



Australian Government

Department of Education, Employment and Workplace Relations

# FEE-HELP

information for 2012



[www.goingtouni.gov.au](http://www.goingtouni.gov.au)

# YOU MUST READ THIS BOOKLET BEFORE YOU SIGN AND SUBMIT ONE OF THE FORMS BELOW

To request FEE-HELP assistance you are required to complete one of the *Request for FEE-HELP assistance* forms below.

When you sign the form, you declare that you have read this booklet and that you are aware of your obligations under FEE-HELP.

If you are studying with a higher education provider you must sign this form:

The image shows the front cover of the 'Request for FEE-HELP assistance' form for students at higher education providers. The cover features the Australian Government logo, the Department of Education, Employment and Workplace Relations logo, and the title 'Request for FEE-HELP assistance'. Below the title is a small image of a person reading a book. At the bottom, there is a section titled 'Before completing this form, you must read the FEE-HELP information booklet, available each year from your higher education provider.' followed by a list of important notes.

If you are enrolling in units of study with Open Universities Australia you must sign this form:

The image shows the front cover of the 'Request for FEE-HELP assistance' form for students at Open Universities Australia. The cover features the Australian Government logo, the Department of Education, Employment and Workplace Relations logo, and the title 'Request for FEE-HELP assistance' with 'Open Universities Australia' written below it. Below the title is a small image of a person reading a book. At the bottom, there is a section titled 'Before completing this form, you must read the FEE-HELP information booklet, available each year from Open Universities Australia (OUA)' followed by a list of important notes.

You must fill out a *Request for FEE-HELP assistance* form for each course of study for which you wish to obtain FEE-HELP.

Students studying with Open Universities Australia need to ensure that each unit of study for which they wish to obtain FEE-HELP is listed on a *Request for FEE-HELP assistance Open Universities Australia* form.

**IMPORTANT NOTE:** The Department of Education, Employment and Workplace Relations 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](http://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?

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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; or
- bridging study required for professional recognition in Australia of qualifications completed overseas.

The information in this booklet is generally for students enrolled in a higher education award course (usually Bachelor level and above) who are eligible to access a **FEE-HELP** loan at a private higher education provider or in a postgraduate course at university.

Most undergraduate students who enrol in an undergraduate degree at university are enrolled as a **Commonwealth supported student**. Information for these students is available from the *Information for Commonwealth supported students and HECS-HELP 2012* booklet (available from [www.goingtouni.gov.au](http://www.goingtouni.gov.au)).

If you need information about loans for higher-level Vocational Education and Training (VET) courses, please see the *VET FEE-HELP information 2012* booklet (available from [www.deewr.gov.au/vetfeehelp](http://www.deewr.gov.au/vetfeehelp) or by contacting the VET FEE-HELP enquiry line on **13 38 73**). **VET FEE-HELP** provides loans for eligible students doing diploma, advanced diploma, graduate certificate and graduate diploma courses that are accredited as VET qualifications and delivered by approved VET providers.

## USING THIS BOOKLET

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- As you read through, you will notice that certain terms are highlighted in **blue**. These terms are defined in the glossary.
- If you need to know who to contact if you have specific questions, the contacts list at the end of the booklet will help you.
- More information about FEE-HELP loans is available at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

# TABLE OF CONTENTS

---

Who is this booklet for? .....	i
Using this booklet .....	i
Glossary .....	vi
<b>1. Introduction .....</b>	<b>1</b>
1.1 What is FEE-HELP?.....	1
1.2 Who is a fee paying student? .....	1
1.3 How does the FEE-HELP loan scheme work? .....	1
1.4 What are tuition fees? .....	2
<b>2. Eligibility for FEE-HELP .....</b>	<b>3</b>
2.1 Am I eligible? .....	3
2.2 What is the census date? .....	3
2.3 How do I know if I'm studying with an approved FEE-HELP provider (approved provider)?.....	4
2.4 Can I get FEE-HELP if I'm studying through Open Universities Australia (OUA)?.....	4
2.5 Citizenship and residency requirements.....	4
2.6 What is an eligible unit of study?.....	6
2.7 Do previous study results affect my eligibility for FEE-HELP? .....	6
2.8 What is the FEE-HELP limit? .....	6
2.9 What is my FEE-HELP balance? .....	7
2.10 Does an existing or previous HELP debt affect my eligibility for FEE-HELP? .....	7
2.11 Pre-2005 loans .....	8
2.12 Can I get FEE-HELP if I'm a mature-aged student or studying part-time?....	8
2.13 Do my assets or income affect my eligibility for FEE-HELP? .....	8
<b>3. Bridging study for overseas-trained professionals .....</b>	<b>9</b>
3.1 What is bridging study for overseas-trained professionals? .....	9

3.2	How will I know if I am undertaking bridging study for overseas-trained professionals? .....	9
3.3	What study is not considered bridging study for overseas-trained professionals?.....	11
3.4	How can I find out more information about professional recognition of my qualifications? .....	11
<b>4.</b>	<b>How FEE-HELP works .....</b>	<b>12</b>
4.1	Paying your tuition fees.....	12
4.2	What FEE-HELP doesn't cover.....	12
4.3	How much can I borrow?.....	13
4.4	Is there a loan fee? .....	13
4.5	Can I claim my tuition fees as a tax deduction? .....	14
<b>5.</b>	<b>Applying for FEE-HELP .....</b>	<b>15</b>
5.1	<i>Request for FEE-HELP assistance</i> form .....	15
5.2	Closing date for requesting FEE-HELP.....	15
5.3	Higher education award course students .....	15
5.4	Students undertaking bridging study for overseas-trained professionals ..	16
5.5	Open Universities Australia (OUA) students .....	16
5.6	What if I find I have made a mistake on my form?.....	16
5.7	Do I have to provide my tax file number (TFN)? .....	16
5.8	How do I get a tax file number (TFN)?.....	17
5.9	What am I agreeing to by signing the form? .....	17
5.10	What if I change my course or approved provider? .....	18
5.11	When do I incur a debt?.....	18
5.12	What if I change my mind about studying?.....	18
5.13	What if I change my mind about wanting FEE-HELP? .....	18
5.14	Can I get FEE-HELP for more than one course?.....	19
5.15	How do I keep track of my FEE-HELP balance? .....	19
<b>6.</b>	<b>Keeping track of your FEE-HELP .....</b>	<b>20</b>
6.1	Your Commonwealth Higher Education Student Support Number (CHESSN).....	20

6.2	Your Commonwealth Assistance Notice (CAN) .....	20
6.3	Check your FEE-HELP balance at <i>myUniAssist</i> .....	21
<b>7.</b>	<b>Withdrawing from studies .....</b>	<b>22</b>
7.1	How do I withdraw from a unit? .....	22
7.2	What happens if I withdraw by the census date?.....	22
7.3	What happens if I withdraw after the census date? .....	23
7.4	Will changing my study load affect my eligibility for Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement?.....	23
7.5	How do I withdraw from an Open Universities Australia (OUA) unit?....	23
7.6	What happens if I fail a unit?.....	24
7.7	How can I apply to have my FEE-HELP debt removed and my FEE-HELP balance re-credited under 'special circumstances'? .....	24
7.8	Can I appeal the decision? .....	25
<b>8.</b>	<b>Repaying your HELP debt.....</b>	<b>26</b>
8.1	What is a HELP debt? .....	26
8.2	When do I start repaying my HELP debt?.....	26
8.3	How much will my repayments be? .....	27
8.4	Is interest charged on my debt?.....	28
8.5	Repayments from job, benefit or superannuation income.....	28
8.6	Repayments from business or investment income.....	30
8.7	What if I disagree with my compulsory repayment?.....	30
8.8	What if I have difficulties making my compulsory repayment?.....	30
8.9	Can I make voluntary repayments? .....	31
8.10	Can I get a bonus for voluntary repayments?.....	31
8.11	How do I make a voluntary repayment?.....	32
8.12	Are my repayments tax deductible?.....	35
8.13	What happens to my debt if I die? .....	35
8.14	What happens to my debt if I go bankrupt?.....	36
8.15	Where can I get information on my HELP account?.....	36

<b>Contacts .....</b>	<b>37</b>
Your approved FEE-HELP provider or Open Universities Australia.....	37
Department of Education, Employment and Workplace Relations (DEEWR) .....	37
Professional, registration or licensing bodies.....	38
Australian Taxation Office (ATO).....	38
Centrelink .....	38
Department of Immigration and Citizenship (DIAC).....	39
<b>Appendix A: .....</b>	<b>40</b>
List of occupations and the assessing bodies approved for identifying bridging study for overseas-trained professionals .....	40

