the fee.

7. CITIZENSHIP, RESIDENCY & TFN REQUIREMENTS

Note: In this chapter, the term ‘form’ means the form required to access a CSP and/or HELP loan.

7.1 Who is an Australian citizen?

Under the *Australian Citizenship Act 2007*, a person may acquire Australian citizenship automatically, such as by birth or adoption in Australia, or they may acquire Australian citizenship by application (usually for citizenship by conferral).

For information regarding Australian citizenship, students should contact the Department of Home Affairs.



A student must allow sufficient time for their Australian citizenship application to be considered if the student is intending to obtain citizenship before they enrol in their course of study and access a CSP or HELP loan.

7.2 Obtaining Australian citizenship by the census date

A student who obtains Australian citizenship by the census date of their unit of study is entitled to access a HELP loan for that particular study period, only if the student:

- informed their provider in writing, of the change to their citizenship status by the census date,
- supplied evidence to their provider that validates their change in citizenship status, such as providing their Australian citizenship certificate, and
- submitted a completed CSP/HELP form, that meets the TFN requirements, to their provider, by the census date, and
- is otherwise eligible for the CSP/HELP loan.

If the student does not complete all of these requirements by the census date, they will have to wait until the next study period to apply for a CSP/HELP loan for future study as these forms cannot be backdated. A student who does not meet the citizenship, residency or TFN requirements is not eligible to enrol in a CSP or access a HELP loan, regardless of the circumstances.

Section 1.3 has more information for students who obtain a permanent visa by the census date and what they need to be aware of if they want to study in a CSP.

7.3 What is meant by the ‘residency requirements’?

To determine whether a student is resident in Australia for the duration of their unit, any period of residence outside Australia will be disregarded if:

- it cannot be reasonably regarded as indicating an intention to reside outside Australia for the duration of the unit, or
- it is required for the purpose of completing a requirement of that unit.

A student will not meet the residency requirements if their provider reasonably expects that the student will not undertake any of the units that contribute towards the course of study in which they are enrolled in Australia. The Department of Home Affairs can provide further information regarding what is meant by residency requirements. See [Useful Contacts](#).

7.4 Students who hold New Zealand citizenship or a permanent visa (non-humanitarian subclass)

New Zealand citizens who hold a Special Category Visa (SCV) may be able to access HELP loans, providing they meet all of the below long-term residency requirements. These requirements are that they:

- first began to be usually resident in Australia at least 10 years before the test day* and at that time, they 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, and
- are otherwise eligible for a HELP loan.

*‘test day’ means the first day a student successfully applied for a HELP loan as an eligible New Zealand SCV holder for a unit that formed part of the same course of study. If they have not previously applied for a HELP loan for a unit that forms part of their course of study then the ‘test day’ is the date they submit their *Request for Commonwealth assistance* form.

New Zealand citizens who do not meet the long-term residency requirements are required to pay their student contributions/tuition fees upfront to their provider by the census date, as they are not eligible for a HELP loan.

Part of the eligibility requirements for a New Zealand SCV holder, is that they hold a current SCV. A SCV is a temporary visa that a New Zealander only holds while they are in Australia. The Department of Home Affairs advises that as soon as that person leaves Australia, for any length of time, they automatically lose their SCV status, therefore making them ineligible for a HELP loan. What this means is that the student would need to be a resident in Australia for the duration of their unit(s) of study in order to hold a valid SCV and be eligible for a HELP loan therefore making them ineligible for a HELP loan for census dates that pass while they’re outside Australia. They can still go overseas, but need to be in Australia when census dates pass so they hold their SCV at that time.

Permanent visa holders (non-humanitarian subclass) are not eligible to access a HELP loan for tertiary study (leading to a qualification) under any circumstances.

Note: If a New Zealand citizen arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, they will have automatically received a SCV provided they met certain security, character and health requirements. The SCV is a temporary visa that expires as soon as they leave Australia, but it remains in place for as long as they remain in Australia. Specific enquiries about SCVs, and other visas, should be directed to the Department of Home Affairs.

How to check a visa subclass

Visa Entitlement Verification Online (VEVO) is a free service that allows Australian visa holders, employers and other registered Australian organisations, such as education providers, to check the details and conditions of an Australian visa. VEVO is available 24 hours a day and can be accessed anywhere in the world. Visit the [VEVO](#) webpage on the Department of Home Affairs website for more information.

Visa holders also have the option of using the VEVO email function to send their visa details to any email address; this service is available through both the VEVO webservice and the myVEVO app.

7.5 Why must a student supply their TFN to access a HELP loan?

HELP debt repayments are made through the Australian tax system. If a student does not provide their TFN (or a valid *Certificate of Application for a TFN*) on their HELP form, their form will be considered an incomplete application. In this situation, the student would have to wait until the next study period to request a HELP loan for future study as these forms cannot be backdated.

7.6 How can a student obtain a TFN?

A student must apply for a TFN early enough to ensure they will receive their TFN by the census date (or earlier administrative date). The TFN and student details supplied on the form are cross-referenced with the information held by the ATO. If there is a mismatch between the information on the student's application and ATO records, the student will not be able to access a loan. The student will need to correct the mismatch before a loan will be granted. If the student does not correct the error, the student's form will not be valid and they will be ineligible for assistance.

For information on correcting a TFN mismatch see the Department of Education and Training's **Student Fact Sheet: Tax File Number (TFN) Mismatch**.

If a student does not have a TFN, the fastest way to obtain one is to apply through Australia Post. A TFN will normally be provided to the student by the ATO within 28 days.

The ATO will also, on request, supply the student with a *Certificate of Application for a TFN*. Even before the student receives their TFN from the ATO, they can attach their certificate to their HELP form, as proof that they have applied for a TFN. If the student's form does not have their TFN (or the student has not supplied a valid *Certificate of Application for a TFN*) by the census date, the student's form will not be valid and they will be ineligible for assistance. Once the student has received their TFN from the ATO, they must supply it to their provider within 21 days.

