



# Information for Commonwealth supported students 2005

**Are you planning to enrol in a course of study at a higher education provider in 2005?**

**Has your provider advised you that you will be Commonwealth supported?**

**If yes, you must read this booklet. It contains important information on your obligations as a Commonwealth supported student.**

You should also keep this booklet handy for reference throughout the year.

If you are a fee-paying student (a non-Commonwealth supported student), you must read the *FEE-HELP information 2005* booklet. The information in this booklet and the *FEE-HELP information 2005* booklet is also available from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

The information outlined in this publication is consistent with the *Higher Education Support Act 2003*. However, changes may be made to any provisions at any time with the consent of both Houses of Parliament.

## Important - census dates

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The census date for a unit of study is the date by which you **must**:

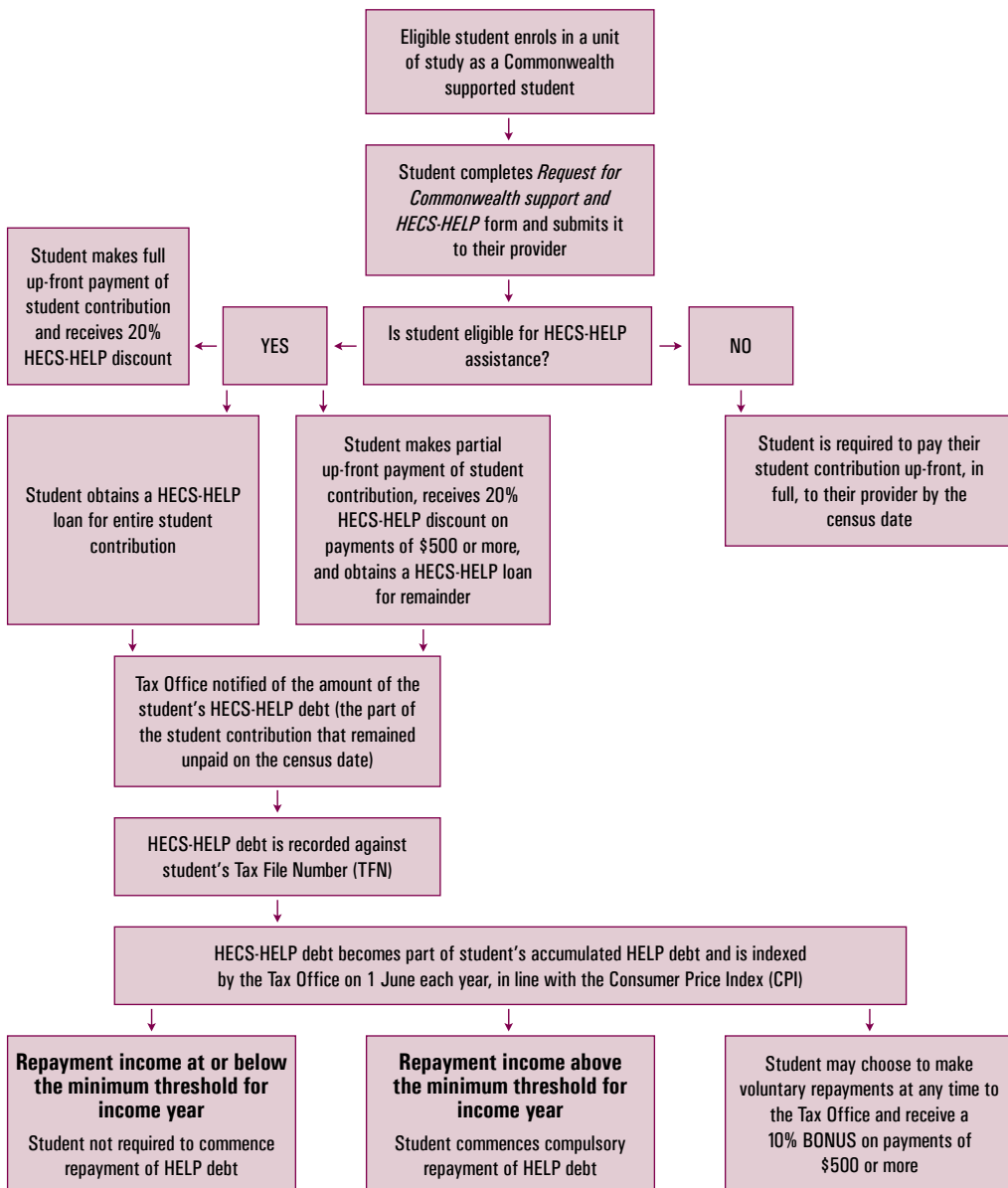
- submit your completed *Request for Commonwealth support and HECS-HELP* form; and
- finalise the arrangements for the payment of your student contribution.

**This is your responsibility. Failure to do this will result in your higher education provider cancelling your enrolment as a Commonwealth supported student.**

Also, if you are eligible for HECS-HELP assistance, and you have supplied your Tax File Number and not made a full up-front payment of your student contribution amount, **you will incur a HECS-HELP debt** if you are enrolled in your unit of study after the census date.

Your higher education provider will inform you of the census dates for your units of study. For more information on census dates, see Section 3.2 of this booklet.

## How to pay your student contribution



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# 1. The higher education reforms

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## 1.1. Background to the reforms

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In 2002, the Australian Government conducted a review of Australia's higher education system. The Government's response to the review was announced in the policy statement, *Our Universities: Backing Australia's Future*.

## 1.2. What has happened to HECS?

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### Deregulated student contributions

The fundamental principles of the Higher Education Contribution Scheme (HECS) have not changed. Under HECS, which was in place before 2005, the Australian Government set the contribution amount that students were required to pay and students studied in HECS places that were subsidised by the Australian Government.

These HECS places will continue to be provided but will be called Commonwealth supported places (see Section 2). From 2005, higher education providers are able to determine student contribution amounts for these Commonwealth supported places within ranges from \$0 up to a maximum that the Australian Government sets. As student contribution levels vary between courses and higher education providers, higher education providers will become more competitive in terms of cost and quality, and will focus more on what is important to students.

### Introduction of a Student Learning Entitlement

In order to share Commonwealth funds for higher education more equitably across the community, the Australian Government has introduced the Student Learning Entitlement (SLE) (see Section 3.5). The SLE gives eligible students access to Commonwealth supported places for a period of seven years of equivalent full-time study. It will provide greater opportunities for more students to gain access to a Commonwealth supported place, as new entrants will be

able to occupy places freed by students who have consumed their entitlement.

### **Eligibility to defer and/or receive a discount for up-front payments**

The Australian Government has maintained the principle that students should not be prevented from participating in higher education because of an inability to pay their student contribution up-front. The deferred payment arrangements and discount for up-front payments (which has changed to 20%) that were available under HECS are now grouped together as HECS-HELP assistance (see Section 5).

Only Australian citizens and holders of permanent humanitarian visas are able to access HECS-HELP to help pay their student contribution amounts. However, until the end of 2008, New Zealand citizens and other holders of permanent visas who are considered to be pre-2005 HECS students may have their eligibility for HECS-HELP determined under the old HECS rules (see Section 8 and Appendix B).

### **Repayment thresholds and bonus for voluntary repayments**

As a significant equity measure, the Australian Government has increased the minimum repayment threshold for compulsory repayment of a HECS debt from \$25,348 in 2003-04 to \$35,000 in 2004-05. This means that you will not have to begin repaying your student contribution until you are earning above \$35,000. This will increase to \$36,184 in 2005-06 for a Higher Education Loan Programme (HELP) debt (see Section 6). This will assist debtors on lower incomes.

The bonus for voluntary repayments of HECS and HELP debts will be 10% from 1 January 2005.

### **1.3. I began my course as a HECS student before 2005. How do the changes affect me?**

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Generally, if you began your course of study before 1 January 2005 as a Higher Education Contribution Scheme (HECS) student, you may be considered to be a pre-2005 HECS student if you meet certain criteria (see Section 8). However, all the changes outlined in Section 1.2 will affect you.

You will become a Commonwealth supported student, commence using your Student Learning Entitlement and, if eligible, will access HECS-HELP assistance for your student contribution amount, including the new discount rate of 20% for full up-front payments or partial up-front payments of \$500 or more. The new repayment thresholds and bonus for voluntary repayments will also apply to you.

However, the changes to the setting of student contribution amounts and the new eligibility criteria for HECS-HELP will affect you differently until the end of 2008, when the transitional arrangements will cease (see below).

#### **Student contribution amounts**

As a pre-2005 HECS student, your higher education provider will set your student contribution amount as it will for other students. However, in setting this amount, your provider cannot go above what the HECS rates would have been in 2005. Therefore, your contribution will not be more than what you would have contributed if HECS did not change.

#### **Eligibility for HECS-HELP assistance**

If you are a New Zealand citizen or the holder of a permanent visa (other than a permanent humanitarian visa) who is a pre-2005 HECS student, your eligibility for HECS-HELP assistance will be determined under the old HECS rules (see Appendix B).

## 2. Overview of Commonwealth supported places

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### 2.1. What is a Commonwealth supported place?

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A Commonwealth supported place is a higher education place for which the Commonwealth makes a contribution towards the cost of your education. The Australian Government allocates a number of Commonwealth supported places to eligible higher education providers each year. A list of higher education providers that currently have Commonwealth supported places is at Appendix A.

