



Australian Government

2024

FEE-HELP INFORMATION

This loan can help you
pay your tuition fees.

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

Published December 2023



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 on or before the census date.

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



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.

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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 find out if a subsidised CSP enrolment is available right now. You can search on www.courseseekeer.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.
- ☐ Have you got your **Unique Student Identifier (USI)**? You will need one to access a FEE-HELP loan.

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.



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 on or before 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 are not charged tuition fees or 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 (this 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 current permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- the current 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 (1.0) 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 (CSP) (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), the student services and amenities fee (SA-HELP) or accelerator program course fees (STARTUP-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, SA-HELP or STARTUP-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.

Indexation—This is legislated under the Act and is applied on 1 June each year to the portion of a HELP debt that is 11 months or older. The rate of indexation changes each year as it is based on the Consumer Price Index (CPI).

myHELPbalance (www.myHELPbalance.gov.au)—This site allows 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 Special Category Visa (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.

From 29 June 2023, New Zealand citizens who formerly held a Special Category Visa and have transitioned to a permanent resident visa on the pathway to Australian citizenship will retain access to the Higher Education Loan Program, if they meet the residency requirements.

Pacific engagement visa holder (PEV)—a person who holds a Subclass 192 (Pacific Engagement) visa under the *Migration Regulations 1994*. This is a permanent resident visa for eligible individuals from participating countries across the Pacific and Timor-Leste.

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 remitted, 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 Avondale University, 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 10-digit alpha-numeric 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, you will need a USI and report it to your provider by the census date to get a HELP loan for your study. 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 all or part of 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**).

Your **HELP** loan must be repaid to the Government once you earn enough income to make repayments (this is known as the repayment threshold). You should think about how this will affect you in the long term before you apply, as having a HELP debt may affect access to bank and home loans. Please read further information under the section [Repaying your HELP debt](#).

Self-education expenses

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 <https://www.ato.gov.au/individuals-and-families/income-deductions-offsets-and-records/deductions-you-can-claim/education-training-and-seminars/self-education-expenses>.



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 visa holder who held a NZ special category visa immediately prior to your permanent visa and you previously met the long-term residency requirements
- 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
- a pacific engagement visa holder (see note)

Note: a pacific engagement visa holder becomes eligible from 1 February 2024.

You must also:

- meet the **TFN** requirements
- meet the **USI** requirements
- have enough **available HELP balance**
- 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 on or before the **census date**
- have read this booklet
- have submitted a valid **FEE-HELP eCAF** to your **provider** on or before 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 visa holder who held a NZ special category visa immediately prior to your permanent visa and you previously met the long-term residency requirements
- 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 and have submitted a valid FEE-HELP OUA eCAF on or before the **census date**.



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 immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions.

NZ SCV residency requirements

If you are a **NZ SCV** holder, or a permanent visa holder who held a NZ special category visa immediately prior to holding a permanent visa, 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-and-leaving-australia/request-movement-records/overview.

*‘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 \$121,844 for most students with census dates in 2024. There is a higher limit of \$174,998 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 any repayments that you have made since 1 July 2022, 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**:

- Get your personal details together first – date of birth; first and last name; your **CHESSN** (if you have studied before) or **USI** (if you are a new student); and student ID number at your provider
- Go to www.myHELPbalance.gov.au and log in using your personal details
- View your available HELP balance and the HELP limit that applies to you
- 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
- Make sure on the **census date**, you have enough available HELP balance for your units.

Do I have a CHESSN or USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, your identifier may have previously been a **CHESSN** (see glossary). However, from 1 January 2023 all students must use a **Unique Student Identifier** (known as a **USI**).

If you are starting a higher education course in 2024, you will need a USI to be eligible for a **FEE-HELP** loan for your study.

The CHESSN has been replaced by the USI.

Even if you already have a CHESSN, you will still need to apply for and provide a USI to your provider. Your USI will become your primary identifier. See below on creating a USI.

What is my USI?

Your Unique Student Identifier **USI** is a 10-digit alpha-numeric identifier assigned to you and is unique for each student.

You must have a USI, in order to be eligible for Commonwealth financial assistance, like **FEE-HELP**.

In order to be entitled to FEE-HELP, the student must have, and inform their provider of, their USI before the **census date** for the unit of study (excluding FEE-HELP provided by OUA).

Without a USI, you will not be able to receive your statement of attainment, qualification, or award.

Once you have a USI, it will be your primary education identifier (and replace your **CHESSN**, if you had one). You will need your USI when you enrol as it connects your student loan information to your personal details. You can log in to the Student Portal to update your details at any time.

Create or find your USI

Creating a **USI** is fast and free. Your USI is your education number for life and you only create it once. Using one form of verifiable identification, you can create a USI at www.usi.gov.au.

If you have studied a VET course since 2015, including while at school, you will already have an existing USI. Don't create another one; find your USI. For information on finding your USI online, visit www.usi.gov.au/students/find-your-usi.

The USI website provides self-service options to create or find your USI or update your personal details.

What are the OUA completion rate requirements?

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

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

You can contact OUA for more information about whether the completion rate requirements apply 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 specified in section 2.5 of the [FEE-HELP Guidelines 2017](#) (i.e. occupations listed on the Skilled Occupation List and designated with a prefix numeral of “2” under ‘Group 2 Professionals’ of ANZSCO)
- 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:

- no more than one (1.0) **EFTSL** of study (which is approximately one year of study)
- not lead to a full qualification (e.g. 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 Australian 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**.