If a student cannot find their TFN, they must contact the ATO for assistance. More information about applying for a TFN is at www.ato.gov.au/TFN.

8. CENSUS DATE AND WITHDRAWAL

This chapter provides information to assist students to withdraw their enrolment from a unit/course without incurring a HELP debt or being liable for the fees.

8.1 Census date information

What is the census date?

The census date is the most important date for a student. It is the last day for an eligible student to either:

- submit the appropriate form to accept an offer of a CSP and/or to access a HELP loan (this is not applicable to OS-HELP and SA-HELP), or
- finalise their student contribution payment so their enrolment in the CSP is not cancelled, or
- withdraw their enrolment without incurring the tuition fees (fee paying places only) for that unit.

Providers set their own census dates (within rules set by the Australian Government) so this date can vary across courses and providers. Some providers choose to set one census date for all units in the same study period, while others choose to set different census dates for their units/different cohorts of students. Providers normally publish census dates on their website.

Note: the census date is not the same thing as the academic withdrawal date. The academic withdrawal date is the deadline set by providers for a student to withdraw from a unit without having a fail grade recorded on their academic transcript.

What is the administrative date?

Some providers also set an administrative date, which falls before the census date, for students to complete certain requirements. For example, some providers may require their students to submit their CSP/HELP form (or withdraw their enrolment) by the administrative date so that they can assist students with finalising their enrolment status by the census date.

If a student misses the requirements of the administrative date, they may still apply for a CSP/HELP loan or withdraw from a unit without incurring a HELP debt, provided it is actioned by the census date. Some providers may require these students to pay a late enrolment/late withdrawal fee for missing the administrative date.

Students must contact the student administration/enrolments office at their provider directly if they require assistance with:

- determining the census date(s) that applies to them, and
- determining if their provider has also set an administrative date.

8.2 Withdrawal by the census date

If a student formally withdraws their enrolment from a unit by the census date, they will not be required to pay the student contribution amount/tuition fees for that unit, meaning:

- if the student had already made an upfront payment for the unit, they are entitled to a full refund of that payment from their provider, or
- if the student chose to use a HELP loan for the student contribution amount/tuition fees, they will not incur a HELP debt for the unit.

8.3 Withdrawal after the census date

If a student withdraws from a unit after the census date, they are liable to pay the student contribution/tuition fees for that unit, meaning:

- if the student made an upfront payment for the unit, they are not entitled to a refund of that payment, or
- if the student chose to use a HELP loan to pay for their study, they will incur a HELP debt for that unit. HELP debts/upfront payments cannot be transferred to another unit of study.

If a student withdraws from a unit after the census date due to serious illness or because of other 'special circumstances', they may be able to have their HELP debt remitted and FEE-HELP balance re-credited, if applicable (see [section 8.5](#)).

8.4 How does a student withdraw from a unit?

To withdraw from a unit without incurring a HELP debt (or being ineligible for a refund of their upfront payment), a student must follow the formal withdrawal procedures of their provider and ensure their withdrawal request is actioned by the census date.

A student is required to complete the formal withdrawal process for every unit they wish to withdraw from. If the student is enrolled in cross-institutional study, they must withdraw from both the home provider and the host provider.

Generally, the formal withdrawal process will include the student:

- completing the specific withdrawal form required by their provider (this form is usually online, but students should check with the student administration/enrolments office at their provider),
- submitting their withdrawal form to their provider in time for it to be processed by the census date, and
- keeping a copy of all withdrawal documentation as confirmation that they have completed their provider's formal withdrawal procedure by the census date.

Note: If a student requires assistance with their withdrawal or to clarify the process required, they must contact their provider. The Australian Government does not process withdrawal forms.

If there are any subsequent disputes between a student and their provider, the Australian Government will request to see a copy of all withdrawal documentation as confirmation that the student did correctly withdraw their enrolment by the census date before any assistance can be provided. It is in the student's interest to keep copies of all documents submitted.

If a student does not correctly withdraw their enrolment by the census date, their provider is within its right to charge that student for the student contributions/tuition fees for that unit(s), regardless of whether the student chose not to attend any classes, changed their mind about studying that course, or chose not to submit any assessment items/sit the exam.

A provider's withdrawal procedures and administrative processes must support their students being able to withdraw by the census date. For example, if a provider requires that an exit interview with the student is necessary, they must ensure they are able to conduct this interview with the student prior to the census date. In-house administrative processes must not prevent a student from being able to withdraw their enrolment by the census date if they so wish.

However, it is equally important for students to make themselves aware of the withdrawal processes at their relevant provider, and to factor this process into their decision making regarding their studies.

Transferring to different providers

If a student transfers to another provider, or to a different course at the same provider, they must withdraw their enrolment from their original course/provider. Otherwise, they will be liable to pay the student contribution amount/tuition fees for the original course as they will still be considered to be an enrolled student. Previously approved CSP and HELP forms or access do not 'follow' a student if they choose to change their course or their provider. The student must reapply for Commonwealth assistance.

OUA students

Students who are undertaking units through OUA and wish to withdraw their enrolment must:

- send a signed, written notification to OUA, or
- log on to the OUA website with their OUA ID and password to request their withdrawal online, and
- send the application for withdrawal by the census date to avoid incurring a FEE-HELP debt.

8.5 How can a student apply to have their HELP debt removed under 'special circumstances'?

To remove a HELP debt (and re-credit the FEE-HELP balance if applicable) or refund an upfront payment, a student must apply to their provider under the 'special circumstances' provisions. The student must state what the 'special circumstances' were and why those particular circumstances prevented them from successfully completing their unit(s) of study.