## GLOSSARY

<b>Accumulated HELP debt</b>	The consolidated total of any FEE-HELP, VET FEE-HELP, HECS-HELP or OS-HELP debts you have incurred (including any Government study loans incurred before 2005).
<b>Administrative date</b>	A date ( <i>before</i> the census date) set by your approved FEE-HELP provider (approved provider) by which they want you to submit your <i>Request for FEE-HELP assistance</i> form or to withdraw your enrolment.  Note: you can still submit your application for a loan or withdraw from a unit after the administrative date (but by the census date) without incurring a FEE-HELP debt but you may have to pay a late enrolment fee or a late withdrawal fee. <b>See section 2.2.</b>
<b>Approved FEE-HELP provider (approved provider)</b>	A university or other accredited higher education institution that has been approved by the Australian Government to offer FEE-HELP loans to its students.
<b>Census date</b>	Deadline for various requirements, including submitting your <i>Request for FEE-HELP assistance</i> form, making any up-front payment of your tuition fees and formally withdrawing from any units. <b>See section 2.2.</b>
<b>Commonwealth assistance notice (CAN)</b>	Notice from your approved provider detailing information about the Commonwealth assistance you have used for the study period. <b>See section 6.2.</b>
<b>Commonwealth Higher Education Student Support Number (CHESSN)</b>	Your unique identification number as a person studying in a Commonwealth supported place or accessing a HELP loan. <b>See section 6.1.</b>
<b>Commonwealth supported place</b>	A place at a selected higher education provider that is subsidised by the Australian Government so that students only have to pay a 'student contribution' amount for their study. <b>See section 1.2.</b>
<b>Commonwealth supported student</b>	A student who is enrolled in a Commonwealth supported place. Most domestic students who study their undergraduate degree at university do so as Commonwealth supported students.
<b>Course of study</b>	Studies leading to a higher education award (e.g. a Bachelor's degree).

<b>Eligible unit of study (for FEE-HELP)</b>	A subject or unit that is part of a course of study leading to a higher education award with an approved provider, or is made available by an approved provider and accessed through Open Universities Australia (OUA), or is part of bridging studies for overseas-trained professionals.
<b>FEE-HELP</b>	Australian Government loan program to help eligible fee paying students pay their tuition fees.
<b>FEE-HELP balance</b>	The amount of FEE-HELP you have left to use before reaching the FEE-HELP limit. <b>See section 2.9.</b>
<b>FEE-HELP limit</b>	The maximum amount of FEE-HELP you can use over your lifetime. <b>See section 2.8.</b>
<b>Fee paying place</b>	A place in a course which is not a Commonwealth supported place (i.e. not subsidised by the Australian Government) and for which tuition fees are payable.
<b>Fee paying student</b>	A student who is enrolled in a fee paying place at their approved provider and pays tuition fees for their course. <b>See section 1.2.</b>
<b>HECS-HELP</b>	Australian Government loan program to help eligible Commonwealth supported students to pay their student contribution amounts. Before 2005 this was known as 'HECS'.
<b>Higher Education Loan Program (HELP)</b>	Australian Government loan program which helps eligible students pay their tuition fees (FEE-HELP or VET FEE-HELP), student contributions (HECS-HELP) and overseas study expenses (OS-HELP). These loans are repaid through the tax system.
<b>Indexation</b>	Your accumulated HELP debt is adjusted on 1 June each year to reflect changes in the Consumer Price Index. <b>See section 8.4.</b>
<b>Repayment threshold</b>	The income level above which you are required to make a compulsory repayment on your accumulated HELP debt. <b>See section 8.2.</b>
<b>Request for FEE-HELP assistance</b>	The form that you must submit to your approved provider to apply for a FEE-HELP loan. <b>See section 5.1.</b>
<b>Request for FEE-HELP assistance Open Universities Australia</b>	The form that you must submit to OUA to apply for a FEE-HELP loan as an OUA student. <b>See section 5.5.</b>

<b>Special circumstances</b>	Specific requirements set out in the <i>Higher Education Support Act 2003</i> and its associated guidelines that you must meet to have your FEE-HELP debt removed and your FEE-HELP balance re-credited. <b>See section 7.7.</b>
<b>Tax file number (TFN)</b>	Your unique identification number from the Australian Taxation Office for everything tax related, including making FEE-HELP repayments.
<b>Tuition fees</b>	The fees, set by approved providers, that fee paying students (i.e. those not enrolled in a Commonwealth supported place) pay for their units of study.
<b>VET FEE-HELP</b>	Australian Government loan program to help eligible students enrolled in higher-level vocational education and training courses at approved VET providers pay their tuition fees.

# 1. INTRODUCTION

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## 1.1 What is FEE-HELP?

FEE-HELP is an Australian Government loan scheme that helps eligible [fee paying students](#) pay the tuition fees charged by their [approved FEE-HELP provider](#) ([approved provider](#)) for their units of study.

## 1.2 Who is a fee paying student?

A fee paying student is a student enrolled in a [fee paying place](#) and charged [tuition fees](#).

Most postgraduate courses at universities and courses offered by private higher education institutions are offered on a 'fee paying' basis. For information on [Commonwealth supported places](#) (which are subsidised by the Australian Government), see the *Information for Commonwealth supported students and HECS-HELP 2012* booklet (available from [www.goingtouni.gov.au](http://www.goingtouni.gov.au)).

The Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to help eligible fee paying students with their tuition fees.

## 1.3 How does the FEE-HELP loan scheme work?

You can use FEE-HELP to pay for all or part of your tuition fees. When you take out a FEE-HELP loan, the Government pays the loan amount directly to your approved provider, in payment for your tuition fees.

There is a maximum amount you can borrow through FEE-HELP over your lifetime. This is known as the [FEE-HELP limit](#) ([see section 2.8](#)).

There is a loan fee for FEE-HELP loans for undergraduate courses of study, except for undergraduate units of study undertaken through Open Universities Australia ([see section 4.4](#)).

You only begin repaying your loan through the taxation system when you reach the [repayment threshold](#) set by the Australian Taxation Office for compulsory repayments. For more information on repayments, [see section 8](#).



## 1.4 What are tuition fees?

Fee paying students pay tuition fees for their studies. Tuition fees are not regulated, so approved providers determine the amount of tuition fees they want to charge for the units of study they offer. As approved providers set the tuition fees, students need to be aware of their [FEE-HELP balance](#) (see [section 2.9](#)) to ensure they will have enough to pay the tuition fees of their course.

## 2. ELIGIBILITY FOR FEE-HELP

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### 2.1 Am I eligible?

You are eligible for FEE-HELP assistance if you:

- are studying at an [approved FEE-HELP provider \(approved provider\)](#) or through Open Universities Australia (OUA);
- have submitted a valid [Request for FEE-HELP assistance](#) form;
- meet the citizenship or residency requirements;
- are enrolled in an [eligible unit of study](#) at the end of the [census date](#);
- are not a [Commonwealth supported student](#) for that unit;
- have not exceeded your [FEE-HELP limit \(see section 2.8\)](#); and
- meet the OUA pass rate requirement, if applicable ([see section 2.4](#)).

You have six weeks from the census date of a unit to **correct** information you have submitted about your entitlement to FEE-HELP. This includes collecting and submitting the documents you need to prove that you are an Australian citizen – but you still need to have submitted your form and obtained citizenship by the census date.

This six week period can't be used as an extension of time so that you can **apply** for citizenship or get your form in. It just gives you the chance to collect the documents you need to prove your entitlement to the loan or to correct information on that form as at the census date.

### 2.2 What is the census date?

The census date is the last day to submit your *Request for FEE-HELP assistance* form or to withdraw your enrolment without incurring a tuition fee or a FEE-HELP debt for that unit. As approved providers set their own census dates, this date will vary across approved providers.

Some approved providers also set an [administrative date](#) (*before* the census date) by which they want you to submit your form or to withdraw your enrolment. If you miss this date you may have to pay a **late enrolment fee** or a **late withdrawal fee**, but you can still (by the census date) submit your application for a loan or withdraw from a unit without incurring the cost or a debt for the unit.

Check with your approved provider to see when the census date is and if they also have an administrative date as well.

