

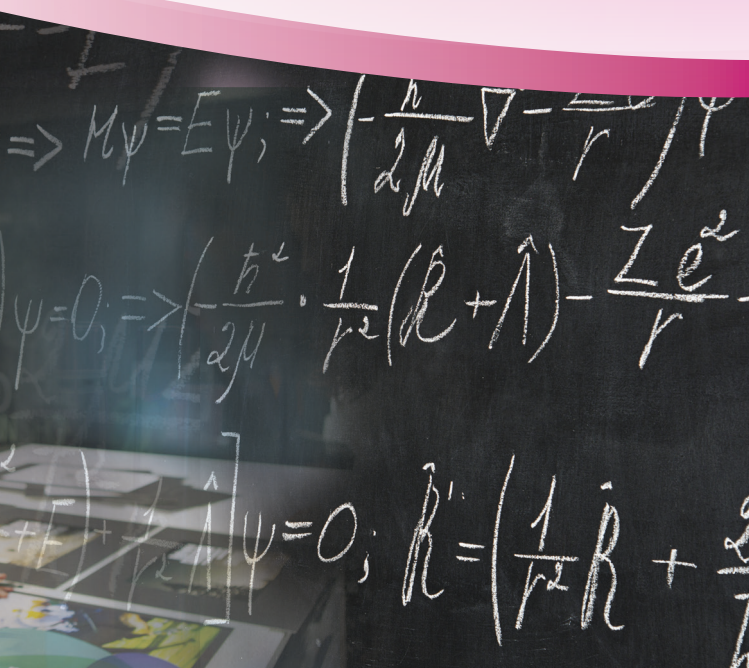


Australian Government

HECS-HELP

Commonwealth supported places
information for 2014

www.studyassist.gov.au



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

WHEN YOU SIGN THIS FORM, YOU DECLARE
THAT YOU HAVE READ THIS BOOKLET
AND THAT YOU ARE AWARE OF YOUR
OBLIGATIONS AS A COMMONWEALTH
SUPPORTED STUDENT AND UNDER
HECS-HELP.

Request for Commonwealth support and HECS-HELP form



If you do not submit this form or finalise your payment by the census date you risk cancellation of your enrolment as a Commonwealth supported student (your approved provider may have set an earlier administrative date for this deadline-check with your approved provider).

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 have a specific question after reading this booklet, the contacts list at the end of this booklet will help you.
- More information is available at **www.studyassist.gov.au**.

IMPORTANT NOTE: The Department of Education has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (the Act) and guidelines made under the Act, available at **www.comlaw.gov.au**. However, there may be differences between this publication and the Act or guidelines – if there is any inconsistency the Act will take precedence.

WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students enrolling in a **Commonwealth supported place** (CSP). Most undergraduate students at Australian public universities are enrolled in CSPs and are referred to as **Commonwealth supported students**.

This booklet provides a summary of the key points a person enrolled in a CSP needs to know. This booklet is also for eligible students enrolled in a CSP who wish to access HECS-HELP to pay their student contributions.

As you read through this booklet, you will notice that each page has key words highlighted – refer to the glossary for an explanation of what these words mean. If, after reading this booklet, you require additional information regarding CSPs or HECS-HELP, you can visit the *Study Assist* website at **www.studyassist.gov.au**. You can also refer to the *CSP and HELP Handbook for 2014*.

If you are not enrolled in a CSP, you will be enrolled as a fee paying student and charged tuition fees. Eligible domestic fee paying students may use a FEE-HELP loan to pay their tuition fees. More information about FEE-HELP is available from the *FEE-HELP information for 2014* booklet. For information about loans for higher level vocational education and training (VET) courses, please see the *VET FEE-HELP information for 2014* booklet. The handbook and all the HELP student information booklets are available at **www.studyassist.gov.au**.

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GLOSSARY

Accumulated HELP debt – The consolidated total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP or SA-HELP debts you have incurred (including any Australian Government study loans incurred before 2005).

Administrative date – A date (that occurs before the census date) set by approved providers for you to complete various requirements.

Approved provider (provider) – In this booklet, this term means a university or other accredited higher education institution approved to offer CSPs and access to HECS-HELP for eligible students.