You are a Commonwealth supported student if you meet the eligibility requirements (see Section 3.1) and are enrolled in a unit of study that is Commonwealth supported. If you are enrolled in a unit of study as a Commonwealth supported student, you will generally be required to contribute to the cost of your education through a student contribution. It is considered reasonable that students who directly benefit from higher education should pay part of the cost of their studies, while the Australian Government pays the major part of the costs involved. Your higher education provider sets the student contribution amount that you are required to pay.

If you are not enrolled in a unit of study as a Commonwealth supported student, you will be required to pay the full tuition fee set by your higher education provider. However, you may be eligible for FEE-HELP assistance to help pay your tuition fees. For more information on fee-paying places and FEE-HELP, you should get a copy of the *FEE-HELP information 2005* booklet from your higher education provider or from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

### 2.2. Who administers Commonwealth supported places?

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The Department of Education, Science and Training (DEST), the Australian Taxation Office (the Tax Office), and higher education providers administer Commonwealth supported places under the *Higher Education Support Act 2003*.



## 2.3. What are the benefits of being a Commonwealth supported student?

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There are five main benefits of being enrolled as a Commonwealth supported student in a unit of study:

- 1 the Commonwealth contributes significantly to the cost of your education by providing, on average, around three-quarters of the cost;
- 2 the Commonwealth limits the student contribution that your higher education provider can charge you for the unit;
- 3 you may be eligible for HECS-HELP assistance to help you pay your student contribution amount;
- 4 you may be eligible for a Commonwealth Learning Scholarship (CLS); and
- 5 you may be eligible for an OS-HELP loan to assist you to undertake study overseas.

For information on CLS and OS-HELP, ask your higher education provider or visit the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

## 2.4. How do I apply for a Commonwealth supported place?

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You can apply for a Commonwealth supported place through a tertiary admissions centre. In some cases, you may be able to apply directly to your higher education provider (you will need to confirm this with your higher education provider).

If you are successful, either your tertiary admissions centre or higher education provider will contact you with an offer for a Commonwealth supported place within your selected course of study. Your higher education provider will send you an enrolment package, which will include this booklet and a *Request for Commonwealth support and HECS-HELP* form (see Section 3.3).

## 2.5. Can I choose not to be Commonwealth supported?

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Yes. You may choose not to be Commonwealth supported for any of your units of study. In order to do so, you must inform your higher education provider, in writing, on or before the census date that you do not wish to be a Commonwealth supported student.

However, you need to be aware that your higher education provider is under no obligation to offer you a non-Commonwealth supported (fee-paying) place for those units. You also need to keep in mind the benefits associated with being a Commonwealth supported student (see Section 2.3).

## 3. Eligibility for Commonwealth supported places

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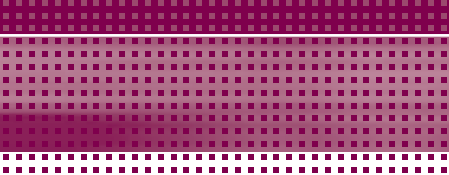
### 3.1. Am I eligible to be Commonwealth supported?

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You are eligible to be Commonwealth supported for a unit of study if you:

- enrol in the unit on or before the census date (see Section 3.2);
- submit a completed *Request for Commonwealth support and HECS-HELP* form on or before the census date (see Section 3.3);
- meet the citizenship or residency requirements (see Section 3.4); and
- have sufficient Student Learning Entitlement to cover the unit in which you are enrolling (unless the unit consists wholly of work experience in industry or forms part of an enabling course of study – ask your higher education provider) (see Sections 3.5 to 3.10).

Eligibility for a Commonwealth supported place, however, does not provide a guarantee that you will be offered a place. Your higher education provider is responsible for allocating Commonwealth



supported places based on merit and will let you know whether you have been offered one.

### 3.2. Census dates

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The census date for a unit of study is the date by which you **must**:

- submit your completed *Request for Commonwealth support and HECS-HELP* form (see Section 3.3); and
- finalise the arrangements for the payment of your student contribution (see Section 4.4).

**This is your responsibility. Failure to do this will result in your higher education provider cancelling your enrolment as a Commonwealth supported student.**

Also, if you are eligible for HECS-HELP assistance (see Section 5), and you have supplied your Tax File Number and not made a full up-front payment of your student contribution amount on or before the census date, you will **incur a HECS-HELP debt** if you are enrolled in your unit of study after the census date. This will occur even if you withdraw after the census date and do not complete the unit.

Your higher education provider will inform you of the census dates for your units of study. Your higher education provider will set the census date for your unit of study to be at least 20% of the way into the unit. There is no provision to extend the census date deadline for a unit of study.

Many higher education providers may also set an earlier date for finalising payment arrangements. You will need to confirm this date with your higher education provider.

### 3.3. Request for Commonwealth support and HECS-HELP form

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#### Completing and submitting the form

If you enrol in a Commonwealth supported place, you **must** complete and submit a *Request for Commonwealth support and HECS-HELP* form on or before the census date for your first unit of study that is contributing to your course of study as a Commonwealth supported student.

**Failure to do this will result in your higher education provider cancelling your enrolment as a Commonwealth supported student.**

Your higher education provider will give you a copy of this form. Some higher education providers also allow students to submit the form electronically. Your higher education provider will confirm whether this method of submitting the form is available to you.

In completing the form, you must ensure that you tick all the relevant boxes. You should contact your higher education provider if you are unsure of how to complete the form. Your higher education provider cannot accept copies or facsimiles of the form.

If you are a **pre-2005 Higher Education Contribution Scheme (HECS) student**, you **must** fill out a new form if you are continuing with your course in 2005. You must fill out the *Request for Commonwealth support and HECS-HELP – pre-2005* form on or before the census date for your first unit of study in 2005.

**Failure to do this will result in your higher education provider cancelling your enrolment as a Commonwealth supported student.**

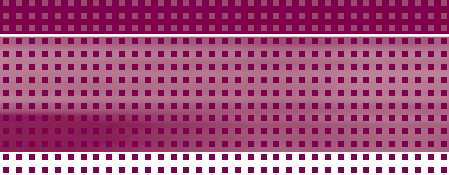
## Which form do I complete?

There are two *Request for Commonwealth support and HECS-HELP* forms. One is for new students commencing their course of study in 2005, the other is for pre-2005 HECS students who are continuing with the course of study they began prior to 1 January 2005. You will need to ensure you complete the correct form. Your higher education provider will be able to help you determine which form is relevant to you.

## Provision of your Tax File Number (TFN)

You need to quote your TFN if you are eligible for HECS-HELP assistance and you:

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



**If you have not paid your student contribution in full on or before the census date and you did not provide your TFN, your higher education provider will cancel your enrolment as a Commonwealth supported student.**

### **What signing the form means**

The form is a legal document and it requires you to declare that you have read this booklet and that you are aware of your obligations as a Commonwealth supported student. Also, if you take out a HECS-HELP loan for all or part of your student contribution amount, you will have a legal obligation to the Commonwealth in relation to the repayment of your HECS-HELP debt.

### **If I change my course of study and/or higher education provider, do I need to fill out a new form?**

Yes. You should **check with your higher education provider** if you think you may need to fill out a new form. If you do not complete a new form when required to do so, your higher education provider may **cancel your enrolment** as a Commonwealth supported student.

## **3.4. Meeting the citizenship or residency requirements**

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You are eligible to be Commonwealth supported if you are:

- an Australian citizen; or
- a New Zealand citizen who will be resident in Australia for the duration of your unit; or
- the holder of a permanent visa who will be resident in Australia for the duration of your unit.

## **3.5. Meeting the Student Learning Entitlement requirements**

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In order to provide greater opportunities for more students to access Commonwealth supported places, eligible persons are allocated a Student Learning Entitlement (SLE). Students who have consumed their SLE free Commonwealth supported places for new entrants.

SLE is measured in equivalent full-time student load (EFTSL), which is the proportion of a full-time load that a unit of study represents. Your higher education provider sets an EFTSL value for each unit of study it offers. To be Commonwealth supported for a unit, you must have enough SLE to cover the EFTSL value of that unit.

### 3.6. How much Student Learning Entitlement am I entitled to?

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Your total Student Learning Entitlement (SLE) is made up of ordinary SLE, any additional SLE, and lifelong SLE. Previous study does not affect your eligibility for or allocation of SLE. However, your SLE will be consumed as you undertake any study as a Commonwealth supported student after 1 January 2005.

#### Ordinary SLE

From 1 January 2005, all Australian citizens, New Zealand citizens and holders of permanent visas will receive a SLE to the value of seven equivalent full-time student load (EFTSL). This default SLE amount is called ordinary SLE. It entitles you to seven years of equivalent full-time study as a Commonwealth supported student.

#### Example

If you choose to study at half the pace of a full-time student, you will have the same SLE as a full-time student (equivalent of seven years of full-time). However, you may study for fourteen years as a Commonwealth supported student.

#### Additional SLE

You may also be entitled to additional SLE. This is an extra entitlement that ensures that you have enough SLE to complete at least one course of study as a Commonwealth supported student.

You will be allocated additional SLE for your course of study if you are offered a Commonwealth supported place in the course and the course is:

- an **undergraduate course** of study that will take **longer than six years** of full-time study to complete. In this case, the additional SLE will ensure that, combined with your ordinary

SLE, you will have enough total SLE to cover the length of your course, plus one year of additional flexibility; or

- an **honours** course of study, a **graduate entry bachelor degree**, or a **postgraduate** course of study. In these cases, the additional SLE will be enough to cover the length of the course.

