



Australian Government

# 2024

## STARTUP-HELP INFORMATION

This loan can help you pay the  
course fees for a Startup Year course.

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

Published December 2023



You must read this booklet before submitting the *Request for STARTUP-HELP loan* form.

When you submit your form, you are declaring that you have read this booklet and that you are aware of your obligations in relation to receiving STARTUP-HELP assistance.



If you are eligible and want to receive a STARTUP-HELP loan, you must submit your form to your provider on or before the census date.

Make sure you know when your census date is – you can get more information about your census date from your provider.



The Department of Education has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (the Act) and guidelines made under the Act, available at [www.legislation.gov.au](http://www.legislation.gov.au). However, there may be differences between this publication and the Act or guidelines. If there is any inconsistency, the Act and guidelines will take precedence.

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## KEY POINTS BEFORE YOU SIGN UP

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

- ❑ Do you know how much this **Startup Year course** will cost you overall, including if there are any extra administration fees?
- ❑ Have you previously received more than one amount of **STARTUP-HELP** assistance? Eligible students can only receive a maximum of two STARTUP-HELP loans over their lifetime.
- ❑ Are you aware of the **deadline to withdraw** so you don't get charged? This is the same deadline to submit your HELP application form or pay your fees.
- ❑ Have you got your **Unique Student Identifier (USI)**? You will need one to access a STARTUP-HELP loan.

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

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

## WHO IS THIS BOOKLET FOR?

This booklet is for people enrolling in a **Startup Year course**.

This booklet contains a summary of the key points a person accessing **STARTUP-HELP** assistance needs to know.

## USING THIS BOOKLET

Some pages in this booklet will have words **highlighted**. Check the glossary for a definition of these words.

Contact your **approved higher education provider** for any questions about:

- enrolments
- Startup Year (accelerator program) course fees and upfront payments
- **census dates** and **administrative dates**
- the eligibility criteria for **STARTUP-HELP** assistance
- applying for a STARTUP-HELP loan
- your **CHESSN** or **USI** to check your available HELP balance
- withdrawing from study
- getting your STARTUP-HELP debt reversed under '**special circumstances**'
- how to make a complaint.



All HELP student information booklets are available at [www.studyassist.gov.au](http://www.studyassist.gov.au).

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## GLOSSARY

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

**Approved higher education provider (provider)**— In this booklet, this term means an Australian University or University College that has been approved by the Australian Government to offer STARTUP-HELP loans to eligible students.

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

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

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

**Commonwealth Higher Education Student Support Number (CHESSN)**—This is a 10-digit number provided by the Australian Government, to students who were in receipt of a Commonwealth supported place (CSP) or HELP loan. If you have accessed Commonwealth assistance between 2005 and 2020, you will have been assigned a CHESSN. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

**Electronic Commonwealth Assistance Form (eCAF)**—An electronic version of the *Request for a STARTUP-HELP loan* form you must submit to your provider to request a STARTUP-HELP loan.

**Eligible former permanent humanitarian visa**— a person who:

- is not a current permanent humanitarian visa holder
- was previously a permanent humanitarian visa holder
- the current holder of a subclass 155 or subclass 157 Resident Return visa (please visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information).

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

**Higher Education Loan Program (HELP)**—Australian Government loans to help you pay your tuition fees (FEE-HELP or VET Student Loans/ VET FEE-HELP [closed]), accelerator program course fees (STARTUP-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). HELP loans are repaid through the Australian tax system once you earn above the compulsory repayment threshold.

**HELP debt**—The total of any STARTUP-HELP, HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP (closed)/VET Student Loans or SA-HELP debts you have incurred (including any Australian Government study loans from before 2005). It will also include any applicable loan fees and any indexation that has been applied to your debt.

**Higher Education Support Act 2003 (the Act)**—The Commonwealth legislation that outlines the requirements for getting a STARTUP-HELP loan and other Australian Government assistance.

**Indexation**—This is legislated under the Act and is applied on 1 June each year to the portion of a HELP debt that is 11 months or older. The rate of indexation changes each year as it is based on the Consumer Price Index (CPI).

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

**New Zealand Special Category Visa (NZ SCV)**—If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received an NZ SCV provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but it remains in place for as long as you remain in Australia.

From 29 June 2023, New Zealand citizens who formerly held a SCV and have transitioned to a permanent resident visa on the pathway to Australian citizenship will retain access to the Higher Education Loan Program, if they meet the residency requirements.

