FEE-HELP
information for 2014

www.studyassist.gov.au
YOU MUST READ THIS BOOKLET BEFORE SIGNING ONE OF THE COMMONWEALTH ASSISTANCE FORMS BELOW.

WHEN YOU SIGN THE FORM, YOU DECLARE THAT YOU HAVE READ THIS BOOKLET AND THAT YOU ARE AWARE OF YOUR OBLIGATIONS UNDER FEE-HELP.

Studying with a higher education provider:

Enrolling in units of study with Open Universities Australia:

USING THIS BOOKLET

• As you read through, you will notice that certain terms are highlighted in blue. 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 about FEE-HELP 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 people enrolling in:

• a higher education course of study as a fee paying student;
• a higher education unit of study provided through Open Universities Australia; or
• bridging study required for professional recognition in Australia of qualifications gained overseas.

This booklet is a summary of the key points a person accessing the FEE-HELP loan scheme needs to know.

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 about FEE-HELP, you can also refer to the CSP and HELP Handbook for 2014.

Most students who enrol in an undergraduate degree at university are enrolled as a Commonwealth supported student, in a Commonwealth supported place (CSP). Information for these students is available from the CSP and HECS-HELP information for 2014 booklet. If you need 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 FEE-HELP, VET FEE-HELP, HECS-HELP, OS-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 students to complete various requirements.

Approved provider (provider) – In this booklet, this term means a university or other accredited higher education provider approved to offer FEE-HELP loans to 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 an upfront payment of your tuition fees, applying for a FEE-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 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.

FEE-HELP – An Australian Government loan scheme to assist eligible fee paying students undertaking higher education courses, at approved providers, with paying their tuition fees.
**FEE-HELP balance**  – The amount of FEE-HELP (and VET FEE-HELP) you have left to use before reaching the FEE-HELP limit.

**FEE-HELP limit**  – The maximum amount of FEE-HELP (and VET FEE-HELP) you can use over your lifetime.

**Fee paying place**  – A place in a course which is not a CSP (not subsidised by the Australian Government) and for which you are required to pay tuition fees.

**Fee paying student**  – A student who is enrolled in a fee paying place.

**HELP (Higher Education Loan Program)**  – A suite of loans offered by the Australian Government that assists eligible students to pay their tuition fees (FEE-HELP and VET FEE-HELP), student contributions (HECS-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 HELP loan (and a CSP).

**OUA**  – Open Universities Australia.

**Request for FEE-HELP assistance**  – The form that you must submit to your approved provider to apply for a FEE-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 FEE-HELP balance to be re-credited and your FEE-HELP debt removed (or any upfront payment refunded).

**Study Assist (www.studyassist.gov.au)**  – A website providing information about options for financing tertiary study, including HELP loans, approved providers and courses, and student income support options.
TFN (tax file number) – Your unique identification number issued by the ATO for everything tax-related, including making repayments on your HELP debt. TFNs have nine digits (e.g. 123 456 789).

Tuition fees – The fees set by approved providers that fee paying students pay for their units of study. These fees are individually set by approved providers and are not regulated by the Australian Government.

VET FEE-HELP – An Australian Government loan scheme that assists eligible students enrolled in certain VET courses, at approved providers, to pay their tuition fees.
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 find out about 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 FEE-HELP loan to pay for your study, you must provide your valid TFN (or valid Certificate of Application for a TFN) 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 a FEE-HELP loan or withdrawing your enrolment without incurring a FEE-HELP debt (or academic penalty). See section 3.3.
   • Find out your provider’s policy for contacting students. If your provider’s 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 a FEE-HELP loan 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 FEE-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 full tuition fees/FEE-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. THE FEE-HELP LOAN SCHEME

More information about FEE-HELP, including the eligibility requirements, is available from the CSP and HELP Handbook for 2014 at www.studyassist.gov.au. You may be interested to know that:

- If you use a FEE-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
- If there is a direct connection between your work and your study at the time, you may be able to claim your tuition fees as a tax deduction. You must contact the ATO for more information about how to claim self-education expenses, including eligible study and applicable caps on the amount that can be claimed.

