



Australian Government



SA-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 THE COMMONWEALTH ASSISTANCE FORM BELOW.

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

SA-HELP Form



USING THIS BOOKLET

- As you read through, you will notice that certain terms are highlighted in **green**. 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 **SA-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 eligible higher education students who are enrolled in a **course of study** with an **approved higher education institution** and wish to use **SA-HELP** to pay their **student services and amenities fee**.

This booklet is a summary of the key points a person accessing the SA-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 the student services and amenities fee or SA-HELP, please visit the **Study Assist** website at **www.studyassist.gov.au**.

If you need information about loans for students enrolled in Commonwealth supported places (**CSPs**) or fee paying places, please see the *Commonwealth supported places and HECS-HELP information for 2016* booklet or the *FEE-HELP information for 2016* booklet. You can also refer to the **CSP and HELP Handbook for 2016**.

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

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GLOSSARY

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

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

ATO Australian Taxation Office.

CAN (Commonwealth Assistance Notice) A notice from your institution detailing information about the Commonwealth assistance you have used for the study period.

Course of study In this booklet, this term means a course leading to a higher education award, an enabling course or a bridging course for overseas-trained professionals.

CSP Commonwealth supported place.

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.

HELP (Higher Education Loan Programme)

A suite of loans offered by the Australian Government that assists eligible students to pay their student services and amenities fee (SA-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) or tuition fees (FEE-HELP or VET FEE-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 to access a CSP.

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

SA-HELP An Australian Government loan scheme that assists eligible higher education students to pay their student services and amenities fee.

Student services and amenities fee A fee that institutions can charge enrolled students for specific student services and amenities of a non-academic nature.

Study Assist (www.studyassist.gov.au) A website providing information about options for financing tertiary study, including HELP loans, 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).

1. STUDENT SERVICES AND AMENITIES FEE

More information about the **student services and amenities fee** is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

1.1 What is the student services and amenities fee?

The student services and amenities fee is a fee that **approved higher education institutions (institutions)** can charge their students for specific student services and amenities of a non-academic nature.

1.2 What can institutions spend the fee on?

Institutions can only spend the fee on permitted services and amenities such as sporting and recreational activities, employment and career advice, child care, financial advice and food services.

They cannot spend the fee to support:

- a political party, or
- the election of a person to a Commonwealth, state or territory, or local government body.

In addition, institutions must not require you to become a member of a student organisation.

The Guidelines made under the *Higher Education Support Act 2003* have an important requirement for institutions to consult students and student groups about the student services and amenities fee and its uses.

1.3 How much is the fee?

The maximum student services and amenities fee that can be charged to a full-time student in 2016 is \$290. However, institutions can choose to charge different groups, like undergraduate and postgraduate students, different fee amounts.

If you are a student undertaking less than 75 per cent of the normal full-time study load, you cannot be charged more than 75 per cent of the amount your institution is charging to its full-time students.

If your institution has multiple fees and you are subject to more than one fee, you cannot be charged more than \$290 for the calendar year at that particular institution. You should contact your institution directly to find out which fee(s) will apply to you.

Institutions determine the level of the fee, up to the maximum, that they will charge.

1.4 When will I have to pay the fee?

You should pay the fee or submit your ***Request for SA-HELP assistance*** form by the date advised by your institution. If you do not organise payment of the fee by your institution's deadline, your enrolment may be affected.

1.5 What if I enrol at multiple institutions?

If you are enrolled at multiple institutions, or you have transferred your study to another institution, you may be required to pay another fee. The Guidelines made under the *Higher Education Support Act 2003* do not prevent institutions from charging each student enrolled with them the student services and amenities fee, regardless of whether that particular student has already incurred a fee at a different institution for the same study period.

2. THE SA-HELP SCHEME

More information about **SA-HELP**, including the eligibility requirements, is available from the **CSP and HELP Handbook for 2016** at www.studyassist.gov.au.

2.1 What is SA-HELP?

SA-HELP is a loan scheme that assists eligible higher education students to pay their **student services and amenities fee**. Eligible students can choose to use SA-HELP to defer all or part of their fee for the relevant year/study period.

2.2 Am I eligible for SA-HELP?

To be eligible for SA-HELP, you must be enrolled in a higher education course of study with an institution and be either:

an Australian citizen

OR

a permanent humanitarian visa holder who is 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. For more information about this proposed change, visit www.studyassist.gov.au.

