



Australian Government

Department of Education, Employment and Workplace Relations

Information for Commonwealth supported students



www.goingtouni.gov.au

HECS-HELP 2012

YOU MUST READ THIS BOOKLET BEFORE SIGNING THE COMMONWEALTH ASSISTANCE FORM BELOW

Form for students commencing a course in 2012

You must sign this form:



Continuing students: If you are continuing with a course you commenced as a Commonwealth supported student prior to 2012, you do not need to complete another form **for that course for your Commonwealth supported place or HECS-HELP.**

Your deadline for submission of the form and finalising your payment of the student contribution amount for each unit of study is the census date

(your provider may have set an earlier administrative date for this deadline).

If you do not submit this form by the census date you risk **cancellation** of your enrolment as a Commonwealth supported student.

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. However, there may be differences between this publication and the Act or guidelines - if there is any inconsistency the Act will take precedence.

WHO IS THIS BOOKLET FOR?

- This booklet is for people enrolling in a higher education **course of study** as a **Commonwealth supported student**.
- If you are not enrolled as a Commonwealth supported student, you will be enrolled as a **fee paying student** and charged **tuition fees**. Some fee paying students are eligible for a **FEE-HELP** loan to pay their tuition fees. For more information on FEE-HELP, see the *FEE-HELP information 2012* booklet available from your provider or at www.goingtouni.gov.au.
- If you need information about loans for certain vocational education and training (VET) level courses, please see the *VET FEE-HELP information 2012* booklet (available from 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 awards.

USING THIS BOOKLET

- As you read through, you will notice that certain terms are highlighted in **pink**. These terms are defined in the glossary.
- If you need to know who to contact if you have specific questions, the **Contacts** section at the end of the booklet will help you.
- You can get more information from www.goingtouni.gov.au.

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GLOSSARY

Accumulated HELP debt	The consolidated total of any HECS-HELP, FEE-HELP, VET FEE-HELP or OS-HELP debts you have incurred (including any Government loans for study incurred before 2005).
Administrative date	A date (<i>before</i> the census date) set by your provider by which they want you to submit your <i>Request for Commonwealth support and HECS-HELP</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 HECS-HELP debt but you may have to pay a late enrolment fee or a late withdrawal fee. See section 1.4.
Approved provider (provider)	A university or other accredited higher education institution approved to offer Commonwealth supported places.
Census date	Deadline for various requirements, including submitting your <i>Request for Commonwealth support and HECS-HELP</i> form, making any up-front payment of your student contributions and formally withdrawing from any units. See section 1.4.
Commonwealth Assistance Notice (CAN)	Notice from your provider detailing information about the Commonwealth assistance you have used for the study period. See section 5.2.
Commonwealth Higher Education Student Support Number (CHESSN)	Your unique identification number as a person studying in a Commonwealth supported place or accessing a HELP loan. See section 5.1.
Commonwealth supported place	A place at an approved provider that is subsidised by the Australian Government so that students only have to pay 'student contribution' amounts for their units of study. See section 1 and Appendix A.
Commonwealth supported student	A student who is enrolled in a Commonwealth supported place at an approved provider. Most domestic students who study their undergraduate degree at university do so as Commonwealth supported students.

Course of study	Studies leading to a higher education award (e.g. a Bachelor degree).
Domestic student	A student who is an Australian citizen, a New Zealand citizen or the holder of a permanent visa.
Equivalent full-time study load (EFTSL)	How study load for students is measured. One EFTSL is the study load, for a year, of a student undertaking a course on a full-time basis.
FEE-HELP	Australian Government loan program to help eligible fee paying students pay their tuition fees.
Fee paying place	A place in a course which is not a Commonwealth supported place (i.e. not subsidised by the Australian Government) and for which tuition fees are payable.
Fee paying student	A student who is enrolled in a fee paying place at their provider and pays tuition fees for their course.
HECS-HELP	Australian Government loan program to help eligible Commonwealth supported students to pay their student contribution amounts. Before 2005 this was known as 'HECS'.
HECS-HELP Benefit	A reduction in accumulated HELP debt or relevant compulsory repayment granted to certain graduates under specific circumstances. See Appendix C.
HECS-HELP discount	A 20% discount for eligible Commonwealth supported students when they pay \$500 or more of their student contribution up-front (subject to the passage of legislation, this will be reduced to 10% from 1 January 2012). See section 4.5.
Higher Education Loan Program (HELP)	Australian Government loan program which helps eligible students pay their student contributions (HECS-HELP), tuition fees (FEE-HELP or VET FEE-HELP) and overseas study expenses (OS-HELP). These loans are repaid through the tax system.
Indexation	Your accumulated HELP debt is adjusted on 1 June each year to reflect changes in the Consumer Price Index. See section 7.4.

OS-HELP	Australian Government loan program to help eligible Commonwealth supported students pay their overseas study expenses.
Repayment threshold	The income level above which you are required to make a compulsory repayment on your accumulated HELP debt. See section 7.2.
<i>Request for Commonwealth support and HECS-HELP</i>	The form that you must submit to your provider to accept an offer of a Commonwealth supported place. This form will also ask you to indicate your payment option for your student contribution. See section 2.4.
Special circumstances	Specific requirements set out in the <i>Higher Education Support Act 2003</i> and its associated guidelines that you must meet to have your HECS-HELP debt removed. See section 6.7.
Student contribution (or student contribution amount)	The amount you have to pay (either up-front or with a HECS-HELP loan) for each unit of study you are enrolled in as a Commonwealth supported student. See section 3.
Tax file number (TFN)	Your unique identification number from the Australian Taxation Office for everything tax related, including making HECS-HELP repayments.
Tuition fees	The fees, set by providers, that fee paying students (i.e. those not enrolled in a Commonwealth supported place) pay for their units of study. These fees are set by individual providers.
VET FEE-HELP	Australian Government loan program to help eligible students enrolled in higher-level vocational education and training (VET) courses at approved VET providers pay their tuition fees.

