



Australian Government

Department of Education

VET FEE-HELP

Information for 2015



www.studyassist.gov.au

V E T
FEE-HELP

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 UNDER VET FEE-HELP.



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 VET 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 vocational education and training (VET) courses at the diploma level and above. It is a summary of the key points a person accessing the **VET 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 regarding VET FEE-HELP, you can visit the **Study Assist** website at www.studyassist.gov.au. You can also refer to the **CSP and HELP Handbook for 2015**.

If you need information about loans for students in Commonwealth supported places or **fee paying** places at higher education institutions, please see the *Commonwealth supported places and HECS-HELP information for 2015* booklet or the *FEE-HELP information for 2015* booklet. The handbook and all **HELP** student information booklets are available at www.studyassist.gov.au.

IMPORTANT: PROPOSED CHANGES TO THE HIGHER EDUCATION SYSTEM FROM 1 JANUARY 2016.

The Australian Government is planning to introduce a range of reforms to improve our higher education system. Some of these changes will affect individuals that are accessing VET FEE-HELP assistance. These changes aim to create greater choice for all students, whatever you choose to study and wherever you go. It is important that current and future students understand how these changes will affect them. These changes are subject to the passage of legislation.

For information on these changes please visit www.studyassist.gov.au.

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GLOSSARY

Accumulated HELP debt The consolidated total of any VET FEE-HELP, 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 providers and higher education institutions for students to complete various requirements.

Approved provider (provider) In this booklet, this term means an organisation that has been approved by the Australian Government to offer VET FEE-HELP loans to eligible students.

ATO Australian Taxation Office.

Census date This date is set by providers and it is the deadline for various requirements, like making an upfront payment, applying for a VET FEE-HELP loan, paying your tuition fees or formally withdrawing your enrolment in order to not incur a debt.

CAN (Commonwealth Assistance Notice)

A notice from your provider detailing information about the Commonwealth assistance you have used for the study period.

CSP and HELP Handbook for 2015 A comprehensive handbook that contains information about Commonwealth supported places (subsidised higher education places) 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 institutions, with paying their tuition fees.

FEE-HELP balance The amount of VET FEE-HELP (and FEE-HELP) you have left to use before reaching the FEE-HELP limit.

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

Fee paying/fee for service place A place in a course which is not a Commonwealth supported place (not subsidised by the Australian Government and not subsidised by a state or territory government) and for which students are required to pay tuition fees.

Fee paying student A student who is enrolled in a fee paying/fee for service place.

HELP (Higher Education Loan Programme)

A suite of loans offered by the Australian Government that assists eligible students with paying their tuition fees (VET FEE-HELP or 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 to access a Commonwealth supported place).

Request for VET FEE-HELP assistance The form that you must submit to your provider to apply for a VET 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 in order to have your FEE-HELP balance re-credited and your VET FEE-HELP debt removed.

Study Assist (www.studyassist.gov.au)

A website providing information about options for financing tertiary study, including information on student loans, lists of providers, courses and information on student income support.

Subsidised VET student A student whose training place is subsidised by a state or territory government.

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 (e.g. 123 456 789).

Tuition fees The fees set by providers that VET students pay for their units of study. These fees are set by providers and are not regulated by the Australian Government.

VET FEE-HELP An Australian Government loan scheme that assists eligible students enrolled in certain higher-level VET courses, at providers, with paying 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 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 **VET FEE-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 2.1** for more information.

2. Be aware of your obligations.

- Find out your census date(s). Census dates are critical to requesting a VET FEE-HELP loan or withdrawing your enrolment without incurring a financial debt for the unit (or academic penalty). See **section 2.3** for more information.
- 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 a VET 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 incurred a VET FEE-HELP debt or 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 obliged to find out why—and you will be liable to either: pay the **tuition fee** or incur a VET 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.