### 2.3 How do I know if I'm studying with an approved FEE-HELP provider (approved provider)?

The list of approved providers is available under the 'Providers and courses' tab at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

### 2.4 Can I get FEE-HELP if I'm studying through Open Universities Australia (OUA)?

Yes. OUA is treated as an approved provider. Undergraduate and postgraduate higher education units accessed through OUA are eligible units of study for FEE-HELP.

In this booklet, 'approved FEE-HELP provider' and 'approved provider' also refer to OUA. However, any specific requirements for OUA students relating to FEE-HELP are also detailed in the relevant section.

Students who choose to study through OUA need to be aware that if you undertake eight or more units through OUA, you need to have a 50% pass rate, in terms of the number of units undertaken, to access FEE-HELP for further study at OUA.

Students who do not maintain this pass rate will have to pay up-front for further study at OUA until their pass rate (for the number of units undertaken) is at 50% or above before they can start using FEE-HELP again at OUA.

### 2.5 Citizenship and residency requirements

To meet the citizenship and residency requirements for FEE-HELP you must be either:

an **Australian citizen**

or

a **permanent humanitarian visa holder** resident in Australia for the duration of your unit

or

a **permanent visa holder who is undertaking bridging study for overseas-trained professionals** and is resident in Australia for the duration of your study

## Australian citizenship

You may automatically acquire Australian citizenship by birth or adoption in Australia, or you may apply for Australian citizenship. If you are 16 years of age and over at the time you make an application for citizenship by conferral, you will obtain Australian citizenship only after you have made the pledge of commitment and have been issued with Evidence of Australian Citizenship from the Department of Immigration and Citizenship (DIAC).

For information on the eligibility requirements and application process for Australian citizenship, students should visit DIAC's citizenship website at [www.citizenship.gov.au](http://www.citizenship.gov.au) or phone the **Citizenship Information Line on 13 18 80**.

**You should allow sufficient time for your application for Australian citizenship to be considered if you are intending to become an Australian citizen before you enrol in a course of study.**

Australian citizens and permanent humanitarian visa holders who have received professional training or qualifications overseas may also receive FEE-HELP for bridging study for overseas-trained professionals.

## Residency requirements

To determine whether you are resident in Australia for the duration of your unit, any period of residence outside Australia will be disregarded if:

- a) it cannot reasonably be regarded as indicating an intention to reside outside Australia for the duration of the unit; or
- b) it is required for the purpose of completing a requirement of that unit.

You will not meet the residency requirements if your approved provider reasonably expects that you will not be in Australia undertaking any units contributing to the course of study in which you are enrolled.

## New Zealand citizens

New Zealand citizens are **not eligible** for a HELP loan **unless** they are also Australian citizens or holders of a permanent visa who are undertaking bridging study for overseas-trained professionals (**see section 3**) and will be resident in Australia for the duration of their study.

**Note:** Most New Zealand citizens who arrive in Australia are the holders of a temporary visa called a Special Category Visa (SCV). This is **not** a permanent visa.

## 2.6 What is an eligible unit of study?

An eligible unit of study is a subject or unit that:

- is part of a course of study leading to a higher education award with an [approved provider](#);
- is made available by an approved provider and accessed through OUA (see [section 2.4](#)); or
- is part of bridging studies for overseas-trained professionals (see [section 3](#)).

### Enabling courses

You may also be eligible for [FEE-HELP](#) if you are doing an enabling course to meet the entry (or curriculum) requirements for a course of study leading to a higher education award. Your approved provider can advise you if your enabling course is eligible for FEE-HELP.

### Research-based courses

Research-based courses that lead to a higher education award, such as a Doctor of Philosophy or a Master degree, are eligible for FEE-HELP.

### Vocational education and training (VET)

VET accredited diploma, advanced diploma, graduate certificate or graduate diploma courses undertaken through an approved VET FEE-HELP provider may be eligible for [VET FEE-HELP](#) assistance.

Information on VET FEE-HELP is in a separate booklet available from [www.deewr.gov.au/vetfeehelp](http://www.deewr.gov.au/vetfeehelp) or by contacting the VET FEE-HELP enquiry line on **13 38 73**.

## 2.7 Do previous study results affect my eligibility for FEE-HELP?

Your study results do not affect your eligibility for FEE-HELP unless you are studying through OUA (see [section 2.4](#)).

## 2.8 What is the FEE-HELP limit?

The [FEE-HELP limit](#) is the maximum amount that a person can borrow under FEE-HELP (or VET FEE-HELP) over their lifetime.

Any amount borrowed under either scheme will reduce your **FEE-HELP balance** until your **FEE-HELP limit** is reached. Once you have reached the FEE-HELP limit (the indexed amount for the relevant year) you will not be able to receive further FEE-HELP (or VET FEE-HELP) to pay **tuition fees** even if you have partially or fully repaid your FEE-HELP loan.

The FEE-HELP limit in 2012 is **\$112,134** for medicine, dentistry and veterinary science students (as defined in the *Higher Education Support Act 2003*) and **\$89,706** for all other students.

**This limit is indexed on 1 January each year and excludes any loan fee.**

## 2.9 What is my FEE-HELP balance?

Your FEE-HELP balance is the amount of **FEE-HELP** or **VET FEE-HELP** you can still borrow before you reach the FEE-HELP limit.

You are responsible for keeping track of your FEE-HELP balance and letting your approved provider know if you do not have enough left to cover your tuition fees.

If you enrol in a unit and the tuition fee exceeds your FEE-HELP balance, you will have to pay the remainder up-front to your approved provider. Otherwise your approved provider may choose to cancel your enrolment if you have tuition fees that are unpaid.

**FEE-HELP loan + VET FEE-HELP loan = FEE-HELP debt incurred**  
**FEE-HELP limit – FEE-HELP debt incurred = FEE-HELP balance**

## 2.10 Does an existing or previous HELP debt affect my eligibility for FEE-HELP?

No. An existing HELP debt does not affect your eligibility for FEE-HELP.

However, any previous FEE-HELP or VET FEE-HELP loans count towards your FEE-HELP limit, so you will need to make sure you have enough FEE-HELP balance to cover your tuition fees (**see section 2.9**).



## 2.11 Pre-2005 loans

If you used a loan under HECS, PELS, BOTPLS or OLDPS before 1 January 2005, the amount you borrowed does not affect your eligibility for [FEE-HELP](#) or count towards your [FEE-HELP balance](#).

## 2.12 Can I get FEE-HELP if I'm a mature-aged student or studying part-time?

Yes. Your eligibility for FEE-HELP is not affected by your age or whether you study part-time.

## 2.13 Do my assets or income affect my eligibility for FEE-HELP?

No. Your income or assets, or those of your partner or family, do not affect your eligibility for FEE-HELP. However, your income will determine when you must make a compulsory repayment on your debt (**see section 8**).

## 3. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS

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### 3.1 What is bridging study for overseas-trained professionals?

Bridging study for overseas-trained professionals is specific study undertaken in Australia by those with an overseas qualification so that they can meet the professional recognition requirements for practising in Australia.

Students doing bridging study for overseas-trained professionals must hold an assessment statement issued by an assessing body for the professional occupations at **Appendix A**. The assessment statement lists the studies, examinations and/or tuition and training programs that they need to complete to meet the requirements for entry to practise their profession in Australia.

Listed professional occupations and the assessing bodies for each of these occupations are specified in **Appendix A**.

### 3.2 How will I know if I am undertaking bridging study for overseas-trained professionals?

You are undertaking bridging study for overseas-trained professionals if your academic study:

- is listed on your assessment statement (**see section 3.1 and Appendix A**);
- is on a non-award basis – i.e. it is not being undertaken as part of a course of study;
- does not constitute in total more than the equivalent of one year of full-time study; and
- is undertaken at an [approved FEE-HELP provider \(approved provider\)](#) – a list of approved providers is available under the 'Providers and courses' tab at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

Your approved provider will be able to advise you if your study meets the 'bridging study' requirements for [FEE-HELP](#) purposes.

The following examples may assist you to determine if your study could be considered as 'bridging study' for overseas-trained professionals.

Lucy trained and worked as a veterinarian in England before becoming an Australian citizen. Her assessment statement from the Australasian Veterinary Boards Council states that Lucy is eligible to sit for the National Veterinary Examination without undertaking bridging study.

However, Lucy decides that she wants to enrol in the Overseas-Trained Vets Bridging Course anyway at a FEE-HELP approved provider.

