

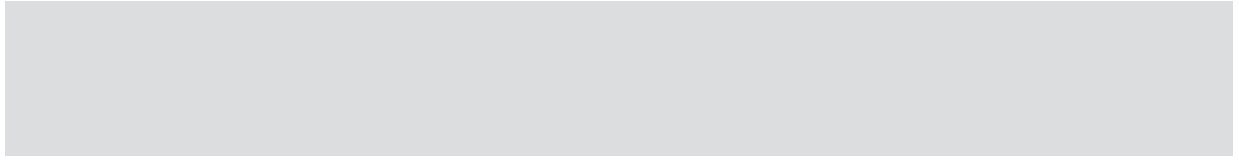
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# 2022

## FEE-HELP INFORMATION

Loan can help you  
pay your tuition fees

Visit [www.stu.yass.stov.au](http://www.stu.yass.stov.au) for up-to-date information.



KEY  BEF E Y 

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](http://www.courseseeker.edu.au) for undergraduate CSPs or contact providers directly for

## H I H I B K L E F

This booklet is for people enrolling in:

- a higher education course of study as a **pay n 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.

## G H I B K L E

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

Contact your **approved education provider** for any questions about:

- enrolments
- **tuition fees** and upfront payments
- **fees** and **administrative fees**
- the eligibility criteria for **FEE HELP**
- applying for a FEE-HELP loan



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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**—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 Authority (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](http://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 education. The HELP Loan Limit is currently \$7,000 for FEE-HELP and \$5,000 for HECS-HELP. For more information, visit [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au).

**Equivalent units of study (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 Loan Program Act 2007**—The Commonwealth legislation that outlines the requirements for getting a FEE-HELP loan and other Australian Government assistance.

**HELP balance entitlement** [www.myHELPbalance.gov.au](http://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.

**Special Category Visa (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.

**Application for FEE-HELP 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.

**Repayment standing**—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.

**Apply for HELP** [www.studyassist.gov.au](http://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.

**Approved 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](http://www.usi.gov.au).

## HE FEE HELP LA CHE E

### at s FEE HELP

**FEE HELP** is a loan for students enrolled in **pay n pay's**. These places are not subsidised by the Commonwealth, but eligible students may use a FEE-HELP loan to pay their **tuition's**.

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 **t's 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](http://www.ato.gov.au/selfeducation).

You can check which providers offer FEE-HELP at [www.studyassist.gov.au](http://www.studyassist.gov.au).





## 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 often I can check my available HELP balance to govern my study

To check your available HELP balance:

1. Get your personal details together first – date of birth; first and last name; your CHE number (if you have studied before) or ID (if you're a new student); and student ID number at your provider.
2. Go to [www.myHELPbalance.gov.au](http://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. ...coming the unit list

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

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

- log into the **myHELP banner** 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](http://www.studyassist.gov.au/help-loans/your-chessn).

## 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.

## Background, FEE-HELP, and FEE-AL

## Background study or overseas training professionals



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.

You must give your provider your  ,  (if you are commencing a new course on or after

Your provider cannot set an **assessment 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](http://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.

## EMIGY HELP DEB

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](http://www.ato.gov.au/Individuals/Study-and-training-support-loans/When-must-you-repay-your-loan).

### How to pay your 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 pay





Table 1: Pay rates for different income brackets - 2020/21

Income Bracket	Pay 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%

F HE C AC

A webs te [www.stu.yass.st.ov.au](http://www.stu.yass.st.ov.au)

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

### Go to your international student adviser

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

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