



Australian Government



FEE-HELP

Information for 2016

IMPORTANT

The Australian Government has proposed changes to the higher education system. It is important that current and future students understand how these changes may affect them. Visit www.studyassist.gov.au for up-to-date information on these proposed changes.

www.studyassist.gov.au

YOU MUST READ THIS BOOKLET BEFORE SIGNING A COMMONWEALTH ASSISTANCE FORM (SEE EXAMPLE BELOW).

WHEN YOU SIGN YOUR FORM, YOU DECLARE THAT YOU HAVE READ THIS BOOKLET AND THAT YOU ARE AWARE OF YOUR OBLIGATIONS UNDER FEE-HELP.

Studying with a higher education institution



NOTE: If you are enrolling in units of study with Open Universities Australia (OUA), you may complete a specific form for OUA.

USING THIS BOOKLET

- As you read through, you will notice that certain terms are highlighted in **blue**. These terms are defined in the glossary.
- If you have a specific question after reading this booklet, the contacts list at the end of this booklet will help you.
- More information about FEE-HELP is available at **www.studyassist.gov.au**.

IMPORTANT NOTE: 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.comlaw.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.

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.

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 require additional information about FEE-HELP, you can also refer to the ***CSP and HELP Handbook for 2016***.

Most students who enrol in an undergraduate degree at university are enrolled as a Commonwealth supported student, in a Commonwealth supported place (CSP). Information for these students is available from the *CSP and HECS-HELP information for 2016* booklet. If you need information about loans for higher-level vocational education and training (VET) courses, please see the *VET FEE-HELP information for 2016* booklet. The handbook and all the **HELP** student information booklets are available at **www.studyassist.gov.au**.

CONTENTS

WHO IS THIS BOOKLET FOR?	3
GLOSSARY	6
TRANSITIONING TO TERTIARY STUDY	9
1. THE FEE-HELP LOAN SCHEME	11
1.1 What is FEE-HELP?	11
1.2 Who can use FEE-HELP?	11
1.3 Am I eligible for FEE-HELP?	12
1.4 How much can I borrow—what is the FEE-HELP limit?	14
1.5 What is the FEE-HELP balance?	15
1.6 Will I be charged interest?	15
1.7 Is there a loan fee?	15
1.8 FEE-HELP and OUA	16
2. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS	17
2.1 What is bridging study for overseas-trained professionals?	17
2.2 Am I undertaking bridging study and can I use FEE-HELP?	17
2.3 Obtaining professional recognition of overseas qualifications	18
3. APPLYING FOR A FEE-HELP LOAN	19
3.1 How do I apply for FEE-HELP?	19
3.2 What happens if I want to enrol in multiple courses or I want to change my course or institution?	20
3.3 What is the census date?	20
3.4 What if I make a mistake on my form?	21
3.5 How will I know if my application for FEE-HELP is accepted?	21

4. KEEPING TRACK OF YOUR FEE-HELP LOAN	22
4.1 Your Commonwealth Assistance Notice (CAN)	22
4.2 Your Commonwealth Higher Education Student Support Number (CHESSN) and myUniAssist	22
4.3 Your HELP account	23
5. WITHDRAWAL OR NON-COMPLETION OF STUDIES	24
5.1 What happens if I fail/withdraw from a unit?	24
5.2 How do I withdraw from a unit?	24
5.3 Special circumstances	25
6. REPAYING YOUR HELP DEBT	26
6.1 When do I start paying back my loan?	26
6.2 How much will my repayments be?	26
6.3 Can I make a voluntary repayment?	27
6.4 Are repayments tax deductible?	28
CONTACTS AND ADDITIONAL INFORMATION	29
Your approved institution	29
<i>Study Assist</i> website (www.studyassist.gov.au)	29
<i>The CSP and the HELP Handbook for 2016</i>	29
Department of Education and Training	30
Australian Taxation Office (ATO)	30
Department of Human Services (DHS)	31
Department of Immigration and Border Protection	31

GLOSSARY

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

Administrative date A date (that occurs before the census date) set by approved institutions for students to complete various requirements.