1. INTRODUCTION

1.1 Commonwealth supported places for higher education

The Australian Government contributes to the higher education of domestic students by funding **Commonwealth supported places**. These places are available at all public universities and some private **approved providers (providers)**.

Students pay a **student contribution amount** for each unit of study they undertake as a **Commonwealth supported student**.

See Appendix A for a list of providers that are approved to offer Commonwealth supported places.

Commonwealth supported places are only available to **domestic students**. Most domestic students undertake their undergraduate **course of study** in a Commonwealth supported place.

See section 2 to check whether you are eligible for a Commonwealth supported place.

1.2 How do I apply for a Commonwealth supported place?

You apply for a Commonwealth supported place through the Tertiary Admissions Centre in the State or Territory where your provider is located. In some cases, you may be able to apply directly to your provider (you will need to confirm this with them). Your offer of enrolment will say whether you have been offered a Commonwealth supported place or a **fee paying place (see section 1.6)** in your selected course of study.

1.3 Should I accept a Commonwealth supported place?

Some students choose not to accept a Commonwealth supported place for a number of different reasons. However, these places are much cheaper than fee paying places.

If you don't want to accept a Commonwealth supported place, or if you want to be Commonwealth supported for only some of your units, you need to inform your provider of this in writing by the **census date** or **administrative date** for the

relevant study period (see section 1.4). Keep in mind that your provider does not have to offer you a fee paying place instead.

1.4 What's the difference between the census date and the administrative date?

The **census date** is the last day to submit your *Request for Commonwealth Support and HECS-HELP* form or to withdraw your enrolment without incurring a **student contribution** or **HECS-HELP** debt for that unit. As providers set their own census date, this date will vary across providers. Some 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) withdraw from a unit without incurring the cost or a debt for the unit.

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

1.5 How do I pay the student contribution for my Commonwealth supported place?

Most students who are eligible for a **HECS-HELP** loan choose to pay their **student contributions** with the loan. Students who are eligible for HECS-HELP can also choose to make up-front payments of part or all of their student contributions. Eligible students will receive a 20% discount for up-front payments of \$500 or more.

Changes to the HECS-HELP discount

The Australian Government has announced the reduction of the HECS-HELP discount from 20% to 10% from 1 January 2012, subject to the passage of legislation.

Refer to www.goingtouni.gov.au for up-to-date information on the status of the legislation.

If you are not eligible for HECS-HELP you will need to pay your student contributions up-front in full and you won't be eligible for the 20% discount.

See section 4.2 to check whether you are eligible for a HECS-HELP loan and discount.

1.6 What if I'm not Commonwealth supported?

If you are not enrolled as a Commonwealth supported student, you will be enrolled as a **fee paying student**. This means the Government will not contribute towards your education and you will need to pay the tuition fees set by your provider for your units of study. Some fee paying students are eligible for a **FEE-HELP** loan to pay their tuition fees.

For more information on FEE-HELP, see the *FEE-HELP information 2012* booklet available from your provider or at www.goingtouni.gov.au.

2. COMMONWEALTH SUPPORTED PLACES

2.1 Am I eligible for a Commonwealth supported place?

If you are an Australian citizen, you are eligible for a **Commonwealth supported place**. If you are a permanent visa holder or New Zealand citizen and you meet the residency requirements (see **section 2.2**), you are also eligible for a Commonwealth supported place.

You won't necessarily be offered a Commonwealth supported place in the course of your choice or at your chosen **approved provider (provider)**. Applications are assessed by providers and offers are based on merit as students must also meet the course entry requirements set by the provider. If successful, your provider will let you know in writing whether you have been offered a Commonwealth supported place.

2.2 Citizenship and residency requirements

To meet the citizenship and residency requirements for a Commonwealth supported place you must be either:

an **Australian citizen**

or

a **New Zealand citizen**

or


a **permanent visa holder**

and

you must be resident in Australia for the duration of your unit

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 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.

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 and non-humanitarian permanent visa holders

While New Zealand citizens and non-humanitarian permanent visa holders are eligible to study in a Commonwealth supported place, they are **not eligible for a HECS-HELP loan or discounts for up-front payments** of student contributions (unless the New Zealand citizen is also an Australian Citizen). They must pay their student contributions up-front to their provider on or before the census date for each unit of study in which they enrol.

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

2.3 Removal of Student Learning Entitlement (SLE)

SLE was introduced on 1 January 2005. The intent of SLE was to limit a person's ability to study at a provider as a Commonwealth supported student to the equivalent of seven years full-time study, subject to exceptions specified in the *Higher Education Support Act 2003* which allowed for further periods of 'additional' SLE and 'lifelong' SLE to be allocated.

On 14 September 2011, the Parliament passed legislation that will abolish SLE from 1 January 2012. Under the provisions of the Bill, higher education students will no longer have a limit placed on how much study they can undertake as a **Commonwealth supported student**.

Continuing students need not be concerned by any limits formerly placed on them by the operation of the SLE. Students who have used up their allocation of SLE will now be able to re-enrol from 1 January 2012 to complete their studies as a Commonwealth supported student or to undertake further study in a **Commonwealth supported place**. Those students who used up their SLE and have paid tuition fees for a **fee paying place** and/or received a **FEE-HELP** loan are not able to receive a remittance of those tuition fees or a reduction in their FEE-HELP debt.