The student's provider must be satisfied that special circumstances applied to that student and that the circumstances:

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

The student's provider will assess the student's application in accordance with the requirements of the *Higher Education Support Act 2003* and its associated guidelines. It will be expected that the student is able to supply their provider with independent, supporting documentation that supports the student's claim.

There are no provisions under the *Higher Education Support Act 2003* for a student to have their debt removed if they have already successfully completed their unit of study. Similarly, if a student withdraws from a unit after the census date because they changed their mind about studying, they are still required to repay their HELP debt for that unit(s).



Special circumstances are not applicable to SA-HELP and OS-HELP debts.

Application process

A student must apply directly to their provider within the requisite timeframe (see below) and indicate the unit(s) relevant to their application. A student's application must detail:

- what the special circumstances were, and
- how/why they believe those circumstances made it impracticable for them to complete those units.

A student must contact their provider directly for more information regarding submitting an application under the 'special circumstances' provisions.

Application time limit

The application must be submitted to the student's provider within 12 months of their withdrawal day. The 'withdrawal day' is taken to be the day the student's provider has specified in its notice to students:

- as the day the student's withdrawal takes effect, or
- if the student has not officially withdrawn their enrolment, the student's 'withdrawal day' is taken to be the last day of the study period in which the student was to undertake the unit.

Under the *Higher Education Support Act 2003*, providers also have the discretion to extend this time limit if they are satisfied that it was not possible for the student to submit an application within the 12 months.

Internal and external appeals

If a student is unhappy with their provider's decision, they must apply to their provider within 28 days (or the period allowed by the provider) requesting a review of that decision.

Following the internal review, if the student is still unhappy with their provider's decision, they have 28 days from the date of that reviewed decision (by their provider), to apply to the Administrative Appeals Tribunal requesting an independent review of their provider's decision. More information regarding this process is available from the [Administrative Appeals Tribunal](#) website.

If the application is successful, how long will it be before the debt is cancelled?

The HELP debt cancellation process can be lengthy due to the number of administrative steps and agencies involved. The provider needs to submit a 'revisions file' to the Department of Education and Training to trigger the cancellation of the student's debt (and if applicable, the re-credit of their FEE-HELP balance). The department then reports the HELP debt cancellation to the ATO, and the student's tax record is updated to reflect the cancelled debt.

Depending on the date of the cancellation and the data reporting schedule, it may take up to six months for the cancellation to transmit to the student's tax information with the ATO.

9. MANAGING HELP LOANS

This chapter provides information to assist with the management of HELP loans and keeping track of HELP debts.

9.1 What is a CAN?

A Commonwealth assistance notice (CAN) details the amount of Commonwealth assistance a student has used for the relevant study period. Providers will send students their CAN within 28 days of the census date for each study period.

The CAN will detail:

- the student contribution amount/tuition fees charged for the units the student is enrolled in,
- any upfront payment the student has made, and
- the amount of HELP debt the student has incurred for that study period (including the FEE-HELP loan fee if applicable).

Checking the accuracy of the CAN

Students must check the details on their CAN carefully. In particular, they should ensure that:

- the student contribution amount/tuition fees listed on the CAN are the same as those published on their provider's website (or invoice issued to them);
- the CAN doesn't include any units they withdrew from by the census date;
- if applicable, the FEE-HELP loan fee has been calculated correctly.

If a student thinks there are incorrect details on their CAN, they have 14 days (some providers may allow more time) from the date of their CAN to submit a written notification to their provider requesting a correction to their CAN.

Keeping a record of CANs

Students should keep a copy of all their CANs so they have a record of the total amount of Commonwealth assistance they have accessed for their studies. CANs are a handy way for students to keep track of their entitlements as they progress through their course.

The CAN is the first document a student should consult to check if the calculation of their HELP debt is accurate, particularly since the CAN will have a breakdown of each unit the student is enrolled in for that study period.

9.2 What is a CHESSN?

The Commonwealth Higher Education Student Support Number (CHESSN) is a unique identifier that remains with the student throughout their studies and afterwards. It helps students, providers and the Australian Government keep up to date with the Commonwealth assistance the student has received for tertiary study. Students are given a CHESSN the first time they apply for tertiary study. A student will be notified of their CHESSN in their CAN or the student can contact their provider to request their CHESSN.

9.3 What is *myUniAssist*?

myUniAssist provides information on how much a student has borrowed in total under the HELP scheme and how much they have left available to them. It does not display information related to study undertaken before 2005. A student can use their CHESSN (and other personal identifying details) to access the *myUniAssist* portal.

Once logged into *myUniAssist* a student can refer to the:

- Commonwealth supported units tab for information about how much HECS-HELP they have used,
- OS-HELP assistance tab for information on the amount of OS-HELP loans they have accessed, and
- FEE-HELP assisted units tab for information about how much FEE-HELP, VET FEE-HELP (closed) or VET Student Loans they have used.

myUniAssist does not record information about how much SA-HELP a person has used. It is updated with details about a student's HELP usage, as reported to the department by the student's provider. It will not provide information about the current level of a student's HELP debt as HELP debt repayments are made to the ATO, and *myUniAssist* is not updated with this information (or the annual indexation charged on the student's HELP debt). This means that a student will only see how much they have borrowed, not how much they currently owe.

How to use the information on *myUniAssist*

It is important that students understand that the department must validate the data submitted by providers to ensure it is correct before uploading that information onto the student's *myUniAssist* record and reporting that information to the ATO. This means it can take up to 3 months for a student's *myUniAssist* and myGov records to be updated.

Given the time delay, a student may need to add any units they have recently enrolled in or are currently enrolled in (by referring to their CAN for the relevant study period) to the information shown on *myUniAssist* to determine their actual entitlements (i.e. how much they have left on their FEE-HELP balance).