1. THE VET FEE-HELP LOAN SCHEME

More information about **VET FEE-HELP**, including the eligibility requirements, is available from the **CSP and HELP Handbook for 2015** at www.studyassist.gov.au.

You may be interested to know that:

- if you use a VET FEE-HELP loan, you will not have to make any repayments in the 2014–15 income year unless your income is \$53,345 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 regarding how to claim self-education expenses, including eligible study and applicable caps on the amount that can be claimed.

1.1 What is VET FEE-HELP?

VET FEE-HELP is a loan scheme that helps eligible VET students pay their tuition fees for certain higher-level VET qualifications. Refer to **section 1.2** for more information.

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

1.2 Who can use VET FEE-HELP?

Eligible students

VET FEE-HELP is available to eligible VET fee paying/fee for service students. These students are enrolled in fee paying places at providers, and charged tuition fees for their studies. All providers that can offer VET FEE-HELP loans are listed at www.studyassist.gov.au.

Eligible courses

An eligible student may access VET FEE-HELP for VET qualifications at the following levels:

- diploma
- advanced diploma
- graduate certificate, and
- graduate diploma.

Subsidised VET students

VET FEE-HELP is also available to eligible state or territory **subsidised VET students** who are enrolled with a provider in a state or territory that has implemented subsidised VET FEE-HELP arrangements. A subsidised VET student may use VET FEE-HELP to pay their tuition fees for VET qualifications at the following levels:

- diploma or advanced diploma, or
- selected certificate IV qualifications that are part of the VET FEE-HELP Certificate IV Trial.

Certificate IV Trial

For a trial period, VET FEE-HELP loans are to be extended to selected Certificate IV qualifications in certain states/territories.

You may be eligible to participate in the trial if you meet the VET FEE-HELP citizenship and residency requirements, and you must also be eligible for a subsidised place in one of the specific courses that are part of the trial. This trial does not extend to full fee paying/fee for service students, regardless of whether they are enrolled in one of the eligible courses.

Visit **www.studyassist.gov.au** for more information regarding the timelines, eligibility requirements, eligible courses and eligible providers.

1.3 What are the citizenship and residency requirements for VET FEE-HELP?

To access a VET FEE-HELP loan, you must meet the eligibility requirements as specified in section 1.2 and be either:

an Australian citizen

OR

a permanent humanitarian visa holder who is resident in Australia for the duration of your unit.

IMPORTANT NOTE FOR NEW ZEALAND SPECIAL CATEGORY VISA (SCV) HOLDERS

The Australian Government has proposed changes to the eligibility criteria for HELP from 1 January 2015, subject to the passage of legislation. The changes will allow eligible New Zealand SCV holders to access HELP loans. For more information about this proposed change, visit www.studyassist.gov.au.

Need to check your visa subclass?

Your provider will need proof of your visa status to verify eligibility. The Visa Entitlement Verification Online (VEVO) system is a free, online service that allows visa holders and registered Australian organisations, such as 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 VET FEE-HELP, you will need to confirm upfront payment dates and arrangements with your provider directly. If you cannot afford to pay your entire 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 amount you can borrow under VET FEE-HELP (and **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 VET FEE-HELP (or FEE-HELP) loan.

In 2015, the FEE-HELP limit is \$97,728 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 \$122,162. This limit is indexed on 1 January each year.

NOTE: As part of the 2014–15 Budget the Government proposed that the FEE-HELP limit will be removed and there will be no limit on the amount of FEE-HELP and VET FEE-HELP assistance that a student can access. This change will apply to all students from 1 January 2016. This change is subject to the passage of legislation. For more information about changes to higher education that may affect you, visit www.studyassist.gov.au.

1.5 What is the FEE-HELP balance?

The **FEE-HELP balance** is the available amount of VET FEE-HELP (or FEE-HELP) that 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?

Your debt will be indexed. **HELP** debts are indexed annually in accordance with the *Higher Education Support Act 2003*. In 2015, the Act provides for indexation based on changes in the Consumer Price Index. Indexation rates are published on the **ATO** website, visit www.ato.gov.au.