Approved institution (institution) In this booklet, this term means a university or other accredited higher education institution approved to offer FEE-HELP loans to eligible students.

ATO Australian Taxation Office.

Census date This date is set by institutions and it is the deadline for various requirements, like making an upfront payment of your tuition fees, applying for a FEE-HELP loan or formally withdrawing your enrolment in order to not incur a debt.

CAN (Commonwealth Assistance Notice)

A notice from your institution detailing information about the Commonwealth assistance you have used for the study period.

CSP and HELP Handbook for 2016 A comprehensive handbook that contains information about CSPs and the various HELP loans available to assist eligible tertiary students with paying for their study.

EFTSL (equivalent full-time student load) How your study load is measured. One EFTSL is the load you will have when studying full-time for a year.

FEE-HELP An Australian Government loan scheme to assist eligible fee paying students undertaking higher education courses, at approved institutions, with paying their tuition fees

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

FEE-HELP limit The maximum amount of FEE-HELP (and VET FEE-HELP) you can use over your lifetime.

Fee paying place A place in a course which is not a CSP (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.

HELP (Higher Education Loan Programme) A suite of loans offered by the Australian Government that assists eligible students to pay their tuition fees (FEE-HELP and VET FEE-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.

Higher Education Support Act 2003

The Commonwealth legislation that specifies the requirements to access a HELP loan (and a CSP).

OUA Open Universities Australia.

Request for FEE-HELP assistance The form you must submit to your institution to apply for a FEE-HELP loan.

Special circumstances The specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that you must meet for your FEE-HELP balance to be re-credited and your FEE-HELP debt removed.

Study Assist (www.studyassist.gov.au) A website providing information about options for financing tertiary study, including HELP loans, approved institutions and courses, and student income support options.

TFN (tax file number) Your unique identification number issued by the ATO for everything tax-related, including making repayments on your HELP debt. TFNs have nine digits (e.g. 123 456 789).

Tuition fees The fees set by approved institutions that fee paying students pay for their units of study. These fees are individually set by approved institutions and are not regulated by the Australian Government.

VET FEE-HELP An Australian Government loan scheme that assists eligible students enrolled in certain VET courses, at approved institutions, to pay their tuition fees.

TRANSITIONING TO TERTIARY STUDY

Regardless of whether you are undertaking tertiary study for the first time, gaining further education, up-skilling or re-training in a different field, moving into tertiary study is a big step and many students can find the transition difficult. To make the most of your tertiary education experience, speak with student administration staff at your **approved institution** (institution) for all enrolment-related matters and to find out about all the support services available to you.

Top tips for transitioning to tertiary study and HELP loans

1. Get a TFN early!

- If you want to use a **FEE-HELP** loan to pay for your study, you must provide your valid **TFN** (or valid *Certificate of Application for a TFN*) otherwise you will not be able to use the loan for that study period.
- If you do not have a TFN yet because you do not have a job, you must apply to the **ATO** for one. See **section 3.1** for more information.

2. Be aware of your obligations.

- Find out your **census date(s)**. Census dates are critical to requesting a FEE-HELP loan or withdrawing your enrolment without incurring a FEE-HELP debt (or academic penalty). See **section 3.3** for more information.
- Find out your institution's policy for contacting students. If your institution's policy is 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, either on campus or at your local public library. If you cannot access 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 institution's academic probation policy. If you are not progressing satisfactorily in your course, your institution may choose to cancel your enrolment, regardless of whether you already incurred a FEE-HELP debt or made an upfront payment for that study.

3. You are responsible for your own education.

- Due to privacy requirements, institutions cannot disclose information to your spouse, parents or anyone else about your payment details, **HELP** loan, attendance or other personal matters.
- If you remain enrolled in a unit past the census date but choose not to attend any classes or hand in any assignments, your institution is not obliged to find out why—and you will be liable to either pay the **tuition fee**, or incur a FEE-HELP debt for that unit.

