



Australian Government

2022

FEE-HELP INFORMATION

This loan can help you
pay your tuition fees.

Visit www.studyassist.gov.au for up-to-date information.

Published November 2021



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.

Make sure you know when your census date is – ask your provider if you don't know.



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

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KEY POINTS BEFORE YOU SIGN UP

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

- Have you compared the same course at different providers? If not, you can:
 - compare costs and if a subsidised CSP enrolment is available right now. You can search on www.courseseeker.edu.au for undergraduate CSPs or contact providers directly for information about postgraduate CSPs.
 - compare experiences, job prospects and starting salary of other students who studied in your study area at your provider at www.comparED.edu.au.
- Do you know how much this **course will cost** you overall, including if there are any extra administration or loan fees?
- Do you have enough **HELP balance** to cover the cost of the course?
- Are you aware of the **deadline to withdraw** so you don't get charged? This is the same deadline to submit your HELP application form or pay your fees (page 12).
- Have you got your **Unique Student Identifier**? From 1 January 2021, you will need one to access a FEE-HELP loan (excluding FEE-HELP provided by OUA) (page 10).

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

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

WHO IS THIS BOOKLET FOR?

This booklet is for people enrolling in:

- a 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 higher 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 **CHESSN** or **USI** to check your **available HELP balance**
- withdrawing from study
- getting your **HELP debt** reduced 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 deadline set by your approved higher education provider (before the census date) for submitting forms or making upfront payments. Your provider must still allow you to submit your HELP application form up until the census date. Your provider cannot set an administrative date or charge you a late fee in relation to withdrawing from a unit or course. Not all providers have an administrative date, and some may refer to this deadline as a payment due date, an invoice due date or a fees payment date.

Approved higher education provider (provider)—In this booklet, this term means 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.

HELP loan Limit—This is a cap on what you can borrow from the Commonwealth to cover the cost of your tertiary studies. All FEE-HELP, VET Student Loans, VET FEE-HELP [closed] and HECS-HELP from 1 January 2020, count towards a HELP loan limit. (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. If you have accessed Commonwealth assistance between 2005 and 2020 you will have been assigned a CHESSN. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

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

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.

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*.

Eligible former permanent humanitarian visa— a person who is:

- not a permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- the holder of a subclass 155 or subclass 157 Resident Return visa (Please visit www.studyassist.gov.au for more information)

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

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)—Commonwealth 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 view your available HELP balance entitlement. You will also be able to see your study history, as well as view any repayments to the ATO that credit your HELP balance.

New Zealand Special Category Visa (NZ SCV)—If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received 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 reduced, as set out in the Act and its associated guidelines.

StudyAssist (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, University of Divinity and Torrens University Australia.

Tax file number (TFN)—Your unique identification number from the Australian Taxation Office (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.

Unique Student Identifier (USI)— Your USI is a reference number made up of a combination of ten numbers and letters. It is a student identifier assigned to you by the Student Identifiers Registrar under the *Student Identifiers Act 2014*. Your USI is used to connect your student loan information to your personal details. If you are starting a higher education course in 2022 you will need a USI by the census date to get a HELP loan for your study (except SA-HELP and FEE-HELP provided by OUA). If you do not already have a USI, you can apply for one on the Unique Student Identifier website at www.usi.gov.au.

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 Commonwealth, 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 or **eligible former 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 a USI if you are a new student commencing a course of study on or after 1 January 2021
- have enough **available HELP balance**
- meet the completion rate requirements
- be assessed as a genuine student and as academically suitable for your unit of study
- maintain a reasonable study load of no more than 2 **EFTSL** per year unless approved by your **provider** or providers to study a higher load
- 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**).

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

You must give your provider evidence that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs website at immi.homeaffairs.gov.au/entering-leaving-subsite/Pages/Requesting-travel-records.aspx.

*'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?

HELP loan limit

Since 1 January 2020, there has been a '**HELP loan limit**' on what you can borrow for your study (this replaced the previous **FEE-HELP** limit on 1 January 2020). The HELP loan limit includes all previous FEE-HELP, VET FEE-HELP (closed) and VET Student Loan amounts you have borrowed. It also includes any HECS-HELP loans for units with a **census date** on or after 1 January 2020.