ATO – Australian Taxation Office.

Census date – This date is set by approved providers and it is the deadline for various requirements, like making upfront payment of your student contributions, applying for a HECS-HELP loan or formally withdrawing your enrolment in order to not incur a debt.

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

CSP (Commonwealth supported place) – A place at an approved provider that is subsidised by the Australian Government. In a CSP, students only pay the student contribution amount, set by their approved provider, for their units of study.

CSP and HELP Handbook for 2014 – A comprehensive handbook that contains information about CSPs and the various HELP loans available to assist eligible tertiary students with paying for their study.

EFTSL (equivalent full-time student load) – How your study load is measured. One EFTSL is the load you will have when studying full-time for a year.

HECS-HELP – An Australian Government scheme to assist eligible students enrolled in CSPs with paying their student contributions.

HECS-HELP Benefit – A financial benefit, granted to certain graduates under specific circumstances, that reduces a person's compulsory HELP repayment (or HELP debt for some early childhood educators).

HECS-HELP discount – A 10% discount granted to eligible students who make an upfront student contribution payment of \$500 or more to their approved provider. Refer to **section 2.6** for more information, including proposed changes.

HELP (Higher Education Loan Program) – A suite of loans offered by the Australian Government that assists eligible students to pay their student contributions (HECS-HELP), tuition fees (FEE-HELP and VET FEE-HELP), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.

Higher Education Support Act 2003 – The Commonwealth legislation that specifies the requirements to access a CSP and the HELP scheme.

OS-HELP – An Australian Government loan program that assists eligible students with paying their overseas study expenses.

Request for Commonwealth support and HECS-HELP – The form you must submit to your approved provider to accept an offer of a CSP. Eligible students also use this form to apply for a HECS-HELP loan.

Special circumstances – The specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that you must meet for your HECS-HELP debt to be removed or upfront payment refunded.

Student contribution amount (student contributions) – The amount, set by approved providers, that students enrolled in CSPs pay for their units of study.

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

TFN (tax file number) – Your unique identification number from the ATO for everything tax-related, including making repayments on your HELP debt. TFNs have nine digits (eg 123 456 789).

TRANSITIONING TO TERTIARY STUDY

Regardless of whether you are undertaking tertiary study for the first time, gaining further education, up-skilling, or re-training in a different field, moving into tertiary study is a big step and many students can find the transition difficult. To make the most of your tertiary education experience, speak with student administration staff at your **approved provider** (provider) for all enrolment-related matters and to inform yourself of all the support services available to you.

Top tips for transitioning to tertiary study and HELP loans

1) Get a TFN early!

- If you want to use a **HECS-HELP** loan to pay for your study, you must submit your valid TFN (or valid *Certificate of Application for a TFN*) by the **census date** – otherwise, you will not be able to use the loan for that study period.
- If you do not have a TFN yet because you do not have a job, you must apply to the **ATO** for one. See **section 3.1**).

2) Be aware of your obligations.

- Find out your census date(s). Census dates are critical to requesting HECS-HELP assistance/ finalising your payment arrangements so that your enrolment in the CSP is not cancelled. See **section 3.3**.
- Find out your provider's policy for contacting students. If its policy is to contact you by an in-house email system (e.g. a student email account), it is your responsibility to check your email on a regular basis, either on campus or at your local public library. If you cannot access HECS-HELP assistance or your enrolment in the CSP is cancelled because you missed the census date, claiming you did not have access to email or being unaware that you had to check your email are not acceptable excuses.

- Find out your provider's academic probation policy. If you are not progressing satisfactorily in your course, your provider may choose to cancel your enrolment, regardless of whether you already incurred a **HECS-HELP** debt/made an upfront payment for that study.

3) You are responsible for your own education.

- Due to privacy requirements, providers cannot disclose information to your spouse, parents, or anyone else about your payment details, HELP loan, attendance or other personal matters.
- If you remain enrolled in a unit past the census date but choose not to attend any classes or hand in any assignments, your provider is not obligated to find out why – and you will incur the student contribution amount/HECS-HELP debt for that unit.

4) Know who to ask for help.

