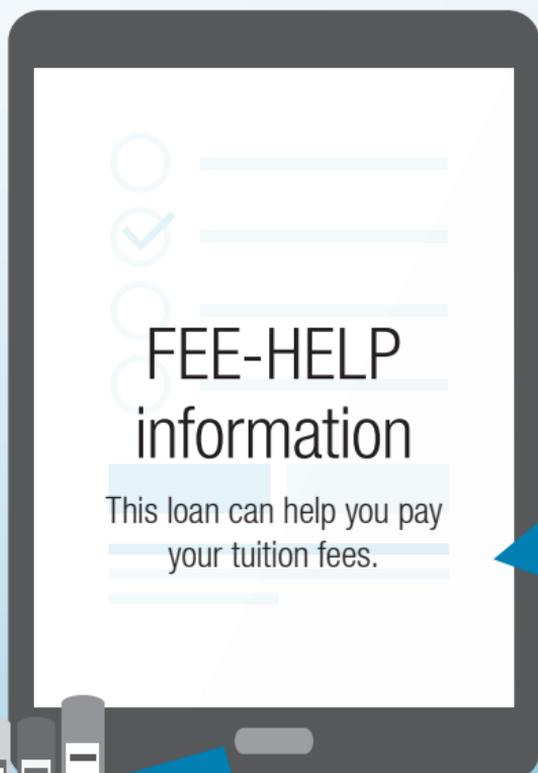


2020



Australian Government



This loan can help you pay your tuition fees.

Visit

www.studyassist.gov.au

for up-to-date information.



Published December 2019



Commonwealth Higher Education Student Support
Number (CHESSN): _____

My education 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 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.

For more in-depth information about anything in this booklet, please check out the *Commonwealth supported places (CSPs) and Higher Education Loan Program (HELP) Handbook* at www.studyassist.gov.au.

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
- 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

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

Contact your approved education provider for any questions about:

- enrolments
- **tuition fees** and upfront payments
- **census dates** and **administrative dates**
- the eligibility criteria for **FEE-HELP**
- applying for a FEE-HELP loan
- your CHESN to check your available HELP balance
- withdrawing from study
- getting your HELP debt removed under '**special circumstances**'
- how to make a complaint.



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

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GLOSSARY

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 FEE-HELP loans to eligible students.

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

Available HELP balance—This is your available borrowing capacity for FEE-HELP (and HECS-HELP, VET Student Loans/VET FEE-HELP [closed]) from 1 January 2020. View your available HELP balance via the *myHELPbalance* website at www.myHELPbalance.gov.au.

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.

Combined HELP Limit—This is a cap on what you can borrow under FEE-HELP (and HECS-HELP, VET Student Loans/VET FEE-HELP [closed]) from 1 January 2020 (it supersedes the previous FEE-HELP limit).

Commonwealth Higher Education Student Support Number (CHESSN)—This is a 10-digit number provided by the Australian Government, to all students who are in receipt of a HELP loan.



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

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

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 relevant *Request for a FEE-HELP loan* form you must submit to your provider to request a FEE-HELP loan.

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

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

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.

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

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

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

myHELPbalance (www.myHELPbalance.gov.au)—This portal will allow you to log on and view your available HELP balance entitlement. You will also be able to see your study history, as well as view any repayments to the ATO that credit your available HELP balance.

New Zealand Special Category Visa (NZ SCV)—If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received 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.

Request for a FEE-HELP loan form—The official name of the form you must submit to your provider to apply for a FEE-HELP loan. This is usually completed online, as an eCAF. There are different FEE-HELP forms for universities, non-university higher education providers, and Open Universities Australia. Contact your provider for more information.

Special circumstances—The specific requirements that you must meet for your HELP balance to be re-credited and your FEE-HELP debt to be removed, as set out in the Act and its associated guidelines.



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

Table B provider—This is defined in the Act, currently it includes Bond University, The University of Notre Dame Australia, MCD University of Divinity, and Torrens University Australia.

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

Tuition fees—The fees you will pay as a fee paying student. These fees are set by individual providers and are not regulated by the Australian Government.

THE FEE-HELP LOAN SCHEME

What is FEE-HELP?

FEE-HELP is a loan for students enrolled in **fee paying places**. These places are not subsidised by the Australian Government but eligible students may use a FEE-HELP loan to pay their tuition fees.

Most postgraduate courses at universities are fee paying, as are undergraduate and postgraduate courses at private higher education providers (this is any education provider not listed under Table A in the Act).

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 claiming self-education expenses by visiting www.ato.gov.au/selfeducation.



