



Australian Government

Department of Education, Science and Training

## FEE-HELP information



# 2008

[www.goingtouni.gov.au](http://www.goingtouni.gov.au)

# FEE-HELP

# You must read this booklet before you sign one of the forms below

To request FEE-HELP assistance you are required to complete one of the *Request for FEE-HELP assistance* forms below.

When you sign the form, you declare that you have read this booklet and that you are aware of your obligations under FEE-HELP.

## If you are studying with a higher education provider you must sign this form:

Thumbnail of the 'Request for FEE-HELP assistance' form for students at higher education providers. The form is titled 'Request for FEE-HELP assistance' and includes the Australian Government logo and the number 1292. Below the title is a smaller image of the form with 'FEE-HELP' written on it.

Before completing this form, you **must** read the *FEE-HELP information* booklet, available each year from your higher education provider.

You must:

- complete this form if you are requesting FEE-HELP assistance for some or all of your tuition fees for your unit(s) of study. This includes students who incurred a debt under the Postgraduate Education Loan Scheme (PELS) for their course of study before 1 January 2008. There are special arrangements to allow these students to access FEE-HELP under the PELS eligibility criteria until the end of 2008 or until they complete their current course or discontinue that structure.
- ensure that you **complete each question** that is relevant to you, including ticking the relevant boxes. Your form **will not be valid** unless each question is completed correctly, and
- return the completed form to the student administration at your higher education provider **on or before the census date** for your unit(s) of study. You will be provided with a copy of this form for your records. Note that your provider may set an **earlier date** for the submission of this form – check with your provider.

## If you are registering in units of study with Open Universities Australia you must sign this form:

Thumbnail of the 'Request for FEE-HELP assistance' form for students at Open Universities Australia. The form is titled 'Request for FEE-HELP assistance' and includes the Australian Government logo and the number 1293. Below the title is a smaller image of the form with 'FEE-HELP' written on it.

Before completing this form, you **must** read the *FEE-HELP information* booklet, available each year from Open Universities Australia.

You must:

- complete this form if you are requesting FEE-HELP assistance for some or all of your tuition fees for your unit(s) of study that you are undertaking through Open Universities Australia;
- ensure that you **complete each question** that is relevant to you, including ticking the relevant boxes. Your form **will not be valid** unless each question is completed correctly, and
- return the original and best copy of the completed form to the address below **on or before the census date for your unit(s) of study**. Retain the best copy of the form for your records. Note that Open Universities Australia may set an **earlier date** for the submission of the form – check with Open Universities Australia.

Open Universities Australia  
GPO Box 5307  
Melbourne VIC 3001  
Phone: (03) 9628 2000

You must fill out a *Request for FEE-HELP assistance* form for each course of study for which you wish to obtain FEE-HELP.

Students studying direct with Open Universities Australia need to ensure that each unit of study for which they wish to obtain FEE-HELP is listed on a *Request for FEE-HELP assistance Open Universities Australia* form.

## FEE-HELP Information 2008

### Are you planning to undertake:

- a course of study as a fee paying student;
- a higher education unit of study, access to which is provided by Open Universities Australia; or
- bridging study required for recognition in Australia of professional studies undertaken overseas?

You must read this booklet if you wish to access FEE-HELP assistance to pay all or part of your tuition fees.

You should keep this booklet handy for reference throughout the year. The information in this booklet is also available on the Going to Uni website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

The information outlined in this booklet was accurate at the time of publication. Changes may be made to the legislation for FEE-HELP at any time, with the consent of both Houses of the Australian Parliament.

VET FEE-HELP is a new scheme in 2008 to provide loans for fee paying students undertaking Diploma and Advanced Diploma courses, that are accredited as vocational education and training awards, and that have significant credit transfer arrangements to higher education. Information on VET FEE-HELP will be available in a separate booklet and through the DEST website at [www.dest.gov.au](http://www.dest.gov.au).

**IMPORTANT NOTE** – the Department of Education, Science and Training has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (HESA), *Higher Education Funding Act 1988*, *Higher Education Support (Transitional Provisions and Consequential Amendments) Act 2003* and associated guidelines made under HESA (copies of which may be found at [www.comlaw.gov.au](http://www.comlaw.gov.au)). However, there may be differences between this publication and those Acts, and Parliament may make changes to the Acts from time to time. To the extent of any inconsistency between this booklet and any of those Acts, the Act takes precedence.