In general, the amount of additional SLE that you will be granted will be as outlined in each of the dot points above. However, if you have previously been allocated additional SLE for another course of study, and you consumed some of it, the amount you consumed will reduce the amount you are granted for subsequent courses.

### Example

Toby enrolls in a combined Bachelor of Law/Bachelor of Engineering as a Commonwealth supported student. The length of the course is 7 years of full-time study. He has not consumed any additional SLE previously for any other course.

Toby is entitled to have a total SLE for the course of 8 EFTSL (the length of the course (7 years), plus 1 year of additional flexibility). Because Toby already has 7 EFTSL of ordinary SLE, his additional SLE is equivalent to 1 EFTSL. That is,  $8$  (total SLE)  $- 7$  (ordinary SLE)  $= 1$  (additional SLE).

Any additional SLE you are granted for a course of study can only be used for that particular course. It cannot be transferred to another course. **You only begin consuming additional SLE once you have used all of your ordinary SLE.**

### Example

Francesca undertakes a Bachelor of Commerce and consumes 3 EFTSL of her ordinary SLE during her studies. She then enrolls in the related honours course as a Commonwealth supported student. Francesca is entitled to 1 EFTSL of additional SLE for the honours component.

Francesca completes her honours course, consuming 1 EFTSL of SLE. The SLE she consumes, however, is her ordinary SLE, leaving her with a balance of 3 EFTSL of ordinary SLE. The additional SLE she was granted for the honours course will be lost because she did not need it as she had enough ordinary SLE to cover the course. She cannot use the additional SLE for another course as additional SLE can only be used for the course for which it was granted.

## Lifelong SLE

In order to encourage lifelong learning, students who are eligible for SLE will accrue lifelong SLE. Lifelong SLE will allow you to update your qualifications or to retrain. You will begin accruing lifelong SLE:

- in 2012 if you are aged 20 years or older on 1 January 2005; or
- on 1 January of the year of your 27th birthday if you are aged less than 20 years on 1 January 2005.

The amount of lifelong SLE you accrue will be 1 EFTSL when you first start accruing, and 0.25 EFTSL every 1 January thereafter.

### 3.7. How do I consume my Student Learning Entitlement?

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You will start consuming your Student Learning Entitlement (SLE) on the census date for the unit of study in which you are enrolled as a Commonwealth supported student. Your SLE is reduced by the equivalent full-time student load (EFTSL) value of the unit. You are not required to have enough of one particular type of SLE (e.g. enough ordinary SLE) to cover a unit of study, so long as your total SLE available for the course of study covers it.

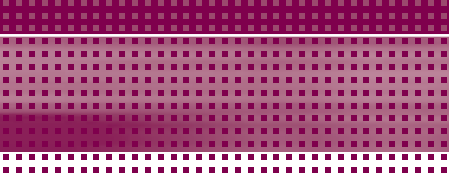
#### Example

Omar enrolls in a unit of study worth 0.125 EFTSL. At the time of enrolment, his total SLE is 1.025 EFTSL. It consists of:

- 0.025 EFTSL of ordinary SLE (because he has used 6.975 EFTSL of his ordinary SLE for previous study); and
- 1.000 EFTSL of additional SLE for the course of study which the unit forms a part.

Omar is able to undertake the unit as a Commonwealth supported student because he has enough total SLE to cover the unit. His ordinary SLE is reduced to zero first, and then he consumes 0.100 EFTSL (the balance) of his additional SLE.

Within 28 days of the census date for a unit of study, your higher education provider will send you a Commonwealth Assistance Notice (CAN). The CAN will include information on the amount of SLE that you have consumed for your units of study.



If you believe the CAN is incorrect, you should ask your higher education provider to check the information on the CAN, and, if necessary, check the calculations. You have **14 days** from the date of the CAN to contact your higher education provider, asking for the CAN to be corrected.

### **3.8. Where can I find out the balance of my Student Learning Entitlement?**

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As a Commonwealth supported student, you will be allocated a Commonwealth Higher Education Student Support Number (CHESSN) (see Section 9). In the second half of 2005, you will be able to use this number to access information on your Student Learning Entitlement and use of HECS-HELP assistance (see Section 5) from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au). For information on how to access your personal information, visit the website.

This website is maintained by the Department of Education, Science and Training (DEST). Your information will be updated once DEST receives data from your higher education provider. This will usually be at least 8 weeks after the census date for a unit of study.

### **3.9. What happens if I'm part way through my course and my Student Learning Entitlement runs out?**

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Given that every Commonwealth supported student has seven years of Student Learning Entitlement, this is very unlikely to occur. However, if it does, your higher education provider may offer you a fee-paying place (a non-Commonwealth supported place) in your course of study, subject to its own rules. If you enrol as a non-Commonwealth supported student in a unit of study, you will be required to pay tuition fees.

You may be entitled to a FEE-HELP loan for your tuition fees. For more information on fee-paying places and FEE-HELP, you should get a copy of the *FEE-HELP information 2005* booklet from your higher education provider or from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

### 3.10. Can I enrol in units of study at different higher education providers?

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Yes. You can enrol in units of study at different higher education providers so long as you are eligible to do so. This includes having enough Student Learning Entitlement (SLE) to cover all the units of study. If you do not have enough SLE to cover all the units of study you enrol in, you must choose the units for which you wish to be Commonwealth supported. For the units that you choose not to be Commonwealth supported, you **must notify the relevant higher education provider in writing** on or before the census date.

You are responsible for monitoring the consumption of your ordinary SLE and any additional SLE you have been granted. **If you do not inform your higher education provider, and you do not have enough SLE to cover your units of study, your higher education provider must cancel your enrolment as a Commonwealth supported student in the units that are not covered by your SLE.** Your higher education provider may give you the option of enrolling as a fee-paying student, or on a non-award basis for those units.

## 4. Paying for a unit of study

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### 4.1. How much does the Australian Government contribute?

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The amount the Australian Government contributes depends on the funding cluster in which the unit of study you are enrolled in as a Commonwealth supported student is classified. It also depends on the weight of your unit of study in your course of study (the equivalent full-time student load (EFTSL) value of the unit). This amount is paid directly to your higher education provider. Table 1 shows the Commonwealth contribution amounts for one year of equivalent full-time student load in 2005. These amounts are indexed each year.

**Table 1 – Commonwealth contribution amount per EFTSL for 2005**

<b>Funding cluster</b>	<b>Commonwealth contribution</b>
Law	\$1,472
Accounting, administration, economics, commerce	\$2,420
Humanities	\$4,078
Mathematics, statistics	\$4,817
Behavioural science, social studies	\$6,475
Computing, built environment, health	\$7,212
Foreign languages, visual and performing arts	\$8,869
Engineering, science, surveying	\$12,003
Dentistry, medicine, veterinary science	\$15,047
Agriculture	\$15,996
Education	\$7,116
Nursing	\$9,511

\* The Commonwealth contribution amounts will increase by 2.5% for higher education providers that comply with the National Governance Protocols and the Workplace Relations requirements.

## **4.2. How much do I contribute?**

Your higher education provider determines the amount you contribute for each unit of study, within ranges set by the Australian Government. The range that applies to a unit of study is dependent on the student contribution band in which the unit of study is classified.

The amount of your student contribution will also depend on the weight of the unit within your course of study (the equivalent full-time student load (EFTSL) value of the unit). Your higher education provider will be able to advise you of the weight of the units in which you are enrolled.

There are also different ranges, depending on when you began your course of study. If you are a pre-2005 Higher Education Contribution Scheme (HECS) student (see Section 8), the maximum amount your higher education provider can charge you is no more than what the HECS rate would have been for you in 2005.

Table 2 shows the student contribution bands and associated ranges for an EFTSL in 2005, for both commencing students and pre-2005 HECS students who began their course of study on or after 1 January 1997.

**Table 2 – Student contribution bands and ranges for 2005**

Student contribution band	Student contribution range (post-2005 students)	Student contribution range (pre-2005 HECS students)
<b>Band 3</b> (law, dentistry, medicine, veterinary science)	\$0 – \$8,018	\$0 – \$6,414
<b>Band 2</b> (accounting, administration, economics, commerce, mathematics, statistics, computing, built environment, health, engineering, science, surveying, agriculture)	\$0 – \$6,849	\$0 – \$5,479
<b>Band 1</b> (humanities, behavioural science, social studies, foreign languages, visual and performing arts)	\$0 – \$4,808	\$0 – \$3,847
<b>National priorities</b> (education, nursing)	\$0 – \$3,847	\$0 – \$3,847

For pre-2005 HECS students who began their course **before 1 January 1997**, the student contribution range for 2005 is \$0 to \$2,889.

The ranges and the pre-1997 rate are indexed each year.

You will need to contact your higher education provider to find out your student contribution amount for the unit of study in which you are enrolling.

#### **Example**

Oki commences a Bachelor of Arts in 2005. In her first year, she enrolls in History A01. Her higher education provider has set the student contribution amount for this unit at \$4,000 for one year of full-time student load. For Oki, History A01 represents 0.125 of a full-time student load. Her student contribution amount for History A01 is as follows:  $0.125 \times \$4,000 = \$500$ .

### **4.3. How can I check if the calculation of my student contribution is correct?**

---

After the census date, your higher education provider will send you a Commonwealth Assistance Notice (CAN). The CAN will include information on your student contribution amounts, Student Learning Entitlement usage and HECS-HELP assistance for the units of study you are enrolled in as a Commonwealth supported student. The CAN will include any changes you may have made to your study programme on or before the census date.