NOTE: As part of the 2014–15 Budget, the Government proposed changes to the way HELP debts are indexed. From 1 June 2016 all HELP debts will be indexed by the Treasury 10 year bond rate (to a maximum of 6.0 per cent per annum). This change is subject to the passage of legislation. For more information about this proposed change, visit www.studyassist.gov.au.

1.7 Is there a loan fee?

Yes. There is a 20 per cent loan fee which is applied to VET FEE-HELP loans for **fee paying/fee for service** students. The loan fee does not count towards your FEE-HELP limit. The loan fee is 20 per cent 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 VET FEE-HELP loan.

For example, if you are undertaking a unit that costs \$1,000 the loan fee is 20 per cent of \$1,000 = \$200. As such, your VET FEE-HELP debt for that unit will be the cost of the unit (\$1,000) + the loan fee (\$200) = \$1,200.

The loan fee is not applied to eligible subsidised VET students studying in a state or territory that has implemented VET FEE-HELP arrangements for subsidised students.

NOTE: As part of the 2014–15 Budget the Government proposed that the existing 20 per cent VET FEE-HELP loan fee will be removed from 1 January 2016. This change is subject to the passage of legislation. For more information about changes to higher education that may affect you, visit www.studyassist.gov.au.

2. APPLYING FOR A VET FEE-HELP LOAN

More information about applying for **VET FEE-HELP**, including information on enrolling in multiple courses or at different providers, is available from the **CSP and HELP Handbook for 2015** at www.studyassist.gov.au.

2.1 How do I apply for VET FEE-HELP?

To apply for VET FEE-HELP you must submit a valid **Request for VET FEE-HELP assistance** form (the form) to your provider by the **census date**. If you do not submit your form by the census date for a unit of study, you will not be able to access VET FEE-HELP for that unit of study. Retrospective access to VET 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 VET 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 VET FEE-HELP loan for the unit(s) of study in which you have enrolled.

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 form as proof that you have applied for a TFN. 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 form (either paper or electronic) in order to pay your tuition fees for the specific course(s) of study in which you are enrolled.

2.2 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 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 VET 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 4** for information on withdrawing from your studies.

2.3 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 form to access a VET 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 you to submit your 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(s) (i.e. close of business etc).

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

You must contact your provider directly for assistance. The forms are processed by providers and not the Australian Government.

3. KEEPING TRACK OF YOUR VET FEE-HELP LOAN

More information about keeping track of your **VET FEE-HELP** loan is available from the *CSP and HELP Handbook for 2015* at www.studyassist.gov.au.

3.1 Your Commonwealth Assistance Notice (CAN)

Your **provider** will send you a **CAN** within 28 days of the **census date** of 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 and the amount of VET FEE-HELP debt you have incurred for that study period.

Check your CAN carefully to make sure that:

- the **tuition fees** on the 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 a longer correction period).

3.2 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 for higher education). 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). You can refer to the **FEE-HELP** assisted units tab in myUniAssist to find out how much VET FEE-HELP you have used and how much of your **FEE-HELP limit** you have left.

myUniAssist is updated with details about your **HELP** usage as reported by your provider four times a year. Given the time delay in reporting data, 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 will not provide information about the current level of your HELP debt as repayments are made to the **ATO** and myUniAssist is not updated with this information.

3.3 Your HELP account information statement

The ATO no longer automatically sends HELP account information statements. You can obtain account information, such as the balance of your account or your payment reference number (PRN) by:

- logging onto your secure ATO online account, through myGov
- phoning the ATO at any time during the year. 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.

4. WITHDRAWAL OR NON-COMPLETION OF STUDIES

More information about withdrawal procedures and **special circumstances** is available from the *CSP and HELP Handbook for 2015* at www.studyassist.gov.au. You must also familiarise yourself with the specific withdrawal policy at your **provider**.