- Your provider is your number one source of information for all study-related queries. Student administration staff will be able to assist you with all enrolment and administration matters or will direct you to the appropriate area (refer to the **Contacts section** for other useful contacts).

5) Get involved!

- Most providers offer an orientation service for new students, in addition to social events and various clubs. Participating in these events are great ways to learn your way around, meet new people and build a support network.
- If you are studying online or by distance, social media pages, blogs and online discussion groups are excellent avenues for connecting with fellow students.

For more information on transitioning to tertiary study, visit **www.studyassist.gov.au**.

1. WHAT IS A CSP AND WHAT ARE THE BENEFITS?

Most undergraduate students at university study in **CSPs**. There are considerable benefits for you to be enrolled in a CSP:

- The cost of your education is generally cheaper, as CSPs are subsidised by the Australian Government. You will only have to pay the **student contribution amount**, set by your **approved provider** (provider), for your units of study (fee paying places are not subsidised and fee paying students pay full tuition fees for their study);
- If you are eligible for **HECS-HELP** assistance, you can choose to use a HECS-HELP loan to pay your student contributions;
- If you use a HECS-HELP loan, you will not have to make any repayments in the 2013-14 income year unless your income is \$51,309 or above; and
- You may also be eligible for the **HECS-HELP Benefit**, which is a reduction to your compulsory repayment or HELP debt, if you graduate from certain fields of study and meet the eligibility requirements. More information is available from the **CSP and HELP Handbook for 2014** at www.studyassist.gov.au.

1.1 Where are CSPs available?

CSPs are available at all public universities and selected private higher education providers. You can find a list of approved providers that offer CSPs at **Appendix A** of the **CSP and HELP Handbook for 2014** at www.studyassist.gov.au.

CSPs are mostly available in undergraduate courses – almost all undergraduate students at public universities are enrolled in CSPs. Some providers also offer CSPs for postgraduate courses – check with your provider to see if it does.

1.2 Am I eligible for a CSP?

To be eligible for a CSP you must be either:		
an Australian citizen AND will undertake, in Australia, at least one unit of study contributing to your course of study	OR	a permanent visa holder (check www.diac.gov.au for the list of visa subclasses) or a New Zealand citizen AND will be resident in Australia for the duration of your unit

1.3 How do I apply for a CSP?

You apply for a CSP through the Tertiary Admissions Centre in the state or territory where the **provider** is located. In some cases, you may be able to apply directly to the provider, but you will need to confirm this with them. Your offer of enrolment will say whether you have been offered a CSP or a fee paying (non-subsidised) place.

To accept an offer of a CSP, you need to submit a valid *Request for Commonwealth Support and HECS-HELP* form to your provider by the census date (or earlier administrative date). If you do not submit the form by the date specified by your provider, you may lose your offer of a CSP and will have to wait until the next study period (e.g. semester or trimester) to re-apply for a CSP.

If you did not receive the *Request for Commonwealth Support and HECS-HELP* form with your enrolment offer, you can get it from the student administration office at your provider. These forms can only be obtained from providers that offer CSPs. Many providers will allow you to submit a specific electronic version of the form online. Check with the student administration/enrolments offices at your provider if you are unsure about whether to submit a paper or electronic form.

1.4 What if I make a mistake on my form?

You have six weeks from the census date to correct information you have submitted about your entitlement to **HECS-HELP**, including collecting and submitting the documents you need to prove citizenship status as at the census date.

Note: This six-week period cannot be used as an extension to apply for Australian citizenship, submit your *Request for Commonwealth support and HECS-HELP* form or provide your TFN, which all must be done by the census date. It just gives you the chance to correct information on your form, or to collect and provide the relevant documentation, to prove your eligibility for HECS-HELP as at the census date.

1.5 How much will my student contributions be?

The amount you are required to pay for your **student contributions** depends largely on your field of study. The Australian Government groups different areas of study into 'bands' and sets a maximum amount that your provider can charge you for each year of full-time study in each band. See **Table 1** for more information. To find out how much the Australian Government contributes to CSPs, see **Appendix B** of the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au.

You should note that providers can charge any amount within the specified range and most providers charge the maximum. The amounts change slightly each year due to indexation.