**Pacific engagement visa holder (PEV)**—a person who holds a Subclass 192 (Pacific Engagement) visa under the *Migration Regulations 1994*. This is a permanent resident visa for eligible individuals from participating countries across the Pacific and Timor-Leste

**Request for a STARTUP-HELP loan form**—The official name of the form you must submit to your provider to request a STARTUP-HELP loan, if you are eligible. This form is usually completed online, as an eCAF.

**Special circumstances**—The specific requirements that you must meet for your STARTUP-HELP debt to be reversed, as set out in the Act and its associated guidelines.

**STARTUP-HELP**—The loan scheme that helps eligible students pay their accelerator program course fees for Startup Year courses.

**Startup Year course**—In this booklet, this term means an accelerator program course, as defined in section 128B-25 of the Act.

**StudyAssist ([www.studyassist.gov.au](http://www.studyassist.gov.au))**—This website provides information about how you can pay for your tertiary study. It includes information about the types of HELP loans available, a list of providers that offer HELP loans, and student income support options.

**Tax file number (TFN)**—Your unique identification number from the ATO for everything tax-related. You must have a TFN to obtain a HELP loan and make HELP debt repayments to the ATO.

**Unique Student Identifier (USI)**—Your USI is a 10-digit alpha numeric identifier assigned to you by the Student Identifiers Registrar under the *Student Identifiers Act 2014*. Your USI is used to connect your student loan information to your personal details. You will need to have a USI by the census date and report it to your provider to get a HELP loan for your study. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at [www.usi.gov.au](http://www.usi.gov.au).

## STARTUP-HELP

### What is STARTUP-HELP?

**STARTUP-HELP** assistance is a loan from the Australian Government available to eligible individuals to participate in an accelerator program course at Australian Universities and University Colleges. These places are not subsidised by the Commonwealth, but eligible students may use a STARTUP-HELP loan to pay their accelerator program course fees. The loan does not cover costs such as accommodation, laptops, textbooks, or capital for startup businesses. You will not be able to receive STARTUP-HELP assistance if a majority of your accelerator course is undertaken overseas.

Your HELP loan must be repaid to the Government once you earn enough income to make repayments (this is known as the repayment threshold). You should think about how this will affect you in the long term before you apply, as having a HELP debt may affect access to bank and home loans. Please read further information under the section [Repaying your HELP debt](#).

### Am I eligible for STARTUP-HELP?

To receive a **STARTUP-HELP** loan you must be selected by the provider for STARTUP-HELP assistance and meet the eligibility criteria below.

You must meet the citizenship and residency requirements, and be either:

- an Australian citizen; or
- a permanent humanitarian visa holder (or **eligible former permanent humanitarian visa**) who will live in Australia for the entire Startup Year course; or
- a New Zealand Special Category Visa (**NZ SCV**) holder (or former permanent resident who was eligible NZ SCV holder) who meets the long-term residency requirements and who will live in Australia for the entire Startup Year course – see NZ SCV residency requirements below
- a **pacific engagement visa holder** who is resident in Australia for the entire Startup Year course (see note)

Note: a pacific engagement visa holder becomes eligible from 1 February 2024.

You must also be either:

- a student in the final year of an undergraduate course of study; or
- enrolled in a postgraduate course of study; or
- a recent student who completed a bachelor degree (or higher level qualification) no more than 36 months before commencing the Startup Year course.

You must also:

- be enrolled in a Startup Year course at an Australian University or University College on or before the census date, and remain enrolled at the end of the census date;
- be primarily studying on an Australian campus;
- submit the **Request for a STARTUP-HELP loan form** on or before the census date;
- not have received a **STARTUP-HELP** loan more than once before;
- meet the **TFN** requirements;
- meet the **USI** requirements; and
- be assessed as a genuine student and as academically suitable for your course.



## What is my visa status?

Your **provider** will need proof of your visa status to check if you are eligible for **STARTUP-HELP** assistance. If you don't know your visa status, you can check it on the Department of Home Affairs website at [immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions](https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions).