If you believe the CAN is incorrect, you should ask your higher education provider to check the information on the CAN, and, if necessary, check the calculations. You have **14 days** from the date of the CAN to contact your higher education provider, asking for the CAN to be corrected.

In the second half of 2005, you will also be able to access this information online from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

### **4.4. How do I pay my student contribution?**

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Student contributions are paid either up-front or are deferred and paid later through the tax system. The options available for paying your student contribution will depend on your citizenship or residency status.

## Australian citizens and holders of a permanent humanitarian visa

If you are an Australian citizen or the holder of a permanent humanitarian visa, you may be entitled to HECS-HELP assistance (see Section 5). HECS-HELP assistance allows you to obtain a HECS-HELP loan for all or part of your student contribution amount, or may provide you with a 20% discount for up-front payments. Your HECS-HELP arrangements must be finalised on or before the census date for the unit of study.

## Other holders of permanent visas and New Zealand citizens

If you are the holder of a permanent visa (other than a permanent humanitarian visa) or a New Zealand citizen, you are generally required to pay your student contribution up-front, in full, to your higher education provider **on or before the census date. You are not eligible for HECS-HELP assistance.**

The only exception to this is if your higher education provider has identified you as a **pre-2005 HECS student** (see Section 8). In this case, you **may be eligible for HECS-HELP assistance.**

## 5. HECS-HELP assistance

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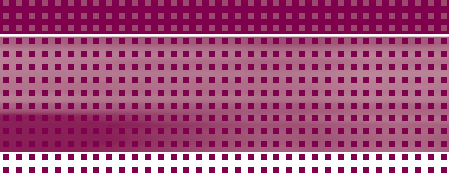
### 5.1. What is HECS-HELP assistance?

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If you are eligible, HECS-HELP assistance helps you pay your student contribution amount for a unit of study in which you are enrolled as a Commonwealth supported student.

There are two forms of HECS-HELP assistance:

1. a **HECS-HELP loan** – this is a loan from the Australian Government for all or part of your student contribution amount. You do not need to start repaying your HECS-HELP debt until your repayment income is above the minimum threshold for compulsory repayment (see Section 6 on repayments).

- 
2. a **HECS-HELP discount** – if you pay all, or at least \$500, of your student contribution amount for units with the same census date up-front, you will receive a 20% discount on the amount you pay.

## 5.2. Eligibility for HECS-HELP assistance

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### Am I eligible for HECS-HELP assistance?

You are eligible for HECS-HELP assistance if you:

- are enrolled in a unit of study as a Commonwealth supported student;
- meet the citizenship or residency requirements. That is, you must be:
  - an Australian citizen; or
  - the holder of a permanent humanitarian visa who will be resident in Australia for the duration of the unit; or
  - a pre-2005 Higher Education Contribution Scheme (HECS) student (see Section 8) who is a New Zealand citizen or the holder of a permanent visa (other than a permanent humanitarian visa) who meets the citizenship eligibility requirements that were in place under HECS (see Appendix B for more information on these requirements).

### What else do I need to do to ensure my eligibility for HECS-HELP assistance?

You must also, on or before the census date:

- submit a completed *Request for Commonwealth support and HECS-HELP* form (see Section 3.3); and
  - supply your Tax File Number on your form if you intend to obtain a HECS-HELP loan for all or part of your student contribution amount (see Section 5.3); or
  - pay 80% of your student contribution amount up-front to your higher education provider (see Section 5.3). The Australian Government will pay the remaining 20% to your higher education provider and this represents your HECS-HELP discount.

## **Does an existing HECS or HELP debt affect my eligibility for HECS-HELP?**

No. An existing HECS or HELP debt does not affect your eligibility for HECS-HELP. See Section 6 for information on HECS and HELP debts.

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

No. Your income or assets do not affect your eligibility for HECS-HELP. However, your income will affect when you will be required to begin repaying your HECS-HELP debt.

## **5.3. What are my payment options under HECS-HELP?**

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If you are eligible for HECS-HELP assistance, you may choose to either:

- make a full up-front payment of your student contribution amounts for all the units of study you are enrolled in as a Commonwealth supported student that have the same census date. You will receive a 20% discount;
- pay part of your student contribution amounts up-front, receive a 20% discount for any payments totalling \$500 or more for units with the same census date, and obtain a HECS-HELP loan for the remainder; or
- obtain a HECS-HELP loan for the full amount of your student contribution amount.

In Question 11 of the *Request for Commonwealth support and HECS-HELP* form (see Section 3.3), you are asked to indicate your payment option.

## Full up-front payment of your student contribution amount

To make a full up-front payment of your student contribution amount, you only need to pay 80% of the total of the student contribution amounts for all the units you are enrolled in that have the same census date. You must make this payment on or before the census date for the units. The Australian Government will pay the other 20% of your student contribution amount to your higher education provider on your behalf. This is the HECS-HELP discount and you will never be required to pay this amount.

### Example

Pablo is enrolled in 4 units of study, all with a census date of 31 March 2005, and is eligible for HECS-HELP assistance. The total student contribution amount for these 4 units is \$3,000.

Pablo wishes to make a full up-front payment of his student contribution amount. To do so, he must pay \$2,400 (80% of \$3,000) to his higher education provider on or before 31 March.

The Australian Government will pay the remaining \$600 to Pablo's higher education provider.

Given that you do not intend to obtain a HECS-HELP loan, you are not required to provide your Tax File Number (TFN) on your *Request for Commonwealth support and HECS-HELP* form.

However, it is **recommended that you provide your TFN as a safety net**. This will ensure that, if for some reason you are unable to make the up-front payment on or before the census date, you will be able to obtain a HECS-HELP loan. If you do not pay your entire student contribution amount up-front and have not provided a TFN on or before the census date, your provider **must cancel your enrolment** as a Commonwealth supported student. Your higher education provider does not have any discretion to accept an up-front payment after the census date. TFNs are used only to enable your higher education provider to advise the Tax Office of the amount of your debt.

## Partial up-front payment of your student contribution amount

If you pay less than 80% of the student contribution amounts for the units you are enrolled in that have the same census date, this is a partial up-front payment. Any partial up-front payments must be made on or before the census date. Partial up-front payments that total \$500 or more, and that are made on or before the census date, will attract the 20% discount. To calculate the amount of your payment, including the discount, multiply your payment by 1.25. Your student contribution amount minus your payment and the discount will be the amount of your HECS-HELP debt.

### Example

Isabelle is enrolled in 4 units of study, all with a census date of 31 March 2005, and is eligible for HECS-HELP assistance. The total student contribution amount for these 4 units is \$3,000.

Isabelle makes a partial up-front payment of \$500 before the census date, which means her payment, including the discount is  $\$500 \times 1.25 = \$625$ . Her HECS-HELP debt will be  $\$3,000 - \$625 = \$2,375$ . Isabelle will be required to make repayments on this amount when her repayment income is above the minimum threshold for compulsory repayment.

The Australian Government will pay this amount (\$2,375), plus the amount of the discount ( $\$625 - \$500 = \$125$ ) to Isabelle's higher education provider on her behalf.

If you intend to make a partial up-front payment, you **must provide your TFN** on your *Request for Commonwealth support and HECS-HELP* form to enable you to obtain a HECS-HELP loan for the unpaid portion of your student contribution amount. Failure to do so will result in your higher education provider **cancelling your enrolment** as a Commonwealth supported student in that unit of study.

You should also be aware that, under legislation, your higher education provider must not accept a payment of more than 80% of your student contribution amount for a unit of study.

## Obtaining a HECS-HELP loan for all or part of your student contribution amount

To obtain a HECS-HELP loan for all or part of your student contribution amount, you must provide your TFN on your *Request for Commonwealth support and HECS-HELP* form. Failure to do so will result in your higher education provider **cancelling your enrolment** as a Commonwealth supported student in that unit of study if you have not made a full up-front payment of 80% of your student contribution amount.

If you choose not to provide your TFN, you will not be eligible for a HECS-HELP loan. If you cannot quote your TFN when you enrol, you should obtain a TFN, or a certificate from the Tax Office stating that you have applied for one, and provide it to your higher education provider on or before the census date. **If you cannot quote your TFN or supply a certificate by the census date, you will not be eligible for a HECS-HELP loan.** TFNs are used only to enable your higher education provider to advise the Tax Office of the amount of your loan.

### How do I get a TFN?

If you do not have a TFN, you will need to complete a *Tax file number application or enquiry* form, available from the Tax Office. TFNs cannot be allocated over the telephone, by facsimile or email. For further information on how to apply for a TFN, or if you cannot find your TFN, call the Personal Tax Infoline on **13 28 61**.

Because a TFN is usually provided within 28 days of application, it is essential to apply early to ensure you have your TFN on or before the census date. If you are applying for a TFN for the purpose of HECS-HELP assistance, and it is within one month before the relevant census date, you should request the Tax Office to issue you with a *Certificate of application for a TFN*. If you have not received your TFN within 10 days before the census date, you should provide this certificate to your higher education provider as proof that you have applied. You must then quote your TFN to your provider within 21 days of the day the Tax Office issues you a *Tax File Number Advice*.

## 5.4. Do I have to pay a loan fee for my HECS-HELP loan?

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No. HECS-HELP loans do not incur a loan fee.