Note: Not all units in a given course of study (e.g. a bachelor degree) are necessarily in the same student contribution band. This means that if your course has units that are from different bands, you will have to take that into consideration as you estimate your student contribution amounts.

Table 1: 2014 student contribution amounts per year of full-time study

Student contribution band		Student contribution range (per EFTSL)
Band 3	Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce	\$0 – \$10,085
Band 2	Computing, built environment, other health, allied health, engineering, surveying, agriculture, mathematics, statistics, science	\$0 – \$8,613
Band 1	Humanities, behavioural science, social studies, education, clinical psychology, foreign languages, visual and performing arts, nursing	\$0 – \$6,044

To calculate the **student contribution** for a unit, you need to know which band the unit is in and its **EFTSL** value (if you cannot find this information published on your **provider's** website, check with the student administration office). You can then use the following formula to calculate your student contribution for that unit.

EFTSL value x band range = your student contribution for that unit

Example only

The unit 'History A01' has an EFTSL value of 0.125 and has been classified as Band 1 by the approved provider, which has set the student contribution amount at \$6,044 for one EFTSL.

0.125 x \$6,044 = \$755 (amounts are rounded down to the nearest dollar)

Therefore, the student contribution for History A01 is \$755.

1.6 How do I pay for my CSP?

Eligible students may use a **HECS-HELP** loan (see **Chapter 2**) to pay their **student contributions**. Students who are not eligible for HECS-HELP must pay their student contributions upfront. You should note that, although you have until the census date to finalise your payment arrangements, **providers** can set an earlier administrative date for you to finalise your payment. If you have not paid your student contributions by the administrative date, you may be charged a late payment fee. See **section 3.3** for information on census and administrative dates.

If you have not paid your student contributions by the census date, your enrolment will be cancelled and you will have to wait until the next study period to re-apply for a CSP.

2. THE HECS-HELP SCHEME

More information about the **HECS-HELP** scheme, including the eligibility requirements, is available from the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au.

2.1 What is HECS-HELP?

HECS-HELP is a loan scheme that assists eligible students enrolled in CSPs to pay their **student contributions**.

You do not have to use a HECS-HELP loan to pay your student contributions. You can choose to pay all your student contributions upfront to your **approved provider** (provider), you can pay some of your student contributions upfront and use a HECS-HELP loan for the rest, or you can use a HECS-HELP loan for all your student contributions.

2.2 Am I eligible for HECS-HELP?

To be eligible for HECS-HELP you must be either:

an Australian citizen

AND

will undertake, in Australia, at least one unit of study contributing to your course of study

OR

a permanent humanitarian visa holder

AND

will be resident in Australia for the duration of your unit

Permanent non-humanitarian visa holders and New Zealand citizens are **not** eligible for HECS-HELP assistance.

Need to check your visa subclass?

The Visa Entitlement Verification Online (VEVO) system is a free, online service that allows visa holders and registered Australian organisations, such as approved providers, to check the details and entitlements of a visa. To access the VEVO service, please visit www.immi.gov.au/vevo.

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

2.3 How much can I borrow?

There is no limit to the amount you can borrow under the **HECS-HELP** scheme.

Some loans under the HELP scheme, such as FEE-HELP, VET FEE-HELP and OS-HELP, have a limit. These loan schemes are different to HECS-HELP, so even if you have used FEE-HELP or VET FEE-HELP in the past, your HECS-HELP debt will not count towards the FEE-HELP, VET FEE-HELP or OS-HELP limits.

2.4 Will I be charged interest?

No. There is no interest charged on HECS-HELP loans. However, your debt will be indexed annually to maintain its real value. Current and past indexation rates are available from the ATO website at **www.ato.gov.au**.

2.5 Is there a loan or application fee?

No. There is no loan or application fee for using HECS-HELP.

2.6 The HECS-HELP discount

Upfront payments to your university of \$500 or more receive a 10% discount, known as the 'HECS-HELP discount'. See the *Study Assist* website for more information on the HECS-HELP discount.

At the time this booklet went to print, the Australian Government had announced, but not legislated, changes to the HECS-HELP scheme (to be in effect from 1 January 2014). Until the relevant legislation is passed, the current arrangements apply.