## NZ SCV residency requirements

If you are an **NZ SCV** holder or permanent resident who was a former eligible NZ SCV holder, you may be able to access a **STARTUP-HELP** loan if you meet all of the following requirements:

- you first began to be usually resident in Australia at least 10 years before the test day\*
- at that time, you were a dependent child\*\* under the age of 18 with no spouse or de facto partner
- you have been in Australia for at least:
  - a total of eight years out of the last 10 years immediately before the test day
  - a total of 18 months out of the last two years immediately before the test day
- you are otherwise eligible for **STARTUP-HELP** assistance.

You must give your provider evidence that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs website at [immi.homeaffairs.gov.au/entering-and-leaving-australia/request-movement-records/overview](https://immi.homeaffairs.gov.au/entering-and-leaving-australia/request-movement-records/overview).

\*'test day' means the first day you successfully applied for a **STARTUP-HELP** loan for the same course as an eligible **NZ SCV** holder. Otherwise, the 'test day' is the day you submit your **Request for a STARTUP-HELP loan form**.

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

## Do I have a CHESSN or a USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, your identifier will either be a **CHESSN** or a **USI (see glossary)**.

You will need a USI to be eligible for a **STARTUP-HELP** loan for your study.

The CHESSN has been replaced by the USI. Even if you already have a CHESSN, you will still need to apply for and provide a USI to your provider. Your USI will become your primary identifier. See below on creating a USI.

If you started your higher education or VET study with Commonwealth assistance after 2021, or you studied at any time in 2023, you should already have a valid USI.

## What is my USI?

A **Unique Student Identifier (USI)** is a 10-digit alpha numeric identifier assigned to you and is unique to each student. Students must have a USI, to be eligible for all forms of Commonwealth financial assistance including **STARTUP-HELP**.

To be eligible for **STARTUP-HELP** assistance, the student must have, and inform their provider of, their USI before the **census date** for the unit of study.

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

### Create or find your USI

Creating a **USI** is fast and free. Your USI is your education number for life and you only create it once. Using one form of verifiable identification, you can create a USI at [www.usi.gov.au](http://www.usi.gov.au).

If you started your higher education or VET study with Commonwealth assistance after 2021, or you studied at any time in 2023, you should already have a valid USI. Locate your USI easily at [www.usi.gov.au/students/find-your-usi](http://www.usi.gov.au/students/find-your-usi).

The USI website provides self-service options to create or find your USI or update your personal details.

### How much STARTUP-HELP can I borrow?

A **STARTUP-HELP** loan is available to cover the course costs of a **Startup Year course**. Accelerator program course fees are capped at \$12,720 (for a 1 **EFTSL** Startup Year course) in 2024.

You may access STARTUP-HELP assistance no more than two times. If you are enrolled in two courses at the same time you can only access STARTUP-HELP assistance for one course.

STARTUP-HELP does not affect your 'HELP loan limit' and is not dependent on your 'available HELP balance'.

## APPLYING FOR A STARTUP-HELP LOAN

### Is there an application fee or loan fee?

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

### How do I apply for a STARTUP-HELP loan?

You will need to submit your **Request for a STARTUP-HELP loan form** to your provider. Your provider will give you instructions on how to do this as it must be done on or before your provider's census date (or earlier administrative date). Please note, your provider must still allow you to submit your **Request for a STARTUP-HELP loan form** on or before the census date.

You must give your provider your **TFN**, **USI**, name, date of birth and address. Your details must match the information held with the **ATO** and the USI Registry System. If the details in your application don't match ATO records and the USI Registry System, you won't be able to access a **STARTUP-HELP** loan until you correct the error.

The most common way to apply for a TFN is at a participating Australia Post outlet. If you think you will not receive your TFN by the census date, you should call the ATO and ask for a Certificate of Application for a TFN, so that you can give this to your provider. You will not be able to access a STARTUP-HELP loan by providing the Australia Post receipt from your TFN application lodgement. Once you receive your TFN, you must give your TFN to your provider within 21 days or you may lose your access to STARTUP-HELP assistance.

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



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

### What is the census date and administrative date?

The **census date** is the last day you can submit your **Request for a STARTUP-HELP loan form** or withdraw from the Startup Year course without incurring the debt. If you have not paid your accelerator program course fees upfront for your Startup Year course, or correctly requested a **STARTUP-HELP** loan on or before the census date, then your enrolment may be cancelled by your provider (and you will have to re-apply for it in the next study period).

Providers set their own census dates so each **provider** will be different. Contact your provider for more information.