1.1 What is FEE-HELP?

FEE-HELP is a loan scheme that assists eligible higher education students enrolled in a fee paying place to pay their tuition fees.

Fee paying places are generally available for postgraduate courses at universities, and in both undergraduate and postgraduate courses offered by private higher education providers. The Australian Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to assist eligible fee paying students with paying their tuition fees.

1.2 Who can use FEE-HELP?

FEE-HELP is only available to eligible fee paying higher education students. A fee paying student is a student who is enrolled in a fee paying place at an approved provider (provider) and charged tuition fees for their studies.

You do not have to use a FEE-HELP loan to pay your tuition fees. You can choose to pay all your tuition upfront to your provider, you can pay some of your tuition fees upfront and use a FEE-HELP loan for the rest, or you can use a FEE-HELP loan for all your tuition fees (up to your FEE-HELP limit).
1.3 Am I eligible for FEE-HELP?

To be eligible for FEE-HELP, you must be studying at an approved provider (listed at www.studyassist.gov.au), enrolled in an eligible course and meet the citizenship and residency requirements specified in Table 1 or Table 2.

Table 1: Citizenship and residency requirements to access FEE-HELP at an approved provider

<table>
<thead>
<tr>
<th>if you are studying with an approved provider you must be either:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>an Australian citizen</td>
<td>AND</td>
</tr>
<tr>
<td>will undertake, in Australia, at least one unit of study contributing to your course of study</td>
<td>OR</td>
</tr>
<tr>
<td>a permanent ‘humanitarian’ visa holder</td>
<td>AND</td>
</tr>
<tr>
<td>(check <a href="http://www.diac.gov.au">www.diac.gov.au</a> for the list of humanitarian visa subclasses)</td>
<td>resident in Australia for the duration of your unit</td>
</tr>
<tr>
<td>a permanent visa holder</td>
<td>WHO IS</td>
</tr>
<tr>
<td>undertaking bridging study for overseas-trained professionals (see Chapter 2)</td>
<td>AND</td>
</tr>
<tr>
<td>resident in Australia for the duration of your unit</td>
<td></td>
</tr>
</tbody>
</table>
Table 2: Citizenship and residency requirements to access FEE-HELP at Open Universities Australia (OUA)

**if you are studying with OUA you must be either:**

<table>
<thead>
<tr>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>an Australian citizen&lt;br&gt;AND&lt;br&gt;resident in Australia on the day you submit your Request for FEE-HELP assistance Open Universities Australia form</td>
</tr>
<tr>
<td>OR</td>
</tr>
<tr>
<td>a permanent ‘humanitarian’ visa holder (check <a href="http://www.diac.gov.au">www.diac.gov.au</a> for the list of humanitarian visa subclasses)&lt;br&gt;AND&lt;br&gt;resident in Australia for the duration of your unit</td>
</tr>
<tr>
<td>OR</td>
</tr>
<tr>
<td>a permanent visa holder&lt;br&gt;WHO IS&lt;br&gt;undertaking bridging study for overseas-trained professionals (see Chapter 2)&lt;br&gt;AND&lt;br&gt;resident in Australia for the duration of your unit</td>
</tr>
</tbody>
</table>
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 FEE-HELP, you will need to confirm upfront payment dates and arrangements with your provider directly. If you cannot afford to pay all your tuition fees upfront, you should contact your provider as some may offer their own payment options or plans.

1.4 How much can I borrow – what is the FEE-HELP limit?
The FEE-HELP limit is the maximum loan amount that you can borrow under FEE-HELP (and VET FEE-HELP) over your lifetime. The FEE-HELP limit is not reset or topped up by any repayments that you make. If you have reached the FEE-HELP limit (meaning the indexed amount for that year), you are no longer eligible to access a FEE-HELP (or VET FEE-HELP) loan.

