Need help paying your student services and amenities fees?

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

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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 Industry, Innovation, Science, Research and Tertiary 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.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 provider, and who wish to use a SA-HELP loan to pay their student services and amenities fee.

This booklet is a concise summary of the key points a person accessing the SA-HELP loan scheme needs to know.

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. For detailed information, you may also refer to the new publication, the CSP and HELP Handbook.

If you need information about loans for students enrolled in Commonwealth supported places or fee paying places, please see the Commonwealth supported places and HECS-HELP information for 2013 booklet or the FEE-HELP information for 2013 booklet.

The CSP and HELP Handbook and all the HELP student information booklets are available from 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 Government study loans incurred before 2005).

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

ATO: Australian Taxation Office.

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

CSP and HELP Handbook: A comprehensive Handbook that contains information about Commonwealth supported places and the various HELP loans available to assist eligible tertiary students pay for their study.

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.

HELP (Higher Education Loan Program): An Australian Government loan program that helps eligible students 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 Commonwealth supported place.
Request for SA-HELP assistance form: The form that you must submit to your approved provider to apply for a SA-HELP loan.

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

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

Study Assist (www.studyassist.gov.au): A website providing information about options for financing your tertiary study, including information on student loans, lists of approved providers and courses and information on student income support.

TFN (tax file number): Your unique identification number from the ATO for everything tax-related, including making repayments on your HELP debt.
1. STUDENT SERVICES AND AMENITIES FEE

More information about the student services and amenities fee is available from the CSP and HELP Handbook 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 providers can charge their students for student services and amenities of a non-academic nature.

1.2 What can approved providers spend the fee on?

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

Approved providers 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.

Approved providers must not require you to become a member of a student organisation.

The Guidelines made under the Higher Education Support Act 2003 has an important requirement for approved providers 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 2013 is $273. However, approved providers can choose to charge different groups of students different amounts, like undergraduate and postgraduate students.

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

If your approved provider has multiple fees and you are subject to more than one fee, you cannot be charged more than $273 for the calendar year at that particular approved provider. You should contact your approved provider directly to find out which fee(s) will apply to you.

Approved providers determine the level of 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 approved provider. If you do not organise payment of the fee by your approved provider’s deadline, your enrolment may be affected.

1.5 What if I enrol at multiple approved providers?
If you are enrolled at multiple approved providers or you have transferred your study to another approved provider, you may be required to pay the fee again.

The Guidelines made under the Higher Education Support Act 2003 do not prevent approved providers from charging each student enrolled with them the student services and amenities fee, regardless of whether that particular student has incurred a fee to another provider 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 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 course of study with an approved provider and be either:

• an Australian citizen;
  
  OR
  
• a permanent humanitarian visa holder.

If you are a permanent non-humanitarian visa holder or a New Zealand citizen, you are not eligible for SA-HELP.

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

2.3 How much can I borrow?

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?

No. There is no interest charged on HELP debts. However your debt will be indexed on 1 June each year to maintain its real value to reflect changes in the Consumer Price Index. Current and past indexation rates are available from the ATO website at www.ato.gov.au.

2.5 Is there a loan fee?

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

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

Yes. Your approved provider is not able to remove your SA-HELP debt once it is incurred.

Contact your approved provider directly for more information about whether it has a refund policy in place.
3. APPLYING FOR A SA-HELP LOAN


3.1 How do I apply for SA-HELP?

To apply for SA-HELP, you will need to submit the Request for SA-HELP assistance form to your approved provider by the date payable, as advised by your approved provider.

If you wish to use a SA-HELP loan to pay your student services and amenities fee, you must have a personal, 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 own TFN on the form or you give 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 on how your approved provider charges the fee.

If you do not have a TFN, you will have to submit a Certificate of application for a TFN. This is available from the ATO. If you do not provide this information, your form will not be valid and you will not be eligible for SA-HELP. You must advise your approved provider of your TFN when you receive it.

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

You will only need to apply once per course of study at each approved provider that you are enrolled at. If you change your course of study or transfer to a different approved provider, you will need to submit another Request for SA-HELP assistance form.
3.3 When is the last day to access a SA-HELP loan?

Each approved provider sets their own deadline for payment of the fee, so you will need to check with your approved provider 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


4.1 Your CAN

Your approved provider will send you a CAN within 28 days of the date the fee must be paid. Your CAN will tell you the amount of the student services and amenities fee being charged to you and the amount of HELP debt you have incurred for that study.

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 approved provider’s website.