4. Know who to ask for help.

- Your institution is your number one source of information for all study-related queries. Student administration staff will be able to assist you with all enrolment and administration matters or will direct you to the appropriate area (refer to the **Contacts section** for other useful contacts).

5. Get involved!

- Most institutions offer an orientation service for new students, in addition to social events and various clubs. Participating in these events are great ways 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 avenues for connecting with fellow students.

For more information on transitioning to tertiary study, visit **www.studyassist.gov.au**.

1. THE FEE-HELP LOAN SCHEME

More information about **FEE-HELP**, including the eligibility requirements, is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au. You may be interested to know that:

- if you use a FEE-HELP loan, you will not have to make any repayments in the 2015–16 income year unless your income is \$54,126 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. You must contact the **ATO** for more information about how to claim self-education expenses, including eligible study and applicable caps on the amount that can be claimed.

1.1 What is FEE-HELP?

FEE-HELP is a loan scheme that assists eligible higher education 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 institutions. The Australian 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.

1.2 Who can use FEE-HELP?

FEE-HELP is only available to eligible fee paying higher education students. A **fee paying student** is a student who is enrolled in a fee paying place at an **institution** and charged tuition fees for their studies.

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

1.3 Am I eligible for FEE-HELP?

To be eligible for FEE-HELP, you must be studying at an institution listed at www.studyassist.gov.au, enrolled in an eligible course and meet the citizenship and residency requirements specified in **Table 1** or **Table 2**.

Table 1: Citizenship and residency requirements to access FEE-HELP at an institution

If you are studying with an institution you must be either:
an Australian citizen AND will undertake, in Australia, at least one unit of study contributing to your course of study
OR
a permanent 'humanitarian' visa holder (check www.border.gov.au for the list of humanitarian visa subclasses) AND resident in Australia for the duration of your unit
OR
a permanent visa holder WHO IS undertaking bridging study for overseas-trained professionals (see Chapter 2) AND resident in Australia for the duration of your unit.

Table 2: Citizenship and residency requirements to access FEE-HELP at Open Universities Australia (OUA)

If you are studying with OUA you must be either:	
an Australian citizen	
AND	
resident in Australia on the day you submit your <i>Request for FEE-HELP assistance Open Universities Australia</i> form	
OR	
a permanent 'humanitarian' visa holder (check www.border.gov.au for the list of humanitarian visa subclasses)	
AND	
resident in Australia for the duration of your unit	
OR	
a permanent visa holder	
WHO IS	
undertaking bridging study for overseas-trained professionals (see Chapter 2)	
AND	
resident in Australia for the duration of your unit.	

IMPORTANT NOTE FOR NEW ZEALAND SPECIAL CATEGORY VISA (SCV) HOLDERS

The Australian Government is seeking to amend the *Higher Education Support Act 2003* so that certain New Zealand citizens who are Special Category Visa holders can access a HELP loan. Visit www.studyassist.gov.au for more information.

Need to check your visa subclass?

Your institution will need proof of your visa status to verify eligibility. With your permission and your passport details, providers registered with the Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, you send your details directly to them,

using VEVO's Send Email function. VEVO is a free, online service that allows visa holders and registered Australian organisations, such as institutions, to check the details and entitlements of a visa. To access the VEVO service, please visit www.border.gov.au/vevo.

If you are not eligible for FEE-HELP, you will need to confirm upfront payment dates and arrangements with your institution directly. If you cannot afford to pay all your tuition fees upfront, you should contact your institution as some may offer their own payment options or plans.

1.4 How much can I borrow—what is the FEE-HELP limit?

The FEE-HELP limit is the maximum loan amount that you can borrow under FEE-HELP (and **VET FEE-HELP**) over your lifetime. The FEE-HELP limit is not reset or topped up by any repayments that you make. If you have reached the FEE-HELP limit (meaning the indexed amount for that year), you are no longer eligible to access a FEE-HELP (or VET FEE-HELP) loan.

