

2019



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FEE-HELP information

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FEE-HELP AT A GLANCE

What is FEE-HELP?

FEE-HELP is a loan that helps eligible **fee paying students** (i.e. those who are not enrolled in a subsidised place) pay their **tuition fees**.

WHO IS THIS BOOKLET FOR?

This booklet is for people enrolling in:

- a higher education course of study as a fee paying student,
- a higher education unit of study provided through Open Universities Australia, or
- bridging study required for professional recognition in Australia of qualifications gained overseas.

This booklet is a summary of the key points a person accessing the FEE-HELP loan scheme needs to know.

USING THIS BOOKLET

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

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



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

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GLOSSARY

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

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

Approved education provider (provider)—In this booklet, this term means a university or other accredited higher education provider that has been approved by the Australian Government to offer subsidised Commonwealth supported places and/or the Higher Education Loan Program (HELP) to eligible students.

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

Census date—This date is set by providers and it is the legal deadline for various requirements, like making an upfront payment of your tuition fees, applying for a FEE-HELP loan or formally withdrawing your enrolment so you do not incur a HELP debt.

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

CSP and HELP Handbook—A comprehensive handbook that contains information about subsidised Commonwealth supported places and the various HELP loans available to help eligible tertiary students to pay for their study.



Electronic Commonwealth assistance form (eCAF)—An electronic version of the form you must submit to your provider to request a HELP loan.

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

FEE-HELP—Australian Government loan scheme that helps eligible fee paying students pay their tuition fees.

FEE-HELP balance—The amount of FEE-HELP (and VET FEE-HELP/VET Student Loans) you have left to use before reaching the limit.

FEE-HELP limit—The maximum amount of FEE-HELP (and VET FEE-HELP/VET Student Loans) you can borrow over your lifetime.

Fee paying place—A place in a course which is not a Commonwealth supported place (i.e. not subsidised by the Australian Government) and for which you 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.

Higher Education Loan Program (HELP)—Australian Government loans that help eligible students pay their tuition fees (FEE-HELP or VET FEE-HELP/VET Student Loans), 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 people earn above the compulsory repayment threshold.

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

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

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

- first began to be usually resident in Australia at least 10 years before the test day*;
- at that time, you were a dependent child** under the age of 18 with no spouse or de facto partner; and
- have been in Australia for at least:
 - a total of 8 out of the last 10 years immediately before the test day; and
 - a total of 18 months out of the last 2 years immediately before the test day.
- are otherwise eligible for a HELP loan.

NZ SCV residency requirements

You must provide evidence to your provider, on or before the census date, that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs.

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



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

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

Request for a FEE-HELP loan form—The form you must submit to your provider to apply for a FEE-HELP loan. If you are studying with a non-university provider, you will complete a *Request for a FEE-HELP loan – non-university higher education providers* form. If you are studying with Open Universities Australia you will complete a *Request for a FEE-HELP loan – OUA* form.

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

Study Assist (www.studyassist.gov.au)—A website providing information about how you can pay for your tertiary study including types of HELP loans, a list of providers that offer HELP loans, and student income support options.

Table B provider—Bond University, The University of Notre Dame Australia, University of Divinity, and Torrens University Australia.

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 fees that fee paying students (i.e. those not enrolled in a subsidised Commonwealth supported place) are charged. These fees are set by individual providers and are not regulated by the Australian Government.

1. TRANSITIONING TO TERTIARY STUDY

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

Things to think about:

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

Here are some top tips for transitioning to tertiary study:

1.1 Get a TFN early!

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



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

1.2 Be aware of your obligations!

- Find out your census date(s). Census dates are critical to getting a FEE-HELP loan to pay your **tuition fees** or withdrawing your enrolment without incurring a FEE-HELP debt. See **section 4.3** for more information.
- Find out your provider's policy for contacting students. If they are going to contact you by an in-house email system (e.g. a student email account), it is your responsibility to check your email on a regular basis.

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

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

1.3 You are responsible for your own education

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

1.4 Know who to ask for help

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

1.5 Get involved!

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



More tips on how to transition into tertiary study are available at www.studyassist.gov.au.

2. THE FEE-HELP LOAN SCHEME

You may be interested to know that:

- if you use a **FEE-HELP loan**, you will not have to make any repayments in the 2018–19 income year unless your income is \$51,957 or above, and
- if there is a direct connection between your work and your study, you may be able to claim your **tuition fees** as a tax deduction. Find out more about self-education expenses you can claim by visiting www.ato.gov.au/selfeducation.

2.1 What is FEE-HELP?

FEE-HELP is a loan scheme that helps eligible students enrolled in a **fee paying place** to pay their tuition fees.