The HELP loan limit will be \$109,206 for most students with census dates in 2022. There is a higher limit of \$156,847 for certain approved medicine, dentistry and veterinary science courses, which lead to initial registration to practise in one of these fields as well as certain aviation courses. Talk to your **provider** if you are unclear which limit applies to you.

Your available 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 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. You must ensure that you have enough available HELP balance at the **census date** to cover the amount of the fees you wish to defer to FEE-HELP.

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 HELP balance (i.e. making HELP repayments will increase the available HELP balance you have to undertake further study).

How do I check if I have enough HELP balance to cover my study?

To check your **available HELP balance**:

1. Get your personal details together first – date of birth; first and last name; your **CHESSN** (if you have studied before) or **USI** (if you're a new student); and student ID number at your **provider**.
2. Go to www.myHELPbalance.gov.au and log in using your personal details
3. View your available HELP balance and the HELP limit that applies to you
4. Check that all your recent units of study have been accounted for in your current balance by comparing the units that are listed on your **CAN** with the units listed on **myHELPbalance** when you select "export full statement", which generates a detailed statement of the HELP loans you have accessed.
5. Make sure on the **census date**, you have enough available HELP balance for your units.

Do I have a CHESSN or a USI?

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

If you are starting a higher education course in 2022, you will need a USI to be eligible for a **FEE-HELP** loan for your study.

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2020 you will have been allocated a CHESSN. If you believe you already have a CHESSN, please read the information under the heading 'What is my CHESSN?'.

The CHESSN is being phased out and replaced by the USI. This is to improve the management of student information and to create a single Government identifier for higher education and VET students.

If you already have a CHESSN, once you provide a USI to your **provider** it will become your primary identifier and replace the CHESSN.

What is my USI?

The **Unique Student Identifier** (known as a USI) is a reference number made up of a combination of ten numbers and letters. Students commencing a course of study from 1 January 2021 must apply for and obtain a USI, in order to be eligible for Commonwealth financial assistance, like FEE-HELP. If you apply for OS-HELP in 2022 you must have a USI to be eligible.

For new students, in order to be entitled to **FEE-HELP**, the student must have a USI before the **census date** for the unit of study (excluding FEE-HELP provided by OUA).

Once a student has provided a USI it will become their primary identifier and replace the **CHESSN**. Your USI will be used to connect your student loan information to your personal details. You can log in to www.usi.gov.au and check or update your details at any time.

From 1 January 2023, all higher education students will need a USI to be eligible for a CSP and Commonwealth financial assistance (HECS-HELP, FEE-HELP, OS-HELP and SA-HELP) in order to graduate and receive their award unless an exemption applies.

Applying for or finding your USI

Applying for a USI is fast and free, and you keep the same USI for life. You can apply for a USI in as little as five minutes at www.usi.gov.au.

If you have studied a VET course in the last five years, including while at secondary school, you will already have an existing USI. Locate your USI easily at www.usi.gov.au/students/find-your-usi.

What is my CHESSN?

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2020 you will have been allocated a **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 HELP loan limit. You should have only had one CHESSN for the duration of your studies—even if you changed providers, started a new course a few years after completing your first course, or changed your name.

If you have studied before in a Commonwealth Supported Place 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.

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

If you think you have more than one CHESSN, you can:

- log into the **myHELPbalance** portal and check that your previous studies, where you accessed a HELP loan, are included. If you can't see past study on your account, you may have another CHESSN.
- check the CHESSN listed 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.

What are the completion rate requirements?

If you are currently studying at a non-university higher education provider or have started a new course at a university on or after 1 January 2022, to be eligible for a **FEE-HELP** loan for your unit of study you must meet the completion rate requirements.

For bachelor-level courses, once you have undertaken eight or more units, you must have completed at least half of your undertaken units in your course to remain eligible for **FEE-HELP**. For sub-bachelor courses (i.e. diploma/advanced diploma), the completion rate applies if you have undertaken at least four units in your course.

There is also completion rate requirement for OUA students. If you undertake eight or more units through OUA, you must maintain a 50 per cent completion 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 complete at least four; if you undertake 10 units, you must complete at least five, and so on.

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

You can contact your provider for more information about whether the completion rate applies to you, as well as for academic support and resources to help you during your study.

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 must 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 a FEE-HELP loan—you must 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 or loan fee?