## Important information for students: census dates

### Your higher education provider (provider) must:

- Set and publish the census date for all units of study it offers, noting that:

Census dates must be at least 20% of the way through the period in which the units are undertaken (**see section 7.6 for more details**).

Census date deadlines cannot be extended.

**Note:** Providers may set an earlier date than the census date.

- Providers sometimes set an earlier date (than the census date) for the submission of the *Request for FEE-HELP assistance* form and the payment of any up-front tuition fees.
- If you do not meet this earlier date, your provider may charge you a late fee for that unit of study, or may cancel your enrolment in that unit of study.

**It is YOUR responsibility to check whether your provider has set the census date, or an earlier date, as the deadline for submitting the form and the payment of tuition fees.**

### You, as a student, must:

#### **Seeking FEE-HELP assistance**

- Submit your *Request for FEE-HELP assistance* form **on or before the census date, or the earlier date, set by your provider**, for the first unit of study for which you wish to obtain FEE-HELP assistance (**see section 7.6 for more details**).
- If you do not, you will not be entitled to FEE-HELP for that unit, and the Australian Government will not pay your tuition fees for that unit.

**Any changes to your enrolment MUST be made by the end of the census date, as this is the date you incur your debt to the Australian Government.**

## You, as a student, must:

### **Withdrawing from FEE-HELP assistance**

- If you have requested a FEE-HELP loan, but change your mind about studying, by the end of the **census date**, you must either:
  - cancel your *Request for FEE-HELP assistance* form (**see section 7.9 for more details**), or
  - withdraw your enrolment in those units of study or you will incur a debt for those units of study (**see section 8.3 for more details**).

**Important:** You will only incur a debt for a unit or course of study, if, at the end of the census date, you:

- are still enrolled in the unit or course for which you have submitted the *Request for FEE-HELP assistance* form;
- have not paid the full amount of your tuition fees for a unit of study; and
- your FEE-HELP balance is greater than zero.

**You will incur a FEE-HELP debt immediately after the census date for each unit of study for which you have received FEE-HELP assistance.**

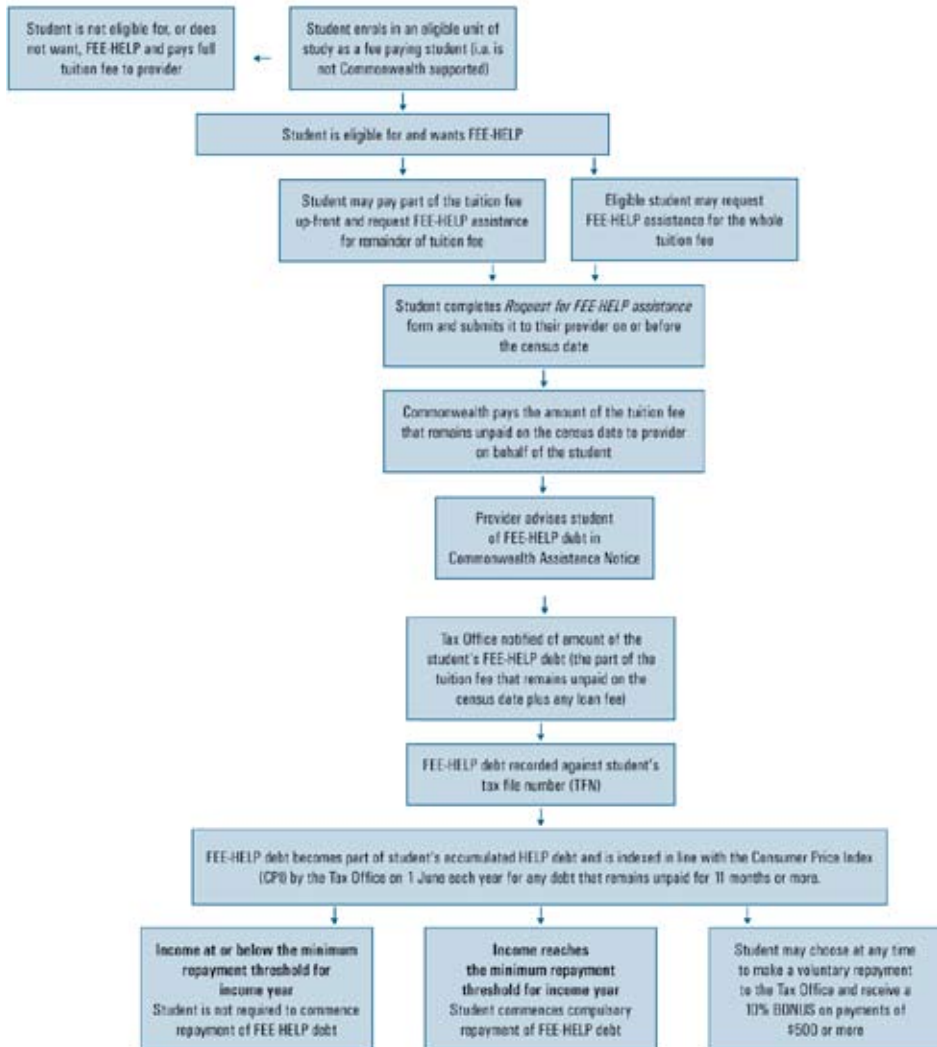
## After the census date:

- After the census date, your provider will send you a Commonwealth Assistance Notice (CAN).
- Your CAN will provide you with information on your FEE-HELP debt for that unit, including any loan fee you may have incurred for that unit. This notice may cover more than one unit (**see section 7.11 for more details**).

**After the census date, if you are entitled to FEE-HELP, the Australian Government will pay the unpaid amount of your tuition fees for those units of study to your provider and you will incur a HELP debt for that amount.**

**NOTE:** You have **six weeks** from the census date of a unit to correct information to establish your entitlement to Commonwealth assistance. Once this period has lapsed, it is no longer possible to establish Commonwealth assistance for that unit.

## How FEE-HELP works





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# 1. Higher Education Reforms

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## 1.1 Background to the reforms

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In 2005, the Australian Government introduced a new loan scheme called FEE-HELP to assist fee paying students who do not receive Commonwealth contributions to the cost of their course and are required to pay tuition fees. It replaces the separate loan schemes that previously helped some students to pay their tuition fees. FEE-HELP assists a greater range of students. It assists eligible students to finance their studies in fee paying places at public universities, private universities and at other approved higher education providers.

## 1.2 What happened to PELS, OLDPS and BOTPLS?

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On 1 January 2005, FEE-HELP replaced the:

- Postgraduate Education Loan Scheme (PELS);
- Open Learning Deferred Payment Scheme (OLDPS); and
- Bridging for Overseas-Trained Professionals Loan Scheme (BOTPLS).

FEE-HELP has some features that differ from previous loan schemes. The FEE-HELP arrangements are outlined in detail in this booklet.

The Australian Government has put in place special transitional arrangements for students who commenced their course of study before 1 January 2005 and have received a loan under PELS to pay for their tuition fees. Under these arrangements, students have the opportunity to complete their course under FEE-HELP even though they may not otherwise be eligible for FEE-HELP until the end of 2008.

Information on how the changes affect students who received PELS, OLDPS or BOTPLS before 2005 is provided in Chapter 9 of this booklet.



## 2. Introduction to FEE-HELP

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### 2.1 What is FEE-HELP?

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FEE-HELP is a loan scheme that assists eligible fee paying students to pay their tuition fees. FEE-HELP can cover all or part of a student's tuition fees. Over their lifetime, a student may borrow through FEE-HELP an amount up to the FEE-HELP limit (see section 3.6) to pay their tuition fees. There is a loan fee of 20% for FEE-HELP loans for undergraduate courses of study. The FEE-HELP limit does not include the loan fee.

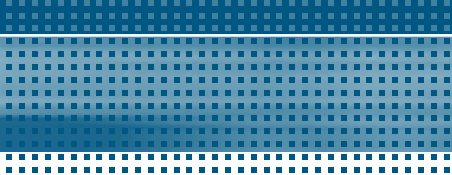
There is no loan fee for FEE-HELP loans for postgraduate courses, bridging study for overseas-trained professionals, enabling courses or units of study undertaken with Open Universities Australia. For more information about charges on your FEE-HELP loan, see section 6.6.