2.4 How do I accept a Commonwealth supported place?

To accept an offer of a Commonwealth supported place, you need to submit the *Request for Commonwealth Support and HECS-HELP* form to your provider by the **census date** (or earlier **administrative date** - see **section 1.4**) set by the provider for the first units of your course. Otherwise, you will have to wait until the next semester to re-apply for your Commonwealth supported place (and the HECS-HELP scheme if applicable).

Contact your provider if you don't know what the census date is for your course, and if there is also an administrative date (see **section 1.4**).

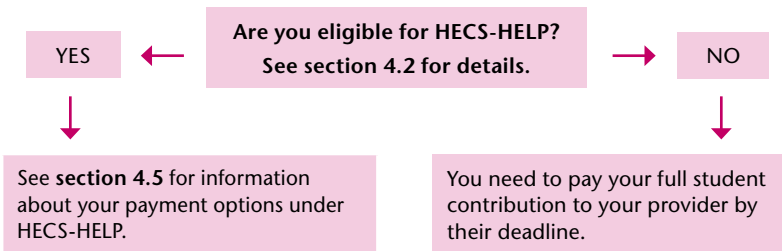
You can only get the form from your provider. Some providers accept forms that are completed online (check with your provider to see if you can do this), but you can't submit a photocopied or faxed form. If you need help with understanding, completing or submitting the form, contact your provider.

Process to accept your Commonwealth supported place

Check your offer of enrolment (letter) from your provider or Tertiary Admissions Centre to ensure you have been offered enrolment in a course as a Commonwealth supported student.



Submit your *Request for Commonwealth support and HECS-HELP* form to your provider by the census date (or administrative date). Remember to check this date with your provider. You must submit the form to accept your offer of a Commonwealth supported place. If you do not do this by the correct deadline, your offer will lapse and you will have to wait until the next study period to re-apply for a Commonwealth supported place.



2.5 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 if you are eligible for HECS-HELP and you:

- want to obtain a HECS-HELP loan for all or part of your student contribution; or
- are paying your student contribution up-front but as a safety net, you want to ensure that you can still obtain a HECS-HELP loan if you fail to make the payment by the **census date**.

2.6 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 tax file number* from the ATO and give it to your 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 provider.

2.7 What if I change my course or provider?

If you change your course or provider you will need to submit a new form.

You should check with your provider if you think you may need to fill out a new form. If you do need to complete a new form and you don't submit it by the census date, your provider will cancel your enrolment as a Commonwealth supported student.

If you transfer to a new provider, you need to officially withdraw from any units you are enrolled in with your original provider. You need to do this before the census date, otherwise you will still have to pay the student contributions for the units you withdrew from. You will need to check and follow your provider's withdrawal procedures (**see section 6.1**).

2.8 What if my eligibility changes after I submit the form?

If this happens, you need to advise your provider in writing of the change. You may also need to give them evidence of the change – e.g. your Certificate of Australian Citizenship (**see section 2.2**).

You have six weeks from the census date of a unit to **correct** information you have submitted about your entitlement to HECS-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.



2.9 Can I enrol in units at different providers?

Yes. You can enrol in units as a Commonwealth supported student at different providers as long as:

- the units contribute towards the requirements of the course you are enrolled in as a Commonwealth supported student – e.g. cross-institutional study; and
- you remain eligible for Commonwealth support (**see section 2.1**).

3. STUDENT CONTRIBUTION AMOUNTS FOR COMMONWEALTH SUPPORTED PLACES

3.1 How much will I pay for my Commonwealth supported place?

The Australian Government funds Commonwealth supported places by paying grants to approved providers (providers).

In addition to this Government contribution (see Appendix D), Commonwealth supported students pay a student contribution amount for each unit of study they undertake.

The Government groups different areas of study into four 'Bands' (see Table 1) and sets a maximum amount that your provider can charge you for individual units in each band (see Table 1).

For example, based on the 2012 rates, a three year education degree undertaken as a Commonwealth supported student would have a student contribution amount of around \$16,944 for that duration if all their units were classified as Band 1. Alternatively, a three year accounting degree would have a student contribution of around \$28,275 if all the units were classified as Band 3.

Your provider determines the student contribution it will charge for each unit. Most providers charge the maximum rate. The amounts increase slightly each year due to indexation.

How do I calculate the student contribution amount for an individual unit?

Your student contribution amount will depend on:

- the maximum and minimum range set by the Government for the student contribution band that your unit fits into;
- the weight of the unit – i.e. its equivalent full-time student load value (check with your provider if you don't know the EFTSL value of your units); and
- the year you began your course of study (see Appendix B).

Table 1: 2012 Student contribution amounts

Student contribution band		Student contribution range (per EFTSL)
Band 3	Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce (see note 1)	\$0 – \$9,425
Band 2	Computing, built environment, other health, Allied health, engineering, surveying, agriculture	\$0 – \$8,050
Band 1	Humanities, behavioural science, social studies, education, clinical psychology, foreign languages, visual and performing arts, nursing (see notes 2 and 4)	\$0 – \$5,648
National Priorities Band	Mathematics, statistics, science (see notes 3 and 4)	\$0 – \$4,520

Notes:

- 1) If you began your course as a **Commonwealth supported student** before 1 January 2008, you may be charged less than the maximum amount in table 1 for units in accounting, administration, economics and commerce. For more information, **see Appendix B.**
- 2) If you began your course as a Commonwealth supported student before 1 January 2010, you may be charged less than the maximum amount in table 1 for units in education and nursing. For more information, **see Appendix B.**
- 3) If you began your course before 1 January 2009 you may be charged more than the current National Priority Band rate in Table 1 for units in mathematics, statistics and science. For more information, **see Appendix B.**
- 4) If you are a maths, science, education, nursing or midwifery graduate you may be eligible for a **HECS-HELP Benefit**, **see Appendix C.**

You should bear in mind that individual units in a course can be classified in different bands. For example, a Bachelor of Nursing course may require some units that are classified as ‘health’, some as ‘nursing’ and some as ‘science’. Your provider can set the student contribution amounts for the health units up to the maximum for Band 2, for the nursing units up to the maximum for Band 1 and for science units up to the maximum for the National Priority Band.