In 2016, the FEE-HELP limit is \$99,389 for most students. If you are studying a medicine, dentistry or veterinary science course that leads to provisional registration to practise in one of those fields, your FEE-HELP limit is \$124,238. This limit is indexed on 1 January each year.

NOTE: The Australian Government proposed that the FEE-HELP limit will be removed. This change is subject to the passage of legislation. For more information about changes to higher education that may affect you, visit www.studyassist.gov.au.

1.5 What is the FEE-HELP balance?

Your **FEE-HELP balance** is the available amount of FEE-HELP (or VET FEE-HELP) 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 institution if you do not have enough left to cover your tuition fees.

1.6 Will I be charged interest?

Your debt will be indexed. HELP debts are indexed annually in accordance with the *Higher Education Support Act 2003*. The Act provides for indexation based on changes in the Consumer Price Index. Indexation rates are published on the ATO website, visit www.ato.gov.au/getloaninfo.

NOTE: The Australian Government is planning an interest rate pause on the HELP debts of primary carers of children aged less than five years old who are earning less than the minimum repayment threshold. Visit www.studyassist.gov.au for more information.

1.7 Is there a loan fee?

Yes. There is a 25 per cent loan fee which is applied to FEE-HELP loans for undergraduate courses of study. The loan fee does not count towards your FEE-HELP limit. The loan fee is 25 per cent of the tuition fees charged for your units, and it is calculated for each individual unit as you undertake your course. The loan fee is applied to each unit that is paid for with a FEE-HELP loan.

For example, if you are undertaking a unit which costs \$1,000 the loan fee is 25 per cent 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:

- postgraduate study
- enabling courses
- study undertaken through OUA, or
- bridging study for overseas-trained professionals.

1.8 FEE-HELP and OUA

If you undertake eight or more units through **OUA**, you must retain a 50 per cent 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.

If you do not maintain this pass rate, you will be required to pay your tuition fees upfront to OUA until your pass rate is at 50 per cent or above before you can use FEE-HELP through OUA again.

2. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS

More information about **FEE-HELP** and bridging study for overseas-trained professionals is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

2.1 What is bridging study for overseas-trained professionals?

Bridging study for overseas-trained professionals is a specific type of study, undertaken by a person with an overseas professional qualification, in order to meet the professional recognition requirements for practising in Australia.

To use FEE-HELP in this circumstance, you must hold an assessment statement from the professional assessing authority for the relevant occupation. The assessment statement lists the studies, examinations and/or tuition and training programmes that you must complete to meet the requirements to practise your occupation in Australia. For FEE-HELP purposes, a list of eligible professions and assessing authorities is available at www.studyassist.gov.au.

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

There are specific eligibility criteria that you must meet in order for your study to be considered bridging study for FEE-HELP purposes.

You must be an Australian citizen or permanent resident and your study must:

- be listed on your assessment statement.
See **section 2.1** for more information

- be undertaken on a non-award basis (i.e. it is not being undertaken as part of a course of study, so you will not receive a higher education qualification, like a graduate certificate, upon completion of the bridging study)
- not constitute more than one **EFTSL** in total, generally one year of full-time study (or the part time equivalent), and
- be undertaken at an **institution** (listed at **www.studyassist.gov.au**).

2.3 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.

Information on professions and assessing bodies eligible for FEE-HELP purposes can be found at **www.studyassist.gov.au**.

3. APPLYING FOR A FEE-HELP LOAN

More information about applying for **FEE-HELP**, including information on enrolling in multiple courses or at different **institutions** or through **OUA**, is available from the **CSP and HELP Handbook for 2016** at www.studyassist.gov.au.

3.1 How do I apply for FEE-HELP?

To apply for FEE-HELP, you must submit a valid **Request for FEE-HELP assistance** form (the form) to your institution 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 semester or trimester) to request a FEE-HELP loan for future study—retrospective access to FEE-HELP is not allowed under any circumstances. Many institutions will allow you to submit a specific electronic version of the form online. Check with the student administration/enrolments office at your institution if you are unsure about whether to submit a paper or electronic form.