In 2014, the FEE-HELP limit is $96,000 for most students. If you are studying a medicine, dentistry or veterinary science course that leads to provisional registration to practise in one of those fields, your FEE-HELP limit is $120,002. This limit is indexed on 1 January each year.
1.5 What is the FEE-HELP balance?
Your FEE-HELP balance is the available amount of FEE-HELP (or VET FEE-HELP) you have left to use before you reach the FEE-HELP limit. You are responsible for keeping track of your FEE-HELP balance and for advising your provider if you do not have enough left to cover your tuition fees.

1.6 Will I be charged interest?
No. There is no interest charged on FEE-HELP loans. However, your HELP debt at the ATO will be indexed on 1 June each year to maintain its real value by adjusting it to reflect changes in the Consumer Price Index. Current and past indexation rates are available from the ATO website at www.ato.gov.au.

1.7 Is there a loan fee?
Yes. There is a 25% loan fee which is applied to FEE-HELP loans for undergraduate courses of study. The loan fee does not count towards your FEE-HELP limit. The loan fee is 25% of the tuition fees charged for your units – and it is calculated for each individual unit as you undertake your course. The loan fee is applied to each unit that is paid for with a FEE-HELP loan.

For example, if you are undertaking a unit which costs $1,000, the loan fee is 25% of $1,000 = $250. Therefore, your FEE-HELP debt for that unit will be the cost of the unit ($1,000) + the loan fee ($250) = $1,250.

The loan fee is not applied to:

- postgraduate study;
- enabling courses;
- study undertaken through OUA; or
- bridging study for overseas-trained professionals.
1.8 FEE-HELP and OUA

If you undertake eight or more units through OUA, you must retain a 50% pass rate to continue using FEE-HELP at OUA. This is not an academic pass rate, but refers to the number of units you undertake through OUA. This means that if you undertake 8 units, you must pass at least 4; if you undertake 10 units, you must pass at least 5 and so on.

If you do not maintain this pass rate, you will be required to pay your tuition fees upfront to OUA until your pass rate is at 50% or above before you can use FEE-HELP through OUA again.
2. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS


2.1 What is bridging study for overseas-trained professionals?

Bridging study for overseas-trained professionals is a specific type of study, undertaken by a person with an overseas professional qualification, in order to meet the professional recognition requirements for practising in Australia.

To use FEE-HELP in this circumstance, you must hold an assessment statement from the professional assessing authority for the relevant occupation. The assessment statement lists the studies, examinations and/or tuition and training programs that you must complete to meet the requirements to practise your occupation in Australia. For FEE-HELP purposes, a list of eligible professions and assessing authorities is available at www.studyassist.gov.au.

2.2 Am I undertaking bridging study and can I use FEE-HELP?

There are specific eligibility criteria that you must meet in order for your study to be considered bridging study for FEE-HELP purposes.

You must be an Australian citizen or permanent resident and your study must:

- be listed on your assessment statement (see section 2.1);
- be undertaken on a non-award basis (i.e. it is not being undertaken as part of a course of...
study, so you will not receive a higher education qualification, like a graduate certificate upon completion of the bridging study);

- not constitute more than one EFTSL in total, generally one year of full-time study (or the part time equivalent); and

- be undertaken at an approved provider (listed at www.studyassist.gov.au).

2.3 Obtaining professional recognition of overseas qualifications

If you gained your qualifications overseas, you should contact the relevant professional, registration or licensing body for more information about getting your qualifications recognised in Australia. You can contact the Australian Skills Recognition Information (ASRI) website at www.immi.gov.au/asri for more information.

Remember that only the professions and assessing bodies as listed at www.studyassist.gov.au, are eligible for FEE-HELP purposes.
3. APPLYING FOR A FEE-HELP LOAN

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

3.1 How do I apply for FEE-HELP?

To apply for FEE-HELP, you must submit a valid Request for FEE-HELP assistance form to your provider by the census date. If you do not submit the form by the census date for your first unit of study, you will have to wait until the next study period (e.g. the semester or trimester) to request a FEE-HELP loan for future study – retrospective access to FEE-HELP is not allowed under any circumstances. Many providers will allow you to submit a specific electronic version of the 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.