The Australian Government pays the amount of the loan direct to a student's higher education provider or to Open Universities Australia in the case of its students. Students repay their loans through the Australian taxation system once their repayment income is above the minimum repayment threshold for compulsory repayment. Voluntary repayments may be made at any time, regardless of income.

### 2.2 Which students pay tuition fees?

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Most Australian undergraduate students at Australian universities study in Commonwealth supported places (previously known as HECS places). Most of the cost of their education is paid for by the Australian Government. Commonwealth supported students pay student contribution amounts for their units of study. The amount of these contributions are set by their higher education provider within limits set by the Australian Government. HECS-HELP is available to these students to pay their student contribution amounts. Students know that they are Commonwealth supported because they are advised of this by their provider.



Students who are not Commonwealth supported are known as fee paying students and pay tuition fees for their units of study. Fee paying students may receive FEE-HELP if they meet the eligibility criteria and take the actions that are necessary to establish entitlement to FEE-HELP. The eligibility criteria for FEE-HELP and the actions that students need to undertake are outlined in detail in this booklet.

## 2.3 Who administers FEE-HELP?

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FEE-HELP is administered under the *Higher Education Support Act 2003* (HESA) by the Department of Education, Science and Training (DEST), the Australian Taxation Office (the Tax Office), higher education providers and Open Universities Australia.

# 3. Entitlement to FEE-HELP

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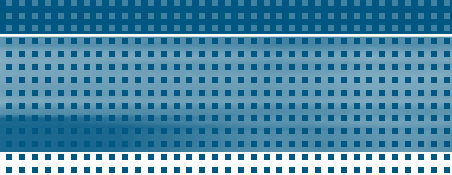
## 3.1 Am I entitled to FEE-HELP?

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You are entitled to FEE-HELP assistance for a unit of study if you:

- are undertaking study at an approved higher education provider or Open Universities Australia;
- meet the citizenship or residency requirements (see section 3.3);
- are enrolled in an eligible unit of study on or before the census date for the unit (see section 3.4) and remain enrolled in the unit at the end of the census date;
- are not Commonwealth supported in relation to that unit;
- meet the tax file number (TFN) requirements (see section 7.4);
- have completed, signed and submitted a valid *Request for FEE-HELP assistance* form for the unit of study or the course of study of which the unit forms a part, on or before the census date (see section 7.1); and
- have not exceeded the FEE-HELP limit (see section 6.3).

However, if you are doing a unit of study, access to which is provided by Open Universities Australia, you are **not entitled** to FEE-HELP if you have completed 8 or more units of study with Open Universities Australia and have failed 50% or more of those units.



**Note:** You have **six weeks** from the census date of a unit to correct information to establish your entitlement to Commonwealth assistance. Once this period has lapsed, it is no longer possible to establish Commonwealth assistance for that unit.

### 3.2 Am I studying at an approved higher education provider?

---

You can be entitled to FEE-HELP only if you are studying with an educational body that has been approved as a higher education provider under HESA or with Open Universities Australia.

Higher education providers approved to offer FEE-HELP are listed on the Going to Uni website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

### 3.3 What are the citizenship or residency requirements?

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To be entitled to FEE-HELP, you must be:

- an Australian citizen;

OR

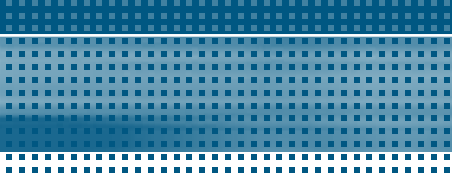
- the holder of a permanent humanitarian visa who will be resident in Australia for the duration of the unit;

OR

- the holder of a permanent visa who is undertaking bridging study for overseas-trained professionals and will be resident in Australia for the duration of the unit (see chapter 5).

In determining whether you are resident in Australia for the duration of your unit of study, any period of residence outside Australia will be disregarded if:

- a) it cannot reasonably be regarded as indicating an intention to reside outside Australia for the duration of the unit; or
- b) it is required for the purpose of completing a requirement of that unit.



Australian citizens and permanent humanitarian visa holders who have received professional training overseas may also receive FEE-HELP for bridging study for overseas-trained professionals.