## 5.5. Can I change my payment option?

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Yes. You can change your HECS-HELP payment option on or before the census date for the units of study that you enrol in as a Commonwealth supported student. The completion of a *Request for Commonwealth support and HECS-HELP* form only provides an indication of your intended payment option. Your chosen payment option is determined at the census date for each unit of study on the basis of any up-front payments you have made to your higher education provider on or before the census date.

For example, if you previously chose to obtain a HECS-HELP loan for your entire student contribution amount, but now wish to change and make an up-front payment, there is no need to fill out another form. Simply make the payment to your higher education provider on or before the census date. However, you should **check with your higher education provider about any arrangements it may have for changing your HECS-HELP payment option.**

Remember that if you wish to obtain a HECS-HELP loan for some or all of your student contribution amount, you must provide your Tax File Number to your higher education provider on or before the census date.



## 6. Repaying your HECS-HELP debt

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### 6.1. When do I start repaying my HECS-HELP debt?

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#### Information for students with a HECS debt incurred before 2005

If you are a pre-2005 Higher Education Contribution Scheme (HECS) student who chose to defer any of your HECS contribution for studies you undertook before 1 January 2005, you will have incurred a HECS debt. This debt will still be called a HECS debt until 1 June 2006, and you will be required to start repaying your debt when your HECS repayment income is above the minimum threshold for compulsory repayment.

From 1 June 2006, your accumulated HECS debt will become an accumulated Higher Education Loan Programme (HELP) debt. Any HECS-HELP debts you incur from 1 January 2005 are HELP debts and will be added together with your HECS debt to become one accumulated HELP debt on 1 June 2006.

Some changes have been made to the way HECS debts are repaid leading into the HELP repayment arrangements:

- the bonus on voluntary repayments changes to 10% on 1 January 2005; and
- the income threshold and repayment rates for income earned during the 2004–05 income year have increased—see Table 3.

**Table 3 – 2004–05 income thresholds and repayment rates**

<b>For HECS repayment income in the range:</b>	<b>Percentage rate to be applied to HECS repayment income:</b>
Below \$35,001	Nil
\$35,001–\$38,987	4%
\$38,988–\$42,972	4.5%
\$42,973–\$45,232	5%
\$45,233–\$48,621	5.5%
\$48,622–\$52,657	6%
\$52,658–\$55,429	6.5%
\$55,430–\$60,971	7%
\$60,972–\$64,999	7.5%
\$65,000 and above	8%

The increase in the repayment thresholds means you will now not be required to repay any of your HECS debt until you are earning above \$35,000.

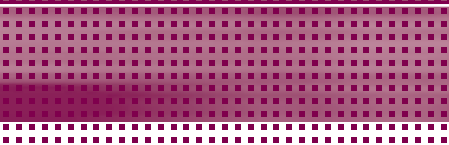
Contact the Tax Office (see Section 10.3) for more information and ask for the *Repaying your HECS debt 2004–05* booklet.

### **Information for students with a HELP debt incurred from 2005 onwards**

Your HECS-HELP debt becomes part of your accumulated Higher Education Loan Programme (HELP) debt. Your accumulated HELP debt will include any HECS debts you incurred before 2005, and any HECS-HELP, FEE-HELP or OS-HELP debts you incur from 2005.

HELP debts you incur in 2005 become part of your accumulated HELP debt on 1 June 2006.

You do not have to begin repaying your accumulated HELP debt until your HELP repayment income is above the minimum threshold



for compulsory repayment, which in the 2005–06 income year is \$36,184. Your HELP repayment income is made up of the following amounts from your tax return for the income year<sup>1</sup>:

- your taxable income; plus
- any net rental loss; plus
- any total reportable fringe benefits amounts; plus
- any exempt foreign employment income amount.

### Exemption from making a compulsory repayment

You will be exempt from making a compulsory repayment for an income year if you have a spouse or dependants and you are entitled to a reduction of Medicare Levy or you do not have to pay the Medicare Levy due to low family income (under Section 8 of the *Medicare Levy Act 1986*). For further information, contact the Tax Office (see Section 10.3).

## 6.2. How much will my repayments be?

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When your Higher Education Loan Programme (HELP) repayment income is above the minimum threshold for any particular year, the Tax Office will calculate your compulsory repayment for that year and include it in your income tax notice of assessment. The HELP repayment income thresholds are adjusted each year to reflect any change in average weekly earnings.

Table 4 contains the income threshold and repayment rates for income earned during the 2005–06 income year.

<sup>1</sup> Income year refers to the **financial year**, not calendar year.

**Table 4 – 2005–06 income thresholds and repayment rates**

<b>For HELP repayment income in the range:</b>	<b>Percentage rate to be applied to HELP repayment income:</b>
Below \$36,185	Nil
\$36,185–\$40,306	4%
\$40,307–\$44,427	4.5%
\$44,428–\$46,762	5%
\$46,763–\$50,266	5.5%
\$50,267–\$54,439	6%
\$54,440–\$57,304	6.5%
\$57,305–\$63,062	7%
\$63,063–\$67,199	7.5%
\$67,200 and above	8%

Your compulsory repayments increase as your HELP repayment income increases – the more you earn, the higher the repayments until your debt is repaid. Your compulsory repayment is based on your income alone, not the income of your parents or spouse. You must start repaying your debt when your HELP repayment income is above the minimum threshold for compulsory repayment, even if you are still studying.

#### **Example**

Joshua's taxable income for the 2005–06 income year is \$40,420. In his tax return, he claimed a net rental loss of \$1,250, had a total reportable fringe benefits amount of \$3,560 and exempt foreign employment income amount of \$2,580. Joshua's HELP repayment income is  $\$40,420 + \$1,250 + \$3,560 + \$2,580 = \$47,810$ . Joshua's compulsory HELP repayment for 2005–06 is  $\$47,810 \times 5.5\% = \$2,629.55$ .

If the balance of your accumulated HELP debt is less than the calculated compulsory repayment amount, you pay only the balance.

### 6.3. Is interest charged on my debt?

---

There is no real interest charged on your debt. Your accumulated Higher Education Loan Programme (HELP) debt is indexed annually to maintain its real value, by adjusting it in line with changes in the cost of living (as measured by the Consumer Price Index). The indexation adjustment is made by the Tax Office on 1 June each year and applies to the portion of debt that has remained unpaid for 11 months or more. The indexation figure is available from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

On 1 June 2006, all debts incurred between January and June 2005 will be indexed and become part of the accumulated HELP debt. Debts incurred between July and December 2005 will also become part of the accumulated HELP debt but will not be indexed until 1 June 2007.

### 6.4. How do I repay my debt if I am a payee under pay as you go (PAYG) withholding?

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If you receive payments for work or services, benefit or compensation payments, retirement payments or annuities, you may have amounts withheld from your payments under the PAYG withholding system. If amounts are withheld from your payments, you are a 'payee' for PAYG withholding purposes. The entity making the payment is your 'payer' - your employer in most circumstances.

#### **You must advise your payer if you have an accumulated Higher Education Loan Programme (HELP) debt.**

Currently, you must advise your payer that you have an accumulated HECS debt on a *Tax File Number (TFN) declaration or Withholding declaration*. These forms will be changed in the future to allow you to declare that you have an accumulated HELP debt.

When you advise your payer that you have an accumulated HELP debt, your payer will withhold additional amounts from your pay once you earn \$690 or more per week in the 2005–06 income year.

The additional amounts withheld are an estimate of the amounts required to cover your anticipated compulsory repayment for the year. These amounts are not credited to your HELP account during the

year but form part of the total amount shown on your annual PAYG payment summary at 'tax withheld' and on your income tax notice of assessment at label E 'PAYG withholding credits'. Your compulsory repayment will not be calculated until your income tax return for that year is processed. If you had excess amounts withheld during the year, and you have no other outstanding debts, the Tax Office will refund the excess to you.

### Payments from more than one payer

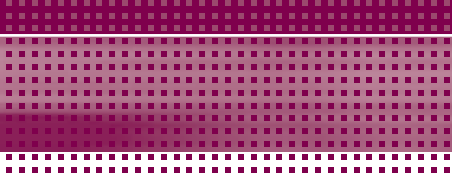
If you receive payments from more than one payer, you must advise each of your payers that you have an accumulated HELP debt. In 2005–06, your payer is not obliged to withhold additional amounts from your pay until you earn \$690 or more per week from your job. However, if your payments from all jobs add up to more than the HELP repayment threshold for the income year, a compulsory repayment will be raised on your next income tax notice of assessment. If you want your payers to withhold additional amounts to cover your anticipated compulsory repayment, you should complete a *Withholding declaration* and give it to your payer. If you do not do this, you may have to make a lump sum payment when you receive your income tax notice of assessment.

### Holiday or temporary jobs

If you have a holiday or temporary job and you earn \$690 or more per week in the 2005–06 income year, but your HELP repayment income for the income year will remain below the minimum HELP threshold, there is no need to have additional amounts withheld for HELP. If you do not want your payer to withhold additional amounts for HELP, phone the Tax Office on **1300 360 221** for a *2005 PAYG income tax with holding variation application*. You should only apply to vary your tax withheld if you are sure that your HELP repayment income for the year will be below the minimum threshold.

### Exemption from making a compulsory repayment

If you are entitled to an exemption from making a compulsory HELP repayment because you are entitled to a reduction of Medicare Levy or you do not have to pay the Medicare Levy due to low family income, you can provide your payer with a completed *Medicare Levy*



*Variation Declaration*, available from the Tax Office. Your payer will then stop withholding additional amounts for HELP for that year. For more information about repayments, contact the Tax Office (see Section 10.3).