4.1 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 **VET FEE-HELP** loan, you will incur a VET 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 because of other special circumstances, you can apply to your provider to have your **FEE-HELP balance** re-credited and your **HELP** debt removed. Contact your provider directly for information on the application process.

4.2 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 one 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.

4.3 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 FEE-HELP balance re-credited and your HELP debt removed. 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.

However, if you withdrew 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
- did not make their full impact on you until on or after the census date, and
- made it impracticable for you to complete your unit(s) of study requirements.

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 2015* at www.studyassist.gov.au.

5. 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 2015* at www.studyassist.gov.au.

NOTE: As part of the 2014–15 Budget, the Government proposed changes to the repayment of HELP loans including the introduction of a new minimum repayment threshold and repayment rate and changes to the indexation of your HELP debt. These changes will commence in 2016 and are subject to the passage of legislation. For more information about these proposed changes and how they will affect you, please visit www.studyassist.gov.au.

5.1 When do I start paying back the loan?

Your **VET FEE-HELP** debt becomes part of your **accumulated HELP debt**. The minimum repayment threshold for compulsory repayment is adjusted each year. In the 2014–15 income year, you will be required to make a compulsory repayment if your income is \$53,345 or above. Repayments made through the Australian taxation system are called compulsory repayments and continue until you have repaid your whole debt.

5.2 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 per cent of your income. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 1: Repayment rates for the 2014–15 income year

Repayment income	Repayment % rate
Below \$53,345	Nil
\$53,345 - \$59,421	4.0%
\$59,422 - \$65,497	4.5%
\$65,498 - \$68,939	5.0%
\$68,940 - \$74,105	5.5%
\$74,106 - \$80,257	6.0%
\$80,258 - \$84,481	6.5%
\$84,482 - \$92,970	7.0%
\$92,971 - \$99,069	7.5%
\$99,070 and above	8.0%

5.3 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 payment, go to

www.ato.gov.au/howtopay.

NOTE: The Australian Government has proposed changes to the voluntary repayment arrangements (to be in effect from 1 January 2015). The changes are subject to the passage of legislation and until the relevant legislation is passed, the current arrangements apply.

Current arrangements

Voluntary repayments of \$500 or more receive a 5 per cent bonus. This means your account will be credited with an additional 5 per cent of the value of your repayment, not 5 per cent 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 are approved, 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.

5.4 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.

CONTACTS AND ADDITIONAL INFORMATION

Your provider

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

- enrolments
- **tuition fees**
- **census dates** and **administrative dates**
- eligibility criteria for **VET FEE-HELP**
- applying for a VET FEE-HELP loan
- withdrawals
- getting your **FEE-HELP balance** re-credited and your **HELP** debt removed under **special circumstances**
- grievance procedures for student complaints.

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

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

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

The CSP and the HELP Handbook for 2015

If you are seeking more information about VET FEE-HELP or about HELP loans in general (and subsidised Commonwealth supported places for higher education), 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:

- VET FEE-HELP
- other loans available under the HELP scheme
- other forms of Australian Government assistance.

Contact details:

- visit **www.studyassist.gov.au**
- call the student enquiry line on **1800 020 108** (or **+ 61 3 9938 2545** from outside Australia)
- If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service. For more information visit **www.relayservice.gov.au**.

Australian Taxation Office (ATO)

The ATO can help you with:

- your accumulated HELP debt
- compulsory repayments
- voluntary repayments.

Contact details:

- visit **www.ato.gov.au** to get the booklet *Repaying your student debt in 2014–2015*
- 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: Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

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 and Austudy
- Freecall™ **1800 132 317** for information on ABSTUDY
- Freecall™ **1800 810 586** for TTY* enquiries
- call **13 12 02** for information in languages other than English.

*TTY is only for people who are deaf or who have a hearing or speech impediment. A TTY phone is required to use this service.

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
- call **13 18 80** for citizenship enquiries.

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ISSN 1449-9282

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