*While Lucy meets the citizenship requirements and is enrolled with an approved FEE-HELP provider, she is not eligible to use the loan for her bridging course. This is because she has chosen to undertake the study despite her assessment statement not requiring her to do so.*

Alejandro has a dental qualification from Argentina and holds an Australian permanent visa. Alejandro has his qualifications assessed by the Australian Dental Council and his assessment statement identifies that he needs to undertake bridging study and examinations before he can work as a dentist in Australia.

Alejandro enrolls in a bridging study course but discovers that the place he is enrolled at is not an approved provider.

*Although Alejandro and his nominated study meet the appropriate eligibility criteria, he cannot use FEE-HELP to pay for his bridging study because he will not be undertaking his bridging study at an approved provider.*

Before becoming a permanent resident, Tomas was trained as an accountant in Sweden. Although he hasn't had his qualifications assessed, Tomas intends to enrol in a Graduate Certificate of Applied Law at his local university.

*While universities are approved FEE-HELP providers, Tomas will not be able to use a FEE-HELP loan to pay for his Graduate Certificate as it does not meet the bridging study requirements – i.e. he does not have an assessment statement issued by an assessing body and his study will not be on a non-award basis.*

### 3.3 What study is not considered bridging study for overseas-trained professionals?

Your study is not considered bridging study for overseas-trained professionals if it:

- provides a qualification beyond basic entry level to the profession;
- leads to a higher education award, such as a postgraduate qualification;
- provides training for an occupation that is not a listed occupation (see **Appendix A**); or
- is an English language training course/exam or exam tutoring in general aspects of written communication or verbal communications, or both. The International English Language Testing System (IELTS) exam does not constitute bridging study. That exam is a measure of the English language requirements for the purposes of professional registration.

### 3.4 How can I find out more information about professional recognition of my qualifications?

If you obtained your qualifications overseas, you should contact the relevant professional, registration or licensing body for more information about getting your qualifications recognised in Australia. See **Appendix A** and the Australian Skills Recognition Information (ASRI) website at [www.immi.gov.au/asri](http://www.immi.gov.au/asri) for more information.

## 4. HOW FEE-HELP WORKS

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### 4.1 Paying your tuition fees

Your [approved FEE-HELP provider \(approved provider\)](#) sets their own [tuition fees](#) and [census dates](#) for the units of study they offer. The tuition fees are normally published on your approved provider's website, or the student administration area at your approved provider can help you with finding out what your tuition fees are. Contact your approved provider to determine when your census date(s) will be (and if they have set an [administrative date](#) as well).

If you are eligible for [FEE-HELP](#), you have three payment options:

- pay the full tuition fee up-front to your approved provider so that you do not use a FEE-HELP loan; or
- pay some of the tuition fee up-front to your approved provider and request a FEE-HELP loan for the remainder; or
- request a FEE-HELP loan for the full tuition fee.

You don't have to choose the same option for all of your units. If you have successfully submitted a [Request for FEE-HELP assistance](#) form to cover your course (see [section 5](#)), you will automatically receive a FEE-HELP loan for the amount of your tuition fees which have not been paid up-front by the census date. If you use a FEE-HELP loan, the Australian Government pays your outstanding tuition fees directly to your approved provider on your behalf.

### 4.2 What FEE-HELP doesn't cover

FEE-HELP is for tuition fees only. It does not cover accommodation or general living expenses.

However, you may be able to get income support through Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement. Contact Centrelink for more information (see [Contacts](#)).

### 4.3 How much can I borrow?

Over your lifetime, you can borrow only up to the [FEE-HELP limit](#) (see [section 2.8](#)).

You are responsible for keeping track of your [FEE-HELP balance](#) (see [section 2.9](#)) and letting your approved provider know if you do not have enough left to cover your tuition fees.

If you enrol in a unit and the tuition fee exceeds your FEE-HELP balance, you will have to pay the remainder up-front to your approved provider. If you do not do this, your approved provider may refuse to allow you to continue in your course if you have some tuition fees that are unpaid.

### 4.4 Is there a loan fee?

There is no application fee for a [FEE-HELP](#) loan.

However, there is a 25% loan fee for FEE-HELP loans for undergraduate courses of study. The loan fee is included in your FEE-HELP debt.

The loan fee does not count towards your [FEE-HELP limit](#).

The loan fee is calculated against the amount of FEE-HELP assistance that you receive for the unit. For example, if you take out a FEE-HELP loan of \$500 for your unit of study, your loan fee will be \$125 (x 0.25) and your FEE-HELP debt will be \$625. However, as the loan fee is not included in your FEE-HELP limit, your FEE-HELP balance will only decrease by \$500.

The amount of your loan fee will be shown on your [Commonwealth Assistance Notice](#) (see [section 6.2](#)).

FEE-HELP does not have a loan fee for:

- postgraduate courses of study, including higher degrees by research;
- enabling courses;
- units of study undertaken through Open Universities Australia; or
- bridging study for overseas-trained professionals.

There is no interest charged on your FEE-HELP debt. However, your debt is indexed annually by the Australian Taxation Office to maintain its real value. The [indexation](#) amount does not count towards your FEE-HELP balance.

## 4.5 Can I claim my tuition fees as a tax deduction?

You may be able to claim your tuition fees as a tax deduction, regardless of whether you used a [FEE-HELP](#) loan or paid up-front, if there was a direct connection between your studies and your work activities at the time you paid for your course.

For more information, check with the Australian Taxation Office (**see [Contacts](#)**).

The loan fee and any repayments you make are not tax deductible.

**See section 8** for more information on repaying your FEE-HELP loan.

## 5. APPLYING FOR FEE-HELP

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### 5.1 *Request for FEE-HELP assistance form*

You can only access FEE-HELP if you have submitted a valid *Request for FEE-HELP assistance* form. This form is only available from your [approved FEE-HELP provider](#) ([approved provider](#)).

When completing the form, you need to tick all relevant boxes and sign the declaration. You should contact your approved provider if you need help with completing the form.

Some approved providers accept forms that are completed online (check with your approved provider to see if you can do this), but you can't submit a photocopied or faxed form.

### 5.2 **Closing date for requesting FEE-HELP**

The [census date](#) is the last day you can submit the completed form.

However, bear in mind that your approved provider may require you to submit your form by the [administrative date](#) ([see section 2.2](#)), so you must check with your approved provider to make sure that you submit your form by the correct date.

If you miss the administrative date, your approved provider may charge you a late enrolment fee but you may still be able to apply for a FEE-HELP loan if you get your form in by the census date. If you miss the census date for submitting your form, you won't be able to get FEE-HELP for that study period.

### 5.3 **Higher education award course students**

You need to fill out a form for each course of study you want FEE-HELP for. If you change to a new course or change to a different approved provider, you must fill out a new form.

You need to submit your form to your approved provider by the census date.

## 5.4 Students undertaking bridging study for overseas-trained professionals

When you fill out your form, you need to indicate that the course of study you are undertaking is for bridging study for overseas-trained professionals and your approved provider may also require you to attach your assessment statement (see section 3).

## 5.5 Open Universities Australia (OUA) students

All students who are studying with OUA, including students undertaking bridging study for overseas-trained professionals, need to complete a *Request for FEE-HELP assistance Open Universities Australia* form. You can get this form from OUA and you need to submit it to OUA.

You need to list the units you are taking as part of your study program. There is enough space on the form to list all the units you are planning to take in a year.

The form covers only the units of study that you have listed on it. You will need to complete a new form for any additional OUA units that you would like FEE-HELP for.

## 5.6 What if I find I have made a mistake on my form?

You have six weeks from the **census date** of a unit to correct information you have submitted about your entitlement to **FEE-HELP**. This includes collecting and submitting the documents you need to prove that you are an Australian citizen – but you still need to have submitted your form and obtained citizenship by the census date.

This six week period can't be used as an extension of time so that you can **apply** for citizenship or get your form in. It just gives you the chance to collect the documents you need to prove your entitlement to the loan or to correct information on that form as at the census date.

## 5.7 Do I have to provide my tax file number (TFN)?

You need to provide your **TFN** on your form or attach a *Certificate of application for a tax file number* to your form. Otherwise, you will not be able to access a FEE-HELP loan.

## 5.8 How do I get a tax file number (TFN)?

If you don't already have a **TFN**, you will need to complete a *Tax file number application or enquiry for an individual* form, available from the Australian Taxation Office (ATO). For information on how to apply for a TFN, or if you cannot find your TFN, contact the ATO (**see Contacts**).