If you want to use a FEE-HELP loan to pay for your study, you must submit your valid **TFN**, even if you do not have a job. This is because repayments on your **HELP** debt are made through the Australian taxation system. If you do not provide your TFN or you provide an incorrect one, your form will not be valid and you will not be able to use a FEE-HELP loan for that study period.

If you do not have a TFN, you will need to apply to the **ATO** for one. When you do so, the ATO will, on request, supply you with a *Certificate of application for a TFN*. Even before you receive your TFN from the ATO, you can attach your certificate to your form as proof that you have applied for a TFN. You must advise your institution of your TFN within 21 days of receiving it.

You must keep your TFN secure. Do not provide your TFN if you are only enquiring about a course. Only provide your TFN or the certificate on the form (either paper or electronic), in order to pay your **tuition fees** for the specific course(s) of study in which you are enrolled.

3.2 What happens if I want to enrol in multiple courses or I want to change my course or institution?

If you want to enrol in two different courses at the same institution, you must submit a separate form for each course.

If you change your course or institution, you will also need to submit a new form for your new course or institution.

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 institution, or when you stop attending classes. See **Chapter 5** for information on withdrawing from your studies.

3.3 What is the census date?

The census date is the most important date for you to know about!

The census date is the last day you can:

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

As institutions set their own census dates (within rules set by the Australian Government), this date will vary across units and institutions. You must contact your institution to confirm the census date for each unit you enrol in and the exact deadline of the census date (i.e. close of business etc).

What is the administrative date?

In addition to the census date, some institutions also set an **administrative date** for you to complete certain requirements before the census date. For example, some may want you to submit your form or withdraw your enrolment by the administrative date so they have time to finalise your enrolment.

If you miss the administrative date, you may have to pay a late enrolment fee or a late withdrawal fee. However, you can still withdraw from a unit by the census date to avoid incurring the cost or debt for that unit.

Check with your institution to find out:

- if they have an administrative date
- the census date(s) for your units of study, and
- the exact deadline of the census date (i.e. close of business etc).

3.4 What if I make a mistake on my form?

You have six weeks from the census date to correct information you have submitted about your entitlement to FEE-HELP, including collecting and submitting the documents you need to prove your citizenship status as at the census date.

NOTE: This six-week period cannot be used as an extension to apply for Australian citizenship, submit your form or to provide your TFN, which all must be done by the census date. It just gives you the chance to correct information on your form, or to collect and provide the relevant documentation to prove your eligibility for FEE-HELP as at the census date.

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

You must contact your institution directly for assistance. The forms are processed by institutions and not the Australian Government.

4. KEEPING TRACK OF YOUR FEE-HELP LOAN

More information about keeping track of your **FEE-HELP** loan is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

4.1 Your Commonwealth Assistance Notice (CAN)

Your **institution** will send you a **CAN** within 28 days of the **census date** for each study period that you are using Commonwealth assistance. Your CAN will state how much you have been charged for the units you enrolled in and the amount of FEE-HELP debt you incurred for that study period.

Check your CAN carefully to make sure that:

- the **tuition fees** listed on your CAN are the same as those published on your institution'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 believe the information on your CAN is incorrect, you have 14 days to submit a written application to your institution to request a correction (some institutions may allow for a longer correction period).

4.2 Your Commonwealth Higher Education Student Support Number (CHESSN) and myUniAssist

You will be allocated a CHESSN when you first apply for admission to your institution or Tertiary Admissions Centre. Your CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your institution, and the Australian Government keep up to date with information about the Commonwealth

assistance for tertiary study that you have used. Your CHESSN will also be printed on your CAN.