## **6.5. How do I repay my debt if I am a payer under pay as you go (PAYG) instalments?**

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PAYG instalments is a system for providing for the tax liability on your business and investment income. The Tax Office will notify you of an instalment rate and an instalment amount, which take into account any accumulated Higher Education Loan Programme (HELP) debt. For more information about PAYG instalments, contact the Tax Office (see Section 10.3).

## **6.6. What do I do if I disagree with my compulsory repayment?**

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You should check all the details from your income tax notice of assessment with the details contained in your tax return. If you think there is a problem, phone the Tax Office on **13 28 61**. When you phone, have your notice of assessment and, if possible, a copy of your tax return with you.

After speaking to the Tax Office, if you still believe your compulsory repayment amount is incorrect, you may request an amendment or lodge an objection with the Deputy Commissioner of Taxation. Information on how to request an amendment or lodge an objection, including statutory time limits, is available from the Tax Office (see Section 10.3).

## **6.7. What happens if I have difficulties making my compulsory repayment?**

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If you believe that making your compulsory Higher Education Loan Programme (HELP) repayment would cause you serious hardship, or there are other special reasons why you believe that you should not have to make a compulsory repayment, you may apply to the Deputy Commissioner of Taxation, in writing, to have that amount deferred.

There are time limits for applying to defer a compulsory repayment. If you intend to apply to defer your compulsory repayment, you will need to complete the form, *Application to Defer*, available from the Tax Office. On the form, you are asked to provide a detailed statement of your income and expenditure to justify your claim.

The Deputy Commissioner of Taxation will advise you, in writing, whether your application is successful or not. If you are not satisfied with the decision, you may apply to have the decision reviewed within 28 days of receiving it. If you are still not satisfied with the reconsidered decision, you may apply to the Administrative Appeals Tribunal for review within 28 days of receiving the revised decision. For more information on applying to defer a compulsory repayment, including time limits, contact the Tax Office on **1300 650 225**.

## 6.8. Can I make voluntary repayments?

---

Yes. You can make a Higher Education Loan Programme (HELP) voluntary repayment to the Tax Office at any time and for any amount. Making a voluntary repayment reduces your HELP debt immediately. However, a compulsory repayment will still be raised if you have an accumulated HELP debt and your HELP repayment income is above the minimum compulsory repayment threshold. Voluntary repayments are in addition to compulsory repayments.

There are several ways you can make your repayment:

- by **BPAY®** – If your financial provider offers BPAY®, you can pay your HELP voluntary repayment over the phone or internet banking service. You can only use savings or cheque accounts.
- by **mail** – You can post a cheque or money order to the Tax Office, made payable to the Deputy Commissioner of Taxation and crossed 'not negotiable'. It must be in Australian dollars. Please include your full name, address, phone number and tax file number, and say you wish to make a voluntary repayment to reduce your HELP debt.

Send your voluntary repayment to:

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

**for Victoria, Tasmania,  
Western Australia,  
South Australia or the  
Northern Territory**

OR

Australian Taxation Office  
Locked Bag 1793  
PENRITH NSW 1793

**for New South Wales,  
Queensland, or the  
Australian Capital Territory**

- by **direct credit** – You can electronically transfer funds to the Tax Office's bank account. To make a direct credit payment, you will need a desktop computer banking software package or a third party/pay anyone option through your internet banking facility.
- in person at **Australia Post** – To use this facility, you need to have a personalised, pre-printed payment advice form with a barcode, available from the Tax Office. You can then pay in person at any Australia Post outlet.

For more information regarding these payment methods, phone the Tax Office on **1800 815 886** (between 8.00am and 6.00pm EST).

If you require confirmation of your payment, you can phone the Tax Office on **1300 650 225** and ask for the balance of your HELP account. For written confirmation, you should ask for a statement of your HELP account.

## 6.9. Can I get a bonus for voluntary repayments?

Yes. From 1 January 2005, if you make a voluntary repayment of \$500 or more, you will receive a bonus of 10% of the repayment you make.

### Example

Tinka owes \$5,250 and she wants to make a \$2,500 voluntary repayment. With the 10% bonus, the value of Tinka's repayment is \$2,750 ( $\$2,500 \times 1.10$ ), and her total debt is reduced to \$2,500 ( $\$5,250 - \$2,750$ ). Tinka's bonus amount is \$2,750 less \$2,500 = \$250.

If you wish to pay off your total debt, the amount of your repayment is your total debt divided by 1.10. If your total debt is less than \$500 and you make a voluntary repayment to pay off the total amount, you will still receive the 10% bonus.

Do not make voluntary repayments to the Tax Office before you incur a debt. A bonus cannot be given on a repayment where no debt exists. The Tax Office records debts incurred between January and June on 31 March and debts incurred between July and December on 31 August.

If you intend to pay off your total debt with a voluntary repayment, please ensure you make the repayment before you lodge your income tax return. If your tax return is processed before your voluntary repayment is credited to your HELP account, a compulsory repayment will be raised on your income tax notice of assessment. You will not receive the 10% bonus.

You may also benefit from making a voluntary repayment before indexation is applied on 1 June. If you intend to make a voluntary repayment before indexation is applied, it is important to allow enough time for the payment to be processed and credited to your HELP account before 1 June.

## **6.10. Are my repayments tax deductible?**

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Higher Education Loan Programme (HELP) repayments made by you, or someone other than your payer, are not tax deductible. If your payer makes repayments towards your debt, they may be able to claim a tax deduction. However, the payer will be liable for Fringe Benefits Tax on the repayments.

## **6.11. What happens to my debt if I die?**

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If you die, your trustee or executor should lodge all outstanding tax returns up to the date of death. Any compulsory repayment included on an income tax notice of assessment relating to the period prior to the date of death must be paid from your estate, but the remainder of your Higher Education Loan Programme (HELP) debt is cancelled.

**Neither your family nor the trustee is required to pay the remainder of your accumulated HELP debt.**

## 6.12. What happens to my debt if I go bankrupt?

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From 1 January 2005, Higher Education Loan Programme (HELP) debts and accumulated HELP debts are not provable under the *Bankruptcy Act 1966* and you will have to pay them as if you had not been declared bankrupt. If you incurred a HECS debt before 1 January 2005 (see Section 6.1), your HECS debt will remain provable until it becomes part of your accumulated HELP debt on 1 June 2006.

## 6.13. Where can I get information on my HELP account?

---

From June 2006, the Tax Office will send you a *Higher Education Loan Programme (HELP) Information Statement* in June each year if you have been incurring debts or making payments to your account in the previous 15 months. If no activity, other than indexation, has occurred, you will not be issued with a *HELP Information Statement*.

Your *HELP Information Statement* is sent to the latest postal address shown on Tax Office records. If your postal address changes, you must notify the Tax Office. The Tax Office can tell you the balance of your HELP account, or provide you with a statement, if you phone the Tax Office on **13 28 61**.

The Tax Office has very strict privacy guidelines and you must provide the following information before it will give you details of your HELP account over the phone.

- If you lodge income tax returns, you must provide one of the following account identifiers:
  - your tax file number (TFN);
  - your name; or
  - your Australian Business Number (ABN);and three specific identifiers:
  - your date of birth;
  - your address – business, residential, postal or email (one only);
  - your bank account number;

- details from a Tax Office generated notice; or
- substitutable details – for example, your correct balance, student identification number, course code, details of a payment arrangement, or taxable income. These must be verified against your account.
- If you have never lodged an income tax return, you only need to supply two of the above specific identifiers.

## 7. Withdrawal or non-completion of studies

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### 7.1. How do I withdraw from my unit(s)?

---

**It is your responsibility to follow your higher education provider's withdrawal procedures and to ensure the process has been formally completed on or before the census date.**

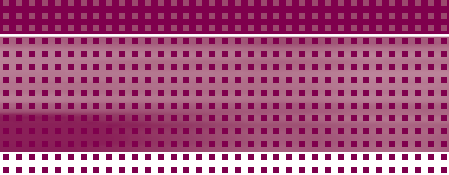
If you formally withdraw on or before the census date, you will not consume any of your Student Learning Entitlement (SLE) or incur a HECS-HELP debt for that unit of study for that census date.

You should not confuse the census date with the academic withdrawal date (the date set by your higher education provider as the final day that a student can withdraw from a unit without incurring academic penalty - ie. a recorded fail grade), as these dates are usually different.

#### **How to formally withdraw from a unit**

You must withdraw in writing from your unit(s) of study or course(s) of study on the form required by your higher education provider's central student administration on or before the census date and allow time for delivery and processing. You should check with your higher education provider if you are required to withdraw online. You should keep a copy of your withdrawal form or letter, and confirmation of your withdrawal from your higher education provider, for your records.

If you accept a place at more than one higher education provider, or more than one place at the same higher education provider, you must withdraw in writing by close of business on the census date from the



place(s) you are not accepting or you will consume SLE and incur a HECS-HELP debt for those places. You will need to allow time for delivery and processing.

If you are enrolled at more than one higher education provider and wish to withdraw from units of study at each, you must formally notify each higher education provider, in writing, on or before the census date, and allow time for delivery and processing.

## **7.2. What happens if I withdraw?**

---

### **What happens if I withdraw on or before the census date?**

If you formally withdraw on or before the census date from your unit, your Student Learning Entitlement (SLE) will not be reduced and you will not be liable to pay your student contribution amount for the unit. If you requested a HECS-HELP loan, you will not incur a HECS-HELP debt for that unit.