Fee paying places are generally available for postgraduate courses at universities, and in both undergraduate and postgraduate courses offered by private **providers**.

The Australian Government (Government) does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to assist eligible **fee paying students** with paying their tuition fees.

You do not have to use a FEE-HELP loan to pay your tuition fees. You can choose to pay all your tuition fees upfront, or you can pay some upfront and use a FEE-HELP loan for the rest, or use a FEE-HELP loan for all your tuition fees (up to your **FEE-HELP limit**).

2.2 Who can use FEE-HELP?

FEE-HELP is only available to eligible fee paying students. These students are enrolled in fee paying places at providers and charged tuition fees for their studies. For a list of providers that can offer FEE-HELP loans, visit www.studyassist.gov.au.

2.3 Am I eligible for FEE-HELP?

To be eligible for FEE-HELP, you must first meet the citizenship and residency requirements by being ONE of the following:

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

In addition, you must also meet ALL of the following requirements:

- be enrolled in an eligible course at your provider by the **census date**,
- read this booklet, and
- submit a valid **Request for a FEE-HELP loan** form to your provider by the census date (or earlier **administrative date**).

If you are enrolling at a non-university higher education provider, you must:

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

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.

Different FEE-HELP loan eligibility requirements apply if you are undertaking units through Open Universities Australia (OUA). To access a FEE-HELP loan through OUA, you must first meet the citizenship and residency requirements by being ONE of the following:

- an Australian citizen, or a NZ SCV holder who meets the long-term residency requirements, and be resident in Australia on the day you submit your *Request for a FEE-HELP loan Open Universities Australia (OUA)* form, or
- a permanent humanitarian visa holder (check www.homeaffairs.gov.au for the list of humanitarian visa subclasses) and will be resident in Australia for the duration of your unit(s) of study, or
- a permanent visa holder who is undertaking bridging study for overseas-trained professionals and will be resident in Australia for the duration of your unit(s) of study.

In addition, you must also meet ALL of the following requirements:

- be enrolled in an eligible unit at OUA by the census date,
- read this booklet, and
- submit a valid *Request for a FEE-HELP loan Open Universities Australia (OUA)* form to OUA by the census date (or earlier administrative date).



If you are not eligible for FEE-HELP, you will need to confirm upfront payment dates and arrangements with your provider directly. If you cannot afford to pay all of your tuition fees upfront, you could ask your provider if they offer their own payment options or plans.

Need to check your visa subclass?

Your **provider** will need proof of your visa status to verify your eligibility. With your permission and your passport details, providers registered with Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, you can send your details directly to them by using VEVO's 'send email' function. VEVO is a free, online service that allows visa holders and registered Australian



organisations, such as providers, to check the details and conditions of a visa. Access the VEVO service at www.homeaffairs.gov.au/vevo.

2.4 How much can I borrow?

You can borrow up to the FEE-HELP limit to pay your tuition fees. The FEE-HELP limit is the total amount available to you under both FEE-HELP and VET FEE-HELP/VET Student Loans over your lifetime. Any amount you borrow under either FEE-HELP or VET FEE-HELP/VET Student Loans will be added together until you reach the FEE-HELP limit.

In 2019, the FEE-HELP limit is \$104,440 for most students.

If you are studying a medicine, dentistry or veterinary science course that leads to initial registration to practise in one of those fields, your FEE-HELP limit is \$150,000 (after you have achieved initial registration and, assuming you have not yet reached the FEE-HELP limit, the lower FEE-HELP limit will apply to any further study you undertake).

These limits are indexed on 1 January each year.

The FEE-HELP limit is a lifetime limit and is not reset or 'topped up' by any repayments that you make.

2.5 What is the FEE-HELP balance?

The **FEE-HELP balance** is the available amount of FEE-HELP or VET FEE-HELP/VET Student Loans you have left to use before you reach the FEE-HELP limit. You are responsible for keeping track of your FEE-HELP balance and for advising your provider if you do not have enough left to cover your tuition fees.

2.6 Will I be charged interest?

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

2.7 Is there a loan fee?

There may be a 25% loan fee applied to FEE-HELP loans for undergraduate courses only. The loan fee does not count towards your FEE-HELP limit.

The loan fee is 25% of the tuition fee for each unit and it is applied, as you undertake your course, to each unit that is paid for with a FEE-HELP loan.

For example, if you are undertaking a unit which costs \$1,000 (and you use a FEE-HELP loan for the entire amount) the loan fee is \$250 (i.e. 25% of \$1,000 = \$250).

Therefore, your FEE-HELP debt for that unit will be the cost of the unit (\$1,000) + the loan fee (\$250) = \$1,250.