To calculate your student contribution amount for each unit, you first need to find out from your provider what Band rate applies to your unit.

Example: Working out the student contribution amount for a unit

Libby begins a Bachelor of Arts in 2012 and one of the units in which she enrolls is History A01. Her provider has set the student contribution amount for this unit at \$5,648 for one EFTSL. The unit has an EFTSL value of 0.125.

She can use this formula to calculate her student contribution amount:

$$\textit{Student contribution amount set by the provider} \quad X \quad \textit{EFTSL value of the unit}$$

For Libby's History A01 unit, the calculation would be:

$$\$5,648 \quad X \quad 0.125 \quad = \quad \$706.00$$

The result is rounded down to the nearest dollar.

3.2 Are Commonwealth supported places available at the postgraduate level?

Most postgraduate students study in a **fee paying place**, but there are some Commonwealth supported places available at the postgraduate level. However, these are generally courses that are, or are moving towards being, an accepted entry-level qualification for a profession, or where professional entry training is only offered at the postgraduate level. Contact your intended provider for more information about whether it offers Commonwealth supported places at the postgraduate level.

4. USING HECS-HELP TO PAY YOUR STUDENT CONTRIBUTIONS

4.1 What is HECS-HELP?

Changes to the HECS-HELP discount

The Australian Government has announced the reduction of the HECS-HELP discount from 20% to 10% from 1 January 2012, subject to the passage of legislation.

Refer to www.goingtouni.gov.au for up-to-date information on the status of the legislation.

HECS-HELP is a scheme that helps eligible students pay their **student contributions** for units of study in which they are enrolled as a **Commonwealth supported student**.

Eligible students can take out a HECS-HELP loan for either all or part of their student contributions, or access the HECS-HELP discount if they choose to pay \$500 or more of their student contributions up-front.

4.2 Am I eligible for HECS-HELP?

You are eligible for HECS-HELP if you are enrolled as a Commonwealth supported student and are either:

an **Australian citizen**

or

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

Who is not eligible for HECS-HELP?

New Zealand citizens and permanent visa holders (non-humanitarian subclass) are not eligible to access a HECS-HELP loan (or the discount for up-front payments) to pay their student contributions. They must pay their student contributions up-front and in full by the census date set by their **approved provider (provider)**.

4.3 How do I apply for HECS-HELP?

To apply for HECS-HELP you need to:

- complete and submit a signed *Request for Commonwealth support and HECS-HELP* form to your provider by the **census date** (or **administrative date**) set by your provider (see **section 1.4**); and
- supply your **tax file number** (see **sections 2.5 and 2.6**) if you intend to pay your **student contributions** with a **HECS-HELP loan**; or
- pay 80% of your student contributions up-front to your provider. This is a full up-front payment, as the Government will pay the remaining 20% to your provider – this is your **HECS-HELP discount** (see **section 4.5**).

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

If you are an Australian citizen or a permanent humanitarian visa holder, you have to provide your TFN on the form if you want to get a HECS-HELP loan to pay your student contributions.

Even if you want to pay your student contributions up-front, it's still a good idea to provide your TFN as a safety net so that you can still get a HECS-HELP loan if you forget to make your up-front payment in time. Refer to **section 2.6** for information about how to obtain a TFN.

4.5 How the HECS-HELP discount works

Making a full up-front payment

To pay your full student contribution for a study period up-front, you only need to pay 80% of the total because you get a 20% discount. You need to make this payment by the census date (or administrative date set by your provider) for your units.

Your provider cannot accept a payment of more than 80% of your student contribution for any particular unit.

Example

Daniel is enrolled in four units as part of a Bachelor of Engineering, all with a census date of 31 March 2012, and is eligible for HECS-HELP. The total student contribution for these units for one semester is \$4,025.

Daniel wants to pay his full student contribution for the semester up-front. To do so, he pays \$3,220 (80% of \$4,025) to his provider by 31 March 2012. (The Government pays the remaining \$805 directly to the provider. This is Daniel's 20% HECS-HELP discount.)

If you don't intend to get a HECS-HELP loan, you don't need to provide your TFN on your form. However, you may wish to provide it anyway so that you can still get a HECS-HELP loan if you cannot make the full up-front payment by the census date (or administrative date set by your provider).

Making a partial up-front payment

If you pay less than 80% of your full student contribution for the relevant semester, this is a partial up-front payment. These payments need to be made by the census date (or administrative date). You will get a 20% discount on any partial up-front payment of \$500 or more.

If you intend to make a partial up-front payment, you need to provide your TFN (or a *Certificate of application for a tax file number*) on your form so, that the remaining amount can be paid with a HECS-HELP loan by the correct date – **see section 1.4**.

To calculate the real value of your payment including the discount, multiply your payment by 1.25. To calculate the amount of your student contribution that will become a HECS-HELP debt, subtract your up-front payment and the discount from the total.

Example

Nicole enrolls in four units as part of her Bachelor of Engineering, all with a census date of 31 March 2012, and is eligible for HECS-HELP. The total student contribution for these units for one semester is \$4,025.

She makes a partial up-front payment of \$500 before the census date. The value of her payment, including the discount, is $\$500 \times 1.25 = \625 .