### **What happens if I withdraw after the census date?**

If you withdraw after the census date from your unit, you will still consume your SLE and be liable to pay your student contribution amount for the unit. If you requested a HECS-HELP loan, you will incur a HECS-HELP debt for the unit.

If you withdrew from your unit because you became seriously ill, or other special circumstances occurred, and you are unable to continue your studies, you can apply to have the SLE you consumed for the unit re-credited and your HECS-HELP debt removed for the student contribution amount for that unit. If you paid your student contribution amount up-front, you can also apply to have the amount refunded (see Section 7.3).

## If my study load changes, will this affect my eligibility for Youth Allowance, Austudy payment, ABSTUDY or Pensioner Education Supplement?

If you vary your study load, you will need to notify Centrelink immediately and Centrelink will assess whether you remain eligible for income support. You can obtain further information about Youth Allowance, Austudy payment, ABSTUDY or Pensioner Education Supplement from the Centrelink website at: [www.centrelink.gov.au](http://www.centrelink.gov.au), by visiting your local Centrelink Customer Service Centre, or by contacting the Centrelink Call Centre (see Section 10.4).

### 7.3. How do I apply to get my SLE re-credited and debt removed?

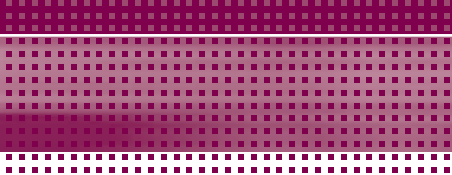
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If you withdraw from your unit of study after the census date, and have not completed the unit, and the special circumstances outlined below apply to you, you may **apply to your higher education provider** to have your Student Learning Entitlement (SLE) for that unit re-credited, and any HECS-HELP debt for that unit removed. You can also apply to have any up-front payments for that unit refunded. However, if you have successfully completed the unit of study, you cannot apply to have your SLE re-credited or your HECS-HELP debt removed. **You should note that there are time limits for applying** (see below).

#### How to apply

Firstly, you must advise the central student administration office of your higher education provider, in writing, that you wish to withdraw from your unit(s) of study or course(s) of study. For information on how to withdraw, see Section 7.1.

Secondly, you need to apply to your higher education provider to have your SLE for that unit(s) of study re-credited if you believe that the reason you discontinued your studies justifies a refund. You should contact your higher education provider to find out how to apply. **Do not apply to the Department of Education, Science and Training (DEST) or the Tax Office.**



To re-credit your SLE, your higher education provider must be satisfied that special circumstances applied to you that:

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

In accordance with requirements of the *Higher Education Support Act 2003*, your higher education provider will decide whether to re-credit your SLE. If your higher education provider does re-credit your SLE, any HECS-HELP debt will automatically be removed and your higher education provider will refund any up-front payments you made towards the unit(s).

## Time limits for applying

**Your application for the re-crediting of your SLE or removal of your HECS-HELP debt must reach your higher education provider within 12 months after your withdrawal day.** The “withdrawal day” is the day specified by your higher education provider in its notice to you as the day the withdrawal takes effect. If you have not withdrawn, your “withdrawal day” is the last day of the period in which you were to undertake the unit.

Your higher education provider may extend the time limits if it is satisfied that it was not possible for you to apply within the time limits.

## What if I am not satisfied with the decision?

If you are not satisfied with the decision your higher education provider made on your application, you should approach your higher education provider for a review of that decision. If you are still not satisfied with the reconsidered decision, you can apply to the Administrative Appeals Tribunal (AAT) for a review. The AAT will advise you of its procedures. You can also access this information on the AAT website at: [www.aat.gov.au](http://www.aat.gov.au).

## 7.4. What happens if I fail a unit?

---

If you fail a unit, you will still consume Student Learning Entitlement for that unit, and incur a HECS-HELP debt if you have chosen to obtain a HECS-HELP loan for all or part of your student contribution amount for the unit.

## 7.5. What happens if I don't attend any classes?

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Regardless of whether you attend any classes, if you do not formally withdraw and are enrolled at the end of the census date, you will consume Student Learning Entitlement and you will incur a HECS-HELP debt if you have chosen to obtain a HECS-HELP loan for all or part of your student contribution amount.

# 8. Information for pre-2005 HECS students

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## 8.1. Overview

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Under the higher education reform package, the Australian Government has put in place transitional provisions for Higher Education Contribution Scheme (HECS) students who began their course before 1 January 2005. Students who are pre-2005 HECS students:

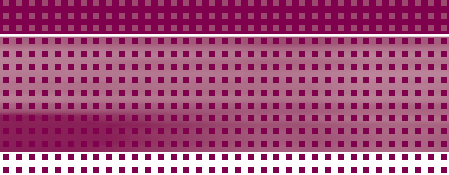
- have access to HECS-HELP assistance based on the eligibility criteria that applied to them under HECS for deferred payment and discount arrangements (see Appendix B); and
- their higher education providers cannot set student contribution amounts above what would have been the HECS rate for that particular year (see Section 4.2).

These arrangements will remain in place until the end of 2008.

## 8.2. Am I a pre-2005 HECS student?

---

**You are a pre-2005 Higher Education Contribution Scheme (HECS) student** if you commenced your course of study as a HECS student before 1 January 2005 and have not discontinued



your enrolment or completed the requirements of the course. If you accepted a HECS place in 2004, but then deferred, you will only be considered as a pre-2005 HECS student if you remained enrolled in at least one unit of study after the census date.

If you formally withdraw from your course of study, discontinue or allow your enrolment to lapse without formal authorisation from your higher education provider, **you will no longer be considered a pre-2005 HECS student**. The following circumstances will not be seen as a discontinuance of your enrolment and you will therefore still be considered a pre-2005 HECS student:

- taking a leave of absence approved by your higher education provider or deferring;
- transferring to another course of study at the same level. For example, from one undergraduate course to another, including from a single degree to a double degree, at the same or a different higher education provider;
- being admitted to a course of study after completing the requirements of a qualifying or preliminary course at the same level;
- being admitted to an honours course after completing the related pass course; or
- completing an enabling course in 2004 and, in 2005, commencing the course of study to which the enabling course relates.

Your higher education provider will be able to assist you in determining whether you will be considered a pre-2005 HECS student.

You can find out more information about how the higher education reforms have affected you in Section 1.3 of this booklet and in the brochure, *Want to know about the changes to HECS and PELS?* The brochure is available from your higher education provider or from the *Going to Uni* website at: **[www.goingtouni.gov.au](http://www.goingtouni.gov.au)**.

## 9. Commonwealth Higher Education Student Support Number (CHESSN)

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### 9.1. What is a CHESSN?

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As a Commonwealth supported student, you will be allocated a Commonwealth Higher Education Student Support Number (CHESSN). The CHESSN is a unique identifier that will remain with you. It will help your higher education provider and the Australian Government manage your Student Learning Entitlement (SLE), HECS-HELP assistance, and some forms of other Commonwealth assistance for higher education, including OS-HELP and Commonwealth Learning Scholarships.

In the second half of 2005, you will be able to use this number to access information on the consumption of your SLE and use of Commonwealth assistance (including HECS-HELP) from the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au). For information on how to access your personal information, visit the website.

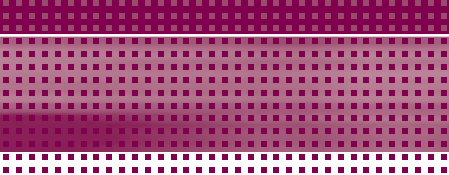
### 9.2. How do I get a CHESSN?

---

Your tertiary admissions centre, or your higher education provider, will allocate you a CHESSN as part of the admission application process. When you apply for admission, you will be asked by your higher education provider or tertiary admission centre to consent to personal identifying information to be provided to the Commonwealth (DEST and the ATO) for the allocation of a CHESSN and the management of your Commonwealth assistance.

Higher education providers are required to comply with Commonwealth privacy legislation when handling personal information relating to your Commonwealth assistance. There are strict penalties for officers of providers and the Commonwealth who misuse this personal information.

Higher education providers must also have grievance procedures for non academic matters which can be used by students for dealing with complaints about their providers misusing this personal information.



Providers must also have a procedure to allow you to access the personal information.

You will be notified of your CHESSN in your Commonwealth Assistance Notice (see Section 3.8).

## 10. Need more help? Contacts and useful links

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### 10.1. Your higher education provider

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Your higher education provider can provide information on enrolments, withdrawals, paying your student contribution amount up-front and obtaining HECS-HELP assistance.

### 10.2. Department of Education, Science and Training (DEST)

---

DEST can provide general information on Commonwealth supported places, HECS-HELP assistance, and the Commonwealth Higher Education Student Support Number (CHESSN).

- Visit the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au); or
- Telephone: **1800 020 108**.

### 10.3. Tax Office

---

The Tax Office can explain what happens once you have a Higher Education Loan Programme (HELP) debt, including how HELP repayments are calculated and how indexation works.

- Visit the Tax Office website at: [www.ato.gov.au](http://www.ato.gov.au);
- Get the booklet, *Repaying your HELP debt*, by phoning **1300 720 092**;
- Email: [hecs@ato.gov.au](mailto:hecs@ato.gov.au);
- Obtain a fact sheet by fax: **13 28 60**;
- Telephone the Personal Tax Infoline for general tax information: **13 28 61**; or

- Telephone the Higher Education Loan Accounts (HELA) Unit for specific queries on your HELP account: **1300 650 225**.