The loan fee is **NOT** applied to:

- undergraduate study (with a census date on or after 1 January 2019) if you are enrolled at a [Table B](#) provider (see glossary),
- postgraduate study,
- enabling courses,
- undergraduate units of study undertaken through OUA, and
- bridging study for overseas-trained professionals.

2.8 FEE-HELP pass rate

If you undertake 8 or more units through OUA, you must maintain a 50% pass rate to continue using FEE-HELP at OUA. This is not an academic pass rate, but refers to the number of units you undertake through OUA. This means that if you undertake 8 units, you must pass at least 4; if you undertake 10 units, you must pass at least 5 and so on.

Similar provisions apply for students enrolled at non-university higher education providers. For bachelor level courses, if you undertake 8 or more units you must pass at least 4. For sub-bachelor courses, if you undertake 4 or more units you must pass at least 2.

If you do not maintain this pass rate, you will be required to pay your tuition fees upfront to OUA or your non-university

higher education provider until your pass rate is at 50% or above before you can use FEE-HELP again.

3. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS



This section is only relevant if you gained your qualification overseas and need to undertake study in Australia to practise your profession here.

3.1 What is bridging study for overseas-trained professionals?

If you are an overseas-trained professional, a bridging course will enable you to meet the specific academic or professional requirements for a listed professional occupation in Australia. A 'listed professional occupation' means one that is specifically listed on the Skilled Occupation List (SOL) and starts with number '2' under the ANZSCO Code column. More information about the SOL can be found at www.homeaffairs.gov.au.

A bridging course will not be a complete course. It will only be the units of study (listed on your assessment statement) that you are required to do in order to gain entry to your profession in Australia.

To access **FEE-HELP** for a bridging course, you must first hold an assessment statement issued by the specific assessing body for a listed professional occupation.

The assessment statement lists:

- the studies,
- occupation-related courses of instruction, and/or
- tuition and training programs

that you must complete to be eligible to practice your occupation in Australia.

If your assessment statement requires you to study more than one year (one EFTSL) to be qualified to work in your

profession in Australia, you cannot get a FEE-HELP loan for the study that exceeds one EFTSL. You will have to pay for any study greater than one EFTSL that is recommended by your assessing body as a FEE-HELP loan only covers one EFTSL of that study.

If your assessing body recommends you complete a course to become qualified, this does not mean you will automatically get a FEE-HELP loan. If a course is 'approved' by the assessing body (for minimum requirements to practice in a profession) this does not mean it is approved for a FEE-HELP loan.

Study that is called a 'bridging course', an 'approved course' or 'bridging study' does not automatically mean that it is approved for a FEE-HELP loan.

Bridging studies for overseas-trained professionals has specific eligibility requirements that are different from general access to a FEE-HELP loan.

3.2 Am I undertaking bridging study and can I use FEE-HELP?

As an overseas-trained professional, you may be able to get a **FEE-HELP** loan to help you pay your **tuition fees** if:

- your study is listed on an appropriate assessment statement, is issued by an appropriate assessing body, and is for an appropriate 'listed professional occupation',
- you are enrolled in a bridging course for overseas-trained professionals with a **provider**,
- you are an Australian citizen, **or** you are a permanent visa holder and are living in Australia for the duration of your bridging studies,
- the bridging study is being done on a non-award basis (i.e. not as part of a course, so you will not get a qualification like a bachelor degree or a graduate certificate when you finish the bridging study), and
- the bridging study will not make up more than one **EFTSL** in total.

3.3 Obtaining professional recognition of overseas qualifications

If you gained your qualifications overseas, you should contact the relevant professional, registration or licensing body for more information about getting your qualifications recognised in Australia.



More information on bridging study for FEE-HELP purposes can be found at www.studyassist.gov.au.

4. APPLYING FOR A FEE-HELP LOAN

4.1 How do I apply for FEE-HELP?

To apply for **FEE-HELP** you must submit a valid *Request for a FEE-HELP loan* form to your **provider** by the **census date**.

If you do not submit the form by the census date for your first unit of study, you will have to wait until the next study period (e.g. the next semester or trimester) to request a FEE-HELP loan for future study—retrospective access to FEE-HELP is not allowed under any circumstances.

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

- you must give your provider your valid TFN, name, date of birth and address information by the census date as part of your application. Your details must match the information held with the ATO. If there is a mismatch between the information on your application and ATO records, you will not be able to access a loan, until you correct the error.
- if you do not have a TFN, you can give your provider a *Certificate of Application for a TFN* (certificate). This certificate is available from the **ATO** after you have applied for a TFN. You must advise your provider of your TFN within 21 days of receiving it.



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

If you do not meet the TFN requirements, your form will not be valid and you will not be able to access a FEE-HELP loan for that study period.