Current arrangements

If you are eligible for HECS-HELP and you make an upfront payment of \$500 or more, you will receive a 10% discount. This is known as the HECS-HELP discount. This discount effectively increases the value of your upfront payment (refer to the following examples).

Proposed arrangements

If the proposed changes were to go through, upfront payments of \$500 would no longer be eligible for the HECS-HELP discount.

Example only – HECS-HELP discount for full upfront payment

Daniel is an Australian citizen. He is enrolled in four units for his Bachelor of Engineering and his total student contributions for the semester will be \$4,025. Daniel is eligible for a HECS-HELP loan but he wants to pay his entire student contributions upfront. To do so, he only needs to pay his approved provider \$3,622 ($\$4,025 - 10\%$) by the census date (amount is rounded down to the nearest dollar).

Example only – HECS-HELP discount for partial upfront payment of \$500 or more

Louise is a permanent humanitarian visa holder. She is enrolled in four units for her Bachelor of Computing and her total student contributions for the semester will be \$4,025. Louise is eligible for a HECS-HELP loan, but she wants to pay half her student contributions upfront ($\$4,025 \div 2 = \$2,012.50$) and use a loan for the remainder.

As Louise's payment is also eligible for the HECS-HELP discount, her payment amount is multiplied by 1.1111 to determine the full value of her payment ($\$2,012.50 \times 1.1111 = \$2,236.09$). The HECS-HELP discount has effectively increased the value of Louise's upfront payment, so she will only need to use a HECS-HELP loan for \$1,788 (amount is rounded down to the nearest dollar).

3. APPLYING FOR A HECS-HELP LOAN

More information about applying for **HECS-HELP**, including information on enrolling in multiple courses or at different **approved providers** (providers) is available from the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au.

3.1 How do I apply for a HECS-HELP loan?

To apply for HECS-HELP, you must submit a valid *Request for Commonwealth support and HECS-HELP* form to your provider by the census date. Many providers will allow you to submit a specific electronic version of your form online. Check with the student administration/enrolments office at your provider if you are unsure about whether to submit a paper or electronic form.

Remember: This form is first used to accept your offer of a CSP – see **section 1.3**.

If you want to use a HECS-HELP loan to pay for your study, you must submit your valid **TFN**, even if you do not have a job. This is because repayments on your HELP debt are made through the Australian taxation system. If you do not provide your own TFN or you provide an incorrect one, your form will not be valid and you will not be able to use a HECS-HELP loan for that study period.

If you do not have a TFN, you will need to apply to the **ATO** for one. When you do so, the ATO will, on request, supply you with a *Certificate of application for a TFN*. Even before you receive your TFN from the ATO, you can attach your certificate to your *Request for Commonwealth support and HECS-HELP* form. If your form does not have your TFN or the certificate attached to it, it will not be valid and you will not be eligible for HECS-HELP. You must advise your provider of your TFN within 21 days of receiving it.

You must keep your TFN secure. Only provide your TFN or the certificate on the actual *Request for Commonwealth support and HECS-HELP* form in order to pay your student contributions for the specific course(s) of study in which you are enrolled.

3.2 What happens if I want to enrol in multiple courses or I want to change my course or provider?

If you want to enrol in two different courses at the same provider, you must submit a separate *Request for Commonwealth support and HECS-HELP* form for each course.

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

You will also need to officially withdraw from any units you have enrolled in and do not wish to continue with, by the census date, so that you do not incur a **HECS-HELP** debt. Withdrawal does not happen automatically when you transfer to a new course or provider, or when you stop attending classes. See **Chapter 5** for information on withdrawing from your studies.

3.3 What is the census date?

The census date is the most important date for you to know about!

The census date is the last day you can:

- submit your *Request for Commonwealth support and HECS-HELP* form to access HECS-HELP; or
- withdraw from your unit without incurring the debt for that unit (if you have already provided your TFN on the form).

As providers set their own census dates (within rules set by the Australian Government), this date will vary across units and providers. You must contact your provider to confirm the census date for each unit you enrol in and to confirm the exact deadline of the census date (i.e. close of business etc).

What is the administrative date?

In addition to the **census date**, some **providers** also set an earlier administrative date for you to complete certain requirements. For example, some may want you to submit your *Request for Commonwealth support and HECS-HELP* form or withdraw your enrolment by the administrative date so they have time to finalise your enrolment.