New Zealand citizens are **not eligible** for FEE-HELP, **unless** they are also Australian citizens or holders of a permanent visa who are undertaking bridging study for overseas-trained professionals and will be resident in Australia for the duration of their units (see chapter 5).

**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.

Eligibility for students who received assistance under PELS prior to 1 January 2005 (pre-2005 PELS students) will be determined in accordance with the previous PELS eligibility requirements under the *Higher Education Funding Act 1988* (see chapter 9).

### 3.4 What is an eligible unit of study?

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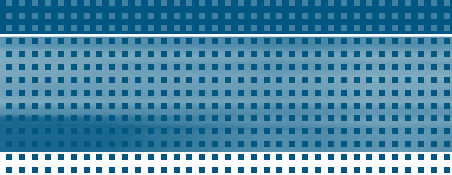
An eligible unit of study is a subject or unit which:

- is part of a course of study leading to a higher education award with an approved higher education provider;
- is made available by a higher education provider, access to which is provided through Open Universities Australia (see chapter 4); or
- is part of bridging studies for overseas-trained professionals (see chapter 5).

You may also be eligible for FEE-HELP if you are undertaking an accredited enabling course, at some approved higher education providers, that will allow you to meet the requirements for entry into a course of study leading to a higher education award. Your provider can advise you if your enabling course is eligible for FEE-HELP.

Courses of study which require a student to undertake research that leads to a higher education award such as a Doctor of Philosophy or Masters degree are eligible for FEE-HELP.

Fee paying students in vocational education and training (VET) accredited Diploma and Advanced Diploma courses with significant credit transfer arrangements into a higher education award may be eligible for VET FEE-HELP. This is expected to be introduced during 2008. For more details, please refer to the VET FEE-HELP publication (when available) or the DEST website at [www.dest.gov.au](http://www.dest.gov.au).



### **3.5 Does previous study affect my eligibility for FEE-HELP?**

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Your study results do not affect your eligibility for FEE-HELP unless you are studying with Open Universities Australia. Students studying with Open Universities Australia are not eligible for FEE-HELP if they have completed 8 or more units with Open Universities Australia and have failed 50% or more of these units.

### **3.6 How much can I borrow?**

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Eligible people may borrow up to the FEE-HELP limit to pay tuition fees over their lifetime. From 1 January 2008, the FEE-HELP limit will be \$81,600, unless a person is undertaking a medicine, veterinary science or dentistry course. If they are, the FEE-HELP limit is increased to \$102,000. The FEE-HELP limit is indexed on 1 January each year.

As a person uses FEE-HELP to pay their tuition fees, the amount they may borrow in future is reduced. Once a person has borrowed an amount equal to the FEE-HELP limit (the indexed amount at that time), they will not be able to receive FEE-HELP to pay tuition fees. This applies even if a person has partially or fully repaid their FEE-HELP loan.

### **3.7 Does a debt incurred prior to 2005 affect my eligibility for FEE-HELP?**

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If you commenced a postgraduate course of study before 1 January 2005, and you incurred a PELS debt for that course, you may be eligible for FEE-HELP under special arrangements (see chapter 9).

If you obtained a loan under HECS, PELS, BOTPLS or OLDPS prior to 2005, the amount you borrowed does not affect your eligibility for FEE-HELP. Only the amount borrowed to pay tuition fees using FEE-HELP after 1 January 2005 is counted towards the FEE-HELP limit.



### 3.8 Do my income and assets affect my eligibility for FEE-HELP?

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No. Your income and assets do not affect your eligibility for FEE-HELP. The income and assets of your partner or family also do not affect your eligibility for FEE-HELP.

Your income may result in you being required to **repay** some or all of your FEE-HELP debt (see chapter 10).

## 4. Open Universities Australia students

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### 4.1 If I am studying through Open Universities Australia, how does FEE-HELP apply to me?

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Undergraduate and postgraduate higher education units, access to which is provided by Open Universities Australia, are eligible units of study for FEE-HELP.

If you are studying with Open Universities Australia and you have undertaken 8 or more units through Open Universities Australia, you must have passed 50% of those units to receive FEE-HELP.