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

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

### What if I make a mistake on my eCAF?

If you realise you have made a mistake, you should correct it with your **provider** as soon as possible. You only have 6 weeks after the **census date** to correct any errors to ensure your loan is not affected. This period is not an extension to the census date. You must meet the **STARTUP-HELP** citizenship, residency, **TFN** and **USI** requirements by the census date.

## WITHDRAWING FROM STUDY

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

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

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

Your provider cannot set an **administrative date** separate from the census date in relation to withdrawing from a course.

### Special circumstances

If you withdraw from the course after the **census date** because you become seriously ill or because of another unforeseen event, you can apply to your **provider** to request a reversal of **STARTUP-HELP** assistance and remission of your STARTUP-HELP debt. To do this, you will have to meet specific '**special circumstances**' criteria, which means you will have to demonstrate to your provider that what happened to you:

- was beyond your control
- did not make its full impact on you until on or after the census date
- made it impracticable for you to complete the requirements for your **Startup Year course**.

You will need to apply to your provider within 12 months of your withdrawal day (or your provider may allow you more time). For more information, please visit [www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances](http://www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances).

This process does not apply if you have successfully completed the requirements of the Startup Year course. A person who receives a fail grade is considered not to have completed the requirements of the unit.

## REPAYING YOUR HELP DEBT

For the most up-to-date information on **HELP debt** repayments, check the **ATO's** website at [www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan).

### How do I check my HELP debt?

Your *myGov* account will show you a consolidated total of your **HELP debt** and what your repayments have been. If you don't have a *myGov* account, you can set one up following the instructions at [www.my.gov.au](http://www.my.gov.au). You can then call the ATO on 13 28 61 to assist you with linking the 'ATO online services' to your *myGov* account so you can view your ATO account balances, for example, your HELP debt and superannuation accounts.



*myGov* only shows information from 2014 onwards. If you want information prior to 2014, call the ATO to request an account information statement.

## When do I start paying back my HELP debt?

You start repaying your **HELP debt** through the Australian tax system once you earn above the compulsory repayment threshold. The compulsory repayment threshold is different each year. For the 2023-24 income year it is \$51,550. The more income you earn, the higher your repayment will be (see **Table 1** below). Voluntary repayments can also be made at any time to reduce the balance of your HELP debt. As a general note, voluntary repayments are in addition to compulsory repayments and are not refundable, see how at [www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments).

HELP debt repayments are calculated based on your income – not the size of your debt.

To manage repayments, your employer will withhold some of your pay to go towards paying your tax, which includes your HELP debt repayments. Although these amounts are withheld from your pay throughout the year to offset your compulsory repayment—your compulsory repayment won't be processed until you lodge your tax return.

This is because your compulsory repayment is calculated from a number of different sources on your income tax return, including:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

## Will my HELP debt grow?

Similar to interest, your **HELP debt** will grow. We call this '**indexation**'. Indexation is applied on 1 June to the portion of your HELP debt that is 11 months and older. Indexation is applied to keep up with changes in the cost of living to maintain the 'value' of the education, so that no matter how long it takes to repay, a student would repay an amount that is more like the cost of education today.

The rate of indexation that is applied to your debt changes each year, as it is based on the Consumer Price Index (CPI). You can check current and prior indexation rates at [www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates](http://www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates).

## Indexation examples

- Erin has \$9,000.00 of HELP debt left to repay from studies that she undertook in 2015-17. On 1 June 2023, the HELP debt was indexed at 7.1% ( $\$9,000 \times 7.1\% = \$639.00$ ). Erin now owes ( $\$9,000 + \$639.00 = \$9,639.00$ )
- Juan Carlos started his undergraduate degree in 2022. He has a HELP debt of \$15,600.00. His fees of \$4,800.00 from the first semester (census date of 28 March 2022) will be indexed on 1 June 2023 as they are more than 11 months old ( $\$4,800 \times 7.1\% = \$340.80$ ). The remaining fees from semester 2, 2022, and semester 1, 2023 will not be indexed on 1 June 2023 as the debts are not yet 11 months old. Juan Carlos now owes ( $\$15,600.00 + \$340.80 = \$15,940.80$ ).