10. REPAYING HELP DEBTS

All HELP debts are consolidated at the Australian Taxation Office (ATO) and are referred to as a single accumulated HELP debt. Accumulated HELP debts also include any Australian Government study loans incurred prior to 2005.

10.1 When does a student start repaying their HELP debt?

A person starts repaying their accumulated HELP debt through the taxation system when their repayment income is above the minimum repayment threshold for compulsory repayment, even if the person is still studying.

This threshold is adjusted each income year. For the 2018–19 income year, the threshold is \$51,957.

Repayments are made towards a person's accumulated HELP debt, not towards each individual HELP loan the person has accessed (for example, a person cannot choose to pay off their SA-HELP debt first, and then their FEE-HELP debt etc).

The ATO determines a person's HELP repayment income from the following amounts given in their tax return:

- taxable income,
- reportable fringe benefits (as reported on their payment summary),
- total net investment loss (which includes net rental losses),
- reportable super contributions, and
- any exempt foreign employment income amounts.

For more information regarding how compulsory repayments are calculated, a person must contact the ATO (see [Useful Contacts](#)).

In addition to compulsory repayments, a person may also choose to make voluntary repayments towards their HELP debt (see [section 10.10](#)).

10.2 Repayment percentages

Repayments are calculated as a percentage of a person's repayment income—so the more a person earns, the higher their repayment percentage will be (up to a maximum of 8 per cent). The ATO will calculate a person's compulsory repayment for the year and include it on their income tax notice of assessment. **Table 5** shows the repayment rates for the 2018–19 financial year.

Table 5: 2018–19 repayment rates

Repayment income in the range	Repayment rate (% of repayment income)
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–\$86,855	6.0%
\$86,856–\$91,425	6.5%
\$91,426–\$100,613	7.0%
\$100,614–\$107,213	7.5%
\$107,214 and above	8.0%

Compulsory repayments continue until a person has repaid their whole HELP debt. Repayments are calculated based on the income of the person alone, so the income of the person's parents or spouse has no bearing. If the calculated repayment amount is more than the balance of the person's accumulated HELP debt, the person only pays the balance.

Example: calculating a compulsory repayment based on income incurred over 2018–19.

Henry's taxable income for the 2018–19 income year is \$50,280. In his income tax return, he claims a total net investment loss of \$2,250, has a total reportable fringe benefits amount of \$3,890, a reportable super contribution amount of \$1,500 and an exempt foreign employment income amount of \$2,580.

Therefore, Henry's repayment income is:

$\$50,280 + \$2,250 + \$3,890 + \$1,500 + \$2,580 = \$60,500.$

Henry's compulsory repayment for 2018–19 is: $\$60,500 \times 4\% = \$2,420.00.$

10.3 Overseas obligations

People with a HELP debt or a Trade Support Loan (TSL) debt who leave Australia have the same repayment obligations as those who live in Australia. They will need to either report their world-wide income or complete a non-lodgement advice annually—depending on their tax residency status and the amount of world-wide income they earned for the year.

If a person who has a HELP debt has a worldwide income that is above the minimum repayment threshold (A\$51,957 in 2018–19), they will need to make a repayment based on this income. They can lodge it online using ATO online services via myGov or through an Australian registered tax agent.

Worldwide income is considered as the total of someone's Australian repayment income and their non-resident foreign sourced income. Non-resident foreign sourced income is any income earned from sources outside of Australia while a person was a non-resident. Worldwide income details are due by 31 October each year (if not using a registered Australian tax agent). The lodgement due dates align with the reporting of income tax returns for Australian residents. For more information visit www.ato.gov.au/overseasobligations.

Notification of travel overseas

The first step for someone with a HELP debt heading overseas is to notify the ATO before they travel, or within seven days of leaving Australia, if they intend to go overseas for 183 days or more in any 12 month period (183 days equates to around six months). Anyone intending to go overseas for six months or more whether for a holiday, study or work, has an obligation to notify the ATO. The six months is cumulative and does not have to be all at the same time—it is 183 days or more in any 12 month period.

Notifying the ATO is simple. The client can either log into their myGov account, and access the Overseas Travel Notification through ATO online services, or engage the services of an Australian registered tax agent to provide the Overseas Travel Notification on their behalf.

10.4 Keeping track of a HELP debt and repayments

The ATO's online services via myGov will show a running total of a person's current accumulated HELP debt that is left to repay, including:

- their current HELP debt (which includes HECS-HELP, OS-HELP, SA-HELP, FEE-HELP, VET FEE-HELP (closed) and VET Student Loans as a consolidated amount),
- any debt incurred before 2005 (i.e HECS, PELS, OLDPS, BOTPLS),
- any indexation that has been applied to the debt, and
- any repayments that have been made.

To access the ATO's online services, a person needs to create a myGov account and link to the ATO—how to do this is explained at www.ato.gov.au/OnlineLoanBalance. Those who already have a myGov account linked to the ATO can log in at any time to view their HELP debt.

10.5 HECS-HELP Benefit

The HECS-HELP Benefit is a financial incentive offered by the Australian Government to encourage certain graduates to work in specific occupations or in specified locations by reducing their compulsory HELP debt repayments.

The following students may be eligible to access the HECS-HELP Benefit:

- students who graduated from an undergraduate mathematics, statistics, science, education, nursing or midwifery course, and
- have a HECS-HELP debt, and
- who have gone on to work in a related occupation.

The HECS-HELP Benefit reduces the compulsory HELP repayment. Students who graduated from an undergraduate early childhood education course and go on to work in early childhood education in an eligible location may also be eligible.

The provider determines if the student's course is classified as an eligible course of study for the HECS-HELP Benefit (not the Department of Education and Training).