If you are an Open Universities Australia student, you should read this booklet as though the terms *higher education provider* and *provider* also refer to Open Universities Australia. If there is a specific requirement for Open Universities Australia students, it will be detailed in the relevant section.



## **5. Bridging study for overseas-trained professionals**

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### **5.1 Am I undertaking bridging study for overseas-trained professionals?**

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You can be undertaking bridging study for overseas-trained professionals only if you hold an assessment statement issued by the assessing body for a listed professional occupation.

An assessment statement is a written statement issued by an assessing body for a listed professional occupation. It indicates the studies, examinations and/or tuition and training programmes that you need to undertake successfully to meet the requirements for entry to your profession in Australia.

Listed professional occupations and the assessing bodies for each of these occupations are specified in Appendix A of this booklet.

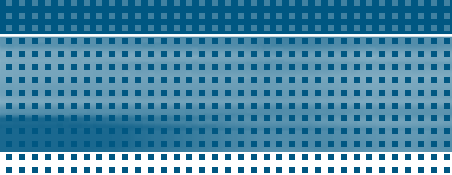
It is not necessary to be enrolled in what is normally regarded as a higher education course for you to be undertaking bridging study for overseas-trained professionals. Whether you are undertaking bridging study for overseas-trained professionals depends on what your assessment statement indicates is necessary to meet the requirements for entry to one of the listed professional occupations.

### **5.2 How will I know if I am undertaking bridging study for overseas-trained professionals?**

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You are undertaking bridging study for overseas-trained professionals if the study you are undertaking:

- relates to your assessment statement;
- is on a non-award basis, that is, it is not being undertaken as part of a course of study;
- does not constitute in total more than the equivalent of one year of full-time study; and
- is provided by an approved higher education provider.



Your higher education provider will be able to advise you if you are undertaking more than the equivalent of one year of full-time study.

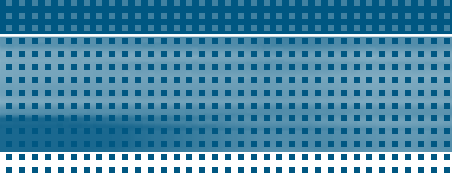
An assessment statement will require you to successfully undertake studies, examinations and/or tuition and training programmes to meet the requirements for entry to your profession.

In some cases, the assessment statement may indicate a need to complete a prescribed bridging course which is specifically offered to overseas-trained professionals. In other cases, you may only be able to complete the required study by enrolling, on a non-award basis, in one or more subjects or units with an approved higher education provider.

The following examples are used to highlight key FEE-HELP eligibility requirements:

Yousef trained and worked as a veterinarian in Egypt before becoming an Australian citizen. His assessment statement from the Australasian Veterinary Boards Council states that Yousef is eligible to sit for the National Veterinary Examination without undertaking bridging study. However, Yousef decides that he needs further assistance to prepare for the exam and enrolls in the Overseas-Trained Vets Bridging Course, which is eight weeks long. After enrolling with an approved higher education provider, Yousef applies for FEE-HELP.

*Whilst Yousef meets the citizenship requirements and is enrolled with an approved provider, he is not eligible for FEE-HELP. This is because he has chosen to undertake the study and his assessment statement does not require him to do so.*



Juan has a dental qualification from Chile. After arriving in Australia on a permanent resident visa, Juan has his qualifications assessed by the Australian Dental Council. His assessment statement indicates that he needs to undertake bridging study and examinations before he can work as a dentist in Australia. Juan enrolls in a twelve-week course, but discovers that his higher education provider is not approved to offer FEE-HELP.

*Although Juan and his nominated study meet the appropriate eligibility criteria, he cannot access FEE-HELP because his provider is not approved to offer FEE-HELP.*

Before becoming a permanent resident, Soong was trained as an accountant in Cambodia. She has had her qualifications assessed and her assessment statement indicates that she needs to complete bridging studies to improve her familiarity with Australian laws. Based on the advice of her assessing body and the local university, she plans to enrol in TAXLAW 201, part of the Bachelor of Accounting, on a non-award basis.