You can check which providers offer FEE-HELP at www.studyassist.gov.au.

Am I eligible for FEE-HELP?

You can only get FEE-HELP if you meet the citizenship and residency requirements. You must be either:

- an Australian citizen who will complete at least one unit of your course of study in Australia
- a **NZ SCV** holder who meets the long-term residency requirements and who is resident in Australia for the duration of your study
- a permanent humanitarian visa holder who is resident in Australia for the duration of your study
- a permanent visa holder who is undertaking bridging study for overseas-trained professionals and who is resident in Australia for the duration of your study.



You must also:

- meet the TFN requirements
- have enough available HELP balance
- be enrolled correctly at your provider by the census date
- have read this booklet
- have submitted a valid FEE-HELP eCAF to your provider by the census date (or earlier administrative date).

Study at a non-university higher education provider

In addition, if you are enrolled at one of these providers, you must also:

- be assessed as a genuine student and as academically suitable for your course of study
- maintain the appropriate pass rate requirement
- submit the appropriate FEE-HELP eCAF to your provider by the census date (or earlier administrative date).

Open Universities Australia (OUA) students

Further to the general FEE-HELP requirements, if you study through OUA you must also be:

- an Australian citizen who is resident in Australia on the day you submit your FEE-HELP OUA eCAF
- a NZ SCV holder who meets the long-term residency requirements, and who is resident in Australia on the day you submit your FEE-HELP OUA eCAF
- a permanent humanitarian visa holder who is resident in Australia for the duration of your unit(s) of study
- a permanent visa holder who is undertaking bridging study for overseas-trained professionals, and who is resident in Australia for the duration of your study.

You must also be enrolled correctly with OUA at the census date and have submitted a valid FEE-HELP OUA eCAF.



If you are not eligible for FEE-HELP, you will need to pay upfront tuition fees. If you can't afford to do so, ask your provider about other payment options/plans.

What is my visa status?

Your provider will need proof of your visa status to check if you are eligible for FEE-HELP. If you do not know your visa status, you can check it on the Department of Home Affairs website at www.homeaffairs.gov.au/vevo.

NZ SCV residency requirements

If you are a NZ SCV holder, you may be able to access a FEE-HELP loan if you meet **all** of the following requirements:

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

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

*'test day' means the first day you successfully applied for a FEE-HELP loan for a unit that formed part of the same course of study as an eligible NZ SCV holder. Otherwise, the 'test day' is the day you submit your FEE-HELP eCAF.

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

How much FEE-HELP can I borrow?

Combined HELP loan limit

From 1 January 2020, there will be a '**combined HELP loan limit**' on what you can borrow for your study (this replaces the previous FEE-HELP limit). The combined HELP loan limit includes all previous FEE-HELP, VET FEE-HELP (closed) and VET Student Loan amounts you have borrowed. It will also include any HECS-HELP loans for units with a census date from 1 January 2020 and onwards.

For 2020, the combined HELP loan limit will be \$106,319 for most courses and \$152,700 for certain medicine, dentistry and veterinary science courses which lead to initial registration. Certain aviation courses are also eligible for the higher limit. Talk to your provider for more information.

Will I be charged interest?

There is no interest charged on your HELP debt but indexation will be applied to the portion of your debt that is 11 months or older on 1 June each year. Indexation maintains your debt's real value by keeping it in line with the cost of living, as measured by the consumer price index. You can check current indexation rates at www.ato.gov.au/indexation.

Your available HELP balance

From 1 January 2020, you will have an '**available HELP balance**' (which replaces the FEE-HELP balance). Your available HELP balance is your remaining loan entitlement for FEE-HELP, HECS-HELP and VET Student Loans (including the closed VET FEE-HELP loan scheme). That is, your available HELP balance is the difference between the combined HELP loan limit and the amount of relevant HELP loans you have already received.

It is your responsibility to keep track of your HELP loans and repayments to ensure you have enough available HELP balance to pay for your study.

Any compulsory or voluntary repayments made to the ATO on your HELP debt, from the 2019–20 income year onwards, will be re-credited to your available HELP balance (i.e. making HELP repayments will increase the available HELP balance you have to undertake further study).

How do I check my available HELP balance?

You can check your available HELP balance at www.myHELPbalance.gov.au. To log in, in addition to your personal details (date of birth, first and last name), you will also need your CHESSN and student ID number at your provider.

For more information on the *myHELPbalance* portal, the combined HELP loan limit or your available HELP balance, please visit www.studyassist.gov.au/help-loans/2020-loan-limit-changes.

What is the FEE-HELP pass rate?