Applications for the HECS-HELP Benefit are initiated by the student via the ATO using the appropriate form on the ATO website.

Note: the HECS-HELP Benefit was removed from 1 June 2017. This means that the 2016–17 income year is the last year for which a person can claim the HECS-HELP Benefit and any work undertaken from 1 July 2017 will not be eligible for inclusion in a HECS-HELP Benefit application.

Graduates who are eligible have two years from the relevant year to lodge their applications for the HECS-HELP Benefit with the ATO. This means applications for the 2016–17 income year will need to be submitted by 30 June 2019, as shown at **Table 6**.

Table 6: HECS-HELP Benefit application years and due dates

Income year for which a person is claiming the HECS-HELP Benefit	Applications to be lodged with the ATO
2015–16 income year	by 30 June 2018
2016–17 income year	by 30 June 2019

10.6 Is interest charged on HELP debts?

There is no interest charged on HELP debts, however they are indexed. HELP debts are indexed annually on 1 June in accordance with the *Higher Education Support Act 2003*. Indexation rates for current and previous years are available at www.ato.gov.au/indexation.

HELP debts are not indexed until they are more than 11 months old.

Example A: a HELP debt incurred between 1 January 2019 and 30 June 2019 will be indexed on 1 June 2020. The indexed amount is added to a person's accumulated HELP debt.

Example B: HELP debts incurred between 1 July 2019 and 31 December 2019 will be indexed on 1 June 2021. The indexed amount will be added to a person's accumulated debt.

10.7 Repayments from a job, benefit or superannuation income

If a person earns an income from a job, benefit or compensation payments or superannuation, their employer or other payer can withhold amounts from their pay to cover their compulsory HELP repayments, upon request.

A person must advise their employer (payer) if they have an accumulated HELP debt via a *TFN declaration* or *Withholding declaration* form. If a person has an existing HELP debt and they have submitted the relevant form to their employer, their employer (payer) must withhold additional amounts from their pay once they earn over the minimum repayment threshold.

The additional amounts that are withheld are to cover the person's compulsory repayment, if a compulsory repayment has been calculated on the person's notice of assessment. The amounts withheld are not credited towards a person's HELP account at the ATO following each salary payment throughout the year, but they form part of the person's 'total tax withheld' amount on their annual PAYG payment summary and on their income tax notice of assessment at 'PAYG credits and other

entitlements'. A compulsory repayment will not be calculated until the person's income tax return for that financial year is processed. If a person had too much withheld during the year and that person has no other outstanding debts, the ATO will refund the excess to that person.

Payments from more than one employer

If a person has more than one job and their combined income, earned from all those jobs, is above the minimum repayment threshold for an income year, a compulsory repayment will be included on their notice of assessment for that year. A person can ask their employers to withhold additional amounts to cover any compulsory repayment, by entering into a written agreement. Search 'Upward Variations' on the ATO website for more information.

Repayments from business or investment income

A person who uses the PAYG instalments system to make payments towards their expected tax liability on their business and investment income for the current income year will be notified by the ATO of an instalment amount that takes into account their accumulated HELP debt (if applicable).

No compulsory repayment required because of low family income

If a person's family income is low enough to entitle that person to a reduction of the Medicare levy or they do not have to pay the Medicare levy, they will not have to make a compulsory HELP repayment for that income year. A person can submit a *Medicare levy variation declaration* form (available from the ATO) to their employer for their employer to stop withholding additional amounts for that income year.

10.8 What if a person disagrees with their compulsory repayment?

A person should check all the details on their income tax notice of assessment against the details on their income tax return. If a person thinks there is a problem, they must contact the ATO and have their notice of assessment handy and, if possible, a copy of their income tax return. If, after speaking to the ATO, the person still believes that the details on their notice of assessment are wrong, they can request an amendment or lodge an objection. The ATO can provide information on how to do this.

10.9 What if a person has difficulty making their compulsory repayment?

If a person is having difficulty making their compulsory HELP repayment or repayment of their overseas levy, there may be some options to relieve the stress. Depending on their situation, they may be eligible to apply for a payment plan or a deferral of their repayment obligations for the year.

Setting up a payment plan

If a person owes a debt to the ATO which includes a compulsory repayment or overseas levy repayment and they can't pay on time, the ATO may allow the client to enter into a payment plan to pay their debt in instalments. A payment plan must be negotiated directly with the ATO, go to www.ato.gov.au/helpwithpaying.

Deferring a repayment for the year

If a person believes that making their compulsory repayment would cause them serious hardship or there are other special reasons why they should not have to make a compulsory repayment, they can apply to the ATO to have that amount (or part of it) deferred. To do this, the person will need

to complete a *Deferring your compulsory repayment or overseas levy* form. The form will ask the person for a detailed statement of their household income and expenditure to justify their claim of serious hardship. Additional information and the application form can be found at www.ato.gov.au/defermyrepayment.

The ATO will advise the person of its decision in writing within 28 days of receiving that person's application. If a person is unhappy with the ATO's decision, they may apply to the ATO (within 28 days after the day they receive notice of the decision) to have it reviewed.

If the person is still unhappy with the ATO's decision following the internal review, they may then apply to the Administrative Appeals Tribunal (AAT) to request an external review. The person must lodge their application with the AAT within 28 days after the day they receive the ATO's letter advising them of the outcome of its internal review. The ATO can provide more information regarding this process (see [Useful Contacts](#)).

10.10 Voluntary repayments

A person can make a voluntary repayment of their HELP debt to the ATO at any time and for any amount. Making a voluntary repayment reduces a person's debt immediately. Any voluntary repayments you make are **in addition** to the compulsory repayments made through your tax return and are not refundable. If a person's income is above the minimum repayment threshold for that income year, that person may still be required to make a compulsory repayment, despite any voluntary repayments they may have already made.