A TFN is usually supplied within **28 days** of submitting the *Tax file number application or enquiry for an individual* form. You should apply for your TFN as early as possible to make sure it arrives before the **census date** (or earlier administrative date) when you need to submit your form.

If you have applied for a TFN but have not received it within **10 days** before this deadline, you should request a *Certificate of application for a TFN* from the ATO and give it to your approved provider as proof that you have applied. You can get this certificate by visiting an ATO shopfront or by contacting the ATO (**see Contacts**).

You have **21 days** from the day the ATO issues you a TFN to give it to your approved provider or OUA.

## 5.9 What am I agreeing to by signing the form?

When you sign your form, you are agreeing that:

- you have read this booklet, and the form, and are aware of your obligations if you access a **FEE-HELP** loan;
- you want the Australian Government to lend you whatever amount of your **tuition fees** you haven't paid by the census date for the units of study covered by the form, and to pay this to your approved provider (or OUA) on your behalf; and
- you will begin repaying the loan, including the loan fee if applicable, through the tax system when your income in a financial year is above the threshold for compulsory repayment (**see section 8.2**).

## 5.10 What if I change my course or approved provider?

If you change your course or [approved provider](#) you will need to submit a new form for each course that you want [FEE-HELP](#) for.

You also need to officially withdraw from any units you have enrolled in and do not want to continue with so that you do not incur a FEE-HELP debt as withdrawal will not automatically happen when you transfer to another course or approved provider. You should contact your approved provider for information on how to withdraw your enrolment correctly.

If you withdraw after your original approved provider's [census date](#), or if you do not withdraw correctly, you will incur a FEE-HELP debt for any units of study you were still enrolled in at the census date and you will lose any up-front payments of your tuition fees for those units of study as well.

## 5.11 When do I incur a debt?

You incur a FEE-HELP debt immediately after the census date for each unit of study that you have requested FEE-HELP for.

## 5.12 What if I change my mind about studying?

If you change your mind about studying you have until the census date to withdraw from the units that you are enrolled in without incurring a FEE-HELP debt.

You can either cancel your form ([see section 5.13](#)) or withdraw your enrolment in each unit of study ([see section 7](#)).

Be sure to follow your approved provider's withdrawal process to make sure that you withdraw correctly before the census date. If you need help with this process, contact the student administration area at your approved provider ([see section 7](#)).

## 5.13 What if I change my mind about wanting FEE-HELP?

If you change your mind about wanting to use a FEE-HELP loan for a study period, you don't necessarily need to cancel your form. All you need to do is pay your full [tuition fees](#) up-front by the census date for the relevant study period so that you will have no outstanding amount left to be paid with a FEE-HELP loan.

If you correctly cancel or withdraw your enrolment before the [census date](#), you should not incur a [FEE-HELP](#) debt for that study period (**see section 7**).

You will only incur a debt for a unit or course of study if by the census date:

- you haven't withdrawn your enrolment in all of your units;
- you haven't paid the full amount of your tuition fee for a unit of study;
- your [FEE-HELP balance](#) is greater than zero.

OUA students need to cancel their form in writing to OUA.

If you have not paid your [tuition fees](#) for a unit of study and you want to make sure that you do not incur a FEE-HELP debt for that unit, you need to cancel any form that covers the unit by the census date for that unit. Contact the student administration area at your [approved provider](#) for more information.

## 5.14 Can I get FEE-HELP for more than one course?

You can get FEE-HELP for more than one course as long as you have enough FEE-HELP balance to cover it.

You will need to submit a separate form for each course, even if they are with the same approved provider.

If the courses are with different approved providers, you will need to make sure that you submit a form to each approved provider for each course you are undertaking.

You are responsible for making sure you have enough FEE-HELP balance to cover your tuition fees. If you don't have enough, you need to let your approved provider know and make alternative payment arrangements.

If you are studying with more than one approved provider and are nearing your [FEE-HELP limit](#) (**see section 2.8**), you need to notify each approved provider of the amount of FEE-HELP balance you have left and how you will pay for your tuition fees at each approved provider.

Otherwise, your approved provider may cancel your enrolment if some of your tuition fees are unpaid.

## 5.15 How do I keep track of my FEE-HELP balance?

For information on keeping track of your FEE-HELP balance, **see section 6**.

## 6. KEEPING TRACK OF YOUR FEE-HELP

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### 6.1 Your Commonwealth Higher Education Student Support Number (CHESSN)

When you first apply for admission to your [approved FEE-HELP provider](#) ([approved provider](#)) or tertiary admissions centre, they will allocate you a [CHESSN](#). The CHESSN is a unique identifier that remains with you throughout your studies and afterwards. It helps you, approved providers and the Australian Government keep up to date with information about any Commonwealth assistance for higher education that you have used.

You can use your CHESSN (and other personal identifying details) to log into the *myUniAssist* database at [www.goingtouni.gov.au](http://www.goingtouni.gov.au). The *myUniAssist* database provides information about how much Commonwealth assistance you have used. For example, if you are using a [FEE-HELP](#) loan to pay for your studies, *myUniAssist* will record how much FEE-HELP you have used each study period.

You will be notified of your CHESSN in your Commonwealth Assistance Notice.

If you have any questions or need any help with your CHESSN, please contact your approved provider.

### 6.2 Your Commonwealth Assistance Notice (CAN)

After the [census date](#) of each study period your approved provider will send you a [CAN](#). This notice must be issued to you within **28 days** of the census date and it will detail information on:

- the amount of FEE-HELP debt you have incurred for each unit you are enrolled in during that study period; and
- any FEE-HELP loan fee incurred for undergraduate study.

## Is your CAN correct?

You should check the details on your CAN carefully to ensure they are correct. In particular, make sure:

- the **tuition fees** on the CAN are the same as what you were expecting to pay (you can check this amount against an invoice or the information published on your approved provider's website); and that
- the CAN doesn't include any units you correctly withdrew from by the **census date**.

If you think there are incorrect details on your CAN, you have **14 days** (some approved providers may allow more time) from the date of the CAN to submit a written request for correction.

### 6.3 Check your FEE-HELP balance at *myUniAssist*

You should keep all CANs that are sent to you so that you have a record of the total amount of tuition fees that have been paid on your behalf using **FEE-HELP**. This will assist you to keep track of your **FEE-HELP balance** to ensure you have enough to pay your tuition fees.

You can check your FEE-HELP balance on *myUniAssist* at [www.goingtouni.gov.au](http://www.goingtouni.gov.au). You will need your **CHESSN** to log in (see **section 6.1**).

#### **Note: How to use the information on *myUniAssist***

It is important that students understand that DEEWR must validate the data submitted by approved providers to ensure it is correct before DEEWR can upload that information for students on *myUniAssist* and report that data to the Australian Taxation Office.

Given the time lag, you may need to add any units you have recently enrolled in/are currently enrolled in (refer to your CAN for the relevant study period) to the information shown on *myUniAssist* to determine your entitlements.

## 7. WITHDRAWING FROM STUDIES

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### 7.1 How do I withdraw from a unit?

To withdraw from a unit without using up your **FEE-HELP balance**, incurring a FEE-HELP debt for the unit or losing an up-front tuition fee payment, you need to complete your **approved FEE-HELP provider's (approved provider's)** formal withdrawal procedures by the **census date**.

The main points are:

- your formal withdrawal needs to be in writing on the form required by your approved provider;
- you need to submit this form in time for it to be delivered and processed by the census date;
- you may need to withdraw online – check with your approved provider's student administration area; and
- keep a copy of your withdrawal documentation as confirmation that you completed your approved provider's formal withdrawal procedures by the census date.

For more details or if you need any help with the process, contact your approved provider.

The census date is not the same thing as the academic withdrawal date – the deadline set by your approved provider for withdrawing from a unit without having a fail grade recorded on your academic transcript.

### 7.2 What happens if I withdraw by the census date?

If you formally withdraw from a unit by the census date, your FEE-HELP balance will not be reduced and you will not incur a FEE-HELP debt.

### 7.3 What happens if I withdraw after the census date?

If you withdraw from a unit after the census date, your FEE-HELP balance will still be reduced and you will still incur a FEE-HELP debt.

You cannot transfer or defer this debt to another unit of study.

If you withdraw from a unit after the census date because you become seriously ill or because of other 'special circumstances' (see section 7.7) you can apply to your approved provider to have your FEE-HELP balance for a unit re-credited and any FEE-HELP debt for the unit removed.