If you believe that the information on your CAN is incorrect, you have 14 days to submit a written correction to your approved provider (some approved providers may allow for a longer correction period).

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

You will be allocated a CHESSN when you first apply for admission to your approved provider or Tertiary Admissions Centre. The CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your approved provider and the Australian Government keep up to date with information about the Commonwealth assistance for tertiary study that you have used. You will be notified of your CHESSN 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.
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 is updated with details about your HELP usage as reported by your approved provider. It will not provide information about the amount of your HELP debt as repayments are made to the ATO and myUniAssist is not updated with this information.

4.3 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 approved provider 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 bonuses for voluntary repayments, is available from the Repayments section of the CSP and HELP Handbook at www.studyassist.gov.au. It also contains further information about how the ATO calculates repayment rates.

5.1 When do I have to start paying back the loan?

Your SA-HELP debt becomes part of your accumulated HELP debt. This is the total of any SA-HELP, HECS-HELP, OS-HELP, FEE-HELP and VET FEE-HELP debts you have incurred for your study. Your accumulated HELP debt will also include any Australian Government study loans you incurred prior to 2005.

You must start repaying your HELP debt when your repayment income is above the minimum repayment threshold for compulsory repayment, which is $49,095 for the 2012-13 income year. Repayments made through the Australian taxation system are called compulsory repayments. Compulsory repayments continue until you have repaid your whole debt. The amount you repay each year is calculated as a percentage of your repayment income. The percentage increases as your income increases.

5.2 Is there a bonus for voluntary repayments?

If you make a voluntary repayment of $500 or more, you will receive a bonus of 5%. This means your account will be credited with an additional 5% of your payment. You should note that the bonus is 5% of the payment amount, not 5% of the outstanding debt.
For example, if you make a voluntary repayment of $500, your bonus is 5% of $500 = $25. As such, the value of your voluntary repayment is your payment ($500) + the bonus amount ($25) = $525.

You may benefit if you make a voluntary payment before indexation is applied to your HELP debt on 1 June each year. If you intend to make a payment before this date it is important to allow enough time for the payment to be received and processed by the ATO before 1 June. Voluntary repayments are in addition to compulsory repayments and are not refundable.

There are several ways you can make a voluntary repayment, including BPAY, direct credit, mail, or in person at an Australia Post outlet. For more information on making a voluntary repayment, contact the ATO.

5.3 Are repayments 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

Study Assist website (www.studyassist.gov.au)

The Study Assist website provides information about options for financing tertiary study, including:

- student HELP loans available in both the higher education and vocational education and training sectors;
- courses, institutions and other approved providers that offer Australian Government assistance; and
- student income support and Australian Scholarships and Awards.

The CSP and HELP Handbook

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

Your approved provider

The student administration area at your approved provider will be able to help you with:

- the amount of your student services and amenities fee;
- when you must pay the fee;
- eligibility criteria for SA-HELP; and
- applying for SA-HELP.
Department of Industry, Innovation, Science, Research and Tertiary Education

The Department can help you with:

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

Contact details:

• visit www.studyassist.gov.au (click on ‘Contact us’ to complete a Student HELP loans enquiry form online);
• call the student enquiry line on 1800 020 108 (+61 3 9938 2545 from outside Australia); or
• call the student enquiry line on 1800 554 609 TTY for hearing or speech impaired students.

Australian Taxation Office

The Australian Taxation Office can help you with:

• your accumulated HELP debt and compulsory repayments; and
• bonuses on voluntary repayments.

Contact details:

• visit www.ato.gov.au;
• call 1300 720 092 to get the booklet Repaying your HELP debt in 2012-2013;
• call 13 28 61 for information about your HELP account and personal tax topics;
• call 133 677 TTY or 1300 555 727 TTY for hearing or speech impaired students; or
• write to PO BOX 1032, Albury NSW 2640 (do not sent voluntary repayments to this address).
Department of Human Services

The Department can help you with:

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

Contact details:

• visit www.HumanServices.gov.au;
• call Youth and Student Services on 13 24 90 for information on Youth Allowance, Austudy and Pensioner Education Supplement;
• call 13 23 17 for information on ABSTUDY;
• call 1800 810 586 for TTY payment enquiries; or
• call 13 12 02 for information in languages other than English.

Department of Immigration and Citizenship

The Department can help you with:

• visas; and
• Australian citizenship.

Contact details:

• visit www.immi.gov.au for visa information;
• visit www.citizenship.gov.au for citizenship information;
• call 13 18 81 for visa enquiries; or
• call 13 18 80 for citizenship enquiries.