*If Soong has enrolled in subjects that meet the needs of the assessing body for accountants, then it is likely that she will be eligible for FEE-HELP.*

### 5.3 What study is ineligible from being considered bridging study for overseas-trained professionals?

---

You are **not** undertaking bridging study for overseas-trained professionals if the subjects, units, occupation-related courses of instruction, or tuition or training programmes:

- provide a qualification beyond basic entry level to the profession;
- lead to a higher education award, such as a postgraduate qualification;
- provide training for an occupation that is not a listed occupation (see Appendix A); or
- are general English language training courses.



## 5.4 How can I find out more information about professional recognition of my qualifications?

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If you are an overseas-trained professional seeking information on matters relating to the recognition of your professional qualifications, the Australian Government Department of Immigration and Citizenship's Australian Skills Recognition Information (ASRI) website provides comprehensive information on processes for obtaining recognition of overseas professional qualifications in Australia.

## 6. FEE-HELP assistance

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### 6.1 How does FEE-HELP assist me to pay my tuition fees?

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Your higher education provider will set the tuition fee for your unit of study and the date by which payment of your fee is required. If you decide not to pay the full tuition fee up-front to your provider, and you are eligible for FEE-HELP, you may:

- pay some of the tuition fee up-front and request a FEE-HELP loan for the remainder of the tuition fee; or
- request a FEE-HELP loan for the full tuition fee.

If you are entitled to FEE-HELP, the Australian Government will lend to you, the amount of any tuition fee for your unit of study, which has not been paid at the end of the census date for that unit. You must apply for a FEE-HELP loan before a FEE-HELP loan will be given to you (see chapter 7).

The Australian Government will pay the outstanding amount of your tuition fee direct to your provider on your behalf.



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## 6.2 What does FEE-HELP cover?

FEE-HELP provides a loan for tuition fees only. FEE-HELP does not cover accommodation and general living expenses.

The Australian Government provides income support for eligible students through Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement (see section 12.5 for Centrelink contact details).

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## 6.3 How much can I borrow?

You can borrow up to the amount of the tuition fee being charged by your provider for your unit of study. However, over your lifetime, you can borrow only up to the FEE-HELP limit. See section 3.6 for further information about the FEE-HELP limit.

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## 6.4 What is my FEE-HELP balance?

Your FEE-HELP balance is the amount of FEE-HELP that you are still able to borrow. For example, if you commenced an undergraduate science degree as a fee paying student and borrowed \$12,600 through FEE-HELP to pay tuition fees in 2007, your FEE-HELP balance will be \$69,000 at the beginning of 2008. Once you reach the FEE-HELP limit, your FEE-HELP balance is nil.

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## 6.5 What if my tuition fee for a unit of study exceeds my FEE-HELP balance?

If you enrol in a unit of study and the tuition fee exceeds your FEE-HELP balance, you will receive FEE-HELP assistance only for an amount equal to your FEE-HELP balance.

You will need to pay the remainder of your tuition fee direct to your provider. If you do not do this, your provider may cancel your enrolment as some of your tuition fee will remain unpaid.

It is your responsibility to be aware of your FEE-HELP balance and to advise your provider if you do not have sufficient FEE-HELP balance to cover your tuition fee.

## 6.6 Are there any costs or charges in taking out a FEE-HELP loan?

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There is no application fee for requesting FEE-HELP assistance.

A loan fee of 20% applies to FEE-HELP loans for **undergraduate courses of study**. No loan fee applies to a FEE-HELP loan for:

- fee paying postgraduate courses of study, including higher degrees by research;
- enabling courses;
- units of study with Open Universities Australia; or
- bridging study for overseas-trained professionals.

The loan fee **does not count** towards your FEE-HELP limit.

There is no interest charged on your FEE-HELP debt. However, your debt is indexed annually by the Tax Office to maintain its real value (see section 10.3). Any indexed amount does not count towards your FEE-HELP limit.

## 6.7 How is the loan fee applied to my FEE-HELP loan?

---

The loan fee for an undergraduate unit of study is charged for the amount of FEE-HELP assistance that you receive for the unit. For example, if you take out a FEE-HELP loan of \$500 for a unit of study, your loan fee will be \$100 and your FEE-HELP debt reported to the Tax Office will be \$600. However, your FEE-HELP balance will only decrease by \$500 as the loan fee is **not included** in your FEE-HELP limit.

The amount of your loan fee will be shown on your Commonwealth Assistance Notice (see section 7.11).