Her HECS-HELP debt will therefore be $\$4,025 - \$625 = \$3,400$.

The Government will pay this amount (\$3,400), plus the amount of the discount ($\$625 - \$500 = \$125$) to Nicole's provider on her behalf. She will have to start repaying her debt (\$3,400) when she earns above the ATO's minimum threshold for compulsory repayment.

Remember:

If you have provided your TFN and are eligible for HECS-HELP, your unpaid student contribution amount automatically becomes a HECS-HELP loan and, once reported to the ATO, becomes an **accumulated HELP debt** that you will start repaying when your income exceeds the **repayment threshold**.

4.6 What if I become an Australian citizen after I have submitted my form?

If you become eligible for HECS-HELP by becoming an Australian citizen after you have submitted your form (but by the census date), you need to inform your provider in writing of this change and give them evidence of the change (such as your Certificate of Australian Citizenship – **see section 2.2**).

You have six weeks from the census date of a unit to **correct** information you have submitted about your entitlement to HECS-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.

4.7 What are my student contribution payment options under HECS-HELP?

Changes to the HECS-HELP discount

The Australian Government has announced its intention to lower the HECS-HELP discount from 20% to 10% from 1 January 2012, subject to the passage of legislation.

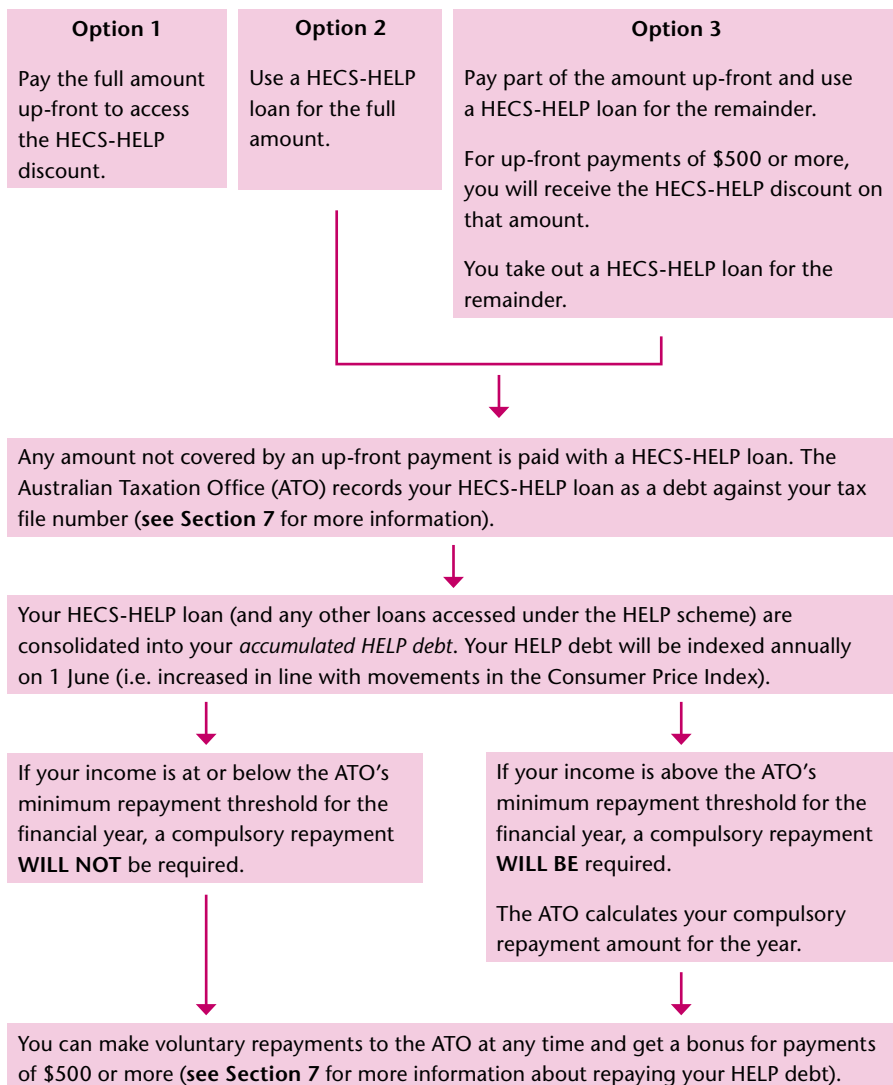
Refer to www.goingtouni.gov.au for up-to-date information regarding the status of the legislation.

If you are eligible for **HECS-HELP**, you have three options for paying your **student contributions**:

- 1) pay the full amount up-front (you will get the the 20% discount);
- 2) pay part of the amount up-front and take out a HECS-HELP loan for the remainder (you will get the HECS-HELP discount for up-front payments of \$500 or more); or
- 3) take out a HECS-HELP loan for the full amount.

If you don't pay your full student contribution up-front and have not provided a TFN (or a *Certificate of application for a tax file number* – see **section 2.6**) by the **census date** to access a HECS-HELP loan, your provider must cancel your enrolment as a **Commonwealth supported student**. Your provider cannot accept an up-front student contribution payment after this deadline.

Payment options for student contributions under HECS-HELP



4.8 Can I change my payment option?

You have until the **census date** to change your **HECS-HELP** payment option.

The form asks you to indicate your payment option for the **student contribution**. You don't have to stick with the option you choose on the form for each study period. You can still make any up-front payments by the census date. If you have provided your **TFN** or your *Certificate of application for a TFN*, any unpaid amount will automatically become a HECS-HELP loan if you are eligible for HECS-HELP – no matter what option you indicated on the form.