Need to check your visa subclass?

Your provider 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 providers, 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 SA-HELP, you will need to confirm upfront payment dates and arrangements with your institution directly. If you cannot afford to pay the entire fee upfront, you should contact your institution as some may offer their own payment options or plans.

2.3 How much can I borrow?

There is no financial limit on the amount of SA-HELP an eligible student may access—it is the student services and amenities fee which is capped by a maximum amount that institutions can charge to students.

Eligible students may access a SA-HELP loan for all or part of the student services and amenities fee being charged to them.

2.4 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, which is currently 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.

2.5 Is there a loan application fee?

No. There is no loan or application fee for accessing SA-HELP.

2.6 If I withdraw after the date on which the fee is payable, will I still have a SA-HELP debt?

Yes. Your institution is not able to remove your SA-HELP debt once it has been incurred.

Contact your institution directly for more information about whether it has a refund policy in place.

2.7 What if I am undertaking cross-institutional study?

If you are undertaking cross-institutional study, you may be charged the student services and amenities fee by both institutions. As SA-HELP is linked to your **course of study**, you can only access SA-HELP at the institution where you are enrolled in your actual course of study (i.e. your home institution).

3. APPLYING FOR A SA-HELP LOAN

More information about applying for **SA-HELP** is available from the *CSP and HELP Handbook for 2016* at www.studyassist.gov.au.

3.1 How do I apply for SA-HELP?

To apply for SA-HELP, you will need to submit a valid **Request for SA-HELP assistance** form (the form) to your institution by the date payable, as advised by your **institution**. 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 SA-HELP loan to pay your **student services and amenities fee**, 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 SA-HELP loan for that year/study period (depending upon how your institution charges the fee).

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. 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. Your TFN should only be provided on the actual form (either paper or electronic), in order to pay your specific student services and amenities fee.

3.2 Do I need to re-apply for SA-HELP each year?

Access to SA-HELP is based on a **course of study**. You will only need to apply once, per course of study, at each institution that you are enrolled at (i.e. if you are enrolled in multiple courses of study). If you change your course of study or transfer to a different institution, you will need to submit a new form.

3.3 When is the last day to access a SA-HELP loan?

Each institution sets its own deadline for payment of the fee, so you will need to check with your institution to make sure you do not miss the deadline. If you miss the deadline, you will not be entitled to a SA-HELP loan.

4. KEEPING TRACK OF YOUR SA-HELP LOAN

More information about keeping track of your **SA-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 date the **student services and amenities fee** must be paid. Your CAN will tell you the amount of the fee being charged to you and the SA-HELP debt you have incurred for that study period.

Check your CAN carefully to make sure that the services and amenities fee/s being charged to you are the same as those published on your institution's website.

If you believe that the information on your CAN is incorrect, you have 14 days to submit a written request for correction to your **institution** (some institutions 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. The 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 at 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).

As SA-HELP does not have a limit on the amount you can use (it is only limited by the maximum student services and amenities fee that can be charged for the year), myUniAssist will not record this information. However, as there are limits on the amount of OS-HELP, FEE-HELP and VET FEE-HELP a person can use, it will record this information.

myUniAssist will not provide information about the current amount of your HELP debt as repayments are made to the **ATO** and myUniAssist is not updated with 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.

4.4 How can I get my SA-HELP debt removed?

It is not possible to remove your SA-HELP debt once it is incurred. You should contact your institution for more information about whether it has a refund policy in place for the student services and amenities fee.

5. 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.

5.1 When do I start paying back the loan?

Your **SA-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

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.

5.2 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 1: 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%

5.3 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.

5.4 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 institution

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

- the amount of your **student services and amenities fee**
- the date payable of your fee
- the eligibility criteria for **SA-HELP**
- applying for SA-HELP.

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
- student income support and Australian Scholarships and Awards.

The CSP and HELP Handbook for 2016

If you are seeking more information about the student services and amenities fee, SA-HELP or about HELP loans in general, this handbook provides detailed information. It is available from the Publications page in the Helpful Resources section at www.studyassist.gov.au.

Department of Education and Training

The department can help you with information about:

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

Contact details:

- visit **www.studyassist.gov.au** (you can submit an online query from this website too)
- call the student enquiry line on **1800 020 108** (+ **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
- voluntary repayments
- the best time for you to repay your debt.

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

ISSN 1449-9282

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