- Melinda undertook a three-year undergraduate degree from 2020-22. She hasn't made any repayments yet. Her HELP debt was indexed each year as follows:
  - 1 June 2020 – no indexation was applied, as no part of the debt was 11 months old yet.
  - 1 June 2021 – the part of the debt that was 11 months old (Semester 1, 2020) is indexed at 0.6%.
  - 1 June 2022 – the part of the debt that was 11 months old is indexed at 3.9%.
  - 1 June 2023 – the part of the debt that was 11 months old is indexed at 7.1%.



For more information, visit [www.studyassist.gov.au/paying-back-your-loan/loan-indexation](http://www.studyassist.gov.au/paying-back-your-loan/loan-indexation).

### What if I go overseas?

If you go overseas and have a **HELP debt**, you still need to make repayments as if you were living in Australia. If you live or plan to move overseas for 183 days or more (about six months) in any 12-month period, you must complete an *Overseas Travel Notification*. You must also update your contact details through **ATO** online services within seven days of leaving Australia.



For more information, visit [www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments).

### How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The more income you earn, the higher your repayments will be (see **Table 1** below). When you do your tax return, the **ATO** will calculate your income for the year and tell you on your tax notice of assessment how much your compulsory repayment will be. Compulsory repayments are not tax deductible.

**Table 1: Repayment rates for the 2023–24 income year**

Repayment threshold	Repayment rate (% of repayment income)
Below \$51,550	Nil
\$51,550 - \$59,518	1.00%
\$59,519 - \$63,089	2.00%
\$63,090 - \$66,875	2.50%
\$66,876 - \$70,888	3.00%
\$70,889 - \$75,140	3.50%
\$75,141 - \$79,649	4.00%
\$79,650 - \$84,429	4.50%
\$84,430 - \$89,494	5.00%
\$89,495 - \$94,865	5.50%
\$94,866 - \$100,557	6.00%
\$100,558 - \$106,590	6.50%
\$106,591 - \$112,985	7.00%
\$112,986 - \$119,764	7.50%
\$119,765 - \$126,950	8.00%
\$126,951 - \$134,568	8.50%
\$134,569 - \$142,642	9.00%
\$142,643 - \$151,200	9.50%
\$151,201 and above	10.00%

In addition to your compulsory repayment, you can also make a voluntary repayment to the **ATO** at any time. For more information on voluntary repayments, visit [www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments).

### **What if I can't make my compulsory repayment?**

If you are struggling to make a compulsory repayment, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply to the **ATO** to request an amendment or deferment of your compulsory repayment. For more information, visit [www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments).

## FURTHER CONTACTS

### **StudyAssist website [www.studyassist.gov.au](http://www.studyassist.gov.au)**

This website provides information about options for financing tertiary study, including:

- HELP loans available in both the higher education and vocational education and training sectors
- a list of providers that offer HELP loans
- student income support options and available scholarships.

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

You can log into this site to see your study and loan information.

### **Australian Taxation Office**

The **ATO** can help you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. To contact the ATO:

- visit [www.ato.gov.au/individuals-and-families/study-and-training-support-loans/view-your-loan-account-online](http://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/view-your-loan-account-online)
- use its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

### **Services Australia**

Services Australia has a range of payments to help financially support you while you study or train. These include fortnightly payments like Youth Allowance, Austudy and ABSTUDY. There are also extras like the Student Start-up Loan, and Tertiary Access Payment, worth up to \$5000.

You can claim most payments up to 13 weeks before your course or training starts using a Centrelink online account linked to myGov.

Services Australia also provides other payments and services, including Medicare and proof of your COVID-19 vaccinations.

For more information on the help available for students visit [servicesaustralia.gov.au/education](http://servicesaustralia.gov.au/education).

Keep up to date by following [facebook.com/ServicesAustralia](https://facebook.com/ServicesAustralia) or [@services.australia](https://instagram.com/servicesaustralia) on Instagram.

### **Department of Home Affairs**

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

For information on COVID-19 and international travel, students should review the Department of Home Affairs website at [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au) and the Department of Foreign Affairs and Trade website at [www.smartraveller.gov.au](http://www.smartraveller.gov.au).



### Office of the Student Identifiers Registrar

The Office of the Student Identifiers Registrar can help you with getting a **USI** or finding your USI and updating your USI account details.

To contact them you can:

- visit [www.usi.gov.au](http://www.usi.gov.au)
- call 1300 857 536 for further assistance.

For information on finding your USI online, visit [www.usi.gov.au/students/find-your-usi](http://www.usi.gov.au/students/find-your-usi).