If you miss the administrative date, you may have to pay a late enrolment fee or a late withdrawal fee. However, you can still withdraw from a unit by the census date to avoid incurring the cost or debt for that unit.

Check with your provider to find out if they have:

- an administrative date;
- the census date(s) for your units of study; and
- the exact deadline of the census date (i.e. close of business etc).

3.4 What if I make a mistake on my form?

You have six weeks from the census date to correct information you have submitted about your entitlement to **HECS-HELP**, including collecting and submitting the documents you need to prove citizenship status as at the census date.

Note: This six-week period cannot be used as an extension to apply for Australian citizenship, submit your *Request for Commonwealth support and HECS-HELP* form or provide your TFN, which all must be done by the census date. It just gives you the chance to correct information on your form, or to collect and provide the relevant documentation, to prove your eligibility for HECS-HELP as at the census date.

3.5 How will I know if my application for HECS-HELP is accepted?

You must contact your provider directly for assistance as *Request for Commonwealth support and HECS-HELP* forms are processed by providers and not the Australian Government.

4. KEEPING TRACK OF YOUR HECS-HELP LOAN

More information about keeping track of your HECS-HELP loan is available from the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au.

4.1 Your Commonwealth Assistance Notice (CAN)

Your **approved provider** (provider) will send you a **CAN**, within 28 days of the census date, for each study period that you are using Commonwealth assistance. Your CAN will state how much you have been charged for the units you are enrolled in, the amount of HECS-HELP debt you have incurred for that study period and the value of any upfront payments you have made.

Check your CAN carefully to make sure that:

- the **student contributions** listed on your CAN are the same as those published on your provider's website; and
- the CAN doesn't include any units you withdrew from by the census date.

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

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

You will be allocated a **CHESSN** when you first apply for admission to your provider or Tertiary Admissions Centre. Your CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your provider, and the Australian Government keep up to date with information about the Commonwealth assistance for tertiary study that you have used. Your CHESSN will also be printed on your CAN.

You can use your **CHESN** and other personal identifying details to access *myUniAssist* at **www.studyassist.gov.au**. *myUniAssist* provides information on how much Commonwealth assistance you have received (but it will not display information related to study undertaken before 2005). In *myUniAssist*, you can refer to the *Commonwealth supported units* tab to find out how much HECS-HELP you have used. As there are limits on the amount of OS-HELP, FEE-HELP and VET FEE-HELP that you use, *myUniAssist* will also record this information under the relevant tabs.

myUniAssist is updated with details about your HELP usage as reported by your **provider**. It is important you understand that your data must be verified to ensure it is correct before your data is uploaded on *myUniAssist* and reported to the **ATO**. 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 actual entitlements.

myUniAssist does not provide information about the current amount of your **accumulated HELP debt** as repayments are made to the ATO and *myUniAssist* does not contain this information.

4.3 Your HELP account information statement

From 2013, HELP account information statements are no longer automatically sent out. You can phone the ATO at any time during the year to request this statement, confirm the balance of your account or to obtain a payout figure. Be sure to have your TFN handy when you call. The ATO will ask you for it, for security purposes before they disclose any personal information to you.

5. WITHDRAWAL OR NON-COMPLETION OF STUDIES

More information about withdrawal procedures and special circumstances is available from the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au. You must also familiarise yourself with the specific withdrawal policy at your **approved provider** (provider).

5.1 What happens if I fail/withdraw from a unit?

If you fail a unit, or you withdraw from a unit after the **census date**, you are still liable to pay the student contribution for that unit, regardless of whether you attended any classes or handed in any assessment items. If you used a **HECS-HELP** loan, you will incur a HECS-HELP debt and if you made an upfront payment, you are not eligible for a refund of that payment.

If you **correctly** withdraw from the unit **by the census date**, you will not be liable to pay the cost or incur the debt of that unit. If you had already made an upfront payment of your student contributions, you will receive a refund from your provider.

If you failed the unit or withdrew from the unit after the census date because you became seriously ill or for other **special circumstances**, you can apply to your provider to have your HELP debt remitted or upfront payment refunded. Contact your provider directly for information on how to apply for a remission or refund.