If you want to use a FEE-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 FEE-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 FEE-HELP assistance form as proof that you have applied for a TFN. 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 FEE-HELP. You must advise your provider of your TFN within 21 days of receiving it.
You must keep your TFN secure. Do not provide your TFN if you are only enquiring about a course. Only provide your TFN or the certificate on the actual Request for FEE-HELP assistance form (either paper or electronic), in order to pay your tuition fees 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 FEE-HELP assistance form for each course.

If you change your course or provider, you will also need to submit a new form for your new course or 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 FEE-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 FEE-HELP assistance form to access a FEE-HELP loan, or
- withdraw your enrolment without incurring the cost or debt for that unit.

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 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 administrative date for you to complete certain requirements before the census date. For example, some may want to you submit your Request for FEE-HELP assistance 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 FEE-HELP, including collecting and submitting the documents you need to prove your 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 FEE-HELP assistance form or to 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 FEE-HELP as at the census date.

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

You must contact your provider directly for assistance. Request for FEE-HELP assistance forms are processed by providers and not the Australian Government.
4. KEEPING TRACK OF YOUR FEE-HELP LOAN


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 enrolled in and the amount of FEE-HELP debt you incurred for that study period.

Check your CAN carefully to make sure that:

• the tuition fees listed on your CAN are the same as those published on your provider’s website;
• the loan fee has been calculated correctly (if applicable); and
• the CAN does not 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 CHESSN and other personal identifying details to access myUniAssist via 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 FEE-HELP assisted units tab to find out how much FEE-HELP you have used and how much of your FEE-HELP limit you have left (this tab will also include VET FEE-HELP information).

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 withdraw from the unit after the census date, you are still liable to pay the tuition fees of that unit, regardless of whether you attended any classes or handed in any assessment items.

If you used a FEE-HELP loan, you will incur a FEE-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 have already made an upfront payment of your tuition fees, 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 due to other special circumstances, you can apply to your provider to have your FEE-HELP balance re-credited and your HELP debt removed (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 censes 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 (or OUA if you are studying through them) 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 due to other special circumstances, you can apply to your provider to have your FEE-HELP balance re-credited and 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 FEE-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 3: Repayment rates for the 2013-14 income year

<table>
<thead>
<tr>
<th>2013-2014 Repayment income</th>
<th>Repayment % rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $51,309</td>
<td>Nil</td>
</tr>
<tr>
<td>$51,309 - $57,153</td>
<td>4.0%</td>
</tr>
<tr>
<td>$57,154 - $62,997</td>
<td>4.5%</td>
</tr>
<tr>
<td>$62,998 - $66,308</td>
<td>5.0%</td>
</tr>
<tr>
<td>$66,309 - $71,277</td>
<td>5.5%</td>
</tr>
<tr>
<td>$71,278 - $77,194</td>
<td>6.0%</td>
</tr>
<tr>
<td>$77,195 - $81,256</td>
<td>6.5%</td>
</tr>
<tr>
<td>$81,257 - $89,421</td>
<td>7.0%</td>
</tr>
<tr>
<td>$89,422 - $95,287</td>
<td>7.5%</td>
</tr>
<tr>
<td>$95,288 and above</td>
<td>8.0%</td>
</tr>
</tbody>
</table>
6.3 Can I make a voluntary repayment?
There are several ways you can make a voluntary repayment, including via BPAY and 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 repayment of $500, your account would be credited with $500 only.

6.4 Are repayments tax deductible?
Compulsory repayments 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 directly.
CONTACTS AND ADDITIONAL INFORMATION

Your approved provider
The student administration/enrolments office at your approved provider will be able to help you with:
• enrolments;
• tuition fees;
• census dates and administrative dates;
• the eligibility criteria for FEE-HELP;
• applying for a FEE-HELP loan;
• withdrawals;
• applying to have your FEE-HELP balance re-credited and 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 the HELP Handbook for 2014
If you are seeking more information about FEE-HELP or about HELP loans in general, this handbook provides detailed information. It is available from the Publications page in the Helpful Resources section at www.studyassist.gov.au.
Department of Education
The Department can help you with information about:
• FEE-HELP;
• other loans available under the HELP scheme; 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;
• compulsory repayments; and
• voluntary repayments.
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 other 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.