For example, if you indicated on the form that you intended to get a HECS-HELP loan for your full student contribution but you now want to make an up-front payment, you don't need to fill out another form, just make the payment to your provider by the census date.

4.9 Does an existing HELP debt affect my eligibility for HECS-HELP?

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

4.10 Can I get a HECS-HELP loan if I'm a mature aged student or studying part-time?

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

4.11 Do my assets or income affect my eligibility for HECS-HELP?

No. Your assets or income do not affect your eligibility for HECS-HELP. However, your income will affect when you begin repaying your debt (**see section 7.2**).

4.12 Is my student contribution tax deductible?

No. Your student contribution isn't tax deductible even if you pay it up-front. This is because your enrolment as a **Commonwealth supported student** is already subsidised by the Government so that you only have to pay 'student contributions' for your units of study.

5. HOW TO KEEP TRACK OF YOUR HECS-HELP

5.1 Your Commonwealth Higher Education Student Support Number (CHESSN)

When you first apply for admission to your **approved provider (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, providers and the Australian Government keep up to date information about the Commonwealth assistance for higher education that you may have used.

You can use your CHESSN (and other personal identifying details) to access *myUniAssist* at **www.goingtouni.gov.au**, which provides information about how much Commonwealth assistance you have used.

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 provider.

5.2 Your Commonwealth Assistance Notice (CAN)


Your provider will send you a **CAN 28 days** after the **census date** of each study period. This notice will detail:

- the **student contribution amounts** you have been charged for the units you are enrolled in; and
- the amount of **HECS-HELP** debt you have incurred for that semester, if you are using HECS-HELP to pay your student contributions.

Is your CAN correct?

You should check the details on your CAN carefully. In particular, make sure:

- the student contribution amounts on the CAN are the same as those published on your provider's website (or invoice issued to you); and
- the CAN doesn't include any units you withdrew from by the census date.



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

You should keep all CANs that are sent to you so that you have a record of the total amount of assistance you have used as a Commonwealth supported student. The CANs are a handy way for you to keep track of your entitlements as you progress through your course.

5.3 What is *myUniAssist*?

You can check how much Commonwealth assistance you have used on *myUniAssist* at www.goingtouni.gov.au to keep track of your entitlements. You will need your **CHESSN** (see section 5.1) to log in.

As there is no financial limit on the amount of HECS-HELP eligible students can use, *myUniAssist* will not show this information.

Fee paying students who use **FEE-HELP** to pay their **tuition fees** can use *myUniAssist* as one way of checking they have enough FEE-HELP balance to cover their tuition fees (refer to the *FEE-HELP information 2012 booklet* for more information on FEE-HELP and the FEE-HELP balance).

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.

6. WITHDRAWING FROM STUDIES

6.1 How do I withdraw from a unit?

To withdraw from a unit without incurring a **HECS-HELP** debt for the unit or losing an up-front payment, you need to follow the formal withdrawal procedures of your **approved provider (provider)** by the **census date**.

You need to complete the formal withdrawal process for every unit you want to withdraw from. If the **course of study** you are withdrawing from involved being enrolled with more than one provider, you need to formally withdraw from each provider.

The main points are:

- your formal withdrawal needs to be in writing on the form required by your 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 the student administration area at your provider; and
- keep a copy of your withdrawal documentation as confirmation that you completed your provider’s formal withdrawal procedures by the census date.

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

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

6.2 What happens if I withdraw by the census date?

If you formally withdraw from a unit by the census date, you will not be required to pay the **student contribution amount** for that unit. If you made an up-front student contribution payment for the unit, you will get a refund from your provider. If you chose to use HECS-HELP for the student contribution, you will not incur a HECS-HELP debt for the unit.

6.3 What happens if I withdraw after the census date?

If you withdraw from a unit after the census date, you will be required to pay the student contribution for that unit. If you made an up-front student contribution payment for the unit you will not be able to get a refund. If you provided your **tax file number** to your provider either as a safety net or to get a HECS-HELP loan, you will incur a HECS-HELP debt for the unit.

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 6.7), you can apply to your provider to have the HECS-HELP debt for the unit removed.

6.4 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**).

6.5 What happens if I fail a unit?

If you fail a unit, you still have to pay the student contribution, regardless of whether you attended any classes or will repeat the unit. You won't get a refund for any up-front payment and any HECS-HELP debt you incurred will remain. 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 6.7) you can apply to your provider to have the HECS-HELP debt for the unit removed.

6.6 What happens if I transfer to a different provider?

If you change providers, you need to withdraw from your original provider. Check with the provider to find out their correct procedure for this.

You will also need to formally withdraw (see section 6.1) from any subsequent units you are enrolled in with your original provider.

6.7 How can I apply to have my HECS-HELP debt removed under 'special circumstances'?

To remove any associated HECS-HELP debt and refund any up-front payments, your **provider** must be satisfied that **special circumstances** applied to you and that the circumstances:

- 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 provider will assess your application 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 HECS-HELP debt removed for that unit.

How to apply

You need to apply to your provider. Your application must indicate the unit(s) of study for which you are seeking to have your HECS-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 provider to find out how to submit an application under these circumstances.

Time limit for applying

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

The 'withdrawal day' is the day your 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 provider may extend the time limit if it is satisfied that it was not possible for you to apply within the 12 months.



Can I appeal the decision?

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

7. REPAYING YOUR HELP DEBT

7.1 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 your HELP debts are added together and are referred to as your '**accumulated HELP debt**'.

7.2 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 Taxation 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;
- 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 7.9-7.11**).

7.3 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.

Table 2 shows the repayment rates for the 2011-12 financial year.

Table 2: 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.