### 7.4 Will changing my study load affect my eligibility for Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement?

It may. You need to notify Centrelink within **14 days** after you change your study load. They will then assess whether you remain eligible for income support. For more information, contact Centrelink (see **Contacts**).

### 7.5 How do I withdraw from an Open Universities Australia (OUA) unit?

If you are an OUA student and you want to withdraw from a unit, you need to either:

- send a signed, written notification to OUA; or
- log on to the OUA website with your OUA ID and password to request a withdrawal online.

OUA must receive your application for withdrawal by the **census date** if you want to avoid incurring a FEE-HELP debt.

The census date is not the same thing as the academic withdrawal date – the deadline set by your approved provider for withdrawing from a unit without having a fail grade recorded on your academic transcript.

You can send your written notification by:

- using the online withdrawal request form at [www.open.edu.au](http://www.open.edu.au);
- sending a facsimile to +61 3 8628 2955; or
- mailing a request to Open Universities Australia, GPO Box 5387, Melbourne, VIC 3001.

## 7.6 What happens if I fail a unit?

If you fail a unit, you still have to pay the debt for that unit, regardless of whether you attended any classes or will repeat the unit. Students who fail a unit will be required to pay for that unit a second time if they undertake it again.

In certain 'special circumstances' (see section 7.7) you can apply to your approved provider to have your FEE-HELP balance for a unit re-credited and any FEE-HELP debt for the unit removed.

## 7.7 How can I apply to have my FEE-HELP debt removed and my FEE-HELP balance re-credited under 'special circumstances'?

If you fail a unit, under the 'special circumstances' provisions, you can apply to your approved provider to have your FEE-HELP debt removed and your FEE-HELP balance recredited.

Your approved provider will re-credit your FEE-HELP balance if it is satisfied that special circumstances applied to you that were:

- beyond your control; and
- did not make their full impact on you until on or after the census date; and
- were such that they made it impracticable for you to complete your unit(s) of study requirements.

Your approved provider will decide whether to re-credit your FEE-HELP balance in accordance with the requirements of the *Higher Education Support Act 2003* and its associated guidelines. You will need to provide independent supporting documentation to support your claim that special circumstances occurred.

If you have successfully completed a unit of study, you cannot apply to have your FEE-HELP balance re-credited or your FEE-HELP debt removed for that unit.

## How to apply

You need to apply to your [approved provider](#). If you are an OUA student you need to apply to OUA. You should contact your approved provider (or OUA) to find out how to apply.

Your application must indicate the unit(s) of study for which you are seeking to have your [FEE-HELP balance](#) re-credited (and FEE-HELP debt removed). It must also detail the [special circumstances](#) that you believe made it impracticable for you to complete those units. You should contact your approved provider (or OUA) to find out how to submit an application under these circumstances.

## Time limit for applying

Your application must reach your approved provider within **12 months** of your withdrawal day.

The 'withdrawal day' is the day your approved provider specifies in its notice to you as the day the withdrawal takes effect. If you have not withdrawn, your 'withdrawal day' is the last day of the period in which you were to undertake the unit.

Your approved provider may extend the time limit if it is satisfied that it was not possible for you to apply within the 12 months.

## 7.8 Can I appeal the decision?

If you are unhappy with your approved provider's decision, you must apply to them in writing within **28 days** (or the period allowed by your approved provider) for a review of their decision.

If you are unhappy with the reviewed decision, you have **28 days** to apply to the Administrative Appeals Tribunal (AAT) for an independent review. For more information, visit [www.aat.gov.au](http://www.aat.gov.au).

## 8. REPAYING YOUR HELP DEBT

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### 8.1 What is a HELP debt?

Your HELP debt is made up of any **HECS-HELP**, **FEE-HELP**, **VET FEE-HELP** or **OS-HELP** debts you have incurred. All of your debts are added together and are referred to as your '**accumulated HELP debt**'.

### 8.2 When do I start repaying my HELP debt?

You will start repaying your accumulated HELP debt when your **repayment income** is above the minimum **compulsory repayment threshold**. This threshold is adjusted each income year. For the 2011–12 income year the threshold is \$47,195.

Repayments are for your accumulated HELP debt, not for each individual loan you may have used.

Even if you are still studying, if your repayment income is over the minimum threshold you will start repaying your HELP debt.

The Australian Tax Office (ATO) works out your repayment income from the amounts given on your income tax return for:

- your taxable income;
- reportable fringe benefits (**reported on your payment summary**);
- total net investment loss (which includes net rental losses);
- reportable super contributions; and
- exempt foreign employment income amounts.

For more information on this, contact the ATO (**see Contacts**).

You can also make voluntary repayments of your accumulated HELP debt (**see sections 8.9–8.11**).

### 8.3 How much will my repayments be?

The amount you repay each year is a percentage of your repayment income. The percentage increases as your income increases. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 1 shows the repayment rates for the 2011–12 financial year.

**Table 1: 2011–12 repayment rates**

Repayment income in the range:	Repayment rate (% of repayment income)
Below \$47,196	Nil
\$47,196–\$52,572	4.0%
\$52,573–\$57,947	4.5%
\$57,948–\$60,993	5.0%
\$60,994–\$65,563	5.5%
\$65,564–\$71,006	6.0%
\$71,007–\$74,743	6.5%
\$74,744–\$82,253	7.0%
\$82,254–\$87,649	7.5%
\$87,650 and above	8.0%

Compulsory repayments continue until you have repaid your whole debt.

Your compulsory repayment increases as your repayment income increases. The more you earn, the higher your repayment. Your compulsory repayment is based on your income alone, not the income of your parents or spouse. Compulsory repayments continue until you have repaid your debt.

You must start repaying your debt when your repayment income is above the minimum [repayment threshold](#), even if you are still studying.

### Example

Heath's taxable income for the 2011-12 income year is \$47,820. In his income tax return, he claims a total net investment loss of \$2,250 and has a total reportable fringe benefits amount of \$3,890, a reportable super contribution amount of \$1,500 and an exempt foreign employment income amount of \$2,580.

Heath's repayment income is:

$$\$47,820 + \$2,250 + \$3,890 + \$1,500 + \$2,580 = \$58,040.$$

Heath's compulsory repayment for 2011-12 is:  $\$58,040 \times 5.0\% = \$2,902$ .

If the calculated repayment is more than the balance of your accumulated HELP debt, you only pay the balance.

## 8.4 Is interest charged on my debt?

You are not charged interest on your debt. However, your accumulated HELP debt is adjusted (indexed) on **1 June** each year to reflect changes in the Consumer Price Index (CPI). **Indexation** maintains the real value of the debt by adjusting it in line with changes in the cost of living as measured by the CPI. The indexation figure is calculated each year after the March CPI is released. You can find out current and past indexation rates from the ATO website.

HELP debts are not indexed until they are 11 months old.

Any debt you incur between January 2012 and June 2012 will be indexed on 1 June 2013 and the indexed amount will become part of your accumulated HELP debt.

Any debt you incur between July 2012 and December 2012 will be indexed on 1 June 2014 and will also become part of your HELP debt.

## 8.5 Repayments from job, benefit or superannuation income

If you earn income from a job, benefit or compensation payments or superannuation, your employer or other payer may withhold amounts from your pay to cover your compulsory HELP debt repayments.

You need to advise your payer if you have an accumulated HELP debt on a *Tax file number (TFN) declaration* or *Withholding declaration* form. If you do have a HELP debt, your payer has to withhold additional amounts from your pay once you earn over the minimum repayment threshold.

The additional amounts withheld are to cover any compulsory HELP repayment you may have to make for the year. They are not credited to your HELP account, but form part of the 'total tax withheld' shown on your annual *PAYG payment summary* and on your income tax notice of assessment at 'PAYG credits and other entitlements'. Your compulsory repayment will not be calculated until your income tax return for that year is processed. If you had too much withheld during the year and you have no other outstanding debts, the ATO will refund the excess to you.

### Payments from more than one payer

If you earn more than the [repayment threshold](#) for a financial year from all your jobs, a compulsory repayment may be included on your next notice of assessment.

You can ask one or more of your payers to withhold additional amounts to cover any compulsory repayment. To do this, complete a *Withholding declaration – upwards variation* form (available from the ATO).