5.2 How do I withdraw from a unit?

You need to complete your provider's formal withdrawal process for every unit that you want to withdraw from by the census date. If the course you are withdrawing from involves enrolment with more than one provider, you will need to withdraw from each provider individually.

Contact your provider to ensure you withdraw your enrolment by the census date and in accordance with the required procedures to avoid incurring the cost or debt of the unit.

5.3 Special circumstances

If you withdraw from a unit after the census date because you become seriously ill or for other special circumstances, you can apply to your provider to have your **HELP debt** removed (or upfront payment refunded). There are no provisions under the *Higher Education Support Act 2003* to have your debt removed if you have already successfully completed your unit of study.

If you withdraw from a unit after the census date because you changed your mind about studying, you will still be required to repay your HELP debt.

For your provider to be satisfied that special circumstances applied to you, you must be able to prove that the circumstances:

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

Note: You need to submit your application for special circumstances to your provider within 12 months of your withdrawal day. More information about this process and appeal procedures is available from the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au.

6. REPAYING YOUR HELP DEBT

More information about HELP repayments, including how the **ATO** calculates your compulsory repayment is available from the *CSP and HELP Handbook for 2014* at www.studyassist.gov.au.

6.1 When do I start paying back my loan?

Your HECS-HELP debt becomes part of your accumulated HELP debt. The minimum repayment threshold for compulsory repayment is adjusted each year. In the 2013-14 income year, you will be required to make a compulsory repayment if your income is \$51,309 or above. Repayments made through the Australian taxation system are called compulsory repayments and continue until you have repaid your whole debt.

6.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your repayment income. The repayment percentage increases as your income increases, but is capped at 8% of your income. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 2: Repayment rates for the 2013-14 income year

2013-2014 Repayment income	Repayment % rate
Below \$51,309	Nil
\$51,309 - \$57,153	4.0%
\$57,154 - \$62,997	4.5%
\$62,998 - \$66,308	5.0%
\$66,309 - \$71,277	5.5%
\$71,278 - \$77,194	6.0%
\$77,195 - \$81,256	6.5%
\$81,257 - \$89,421	7.0%
\$89,422 - \$95,287	7.5%
\$95,288 and above	8.0%

6.3 Can I make a voluntary repayment?

There are several ways you can make a voluntary repayment, including via BPAY or a credit card. For more information on making a voluntary repayment, contact the [ATO](#).

At the time this booklet went to print, the Australian Government had announced, but not legislated, changes to the voluntary repayment arrangements (to be in effect from 1 January 2014). Until the relevant legislation is passed, the current arrangements apply.

Current arrangements

Voluntary repayments of \$500 or more receive a 5% bonus. This means your account will be credited with an additional 5% of the value of your repayment, not 5% of your outstanding debt. For example, if you make a voluntary repayment of \$500, the bonus increases the value of your repayment so your account will be credited with \$525.

Proposed arrangements

If the proposed changes were to go through, voluntary repayments would no longer be eligible to receive a bonus. For example, if you made a voluntary of \$500, your account would be credited with \$500 only.

6.4 Are repayments tax deductible?

Compulsory requirements are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible. Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, contact the [ATO](#).

6.5 What is the HECS-HELP Benefit?

The **HECS-HELP Benefit** is a financial incentive offered by the Australian Government to encourage certain graduates to work in specific occupations or in specified locations by reducing their compulsory **HELP** repayments. The HECS-HELP Benefit is available to eligible graduates of courses in the fields of:

- Mathematics, statistics or science;
- Education, nursing or midwifery; and
- Early childhood education.

The benefit is not a cash payment. It is a benefit that reduces your compulsory HELP repayment (or the accumulated HELP debt for some early childhood educators). For more information, visit www.studyassist.gov.au or contact the **ATO**.

CONTACTS AND ADDITIONAL INFORMATION

Your approved provider

The student administration/enrolments office at your approved provider will be able to help you with:

- enrolments;
- student contribution amounts and upfront payments;
- census dates and administrative dates;
- the eligibility criteria for CSPs and HECS-HELP;
- applying for a CSP and HECS-HELP loan;
- withdrawals;
- getting your HELP debt removed under 'special circumstances'; and
- grievance procedures for student complaints.