You must start repaying your debt when your repayment income is above the minimum repayment threshold, even if you are 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 amount is more than the balance of your accumulated HELP debt, you only pay the balance.

7.4 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 incurred between July 2012 and December 2012 will be indexed on 1 June 2014 and will also become part of your accumulated debt.

7.5 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 lodge your application electronically at 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.

7.6 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 income year, the ATO will notify you of an instalment amount that takes into account any accumulated HELP debt.

7.7 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.

7.8 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 website). 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 repayments from the 2005–06 income year and onwards. You can apply to defer your compulsory HECS repayment (i.e. relating to a debt from 2004–05 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.

7.9 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.

7.10 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 legislation.

Refer to www.goingtouni.gov.au for up-to-date information on the status of this 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. To work out how much you need to repay to pay off your total debt, divide your total debt by 1.10.

Example

Jenny 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 ($\$2,500 \times 1.10$).

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

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

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.

The 10% HELP bonus for voluntary repayments is different to the HECS-HELP discount for up-front **student contribution** payments of \$500 or more.

7.11 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.

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;
- 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.

7.12 Are 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.

7.13 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.

7.14 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.

7.15 How 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 for:

- 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

Your approved provider

They can help you with:

- enrolments;
- student contribution amounts and payments;
- census dates and administrative dates;
- withdrawals;
- applying for a Commonwealth supported place and HECS-HELP;
- Commonwealth scholarships;
- grievance procedures for student complaints;
- the Commonwealth Higher Education Student Support Number (CHESSN); and
- getting your HECS-HELP debt removed under 'special circumstances'.

Department of Education, Employment and Workplace Relations (DEEWR)

They can help you with:

- Commonwealth supported places;
- HECS-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;
- 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.

Australian Taxation Office (ATO)

How to contact the ATO:

- visit 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;
- 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; and
- Australian citizenship.

How to contact DIAC:

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

APPENDIX A: APPROVED PROVIDERS WITH COMMONWEALTH SUPPORTED PLACES

Australian Capital Territory

The Australian National University
University of Canberra

New South Wales

Avondale College
Charles Sturt University
Macquarie University
Southern Cross University
The University of Sydney
University of Newcastle
University of New England
University of New South Wales
University of Technology, Sydney
University of Western Sydney
University of Wollongong

Northern Territory

Charles Darwin University

Queensland

Central Queensland University
Christian Heritage College
Griffith University
James Cook University
Queensland University of Technology
The University of Queensland
University of Southern Queensland
University of the Sunshine Coast

South Australia

Tabor College Adelaide
The Flinders University of South Australia
The University of Adelaide
University of South Australia

Tasmania

University of Tasmania

Victoria

Deakin University
Holmesglen Institute of TAFE
La Trobe University
Monash University
Northern Melbourne Institute of TAFE
RMIT University
Swinburne University of Technology
Tabor College Victoria
The University of Melbourne
University of Ballarat
Victoria University

Western Australia

Curtin University of Technology
Edith Cowan University
Murdoch University
The University of Western Australia

Multi-state

Australian Catholic University
The University of Notre Dame Australia

This list was current at the time of publication. For an up-to-date list, visit www.goingtouni.gov.au.

APPENDIX B: EXCEPTIONS TO STUDENT CONTRIBUTION AMOUNTS

You may pay a different **student contribution amount** from that shown in **Table 1** if you began your **course of study** in:

- accounting, administration, economics or commerce before 2008;
- mathematics, statistics or science before 2009; or
- education or nursing before 2010.

Accounting, administration, economics and commerce courses begun pre-2008

Approved providers (providers) may now set student contributions for accounting, administration, economics and commerce units to the same maximum amount as for units in law, medicine, veterinary science and dentistry – i.e. at the Band 3 rate (see **Table 1**).

However, if you are a 'pre-2008 student' your student contributions for these units are at the lower Band 2 rate (see **Table 1**).

You are a pre-2008 student if you meet all of the following criteria:

- you began a course of study before 1 January 2008 and were a **Commonwealth supported student** for a unit in that course;
- you did not complete the course before 31 December 2007 (or you did complete it but it was an enabling course or a course related to an honours course you are currently undertaking); and
- you are studying an accounting, administration, economics or commerce unit.

Your provider can confirm whether you are a pre-2008 student.

The arrangements for pre-2008 students apply until the end of 2012.

Mathematics, statistics and science courses begun pre-2009

The maximum student contributions for students starting mathematics, statistics and science units from 2009 onwards are at the National Priorities Band rate (see **Table 1**).

However, if you began your course before 1 January 2009 and are not covered by the course transfer arrangements described below, your provider may charge you at the higher Band 2 rate (see **Table 1**) for these units.

Your provider can confirm whether the **student contribution** you need to pay for your mathematics, statistics and science units is at the National Priorities Band rate or the Band 2 rate.

A **HECS-HELP Benefit** is available for eligible mathematics, statistics and science graduates (see **Appendix C**).

Transfer arrangements

If you began a course before 1 January 2009 that is not classified as a natural and physical sciences course and you transfer to a natural and physical sciences course of study, your student contribution amount may be at the National Priorities Band rate (see **Table 1**). Mathematics, statistics and science are classified as natural and physical sciences field of education.

A natural and physical sciences course is one classified as Broad Field 01 in the Australian Bureau of Statistics publication *Australian Standard Classification of Education (ASCED) 2001*. For more information, ask your provider.

Education and nursing courses begun pre-2010

Providers may now set student contributions for education and nursing units to the same maximum amount as for units in humanities, behavioural science, social studies, foreign languages and visual and performing arts – i.e. at the Band 1 rate (see **Table 1**).