Note: A person may benefit from making a voluntary repayment before indexation is applied on 1 June each year. If they want to do this, they should allow enough time for their payment to be received and processed by the ATO to their account before 1 June.

There is usually a time delay between the census date for a unit of study and when the ATO receives the data and records the debt for that unit. A person must contact the ATO if they wish to make a voluntary repayment against a debt for a unit they have only recently enrolled in.

If a person wants to pay off their total debt with a voluntary repayment, they should make the repayment before they lodge their tax return. Otherwise, a compulsory repayment may still be generated and included on their notice of assessment if it is not reconciled in time.

How can a person make a voluntary repayment?

There are a range of payment options available both in Australia and overseas. The preferred payment methods are BPAY and credit card. If a person pays using BPAY, credit card or direct credit, they will need their payment reference number (PRN).

PRNs can be accessed by logging in to ATO online services via myGov. Voluntary repayment options, PRN and account details can be viewed at the same time. For more information on voluntary repayments visit the ATO website at www.ato.gov.au/Individuals/Study-and-training-support-loans/Voluntary-repayments/.

Are repayments tax deductible?

If an employer makes a voluntary repayment on behalf of their employee, the employer may be able to claim a tax deduction for that payment but the employer may also be liable for fringe benefits tax on the repayment. More information about claiming self-education expenses is on the ATO website at www.ato.gov.au/selfeducation.

10.11 What happens to a person's debt if they pass away?

The person's estate is liable to pay any outstanding compulsory repayment relating to the period before their death, but the remainder of their accumulated HELP debt is cancelled.

10.12 What happens to a person's debt if they go bankrupt?

A person will still be required to repay their accumulated HELP debt as if they had not been declared bankrupt. This means that a compulsory repayment will be raised for income years where the person earns above the minimum repayment threshold. See [section 10.9](#) for information on deferring a compulsory repayment.

10.13 How can a person obtain information on their HELP account?

The ATO no longer automatically sends out HELP account information statements. A person can obtain account information, such as the balance of their account or their PRN by:

- logging onto their secure ATO online account through myGov, or
- phoning the ATO at any time during the year. For security purposes the ATO will ask the caller for their TFN, before they disclose any personal information (see [Useful Contacts](#)).

11. FREQUENTLY ASKED QUESTIONS

Note: In this chapter, the term ‘form’ means the form required to access a CSP and/or a HELP loan.

11.1 Does a student really need to provide their TFN to access a HELP loan?

Yes. Repayments are made through the tax system so a student must provide their valid TFN (or a valid *Certificate of Application for a TFN*), name, date of birth and address information to their provider, by the census date, in order to access a HELP loan. If a student does not do this, their form is considered invalid by their provider and that student will have to wait until the next study period to apply for a HELP loan for future study, as this form cannot be backdated.

Applicant details will be cross-referenced with the information held with the ATO. If there is a mismatch between the information on the application (TFN, name, date of birth, address) and ATO records, a loan will not be granted, and the applicant will need to correct the mismatch before the HELP loan can be approved. If the error is not corrected, the application will not be finalised and the applicant will be ineligible for a HELP loan.

Students can confirm that their details at the ATO match the details at their provider by logging in to their MyGov account and accessing ATO online to confirm or update relevant details. For more information on correcting a TFN mismatch see our [Student Fact Sheet: Tax File Number \(TFN\) Mismatch](#).

11.2 What is a student agreeing to when submitting their form?

When a student submits the form (to access a CSP and/or a HELP loan), they declare that:

- they have read the relevant student information HELP booklet (that relates to the HELP loan they are requesting), and
- they are requesting that the Australian Government lends them the amount of their student contributions/tuition fees not paid by the census date (or the OS-HELP/SA-HELP loan amount requested), and
- they understand that their HELP debt will be indexed annually in accordance with the *Higher Education Support Act 2003*, and
- they are aware of their repayment obligations and will repay their HELP debt (including any loan fee if applicable) through the tax system once their income is above the compulsory repayment threshold (the threshold is adjusted each year). These repayments will continue while their income is above the compulsory repayment threshold until they have repaid their total debt, even if they have not completed their studies and regardless of where they live, and
- if their eligibility for a CSP/HELP loan changes they must notify their provider, and
- they are aware that providing false or misleading information on their form is a serious offence.

11.3 How will a student know if their form is accepted?

These forms are processed by providers, not the Australian Government. Students must contact their provider directly to determine the status of their application.

11.4 How are HELP loans paid?

HECS-HELP, FEE-HELP and SA-HELP loans are not paid to a person's bank account. For students that have submitted a valid form to their provider for their course, the Australian Government pays the outstanding cost of their student contributions or tuition fees, which have not been paid by the census date (or the student services and amenities fee that remains outstanding on the due date), directly to their provider on the student's behalf.

OS-HELP loans are paid directly to a student by providers therefore, the student needs to contact their provider for specific details about this payment.

11.5 Does a student have to stay with the same payment option throughout their studies?

No. An eligible student doesn't always have to choose the same payment option for each study period or each unit they are enrolled in. **Table 7** below outlines the different payment options available to eligible students for their student contributions/tuition fees.

If a student has a valid CSP/HELP form in place, but doesn't want to use a HELP loan for a particular study period or certain units, they can pay their student contributions/tuition fees upfront to their provider by the census date—so that there is no outstanding amount left to be deferred to a HELP loan. Providers may set an earlier administrative date by which students must finalise their payment arrangement or incur a late payment fee.