Written correspondence (except for voluntary repayments) should be sent to:

HELA Unit  
Australian Taxation Office  
PO Box 9888  
VIRGINIA BC QLD 4014

If you have a Tax File Number, please have it ready before you phone the Tax Office.

## 10.4. Centrelink

---

Centrelink can provide details about Australian Government financial assistance, such as Youth Allowance, Austudy or ABSTUDY.

- Visit the Centrelink website at: **[www.centrelink.gov.au](http://www.centrelink.gov.au)**;
- Telephone: **13 24 90** for information on Youth Allowance, Austudy or the Pensioner Education Supplement; or
- Telephone: **13 23 17** for information on ABSTUDY.

## 10.5. Department of Immigration and Multicultural and Indigenous Affairs (DIMIA)

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DIMIA can provide information on visas, including permanent visas.

- Visit the DIMIA website at: **[www.immi.gov.au](http://www.immi.gov.au)**; or
- Telephone: **13 18 81**.

DIMIA can also provide information on the eligibility requirements and application process for Australian citizenship.

- Visit the citizenship website at: **[www.citizenship.gov.au](http://www.citizenship.gov.au)**; or
- Telephone: **13 18 80**.



## Appendices

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### Appendix A - Eligible higher education providers

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#### **Australian Capital Territory**

The Australian National University  
University of Canberra

#### **New South Wales**

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

#### **Northern Territory**

Batchelor Institute of Indigenous Tertiary Education  
Charles Darwin University

#### **Queensland**

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

### **South Australia**

The Flinders University of South Australia  
The University of Adelaide  
University of South Australia

### **Tasmania**

Australian Maritime College  
University of Tasmania

### **Victoria**

Deakin University  
La Trobe University  
Monash University  
Royal Melbourne Institute of Technology  
Swinburne University of Technology  
The University of Melbourne  
University of Ballarat  
Victoria University of Technology

### **Western Australia**

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

### **Multi-state**

Australian Catholic University

This list was current at the time of publication. For up-to-date information on which higher education providers can offer Commonwealth supported places, please visit the *Going to Uni* website at: [www.goingtouni.gov.au](http://www.goingtouni.gov.au).



## Appendix B – Eligibility for HECS-HELP for pre-2005 HECS students

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If you are a pre-2005 Higher Education Contribution Scheme (HECS) student (see Section 8) who is a New Zealand citizen or the holder of a permanent visa (other than a permanent humanitarian visa) you will be eligible for HECS-HELP assistance if you meet the eligibility requirements that were in place under HECS. Once you no longer meet these requirements, you will no longer be eligible for HECS-HELP assistance. Note that these transitional arrangements cease on 31 December 2008. You will no longer be eligible for HECS-HELP assistance from this date unless you become an Australian citizen or the holder of a permanent humanitarian visa and meet the other requirements for assistance.

If you are not eligible for HECS-HELP assistance, you are still eligible for a Commonwealth supported place but you must pay your student contribution up-front, in full, on or before the census date for your unit of study. You will not receive a discount for this up-front payment.

### New Zealand citizens who do not also hold a permanent visa

If you are a pre-2005 HECS student who is a New Zealand citizen and you are also not an Australian citizen (who does not also hold a permanent visa), you are only eligible for HECS-HELP assistance if you commenced your course of study before 1 January 1996 and have been living in Australia for a continuous period of at least 2 years.

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

Following the changes to social security arrangements for New Zealanders that were announced on 26 February 2001, the Department of Immigration and Multicultural and Indigenous Affairs may issue a *Certificate of Status of New Zealand Citizens in Australia – Form 1162* to some New Zealand citizens. This certificate certifies the status of its holder as a permanent resident in Australia for the purposes of applying for a grant of Australian citizenship and

accessing certain social security payments. **However, the holder of this certificate is not entitled to HECS-HELP assistance.**

## **Holder of a permanent visa<sup>2</sup> (other than a permanent humanitarian visa)**

If you are a pre-2005 HECS student who holds a permanent visa (other than a permanent humanitarian visa), you are eligible for HECS-HELP assistance if you:

- do not satisfy the prescribed residency requirements or, if you do, you first did so in the 12 months immediately preceding enrolment day; or
- became the holder of a permanent visa before 1 January 1996; or
- commenced your current course of study before 1 January 1996.

Generally, if you are the holder of a permanent visa who is a pre-2005 HECS student, you will be eligible for HECS-HELP assistance for your first three years in Australia as the holder of a permanent visa. Once those three years have passed, if you have not become an Australian citizen, you will no longer be eligible for HECS-HELP assistance.

The basic principle is that if you are the holder of a permanent visa, but you do not yet meet the requirements for Australian citizenship (the prescribed residency requirements), you are eligible for HECS-HELP assistance. If you satisfied the prescribed residency requirements 12 months or more before the enrolment date, but choose not to become an Australian citizen, you are ineligible for HECS-HELP assistance. The intention is that students have up to 12 months after becoming eligible for citizenship to consider whether they wish to become an Australian citizen and make the necessary arrangements, during which time they remain eligible for HECS-HELP assistance. However, once those 12 months are up, if you choose to not become an Australian citizen, you will no longer be eligible for HECS-HELP assistance.

<sup>2</sup> If you applied for a permanent visa outside Australia, you became the holder of a permanent visa on the date on which you entered Australia for the first time with that permanent visa. If you applied for a permanent visa from within Australia, you became a permanent resident on the date on which you were granted that permanent visa for the first time.

## What are the prescribed residency requirements?

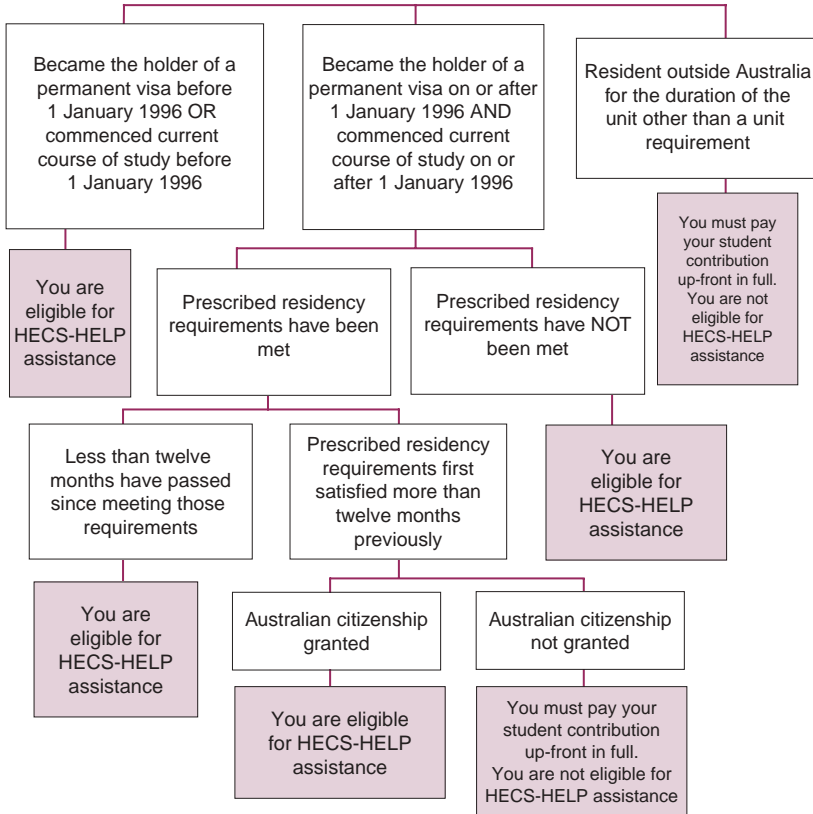
Once you have been present in Australia for a total of two years as the holder of a permanent visa, you are eligible to apply for Australian citizenship. This is because you have met the residence requirements for Australian citizenship as required by the *Australian Citizenship Act 1948* (administered by the Department of Immigration and Multicultural and Indigenous Affairs).

To satisfy the residency requirements for Australian citizenship, you must have been present in Australia as the holder of a permanent visa for periods totalling at least two years in the last five years. This time must include a total of twelve months in the last two years, immediately before lodging your citizenship application. Any periods of time spent outside Australia since becoming the holder of a permanent visa will not be counted toward the two years residence requirement for Australian citizenship. To confirm your residency status, contact the Citizenship Information Line on **13 18 80**.

### Example

10 October 2001	Adeel came to Australia as the holder of an Australian permanent visa. He has not left Australia since his arrival.
19 February 2004	Adeel enrolls in a Bachelor of Arts degree. He is eligible to defer his HECS payment for the first year of his studies.
10 October 2004	Adeel has now resided in Australia as the holder of an Australian permanent visa for a period of three years. He has not become an Australian citizen.
19 February 2005	Adeel enrolls in his second year of the Bachelor of Arts degree and is a pre-2005 HECS student. He is not entitled to HECS-HELP assistance and must pay his student contribution amount up-front, in full. However, if Adeel becomes an Australian citizen, he will be entitled to HECS-HELP assistance.

The following chart will help you work out whether you are eligible for HECS-HELP assistance.



Your higher education provider can also help determine your eligibility for HECS-HELP assistance. You will need to check with your higher education provider regarding what documentation is required to demonstrate your residence status as the holder of a permanent visa.

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