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

This website provides information about options for financing tertiary study, including:

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

The CSP and HELP Handbook for 2014

If you are seeking more information about CSPs, HECS-HELP or about HELP loans in general, this handbook provides detailed information. It is available from the Publications page under the Helpful Resources section at www.studyassist.gov.au.

Department of Education

The Department can help you with information about:

- CSPs;
- HECS-HELP and other HELP loans; and
- other forms of Australian Government assistance.

Contact details:

- visit **www.studyassist.gov.au** (you can submit an online query from this website too);
- call the student enquiry line on **1800 020 108** (or **+61 3 9938 2545** from outside Australia); or
- call the student enquiry line on **1800 554 609** TTY for hearing or speech impaired students.

Australian Taxation Office (ATO)

The ATO can help you with:

- your accumulated HELP debt and compulsory repayments;
- voluntary repayments; and
- information about the HECS-HELP benefit.

Contact details:

- visit **www.ato.gov.au**;
- call **1300 720 092** to get the booklet *Repaying your HELP debt in 2013-2014*;
- call **13 28 61** for information about your HELP account and personal tax topics;
- call **13 36 77** TTY or **1300 555 727** TTY for hearing or speech impaired students;
- write to PO BOX 1032, Albury NSW 2640.

Important note: Do not send voluntary repayments to this address.

Department of Human Services (DHS)

DHS can help you with:

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

Contact details:

- visit www.humanservices.gov.au;
- call Youth and Student Services on **13 24 90** for information on Youth Allowance, Austudy and Pensioner Education Supplement;
- Freecall™ **1800 132 317** for information on ABSTUDY;
- call **1800 810 586** for TTY payment enquiries; or
- call **13 12 02** for information in languages other than English.

Department of Immigration and Border Protection

The Department can help you with:

- visas and Australian citizenship.

Contact details:

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

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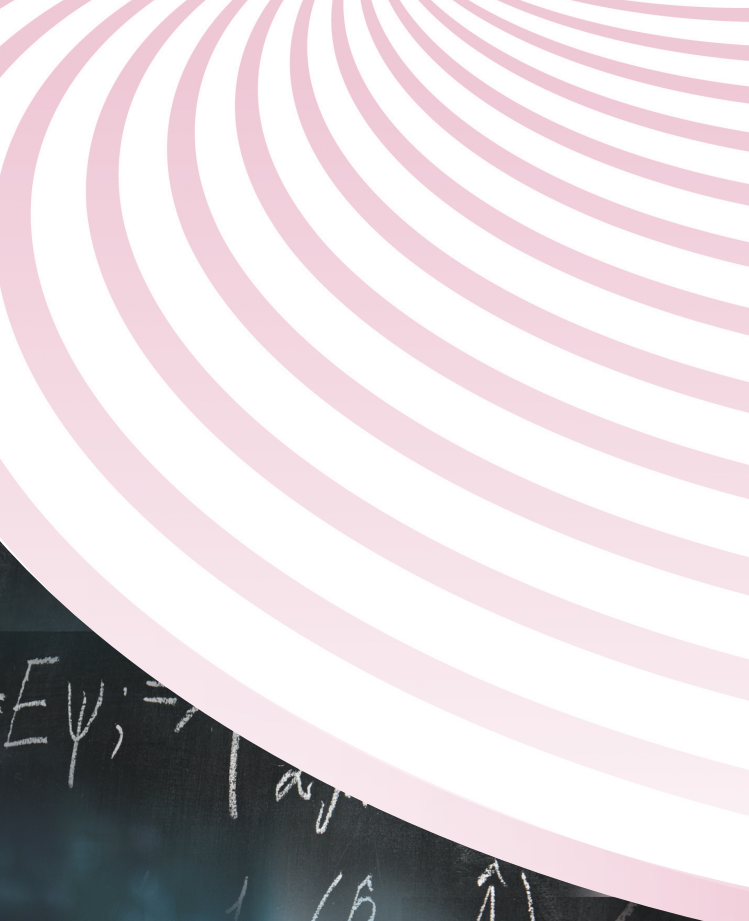
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