There is a pass rate requirement for OUA students. If you undertake eight or more units through OUA, you must maintain a 50 per cent pass rate to continue using FEE-HELP. This is based on the number of units you undertake through OUA. For example, if you undertake eight units, you must pass at least four; if you undertake 10 units, you must pass at least five, and so on.

Similar rules also apply for students enrolled at non-university higher education providers. For bachelor-level courses, if you undertake eight or more units at one of these providers, you must pass at least four. For sub-bachelor courses (i.e. diploma/advanced diploma), if you undertake four or more units, you must pass at least two.

If you do not maintain the appropriate pass rate, you won't be eligible for FEE-HELP and will have to pay upfront tuition fees until you do.

Universities do not have a pass rate requirement.

BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS

What is bridging study for overseas-trained professionals?

If you are an overseas qualified professional, bridging study will help you meet the academic requirements of your profession so you can work in Australia.

Only some bridging study undertaken by an overseas trained professional may be covered by a FEE-HELP loan, and there are specific eligibility requirements that you must meet (which are different to the general FEE-HELP requirements).

To be eligible for FEE-HELP for bridging studies:

- You must have trained in a profession overseas
- Your profession must be included in the Skilled Occupation List
- You must hold an 'assessment statement' from the assessing body of your profession (the relevant assessing body will be in the 'assessing authority' column in the Skilled Occupation List)
- You must be an Australian citizen or a permanent resident
- You must be enrolled in bridging studies at a provider approved to offer FEE-HELP loans
- You must be in Australia for all of the bridging studies.

In addition, your chosen bridging course of study **must**:

- be less than one **EFTSL** of study (which is approximately one year of study)
- not lead to a full qualification (i.e. a graduate diploma course)
- not be a general English language course
- not provide a qualification beyond basic entry-level to your profession.

Notes:

1. For your course to be deemed a 'bridging course of study' it is required to be one EFTSL or less. The number of FEE-HELP loans you can access for this type of study is not limited. This means if you enrol in more than one 'bridging course of study' to meet the requirements of one assessment statement, and you keep each course under one EFTSL, it may be possible for you to use FEE-HELP for both courses.
2. If your assessing body recommends a course for you to become qualified in your profession, this does not mean you will automatically get FEE-HELP. If your course is 'approved' by the assessing body, it does not mean it is approved for a FEE-HELP loan—you have to meet all relevant requirements.
3. Study that is called a 'bridging course', an 'approved course' or 'bridging study' does not automatically mean that it is approved for FEE-HELP loans—you have to meet all relevant requirements.



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.

APPLYING FOR A FEE-HELP LOAN

Is there an application fee?

No. There is no application fee for FEE-HELP.

Is there a loan fee?

There may be a 25 per cent FEE-HELP loan fee applied to some undergraduate study. The loan fee does not count towards the combined HELP loan limit.

The loan fee is applied to each unit of study. For example, if you are studying a unit that costs \$1,000, the loan fee for that unit will be \$250. Therefore, your total FEE-HELP debt for that unit will be \$1,250.

The loan fee does NOT apply 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 or enabling courses
- undergraduate study through OUA
- bridging study for overseas-trained professionals.

How do I apply for a FEE-HELP loan?

You will need to submit the FEE-HELP eCAF to your provider. Your provider will give you instructions on how to do this as it must be done before your provider's **census date** (or earlier **administrative date**).

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

The most common way to apply for a TFN is at a participating Australia Post outlet. If you do not have a TFN, you can give your provider a *Certificate of Application for a TFN*, which you can ask for when you apply for a TFN. You must give your TFN to your provider within 21 days of receiving it or your access to FEE-HELP may be affected.

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



You have to provide your TFN because your HELP debt is repaid through the Australian tax system.

What is the census date and the administrative date?

The census date is the last day you can submit your FEE-HELP eCAF form or withdraw from a unit without incurring the cost or debt for your units.

Providers set their own census dates so each provider will be different. Each unit of study also has its own census date—contact your provider for more information.



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

The administrative date is before the census date and it is your provider's deadline for you to complete certain requirements such as submitting forms, withdrawing from study or finalising payments without getting charged a late fee (non-universities can't charge a late fee). Not all providers have administrative dates—check this with your provider.

What if I make a mistake on my eCAF?

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

What is my CHESSN?

It is a unique, personal identification number that was allocated to you as part of your first application to study or enrolment process. Your CHESSN is an important identifier used to monitor and manage your Commonwealth assistance, especially for identifying whether you have reached the combined HELP loan limit. You should only have one CHESSN for the duration of your studies—even if you change providers, start a new course a few years after completing your first course, or change your name.