### Holiday or temporary jobs

If you have a holiday or temporary job and you earn over the weekly minimum repayment threshold but your repayment income for the whole income year is not above the annual minimum repayment threshold, you can apply to the ATO to get your payer to stop withholding additional amounts for your HELP debt. You will need to submit a *PAYG withholding variation application 2012* form (available from the ATO). You can also lodge your application electronically at [www.ato.gov.au](http://www.ato.gov.au).

### No compulsory repayment required because of low family income

If your family income is low enough to entitle you to a reduction of the Medicare levy or you do not have to pay the Medicare levy, you will not have to make a compulsory HELP repayment for that year. You can submit a *Medicare levy variation declaration* form (available from the ATO) to your payer and they will stop withholding additional amounts for that year.

## 8.6 Repayments from business or investment income

If you use the PAYG instalments system to make payments towards your expected tax liability on your business and investment income for the current financial year, the ATO will notify you of an instalment amount that takes into account any accumulated HELP debt.

## 8.7 What if I disagree with my compulsory repayment?

You should check all the details on your income tax notice of assessment against the details in your income tax return. If you think there is a problem, contact the ATO. When you phone, have your notice of assessment and, if possible, a copy of your income tax return with you.

If after speaking to the ATO you still believe that the details on your notice of assessment are wrong, you can request an amendment or lodge an objection. Contact the ATO for information on how to do this.

## 8.8 What if I have difficulties making my compulsory repayment?

If you believe that making your compulsory repayment would cause you serious hardship or that there are other special reasons why you should not have to make a compulsory repayment, you may apply to the ATO to have that amount (or part of it) deferred. To do this you need to complete the form *Deferring your compulsory HELP, HECS or Financial Supplement repayment* (available from the ATO). The form asks for a detailed statement of your household income and expenditure to justify your claim of serious hardship.

There are time limits for applying to defer your compulsory HELP repayment depending on the income year. There is a two year time limit on applying for a deferment of your compulsory HELP repayment from 2005-06 income year and onwards. You can apply to defer your compulsory HECS repayment (i.e. relating to debt from 2004-05 income year and earlier) at any time.

The ATO will write to say whether your application is successful. If you are unhappy with the decision, you may apply (within **28 days** after the day you receive notice of the decision) to have it reviewed.

If after the review you still believe the ATO has made the wrong decision, you may then apply to the Administrative Appeals Tribunal (AAT) for a review. You need to lodge your application with the AAT within **28 days** after the day you receive the letter advising you of the outcome of the review.

For more information on applying to defer a compulsory repayment, including time limits, contact the ATO.

## 8.9 Can I make voluntary repayments?

Yes. You can make a voluntary repayment to the ATO at any time and for any amount. Making a voluntary repayment reduces your debt immediately.

Voluntary repayments are in addition to compulsory repayments. They are not refundable.

You may still have to make a compulsory repayment after making a voluntary repayment.

## 8.10 Can I get a bonus for voluntary repayments?

### Changes to the HELP bonus for voluntary repayments

The Australian Government has announced a reduction in the HELP bonus for voluntary repayments of \$500 or more from 10% to 5% from 1 January 2012, subject to the passage of the legislation.

Refer to [www.goingtouni.gov.au](http://www.goingtouni.gov.au) for up-to-date information on the status of the legislation.

If you make a voluntary repayment of \$500 or more, you will receive a bonus of 10%. This means your account will be credited with an additional 10% of your payment. The bonus is 10% of the payment that you make, not 10% of the outstanding debt. You will not receive a bonus on repayment amounts that are more than the balance of your account.

### Example

Vanessa has a debt of \$5,250 and makes a \$2,500 voluntary repayment. With the 10% bonus, the value of her repayment is: \$2,750 ( $\$2,500 \times 1.10$ ).

Vanessa's total debt is reduced to: \$2,500 ( $\$5,250 - \$2,750$ ).

Vanessa's bonus amount is: \$250 ( $\$2,750 - \$2,500$ ).

To work out how much you need to repay to pay off your total debt, divide your total debt by 1.10.

If you have any HELP debts that have not been reported to the ATO at the time you make the voluntary repayment, the 10% bonus will be reversed or adjusted once those debts are transferred to your account.

There is usually a delay between the [census date](#) for a unit of study and when the ATO receives and records your debt for that unit. Contact the ATO if you want to make a voluntary repayment against a debt for a unit you have only recently enrolled in.

You may benefit from making a voluntary repayment before [indexation](#) is applied on **1 June**. If you want to do this, allow enough time for the payment to be received and processed to your account before **1 June**.

If you want to pay off your total debt with a voluntary repayment, you should make the repayment before you lodge your income tax return, otherwise a compulsory repayment may be included in your income tax notice of assessment and you may not receive the 10% bonus.

## 8.11 How do I make a voluntary repayment?

There are several ways you can make a voluntary repayment. You will need your Payment Reference Number (PRN) to make a voluntary repayment.

### What is my Payment Reference Number?

Your PRN is your customer reference number. It is printed on the front of your payment slip or on your account information statement. If you pay using BPAY, credit card or direct credit you will need this number.

## Electronic payments

You can make electronic payments through BPAY or direct credit. To do this you will need the PRN printed on the front of your payment slip or on your account information statement.

Payments made out of hours or on a weekend or public holiday will not reach the ATO until the next working day. If you want the payment to reach the ATO by a specific date you should check processing times with your bank.



**BPAY®**

Details you will need to make a payment to the ATO using BPAY through telephone or internet banking:

**Biller code: 75556**  
**Reference: Your PRN**

® Registered to BPAY PTY LTD ABN 69 079 137 518

## Credit card

Credit card payments can be made online or by phone. To make a credit card payment to the ATO you will need:

- a current Visa, MasterCard or American Express card; and
- your PRN.

A credit card fee applies to transactions made using the credit card payment service.

To make credit card payments online or for further information go to **[www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay)**.

To make credit card payments by phone call **1300 898 089**.

## Direct credit

Details you will need to make a payment to the ATO through an online direct credit transfer from your bank account:

**Bank: Reserve Bank of Australia**  
**BSB number: 093 003**  
**Account number: 316 385**  
**Account name: ATO direct credit account**  
**Reference: Your PRN**

If you cannot find your PRN, contact the ATO.

## Mail

You can mail your cheque or money order to the ATO. Cheques and money orders should be in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post-dated.

Do not send cash through the mail or use pins, staples, paper clips or adhesive tape.

You need to include your payment slip (see below) or a note that states your:

- full name, address and telephone number;
- account identifier: tax file number, Australian business number or client identification number; and
- payment type: HELP.

If you live in WA, SA, NT, TAS or VIC, use this address:

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

If you live in NSW, ACT or QLD, use this address:

Australian Taxation Office  
Locked Bag 1793  
PENRITH NSW 1793

## Australia Post

If you have pre-printed payment slips with a barcode, you can pay in person at any Australia Post outlet.

A \$3,000 limit applies to cash payments. EFTPOS payments are subject to daily withdrawal limits.

Cheques and money orders should be in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post-dated.

## Order a book of payment slips

You can order a booklet of payment slips by phoning the ATO on **13 28 65**. You will need to give your tax file number.

## Paying from overseas



### BPAY

If you have an Australian bank account you can make payments using BPAY through phone or internet banking.

Details you will need:

Biller code: **75556**  
Reference: **Your PRN**

### Credit card

To pay by credit card you require a current Visa, MasterCard or American Express card and your PRN. Payments from overseas can only be made using the online service.

### Direct credit through SWIFT or by mail

For information about these payment options:

- visit [www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay);
- phone **+61 2 6216 1111** and ask to be connected to extension **87811** ATO Payment Helpdesk (8:00 am–5:00 pm, Monday to Friday); or
- email [payment@ato.gov.au](mailto:payment@ato.gov.au).

## 8.12 Are my repayments tax deductible?

Voluntary repayments made by you or someone other than your payer are not tax deductible. Your payer 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.

## 8.13 What happens to my debt if I die?

Your estate has to pay any outstanding compulsory repayment relating to the period before your death, but the remainder of your accumulated HELP debt is cancelled.

## 8.14 What happens to my debt if I go bankrupt?

You still have to pay your accumulated HELP debt as if you had not been declared bankrupt.

## 8.15 Where can I get information on my HELP account?

You can phone the ATO at any time of the year to get your account balance or request a statement.

Your statement is sent to your latest home address shown on ATO records or, if the ATO doesn't have your home address, to the postal address on your latest income tax return.

To protect the privacy of your information, the ATO needs to verify your identity before it can give details of your account to you over the phone. To do this, it may ask:

- your tax file number;
- your Australian Business Number; or
- your name.