For information on correcting a TFN mismatch see the student fact sheet called Tax File Number (TFN) Mismatch at www.heimshelp.education.gov.au.

4.2 Multiple enrolments and course changes

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

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

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

4.3 What is the census date?

The census date is the last day you can:

- submit your *Request for a FEE-HELP loan* form, or
- withdraw your enrolment without incurring the cost or debt for that unit.

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



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

What is the administrative date?

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

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



Check with your provider if they have an administrative date.

4.4 What if I make a mistake on my form?

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



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

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

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

5. KEEPING TRACK OF MY HELP LOAN

5.1 My Commonwealth Assistance Notice (CAN)

When you get a **HELP** loan, your **provider** will send you a **CAN**, within 28 days of the **census date**, for each study period that you are using the loan.

Your CAN will include information on:

- the **tuition fees** for your units of study,
- any upfront payments you have made,
- any **FEE-HELP** loan you have used for that study period (and if applicable, the loan fee you have been charged).

Check your CAN carefully to make sure that:

- the tuition fees listed on your CAN are the same as those published on your provider's website,
- the loan fee has been calculated correctly (if applicable), and
- the CAN does not include any units you withdrew from by the census date.

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

5.2 My Commonwealth Higher Education Student Support Number (CHESSN)

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

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

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

5.3 Keeping track of what I borrow

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

myUniAssist

This website helps you keep track of how much you have borrowed under the various HELP loans from 2005 onwards. It also provides information on how much Commonwealth assistance you have received. When you log on to myUniAssist, you can see an itemised account of each HELP loan (except SA-HELP) that you have used. You can check your **FEE-HELP balance** so you know how much FEE-HELP you have left to use before you reach the **FEE-HELP limit**.

Please note the following about myUniAssist:

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

You will need your CHESN and other personal identifying details to access myUniAssist via the **Study Assist** website at www.studyassist.gov.au.



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

6. WITHDRAWAL OR NON-COMPLETION OF STUDIES

6.1 Withdrawing and census dates

Withdraw correctly and avoid a HELP debt!

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

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

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

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

6.2 How do I withdraw from a unit?

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

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



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

6.3 Special circumstances

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

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

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

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

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



More information about special circumstances is available from the *CSP and HELP Handbook* at www.studyassist.gov.au.

7. REPAYING MY HELP DEBT

7.1 When do I start paying back my loan?

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

The threshold is adjusted each year and for the 2018–19 income year, it is \$51,957 or above. Repayments made through the Australian taxation system are called ‘compulsory repayments’ and continue until you have repaid your whole debt.

Your compulsory repayment is calculated from the amounts given on your income tax return, including:

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

7.2 Overseas debt repayments

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

If you already live or intend to move overseas for a total of 183 days or more in any 12 month period, you will be required to notify the ATO of your intention to remain outside of Australia by completing an Overseas Travel Notification, and updating your contact details through ATO online services within seven days of leaving Australia.

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



More information is available at www.ato.gov.au/overseasrepayments.

7.3 How much will my repayments be?

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

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

Table 1: Repayment rates for the 2018–19 income year

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

7.4 myGov

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

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

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

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

7.5 Can I make a voluntary repayment?

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

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



For more information on voluntary repayments visit www.ato.gov.au/voluntaryrepay.

7.6 Are repayments tax deductible?

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

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

If you are struggling to make your compulsory HELP repayment or repayment of your overseas levy, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply for a payment plan or a deferral of your repayment obligations for the year. For more information visit www.studyassit.gov.au.

8. CONTACTS AND ADDITIONAL INFORMATION

My provider

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

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

Study Assist website www.studyassist.gov.au

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

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

Australian Taxation Office (ATO)

The ATO can help you with:

- your HELP debt,
- compulsory repayments,
- voluntary repayments, and
- overseas levy repayments.

Contact details

- visit www.ato.gov.au/getloaninfo,
- for information on viewing your loan account online visit www.ato.gov.au/onlineloanbalance,
- use ATO online services to view loan accounts and other information such as Payment Reference Number (PRN) and voluntary repayment options,
- call 13 28 61 for information about your HELP account and personal tax topics,
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students, or
- write to Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

NOTE: **Do not** send voluntary repayments to this address.

Department of Human Services

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

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

Department of Home Affairs

The Department of Home Affairs can help you with visas and Australian citizenship. Visit www.homeaffairs.gov.au or call 13 18 81.



My CHESSN: _____

My provider: _____



You must read this booklet before submitting the *Request for a FEE-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 under FEE-HELP.



If you are eligible and want to use a FEE-HELP loan, you must submit your form by the census date—you can get more information about your census date from your provider.



The Department of Education and Training has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (the Act) and guidelines made under the Act, available at www.legislation.gov.au. 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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