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

From 1 January 2022 there may be a 20 per cent FEE-HELP loan fee applied to some undergraduate study. The loan fee does not count towards the 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 \$200. Therefore, your total FEE-HELP debt for that unit will be \$1,200.

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, USI** (if you are commencing a new course on or after 1 January 2021 and not studying with OUA), name, date of birth and address. Your details must match the information held with the **ATO** and the USI Registry System.

If the details in your application don't match ATO records and the USI Registry System, you won't be able to access a **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 think you will not receive your TFN by the census date, you should call the ATO and ask for a *Certificate of Application for a TFN*, so that you can give this to your provider. You will not be able to access a FEE-HELP loan by providing the Australia Post receipt from your TFN application lodgement. Once you receive your TFN, you must give your TFN to your provider within 21 days or lose your access to FEE-HELP.



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

What is the census date and administrative date?

The **census date** is the last day you can submit your 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.

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

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.

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

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

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 **special circumstances** criteria, which means you will have to demonstrate to your provider that what happened to you:

- was beyond your control
- did not make its full impact on you until on or after the census date
- made it impracticable for you to complete the requirements for your 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 HELP balance is re-credited, your **HELP debt** for the unit will also be reduced. For more information please visit www.studyassist.gov.au/paying-back-your-loan/cancel-your-help-debt-under-special-circumstances.

This process does not apply if you have successfully completed 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 2021-22 income year it is \$47,014. The more income you earn, the higher your repayment will be (see **Table 1**). Voluntary repayments can also be made at any time to reduce the balance of your HELP debt. As a general note, voluntary repayments are in addition to compulsory repayments and are not refundable.

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

To manage repayments, your employer will withhold some of your pay to go towards paying your tax, which includes your HELP debt repayments. Although these amounts are withheld from your

pay throughout the year to offset your compulsory repayment—your compulsory repayment won't be processed until you lodge your tax return.

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

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

Will 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.

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 2021–22 income year

Repayment income	Repayment % rate
Below \$47,014	Nil
\$47,014 – \$54,282	1.0%
\$54,283 – \$57,538	2.0%
\$57,539 – \$60,991	2.5%
\$60,992 – \$64,651	3.0%
\$64,652 – \$68,529	3.5%
\$68,530 – \$72,641	4.0%
\$72,642 – \$77,001	4.5%
\$77,002 – \$81,620	5.0%
\$81,621 – \$86,518	5.5%
\$86,519 – \$91,709	6.0%
\$91,710 – \$97,212	6.5%
\$97,213 – \$103,045	7.0%
\$103,046 – \$109,227	7.5%
\$109,228 – \$115,781	8.0%
\$115,782 – \$122,728	8.5%
\$122,729 – \$130,092	9.0%
\$130,093 – \$137,897	9.5%
\$137,898 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 deferment of your compulsory repayment, visit www.ato.gov.au/individuals/study-and-training-support-loans/deferring-repayments for information.

FURTHER CONTACTS

StudyAssist 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.

Course Seeker website www.courseseecker.edu.au

This website helps you compare undergraduate courses in Australia. You can shortlist up to four courses and compare them for things like cost, location, delivery mode and if you can get a CSP.

ComparED website www.comparED.edu.au

This website helps you to compare the experience that other students had when studying a particular study area at a provider. You can search a field of study (e.g. nursing) and choose four providers to compare combined feedback from actual students who have gone before you in that study area, including how satisfied they were overall, if they got a job after graduating and the starting salary.

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

- visit www.ato.gov.au/getloaninfo
- for information on viewing your loan account online, visit www.ato.gov.au/online_loan_balance
- use its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

Services Australia

Claim a student payment such as Youth Allowance, Austudy or ABSTUDY to get financial support while you study or train. Services Australia also provides other payments and services, including Medicare and proof of your COVID-19 vaccinations.

Visit www.servicesaustralia.gov.au/students for information on eligibility and payment rates. Keep up to date by subscribing to news for students at www.servicesaustralia.gov.au/individuals/news/students-and-trainees.

Department of Home Affairs

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

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

Office of the Student Identifiers Registrar

It can help you with getting a **USI** or finding your USI and updating your USI account details. To contact them you can:

- visit www.usi.gov.au
- for information on finding your USI online, visit www.usi.gov.au/students/find-your-usi
- call 1300 857 536 for further assistance.