If you have ever lodged an income tax return, you need to give three of the following identifiers. If you have never lodged an income tax return, you need to supply only two of the following identifiers:

- your date of birth;
- your address (business, residential, postal or email) or telephone number;
- your current bank details;
- details from an ATO letter or notice sent to you within the last five years; or
- your ATO account details – e.g. balance, amount of any refund, payment or interest imposed, amount and frequency of a payment arrangement, or PAYG instalment amount or rate.

## CONTACTS

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### Your approved FEE-HELP provider or Open Universities Australia

#### They can help you with:

- enrolments;
- tuition fees;
- their census dates and administrative dates;
- withdrawals;
- applying for FEE-HELP;
- getting your FEE-HELP balance re-credited and your FEE-HELP debt removed under 'special circumstances';
- grievance procedures for student complaints; and
- the Commonwealth Higher Education Student Support Number (CHESSN).

### Department of Education, Employment and Workplace Relations (DEEWR)

#### They can help you with:

- FEE-HELP and other components of the Higher Education Loan Program (HELP); and
- other forms of Australian Government assistance.

#### How to contact DEEWR:

- visit **[www.goingtouni.gov.au](http://www.goingtouni.gov.au)**;
- call the student enquiry line on **1800 020 108** (or **+61 3 9938 2545** from outside Australia);
- call the student enquiry line on **1800 554 609** TTY for hearing impaired and speech impaired students; or
- log on to *myUniAssist* for the balance of your entitlements at **[www.goingtouni.gov.au](http://www.goingtouni.gov.au)**.

## Professional, registration or licensing bodies

See **Appendix A** for contact details of organisations that can assist overseas-trained professionals obtain professional recognition of their qualifications.

## Australian Taxation Office (ATO)

### How to contact the ATO:

- visit [www.ato.gov.au](http://www.ato.gov.au);
- call **1300 720 092** to get the booklet *Repaying your HELP debt in 2011–12*;
- call **13 28 61** for HELP and general tax information;
- call the Higher Education Loan Accounts Unit on **1300 650 225** for specific queries about your account; or
- call **133 677 TTY** or **1300 555 727 TTY** for hearing impaired and speech impaired students.

If you have a tax file number, please have it ready before you call the ATO.

Address written correspondence (not voluntary repayments) to:

Australian Taxation Office  
PO Box 1032  
ALBURY NSW 2640

## Centrelink

### How to contact Centrelink:

- visit [www.centrelink.gov.au](http://www.centrelink.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 639 109** for ABSTUDY TTY payment enquiries;
- call **1800 810 586** for other TTY payment enquiries; or
- call **13 12 02** for information in languages other than English.

## Department of Immigration and Citizenship (DIAC)

### They can help you with:

- visas;
- Australian citizenship; and
- skills recognition and professional recognition of qualifications obtained overseas.

### How to contact DIAC:

- visit [www.immi.gov.au](http://www.immi.gov.au) for visa information;
- visit [www.citizenship.gov.au](http://www.citizenship.gov.au) for citizenship information;
- visit [www.immi.gov.au/asri](http://www.immi.gov.au/asri) for information on skills recognition;
- call **13 18 81** for visa enquiries; or
- call **13 18 80** for citizenship enquiries.

## APPENDIX A: LIST OF OCCUPATIONS AND THE ASSESSING BODIES APPROVED FOR IDENTIFYING BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS

List of occupations and the assessing bodies that are approved for identifying bridging study for overseas-trained professionals.

Professional occupations and assessing bodies specified in paragraph 2.5.10 of the *FEE-HELP Guidelines* pursuant to sections 104–55 and 104–60 of the *Higher Education Support Act 2003*.

Important Notice: The below list was current at the time this FEE-HELP information booklet was published. Amendments to the *FEE-HELP Guidelines* are expected to come into force by **1 January 2012**.

**Please note that the amendments include the changes to the listed professional occupations and assessing bodies that are specified in the *FEE-HELP Guidelines*.** It is your responsibility to keep up-to-date with these amendments. Please refer to the DEEWR website at [www.deewr.gov.au](http://www.deewr.gov.au) for up-to-date information on these amendments.

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
ACCOUNTANTS	CPA Australia ABN 64 008 392 452	All States and Territories
	Institute of Chartered Accountants in Australia ABN 50 084 642 571	All States and Territories
	National Institute of Accountants ABN 81 004 130 643	All States and Territories
ARCHITECTS	Architects Accreditation Council of Australia ABN 83 465 163 655	All States and Territories
CADASTRAL SURVEYORS	Institution of Surveyors, Australia ABN 39 917 817 054	All States and Territories

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
<b>DENTISTS</b>	Australian Dental Council ABN 70 072 269 900	All States and Territories
<b>DIETICIANS</b>	Dietitians Association of Australia ABN 34 008 521 480	All States and Territories
<b>LEGAL PRACTITIONERS – BARRISTERS – SOLICITORS</b>	Legal Profession Admission Board ABN 50 581 255 931	NSW
	Legal Practitioners Admission Board	ACT
	Legal Practitioners Admission Board	NT
	Barristers' and Solicitors' Boards (Queensland)	QLD
	Board of Examiners, C/- Legal Practitioners' Registry	SA
	Board of Legal Education	TAS
	Council of Legal Education	VIC
	The Legal Practice Board Western Australia ABN 23 127 312 585	WA
<b>MEDICAL PRACTITIONERS (General)</b>	Australian Medical Council Incorporated ABN 19 814 243 263	All States and Territories
<b>NUCLEAR MEDICINE TECHNOLOGIST</b>	Australian & New Zealand Society of Nuclear Medicine Inc ABN 42 512 102 604	All States and Territories
<b>OCCUPATIONAL THERAPISTS</b>	Council of Occupational Therapists Registration Boards Aust & NZ Incorp ABN 50 377 833 627	All States and Territories
<b>OPTOMETRISTS</b>	Optometry Council of Australia and New Zealand ABN 38 074 875 111	All States and Territories

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
<b>PHARMACIST</b>	Council of Pharmacy Registering Authorities Inc ABN 45 568 153 354	All States and Territories
<b>PHYSIOTHERAPISTS</b>	Australian Physiotherapy Council ABN 28 108 663 896	All States and Territories
<b>PODIATRISTS</b>	Australasian Podiatry Council ABN 24 008 488 748	All States and Territories
<b>RADIOGRAPHERS</b>	Australian Institute of Radiography ABN 26 924 779 836	All States and Territories
<b>REGISTERED NURSES</b>	ACT Nursing and Midwifery Board	ACT
	The Nurses and Midwives Board of NSW ABN 41 356 382 097	NSW
	The Nursing Board of the Northern Territory ABN 43 327 327 719	NT
	Queensland Nursing Council ABN 31 518 972 839	QLD
	Nurses Board of South Australia ABN 61 964 469 696	SA
	Nursing Board of Tasmania ABN 33 786 914 844	TAS
	Nurses Board of Victoria ABN 96 394 267 286	VIC
	The Nurses Board of Western Australia ABN 70 013 199 477	WA

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
<b>SCHOOL TEACHERS</b>	ACT Department of Education & Training ABN 71 506 957 312	ACT
	NSW Department of Education and Training ABN 40 300 173 822	NSW
	Department of Employment, Education and Training ABN 84 085 734 992	NT
	Queensland College of Teachers ABN 49 750 572 133	QLD
	Teachers Registration Board of SA ABN 18 376 765 315	SA
	Department of Education Tasmania ABN 26 237 631 294	TAS
	Employment Assessment Centre, Department of Education ABN 52 705 101 522	VIC
	Victorian Institute of Teaching ABN 12 386 253 536	VIC
	Department of Education and Training ABN 69 769 481 770	WA
<b>SOCIAL WORKERS</b>	Australian Association of Social Workers ABN 93 008 576 010	All States and Territories
<b>SPEECH PATHOLOGISTS</b>	The Speech Pathology Association of Australia Limited ABN 17 008 393 440	All States and Territories
<b>VETERINARIANS</b>	Australasian Veterinary Boards Council Incorporated ABN 49 337 540 469	All States and Territories



## NOTES

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## Want to...

- Go to uni?
- Find out about scholarships?
- Find out about loans to study overseas?
- Get to know what your entitlements are?
- Find out about help with uni costs?
- Get access to your records?

Visit [www.goingtouni.gov.au](http://www.goingtouni.gov.au)

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