The best way to ensure you only have one CHESSN is to keep a safe record of your CHESSN and give it to your provider when you enrol in a new course. If you have studied before in a CSP or received a FEE-HELP, HECS-HELP, VET FEE-HELP (closed) or VET Student Loan in the past, you can find your CHESSN on a past **CAN** issued to you by your provider for that course.

You should also use your CAN to ensure your information on the *myHELPbalance* portal is correct. You will receive your CAN within 28 days of your census date. If you think there are errors on your CAN, you have 14 days (from the date of the CAN) to contact your provider and ask for a new, correct one. If you can't find your CAN or CHESSN, ask your provider.

If you have more than one **CHESSN**, there is a greater risk that you could exceed the **combined HELP loan limit**. If this is the case, your provider may seek payment of your tuition fees directly from you.

One way to tell if you have more than one **CHESSN** is by logging into the *myHELPbalance* portal. The portal should show you all of the courses for which you have received a HELP loan (or a VET Student Loan). If you can't see past study on your account, you may have another CHESSN. You can verify this by checking the CHESSN on a CAN from your past course(s).

If you have more than one CHESSN, please contact your provider for assistance. For further information on CHESSNs, please visit www.studyassist.gov.au/help-loans/your-chessn.

WITHDRAWING FROM STUDY

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

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

Special circumstances

If you withdraw from a unit of study after the census date because you become seriously ill or because of another unforeseen event, you can apply to your provider to request a refund of your upfront payment or a re-credit of your available HELP balance. To do this, you will have to meet specific criteria set out in the Act called 'special circumstances'. To meet special circumstances, you will have to demonstrate to your provider that what happened to you:

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

You will need to apply to your provider within 12 months of your withdrawal day (or your provider may allow you more time). If your **available HELP balance** is re-credited, your HELP debt for the unit will also be removed.

This process does not apply if you have successfully completed your unit of study, or you changed your mind about studying, or you failed the unit.

REPAYING YOUR HELP DEBT

For the most up-to-date information on HELP debt repayments, check the ATO's website at www.ato.gov.au/Individuals/Study-and-training-support-loans/When-must-you-repay-your-loan.

How do I check my HELP debt?

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



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

When do I start paying back my HELP debt?

You start repaying your HELP debt through the Australian tax system once you earn above the compulsory repayment threshold. The compulsory repayment threshold is different each year. For the 2019–20 income year it is \$45,881. The more income you earn, the higher your repayment will be (see **Table 1**).

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

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

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

What if I go overseas?

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



For more information, visit www.ato.gov.au/overseasrepayments.

How much will my repayments be?

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

Table 1: Repayment rates for the 2019–20 income year

Repayment income	Repayment % rate
Below \$45,881	Nil
\$45,881 - \$52,973	1.0%
\$52,974 - \$56,151	2.0%
\$56,152 - \$59,521	2.5%
\$59,522 - \$63,092	3.0%
\$63,093 - \$66,877	3.5%
\$66,878 - \$70,890	4.0%
\$70,891 - \$75,144	4.5%
\$75,145 - \$79,652	5.0%
\$79,653 - \$84,432	5.5%
\$84,433 - \$89,498	6.0%
\$89,499 - \$94,868	6.5%
\$94,869 - \$100,560	7.0%
\$100,561 - \$106,593	7.5%
\$106,594 - \$112,989	8.0%
\$112,990 - \$119,769	8.5%
\$119,770 - \$126,955	9.0%
\$126,956 - \$134,572	9.5%
\$134,573 and above	10.0%

In addition to your compulsory repayment, you can also make a voluntary repayment at any time.



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

What if I can't make my compulsory repayment?

If you are struggling to make a compulsory repayment, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply to the ATO to request an amendment or deferral of your compulsory repayment.



For more information, visit www.ato.gov.au/Individuals/Study-and-training-support-loans/Deferring-repayments/.

FURTHER CONTACTS

***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
- student income support options and available scholarships.

***myHELPbalance portal* (www.myHELPbalance.gov.au)**

You can log into this portal to see your study and loan information, so you can keep track of your available HELP balance.

Australian Taxation Office

It can help with:

- your HELP debt
- compulsory repayments
- voluntary repayments
- 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 its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

Department of Human Services

It can help you with Youth Allowance, Austudy, ABSTUDY and other payments and services. Visit www.humanservices.gov.au and keep up to date by subscribing to news for students.

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

Department of Home Affairs

It can help you with visas and Australian citizenship. Visit www.homeaffairs.gov.au or call 13 18 81.

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