Table 7: HECS-HELP and FEE-HELP payment options for eligible students

HELP Loan	Option 1	Option 2	Option 3
HECS-HELP	Pay the full student contribution amount upfront so they do not use a HECS-HELP loan	Pay part of the student contribution amount upfront and take out a HECS-HELP loan for the remainder	Take out a HECS-HELP loan for the full student contribution amount
FEE-HELP	Pay the full tuition fees upfront so that they do not use a FEE-HELP loan	Pay some of the tuition fees upfront and request a FEE-HELP loan for the remainder	Request a FEE-HELP loan for the full tuition fees

11.6 How can a student keep track of their HELP debt?

Students should refer to their CAN (refer to **Chapter 9**) to keep track of their HELP debt while they are studying. As CANs are issued within 28 days of the census date, it is the first document a student must consult to check if the calculation of their HELP debt is accurate. In addition, the CAN will have a breakdown of each unit the student is enrolled in for that study period.

11.7 Are the student contributions paid by students enrolled in CSPs tax deductible?

No. Student contributions paid by students enrolled in CSPs are not tax deductible. Given that CSPs are already subsidised by the Australian Government, the student is not eligible for further tax subsidies.

11.8 Are the tuition fees paid by students enrolled in fee paying places tax deductible?

The tuition fees paid by fee paying students may be tax deductible but there must be a proven, direct connection between the student's units and their work activities at the time they paid for their course. This is regardless of whether the student paid their tuition fees upfront or used a FEE-HELP loan. Find out more about self-education expenses you can claim by visiting www.ato.gov.au/selfeducation.

11.9 Are compulsory/voluntary repayments tax deductible?

No. Compulsory or voluntary repayments made by a person towards their HELP debt are not tax deductible.

11.10 Is a student required to pay for failed units?

Yes. A student who fails a unit is required to pay the student contribution amount/tuition fees for that unit, regardless of whether they attended any classes, completed any assessment items or are required to repeat the unit. In this situation, a student is not eligible for a refund of upfront payment/remittance of HELP debt. A student who fails a unit is required to pay for that unit a second time if they undertake it again (a student can refer to [section 8.5](#) to determine if the special circumstances provisions apply to them).

11.11 Can a student use their HELP loan to pay for accommodation in Australia or a laptop?

No. HELP loans cannot be used to pay for anything other than what the relevant HELP loan is intended for. The Australian Government administers other student income payments to assist eligible students with their living and other expenses—students can use the 'Payment and Service Finder' on the [Department of Human Services](#) website to see what they are eligible for.

11.12 Will a student's assets or income affect their eligibility for a HELP loan?

No. Access to HELP loans and CSPs is not means or income tested so a student's assets or income will not affect their eligibility to access a HELP loan. However, a student's income will determine when they are required to commence repayments towards their HELP debt and the level of their repayment.

11.13 Is a student able to access a HELP loan if they are a mature aged student or studying part-time?

Yes, provided the student meets the eligibility requirements for the relevant HELP loan. A student's eligibility to access a HELP loan is not affected by their age or mode of study.

11.14 Will a previous HECS and/or HELP debt affect a student's eligibility to access another HELP loan?

If a person used a loan under HECS, PELS, BOTPLS or OLDPS loan before 1 January 2005, the amount they borrowed does not affect their eligibility for any of the current HELP loans or count towards their FEE-HELP limit. An existing HELP debt also does not affect a student's eligibility for

HECS-HELP, OS-HELP or SA-HELP. The exception to this is FEE-HELP, VET FEE-HELP (closed) and VET Student Loans. If a student is accessing FEE-HELP, VET FEE-HELP (closed) or VET Student Loans, or has done so previously, they must ensure they have enough of their FEE-HELP balance left to cover the tuition fees for their course. See [section 5.4](#) for more information on the FEE-HELP balance and the FEE-HELP limit.

Note: From 1 January 2020, a combined HELP loan limit will replace the FEE-HELP limit and will include FEE-HELP, VET Student Loans, VET FEE-HELP (closed) and HECS-HELP. Only new HECS-HELP borrowing will count towards a person's HELP limit. This means that any HECS-HELP loans taken out before 2020 will not count towards the new HELP limit. Any FEE-HELP, VET FEE-HELP (closed) or VET Student Loans that counted towards your FEE-HELP limit will count towards the new HELP limit. From the 2019–20 income year, you can top up your HELP balance by making repayments on your loan. Any compulsory or voluntary repayments can be re-borrowed in the future, up to the then current HELP loan limit.

11.15 How does a student dispute their student loan debt?

If a student believes they have student loans incorrectly allocated to them, they should contact their provider to question the course and related debt. If the provider agrees the debt should not exist they will revise the debt to remove it from the student's account. This information is passed from the provider, to the Department of Education and Training and then to the ATO.

If the matter cannot be satisfactorily resolved, all education providers are required to have a review/appeal process. Thereafter, reviewed decisions may be referred to an independent external arbitrator, nominated by the provider, for further consideration.

If a student is disputing a VET Student Loan debt, they should contact the VET Student Loans Ombudsman who will investigate their claim.

Waiving (or cancelling) HELP debts

A waiver is a special concession, granted to a person or organisation as a last resort, which extinguishes a debt owed to the Commonwealth. This means that the debt is completely forgiven and can no longer be recovered. The waiver of debt power is discretionary, which means there is no situation that creates an automatic entitlement to a waiver of debt. The waiver of debt mechanism is generally not used where other viable avenues of redress are available – such as the special circumstances provisions, grievance processes, and internal or external review mechanisms.

For more information on this process, search 'waiver of debt' on the [Department of Finance](#) website.

11.16 What other support payments are available to eligible students?

While the Department of Education and Training administers access to CSPs and HELP loans for financing tertiary study, other Australian Government departments such as the Department of Human Services and the Department of the Prime Minister and Cabinet (PM&C) provide a variety of payments that students may be eligible to receive while studying or training.

The following programs are administered by the Department of Human Services and PM&C and are not connected to the HELP scheme.