You can use your CHESSN and other personal identifying details to access myUniAssist via **www.studyassist.gov.au**. myUniAssist provides information on how much Commonwealth assistance you have received (but it will not display information related to study undertaken before 2005). In myUniAssist, you can refer to the FEE-HELP assisted units tab to find out how much FEE-HELP you have used and how much of your **FEE-HELP limit** you have left (this tab will also include **VET FEE-HELP** information).

myUniAssist is updated with details about your **HELP** usage as reported by your institution four times a year. Given the time delay in reporting data, you may need to add any units of study you have recently enrolled in/are currently enrolled in (refer to your CAN for the relevant study period) to the information shown on myUniAssist to determine your actual entitlements.

myUniAssist does not provide information about the current amount of your **accumulated HELP debt** as repayments are made to the **ATO** and myUniAssist does not contain this information.

4.3 Your HELP account

You can view your loan account and other information, such as your payment reference number (PRN) and voluntary repayment options by:

- logging onto your secure ATO online account, through myGov . For more information visit ATO website at **www.ato.gov.au/online_loan_balance**
- phoning the ATO at any time during the year. Be sure to have your **TFN** handy when you call. The ATO will ask you for it, for security purposes before they disclose any personal information to you.

5. WITHDRAWAL OR NON-COMPLETION OF STUDIES

More information about withdrawal procedures and **special circumstances** is available from the **CSP and HELP Handbook for 2016** at **www.studyassist.gov.au**. You must also familiarise yourself with the specific withdrawal policy at your **institution**.

5.1 What happens if I fail/withdraw from a unit?

If you fail a unit, or withdraw from the unit after the **census date**, you are still liable to pay the **tuition fees** of that unit, regardless of whether you attended any classes or handed in any assessment items.

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

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

If you failed the unit or withdrew from the unit after the census date because you became seriously ill or due to other **special circumstances** (see **section 5.3**), you can apply to your institution to have your **FEE-HELP balance** re-credited and your **HELP** debt removed. Contact your institution directly for information on how to apply for a remission or refund.

5.2 How do I withdraw from a unit?

You need to complete your institution's formal withdrawal process for every unit that you want to withdraw from by the census date. If the course you are withdrawing from

involves enrolment with more than one institution, you will need to withdraw from each institution individually.

Contact your institution (or **OUA** if you are studying through them) to ensure you withdraw your enrolment by the census date and in accordance with the required procedures to avoid incurring the cost or debt of the unit.

5.3 Special circumstances

If you withdraw from a unit after the census date because you become seriously ill or due to other special circumstances, you can apply to your institution to have your FEE-HELP balance re-credited and your HELP debt removed. There are no provisions under the **Higher Education Support Act 2003** to have your debt removed if you have already successfully completed your unit of study.

If you withdraw from a unit after the census date because you changed your mind about studying, you will still be required to repay your HELP debt.

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

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

NOTE: You need to submit your application for special circumstances to your institution within 12 months of your withdrawal day. More information about this process and appeal procedures is available from the *CSP and HELP Handbook for 2016* at **www.studyassist.gov.au**.

6. REPAYING YOUR HELP DEBT

More information about **HELP** repayments, including how the **ATO** calculates your compulsory repayment is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

6.1 When do I start paying back my loan?

Your **FEE-HELP** debt becomes part of your accumulated HELP debt. The minimum repayment threshold for compulsory repayment is adjusted each year. In the 2015–16 income year, you will be required to make a compulsory repayment if your income is \$54,126 or above. Repayments made through the Australian taxation system are called compulsory repayments and continue until you have repaid your whole debt.

NOTE: The Australian Government intends to recover HELP debt from Australians living overseas to assist in securing the HELP loan scheme into the future. It is proposing a change that will impose HELP repayment obligations on Australians living overseas in a similar way to those who are in Australia. This change is subject to the passage of legislation. Visit www.studyassist.gov.au for more information.