When enrolled in a full **fee-paying place**, there is 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 on or before your provider's **census date** (or earlier **administrative date**). Please note, your provider must still allow you to submit your **HELP** application form on or before the census date.

You must give your provider your **TFN**, **USI**, 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 fastest way to apply for a TFN is online using myGovID (www.mygovid.gov.au). 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.

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 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 eCAF on or before the 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 on or before 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** for affected units of study. To do this, you must 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.

If you withdrew from your unit, you will need to apply to your provider within 12 months of your withdrawal day. If you did not withdraw from your unit, you will need to apply to your provider within 12 months after the period during which you undertook, or were to undertake, the unit.

Your provider may waive this timeframe if it was not possible for you to apply before the end of the application period. 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.

When can't a person apply for re-credit, remission and/or repayment?

A person cannot apply for a re-credit, remission and/or repayment if they have completed the requirements of the unit. A person who receives a fail grade is considered not to have completed the requirements of 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-and-families/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 2023-24 income year it is \$51,550. 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, see how at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

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 my HELP debt grow?

Similar to interest, your **HELP debt** will grow. We call this '**indexation**'. Indexation is applied on 1 June to the portion of your HELP debt that is 11 months and older. Indexation is applied to keep up with changes in the cost of living to maintain the 'value' of the education, so that no matter how long it takes to repay, a student would repay an amount that is more like the cost of education today.

The rate of **indexation** that is applied to your debt changes each year, as it is based on the Consumer Price Index (CPI). You can check current and prior indexation rates at www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates.

Indexation examples

- Erin has \$9,000.00 of HELP debt left to repay from studies that she undertook in 2015-17. On 1 June 2023, the HELP debt was indexed at 7.1% ($\$9,000 \times 7.1\% = \639.00). Erin now owes ($\$9,000 + \639.00) = \$9,639.00.
- Juan Carlos started his undergraduate degree in 2022. He has a HELP debt of \$15,600.00. His fees of \$4,800.00 from the first semester (**census date** of 28 March 2022) will be indexed on 1 June 2023 as they are more than 11 months old ($\$4,800 \times 7.1\% = \340.80). The remaining fees from semester 2, 2022, and semester 1, 2023 will not be indexed on 1 June 2023 as the debts are not yet 11 months old. Juan Carlos now owes ($\$15,600.00 + \340.80) = \$15,940.80.
- Melinda undertook a three-year undergraduate degree from 2020-22. She hasn't made any repayments yet. Her HELP debt was indexed each year as follows:
 - 1 June 2020 – no indexation was applied, as no part of the debt was 11 months old yet.
 - 1 June 2021 – the part of the debt that was 11 months old (Semester 1, 2020) is indexed at 0.6%.
 - 1 June 2022 – the part of the debt that was 11 months old is indexed at 3.9%.
 - 1 June 2023 – the part of the debt that was 11 months old is indexed at 7.1%.

 For more information, visit www.studyassist.gov.au/paying-back-your-loan/loan-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/individuals-and-families/study-and-training-support-loans/overseas-repayments.

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 (**see Table 1**). 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 2023–24 income year

Repayment income	Repayment % rate
Below \$51,550	Nil
\$51,550 – \$59,518	1.0%
\$59,519 – \$63,089	2.0%
\$63,090 – \$66,875	2.5%
\$66,876 – \$70,888	3.0%
\$70,889 – \$75,140	3.5%
\$75,141 – \$79,649	4.0%
\$79,650 – \$84,429	4.5%
\$84,430 – \$89,494	5.0%
\$89,495 – \$94,865	5.5%
\$94,866 – \$100,557	6.0%
\$100,558 – \$106,590	6.5%
\$106,591 – \$112,985	7.0%
\$112,986 – \$119,764	7.5%
\$119,765 – \$126,950	8.0%
\$126,951 – \$134,568	8.5%
\$134,569 – \$142,642	9.0%
\$142,643 – \$151,200	9.5%
\$151,201 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/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

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. For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments

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.courseseeker.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 www.myHELPbalance.gov.au

You can log into this site to see your study and loan information and 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 <https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/view-your-loan-account-online> for information on viewing your loan account online
- 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

Services Australia has a range of payments to help financially support you while you study or train. These include fortnightly payments like Youth Allowance, Austudy and ABSTUDY. There are also extras like the Student Start-up Loan, and Tertiary Access Payment, worth up to \$5,000.

- Youth Allowance, if you're 24 or younger.
- Austudy, if you're 25 or older
- ABSTUDY, a group of payments for Aboriginal or Torres Strait Islander student or apprentices.

There are also extra payments like the Student Start-up Loan, which is a voluntary loan, and the Tertiary Access Payment, that helps students with the costs of relocating to study.

You can make a claim for a payment up to 13 weeks before your course or training starts, using your Centrelink online account linked to myGov.

Services Australia also provides other payments and services, including Medicare.

For more information on the help available for students visit servicesaustralia.gov.au/education.

Keep up to date by following facebook.com/ServicesAustralia or [@services.australia](https://instagram.com/servicesaustralia) on Instagram.

Department of Home Affairs

The Department of Home Affairs 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 between 8:30am and 6:30pm (AEST) on 1300 857 536 Monday to Friday (excluding national and South Australian public holidays).