



Australian Government
Department of Education, Employment
and Workplace Relations

Thinking about studying:

A postgraduate degree?
At Open Universities Australia?
At a private higher education provider?

What is the difference between FEE-HELP and HECS-HELP?

HECS-HELP is a loan (or discount for up-front payments) for eligible **Commonwealth supported students** studying at public universities (and some approved private higher education providers). Commonwealth supported students study in **Commonwealth supported places** which are subsidised by the Government so that students only pay a student contribution for their units of study. Most undergraduate students study in Commonwealth supported places. For more information about Commonwealth supported places and/or HECS-HELP, refer to the 'Thinking about uni?' brochure or visit www.goingtouni.gov.au.

FEE-HELP is a loan for eligible domestic fee paying students. These places **are not subsidised by the Government** and tuition fees are set by the approved providers. FEE-HELP is available at both public universities and **approved** FEE-HELP providers. A loan fee of 25% is applied to FEE-HELP loans for undergraduate courses of study.

How do I repay the loan and is interest charged?

Your HELP debt is repaid through the tax system once your repayment income is above the minimum repayment threshold for compulsory repayment, even if you are still studying. The debt is indexed each year in line with movements in the Consumer Price Index (CPI) to maintain its real value.

You can make voluntary repayments to reduce your HELP debt at any time. Some voluntary repayments attract a bonus. Visit the ATO website at www.ato.gov.au for further details.

Would you like further information?

The free *FEE-HELP information* booklet contains comprehensive information. **YOU MUST read the booklet** before applying for a FEE-HELP loan.

Printed copies of the booklet are available from:

- approved providers; or
- the Department of Education, Employment and Workplace Relations (DEEWR) by contacting the student support enquiry line on **1800 020 108**.

The booklet is also available online at www.goingtouni.gov.au.



www.goingtouni.gov.au

What is FEE-HELP?

FEE-HELP is an Australian Government loan scheme that assists eligible fee paying students pay their tuition fees. FEE-HELP can cover all or part of a student's tuition fees.

If you are an eligible student and apply for FEE-HELP, the Government will lend to you the amount of the tuition fees for your units of study which have not been paid at the end of the census date.

The Government pays the outstanding tuition fees directly to your higher education provider on your behalf.

FEE-HELP is only available to eligible students enrolled at an approved FEE-HELP provider (approved provider).

Am I eligible for FEE-HELP?

You are eligible for FEE-HELP assistance for a unit of study if you:

- are undertaking study with an approved provider or through Open Universities Australia (OUA);
- meet the citizenship or residency requirements;
- are enrolled in an eligible unit of study by the census date for the unit;
- are enrolled in a fee paying place for that unit;
- meet the tax file number (TFN) requirements;
- read the *FEE-HELP information* booklet (the booklet) before completing and submitting a valid *Request for FEE-HELP assistance* form (the form) for the unit of study or the course of study by the census date; and
- have not exceeded the FEE-HELP limit.

What are the citizenship and residency requirements?

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

- an **Australian citizen**; or
- the holder of a **permanent humanitarian visa** who will be resident in Australia for the duration of the unit(s); or
- the holder of a **permanent visa who is undertaking bridging study for overseas-trained professionals** (and resident in Australia for the duration of the study).

What is an approved FEE-HELP provider?

A university or other higher education institution that has been approved under the *Higher Education Support Act 2003* (HESA) to offer FEE-HELP loans to eligible students. Some approved providers also offer access to units of study through OUA.

Approved FEE-HELP providers are listed at www.goingtouni.gov.au.

What is an eligible unit of study?

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

- is part of a domestic fee paying course of study leading to a higher education award (e.g. Bachelor degree, Graduate Diploma) with an approved provider;
- is made available by an approved provider and delivered through OUA; or
- is part of bridging studies for overseas-trained professionals.

Courses of study which require a student to undertake research that leads to a higher education award, such as a Doctor of Philosophy or Master degree, are eligible for FEE-HELP.

You may also be eligible for FEE-HELP if you are undertaking an enabling course. Your approved provider will inform you if your course is classified as enabling.

How much can I borrow?

Eligible students may borrow up to the FEE-HELP limit to pay tuition fees over their lifetime.

The FEE-HELP limit in 2012 is \$112,134 for medicine, dentistry and veterinary science students (as defined in HESA) and \$89,706 for all other students. The FEE-HELP limit is indexed on 1 January each year.

The FEE-HELP limit is the total amount available to an eligible person under both the FEE-HELP scheme and the VET FEE-HELP scheme. This means that any amount borrowed under either FEE-HELP or VET FEE-HELP will reduce your FEE-HELP balance until you have reached the FEE-HELP limit.

Once a student has reached the FEE-HELP limit (the indexed amount for the relevant year) they are no longer eligible to use FEE-HELP to pay their tuition fees, regardless of whether they have fully or partially repaid their loan.

Does previous study affect my eligibility for FEE-HELP?

Previous study as a Commonwealth supported student, or debts incurred under HECS-HELP or OS-HELP, do not affect your eligibility for FEE-HELP. However, previous study paid with a VET FEE-HELP loan will affect the amount of FEE-HELP assistance you can borrow.

Is there a loan fee?

There is a loan fee of 25% for FEE-HELP loans for undergraduate courses of study. The FEE-HELP limit does not include the loan fee. Note: undergraduate study through OUA does not incur the loan fee.

How do I apply for a FEE-HELP loan?

You must complete, sign and submit the form to the appropriate officer at your approved provider by the census date (or the earlier administrative date set by your approved provider) for the first unit of study for which you wish to obtain FEE-HELP assistance.

Some approved providers allow students to complete their form online. You will need to confirm with your approved provider if this method is available to you.

If you are eligible and wish to access a FEE-HELP loan, you **MUST** provide your TFN on the form (see the booklet for more information). If you do not have a TFN then you will need to contact the Australian Taxation Office (ATO) on **13 28 61**.