6.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your repayment income. The repayment percentage increases as your income increases, but is capped at 8 per cent of your income. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 2: Repayment rates for the 2015–16 income year

Repayment income	Repayment % rate
Below \$54,126	Nil
\$54,126 - \$60,292	4.0%
\$60,293 - \$66,456	4.5%
\$66,457 - \$69,949	5.0%
\$69,950 - \$75,190	5.5%
\$75,191 - \$81,432	6.0%
\$81,433 - \$85,718	6.5%
\$85,719 - \$94,331	7.0%
\$94,332 - \$100,519	7.5%
\$100,520 and above	8.0%

6.3 Can I make a voluntary repayment?

There are several ways you can make a voluntary repayment, including via BPAY and credit card. For more information on making a payment, go to www.ato.gov.au/howtopay.

Currently, voluntary repayments of \$500 or more receive a 5 per cent bonus. This means your account will be credited with an additional 5 per cent of the value of your repayment, not 5 per cent of your outstanding debt. For example, if you make a voluntary repayment of \$500, the bonus increases the value of your repayment so your account will be credited with \$525.

6.4 Are repayments tax deductible?

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible.

Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, contact the ATO.

CONTACTS AND ADDITIONAL INFORMATION

Your approved institution

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

- enrolments
- **tuition fees**
- **census dates** and **administrative dates**
- the eligibility criteria for **FEE-HELP**
- applying for a FEE-HELP loan
- withdrawals
- applying to have your **FEE-HELP balance** re-credited and your **HELP** debt removed under **special circumstances**
- 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
- courses and institutions that offer Australian Government assistance and
- student income support and Australian Scholarships and Awards.

The CSP and the HELP Handbook for 2016

If you are seeking more information about CSPs, HECS-HELP or about HELP loans in general, this handbook provides detailed information. It is available from the Publications page under the Helpful Resources section at www.studyassist.gov.au.

Department of Education and Training

The department can help you with information about:

- FEE-HELP
- other loans available under the HELP scheme
- other forms of Australian Government assistance.

Contact details:

- visit **www.studyassist.gov.au**
- call the student enquiry line on **1800 020 108** (or **+ 61 3 9938 2545** from outside Australia)
- If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service. For more information visit **www.relayservice.gov.au**.

Australian Taxation Office (ATO)

The ATO can help you with:

- your HELP debt
- compulsory repayments
- the best time for you to repay your debt
- voluntary repayments.

Contact details:

- visit **www.ato.gov.au**
- 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
- write to: Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

NOTE: Do not send voluntary repayments to this address.

Department of Human Services (DHS)

DHS can help you with:

Youth Allowance, Austudy, ABSTUDY and other forms of student income support assistance.

Contact details:

- visit **www.humanservices.gov.au**
- call **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
- call **13 12 02** for information in languages other than English.

*TTY is only for people who are deaf or who have a hearing or speech impediment. A TTY phone is required to use this service.

Department of Immigration and Border Protection

The department can help you with:

- visas and Australian citizenship.

Contact details:

- visit **www.border.gov.au** for visa and citizenship information
- call **13 18 81** for visa and citizenship enquiries.

NOTES

NOTES

NOTES

ISSN 1449-9282

© Commonwealth of Australia 2015



With the exception of the Commonwealth Coat of Arms, the department's logo, any material protected by a trade mark and where otherwise noted all material presented in this document is provided under a Creative Commons Attribution 3.0 Australia (<http://creativecommons.org/licenses/by/3.0/au/>) licence.

The details of the relevant licence conditions are available on the Creative Commons website (accessible using the links provided) as is the full legal code for the CC BY 3.0 AU licence (<http://creativecommons.org/licenses/by/3.0/au/legalcode>).

The Department of Education and Training must be attributed as the author of the material. As far as practicable, material for which the copyright is owned by a third party will be clearly labelled. The department has made all reasonable efforts to ensure that this material has been reproduced in this document with the full consent of the copyright owners.

Copyright requests and enquiries concerning further authorisation should be addressed to:

The Copyright Officer, Department of Education and Training, Location code C10MT1 GPO Box 9880 Canberra ACT 2601 or emailed to copyright@education.gov.au.



Printed on 55% recycled paper