However, if you are a 'pre-2010 student' your student contributions for these units are at the lower National Priorities Band rate (see **Table 1**).

You are a pre-2010 student if you meet all of the following criteria:

- you began a course of study before 1 January 2010 and were a **Commonwealth supported student** for a unit in that course;
- you did not complete the course before 31 December 2009 (or you did complete it but it was an enabling course or a course related to an honours course you are currently undertaking); and
- you are studying an education or nursing unit.

Your provider can confirm whether you are a pre-2010 student.

A **HECS-HELP Benefit** is available for eligible education, nursing, and midwifery graduates (see **Appendix C**).

APPENDIX C: HECS-HELP BENEFIT

The **HECS-HELP Benefit** provides an incentive for graduates of particular **courses of study** to take up related occupations or work in specified locations by reducing their compulsory HELP repayments.

You may be eligible for the HECS-HELP Benefit if you:

- graduated from an undergraduate mathematics, statistics or science course after 30 June 2008 and are employed in a related occupation, including as a secondary school teacher of these subjects or as a primary school teacher; or
- graduated from an education, nursing or midwifery course required for initial entry to a teaching or nursing profession after 30 June 2009 and are employed as a teacher or nurse; or
- are an early childhood teacher employed at a provider of pre-school education or childcare services in a regional or remote area, Indigenous community or area of high socio-economic disadvantage, as specified in the *HECS-HELP Benefit Guidelines* (available at www.comlaw.gov.au).

If you are eligible for the HECS-HELP Benefit, the amount of your compulsory repayment in a financial year will be reduced.

If you don't need to make a compulsory repayment and are an early childhood teacher who is eligible for the HECS-HELP Benefit on the basis of location of employment, your **accumulated HELP debt** may be reduced.

You can receive the HECS-HELP Benefit for up to a lifetime maximum of 260 weeks of eligible employment.

You are not eligible for the Benefit if you paid all your **student contributions** up-front and did not have a HECS-HELP debt when you completed your course.

For more information about eligibility and how to apply for the HECS-HELP Benefit, see www.ato.gov.au and www.goingtouni.gov.au. Additional information for early childhood teachers is available at www.deewr.gov.au.

APPENDIX D: HOW MUCH DOES THE AUSTRALIAN GOVERNMENT CONTRIBUTE?

Funding cluster	Commonwealth contribution*
Law, accounting, administration, economics, commerce (see note 1)	\$1,861
Humanities	\$5,168
Mathematics, statistics, behavioural science, social studies, computing, built environment, other health (see note 2)	\$9,142
Education	\$9,512
Clinical psychology, allied health, foreign languages, visual and performing arts	\$11,243
Nursing	\$12,552
Engineering, science, surveying (see note 2)	\$15,983
Medicine, dentistry, veterinary science, agriculture	\$20,284

Notes:

1) Accounting, Administration, Economics and Commerce

The Australian Government provides an additional \$1,189 per EFTSL for pre-2008 students undertaking accounting, administration, economics and commerce units of study.

2) Mathematics, Statistics and Science

The Australian Government also provides an additional \$3,499 per EFTSL for mathematics, statistics and science units for students who are covered by the lower contribution amounts introduced in 2009.

FREQUENTLY ASKED QUESTIONS

<p>What is a 'census date' and why is it so important?</p>	<p>The census date of a unit of study is the last day you can submit your signed <i>Request for Commonwealth assistance and HECS-HELP</i> form and pay your student contribution.</p> <p>If you don't submit your form by the census date, you will not be eligible for enrolment in a Commonwealth supported place and to access HECS-HELP (if eligible). You cannot submit your form after the census date.</p>	<p>See section 1.4</p>
<p>What is an 'administrative date'?</p>	<p>Some providers set an 'administrative date' (earlier than the census date) for students to submit their <i>Request for Commonwealth assistance and HECS-HELP</i> form.</p> <p>You are responsible for checking what the deadline is for your units.</p>	<p>See section 1.4</p>
<p>When do I need to finalise my student contribution payment?</p>	<p>You need to pay your student contribution by the census date (or earlier administrative date) for each unit you enrol in.</p>	<p>See section 1.4</p>
<p>What if I've made a mistake on my form?</p>	<p>You have six weeks after the census date to correct any errors on your form.</p>	<p>See section 2.8</p>
<p>If I want to withdraw from a unit, why is it important to withdraw by the census date? How do I do this?</p>	<p>Unless you officially withdraw by the census date (except under strict 'special circumstances') you:</p> <ul style="list-style-type: none"> • will incur a HECS-HELP debt that you will end up paying through the tax system; and/or • will lose any up-front student contribution payments made. <p>To avoid this happening, you need to officially withdraw by the census date from any units you want to withdraw from.</p> <p>If you want to withdraw from your whole course, you need to cancel your <i>Request for Commonwealth assistance and HECS-HELP</i> form by the census date.</p>	<p>See sections 6.1-6.3</p>
<p>How do I get the form?</p>	<p>You can only get the form from your provider.</p>	<p>See Contacts</p>

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

Want assistance with your general education?

For information on scholarships visit www.goingtouni.gov.au

Want to study overseas?

OS-HELP is a loan scheme that assists eligible undergraduate students at an Australian higher education provider to undertake some of their study overseas. Students may receive up to \$5,824 in 2012 per six-month study period for a maximum of two overseas study periods. You can use these loans to help you with a range of expenses such as airfares, accommodation and other travel costs.

The repayment arrangements for OS-HELP are the same as those for other forms of HELP.

For more information about OS-HELP, including whether you are eligible, contact the student exchange or study abroad office at your higher education provider or:

Visit www.goingtouni.gov.au

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ISSN 1449-9282

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