Assistance through the Department of Human Services:

- Youth Allowance (student)—for full-time students generally aged 18 to 24,
- Austudy—for full-time students aged 25 years or over,
- ABSTUDY—offers a range of allowances to assist Indigenous students,
- Pensioner Education Supplement—for eligible students where they are undertaking an approved course, and
- Fares Allowance—for tertiary students who are living away from their permanent home to study.

Students can use the Department of Human Services [Payment and Service Finder](#) to see what they're eligible for.

Student payment recipients

Higher education students in receipt of Youth Allowance, Austudy or ABSTUDY may be eligible to receive annual payments when required to live away from their family home to study. For more information visit the [Students and trainees](#) page.

Students can do most of their Department of Human Services or Centrelink business using self service, including:

Ways to access our services include:

- Centrelink online account through myGov,
- Express Plus Centrelink mobile app, or
- Phone Self Service (see [Useful Contacts](#) for phone details).

Through these services students have a number of options to claim and manage their payment, including:

- claim a payment,
- report their employment income,
- update their study details and address details,
- advise their plans to travel outside Australia, or
- receive online letters.

For a full list of self service options visit the [Self service](#) page.

Assistance through PM&C

Indigenous Student Success Program

This Program is for Aboriginal and Torres Strait Islander students from low socio-economic backgrounds, particularly those from rural and regional areas, to help with the costs associated with higher education.

Further information regarding these scholarships can be obtained on the [Indigenous Student Success Program](#) page on the PM&C website.

USEFUL CONTACTS

Providers

Can help students with:

- enrolments,
- student contribution amounts and payments—for CSPs,
- tuition fee amounts and payments—for fee paying places,
- census dates and administrative dates,
- withdrawals,
- applying for a CSP and HELP loans,
- grievance procedures for student complaints,
- CHESSNs, and
- removal of HELP debts (and re-credit of FEE-HELP balance if applicable) under ‘special circumstances’.

Study Assist website (www.studyassist.gov.au)

The *Study Assist* website provides information about options for financing tertiary study, including:

- HELP loans available in the higher education sector,
- a list of providers that offer HELP loans, and
- student income support options, and other scholarships/awards available for study.

Australian Taxation Office (ATO)

The ATO can help students with information about their accumulated HELP debts, compulsory and voluntary repayments, and information about the HECS-HELP Benefit.

Students can contact the ATO by:

- using [ATO online services](#) to view their loan accounts and other information such as PRN and voluntary repayment options,
- visiting the [Study and training support loans](#) page on the ATO website for repayment information,
- calling **13 28 61** for information about their HELP account and personal tax topics,
- calling **13 36 77** TTY or **1300 555 727** TTY if they are hearing or speech impaired, or
- writing to: Australian Taxation Office PO BOX 1032, Albury NSW 2640.

Note: Do not send voluntary repayments to this address.

Department of Home Affairs

The Department of Home Affairs can help students with visas and Australian citizenship, visit www.homeaffairs.gov.au.

Department of Human Services

The Department of Human Services can provide information about Youth Allowance, Austudy, ABSTUDY and other forms of income support assistance for eligible students.

Students can contact the department by:

- visiting www.humanservices.gov.au,
- calling Youth and Student Services on **13 24 90** for information on Youth Allowance and Austudy,
- freecall™ **1800 132 317** for information on ABSTUDY,
- freecall™ **1800 810 586** for TTY enquiries,
- calling **13 12 02** for information in languages other than English.

APPENDICES

Appendix A—Providers with CSPs

This list was current at the time of publication. For an up-to-date list, visit [*Study Assist*](#).

Australian Capital Territory

- The Australian National University
- University of Canberra

New South Wales

- Avondale College of Higher Education
- Charles Sturt University
- Macquarie University
- Southern Cross University
- The University of Sydney
- University of Newcastle
- University of New England
- University of New South Wales
- University of Technology, Sydney
- University of Western Sydney
- University of Wollongong

Northern Territory

- Charles Darwin University

Queensland

- Central Queensland University
- Christian Heritage College
- Griffith University
- James Cook University
- Queensland University of Technology
- The University of Queensland
- University of Southern Queensland
- University of the Sunshine Coast

South Australia

- Tabor College Adelaide
- The Flinders University of South Australia
- The University of Adelaide
- University of South Australia

Tasmania

- University of Tasmania

Victoria

- Deakin University
- Holmesglen Institute of TAFE
- La Trobe University
- Monash University
- Northern Melbourne Institute of TAFE (Melbourne Polytechnic)
- RMIT University
- Swinburne University of Technology
- Tabor College Victoria (Eastern College Victoria)
- The University of Melbourne
- Federation University Australia
- Victoria University

Western Australia

- Curtin University of Technology
- Edith Cowan University
- Murdoch University
- The University of Western Australia

Multi-state

- Australian Catholic University
- The University of Notre Dame Australia

Appendix B—How much does the Australian Government contribute to CSPs?

The table below shows the Australian Government funding under the Commonwealth Grant Scheme for a CSP per full-time EFTSL.

Table 8: 2019 funding clusters* for CSPs and subsidised amounts

Funding cluster for CSPs	2019 Commonwealth contribution per EFTSL
Law, accounting, administration, economics, commerce	\$2,160
Humanities	\$6,008
Mathematics, statistics, behavioural science, social studies, computing, built environment, other health	\$10,630
Education	\$11,061
Clinical psychology, allied health, foreign languages, visual and performing arts	\$13,073
Nursing	\$14,596
Engineering, science, surveying	\$18,586
Medicine, dentistry, veterinary science, agriculture	\$23,590

* Funding clusters are used to determine Commonwealth contributions for a place and the maximum student contributions for a place. There are eight clusters of disciplinary areas in which a given unit of study will fall.