## 6.8 If I take out a FEE-HELP loan, am I still able to claim my tuition fees as a tax deduction?

---

Taking out a FEE-HELP loan does not affect your ability to claim a tax deduction.

You may be entitled to a tax deduction for your tuition fees, including the tuition fees that the Commonwealth pays on your behalf through FEE-HELP, if there is a direct connection between your education and your work activities at the time the expense was incurred. You can phone the **Tax Office** on **13 28 61** for further advice.

The loan fee, the compulsory repayment, and any voluntary repayment of your FEE-HELP loan, are not tax deductible. See Chapter 10 for further information on repaying your FEE-HELP loan.

## 7. Requesting FEE-HELP assistance

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### 7.1 How do I apply for FEE-HELP assistance?

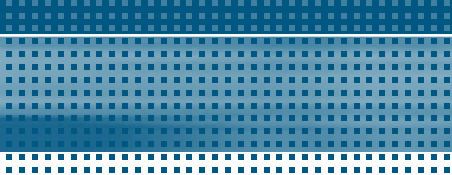
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If you are eligible for FEE-HELP assistance and would like to obtain a FEE-HELP loan, you should obtain a *Request for FEE-HELP assistance* form from your provider.

You must complete, sign and submit the form to the appropriate officer of your provider on or before the census date (or the earlier date set by your provider) for the first unit of study for which you wish to obtain FEE-HELP assistance. If you have not submitted a completed *Request for FEE-HELP assistance* form on or before the census date for the unit, you will not be entitled to FEE-HELP assistance for that unit and the Australian Government will not pay your tuition fee for that unit.

Copies or facsimiles of the *Request for FEE-HELP assistance* form are not acceptable.

Some providers allow students to submit their form electronically. You will need to contact your provider to confirm whether this method of submitting the form is available to you.



When completing the form, you must tick all relevant boxes and sign the Declaration. You should contact your provider if you are unsure how to complete the form.

## Higher education award course students

When you fill out the form, you will indicate the course of study for which you would like to obtain a FEE-HELP loan. The form covers all of the units of study that you undertake with your provider as part of that course. You must fill out a form for each course of study for which you would like to obtain FEE-HELP. You must fill out a new form if you change to a new course of study or change providers.

You are entitled to receive FEE-HELP only for units of study that have a census date on or after the day on which your form is returned to the appropriate officer of your provider.

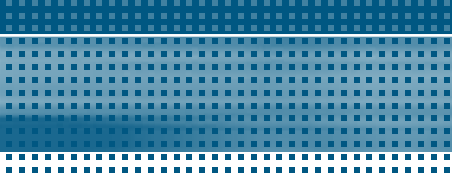
If you are a pre-2005 PELS student (see chapter 9) and you have not previously filled out a *Request for FEE-HELP assistance* form for your course, you must do so to be entitled to FEE-HELP.

## Students undertaking bridging study for overseas-trained professionals

When you fill out your *Request for FEE-HELP assistance* form, you must indicate that the course of study you are undertaking is 'bridging study for overseas-trained professionals'. You do not need to list each unit/programme that is part of your course.

## Open Universities Australia students

All students who are undertaking their studies through Open Universities Australia, including students undertaking studies that are classified as 'bridging study for overseas-trained professionals' at Open Universities Australia, must complete a *Request for FEE-HELP assistance Open Universities Australia* form. This form is available from Open Universities Australia, and when completed and signed, must be returned to Open Universities Australia.



Students undertaking units of study through Open Universities Australia need to indicate the units they are intending to take as part of their study programme. The form covers only those units of study that are specified in it. There is sufficient space to identify all the units you are planning to undertake in a year, if you wish to do so. You will need to complete a new form for any additional Open Universities Australia units of study for which you would like to receive FEE-HELP assistance.

## 7.2 What does signing the form mean?

---

When you sign your *Request for FEE-HELP assistance* form or your *Request for FEE-HELP assistance Open Universities Australia* form, you are:

- confirming that you have read this booklet and the form and are aware of your obligations under FEE-HELP;
- requesting the Australian Government to lend you the amount of the tuition fee outstanding at the end of the census date for each unit of study covered by the form and to use this amount to pay the outstanding amount of your tuition fee to your provider (or Open Universities Australia) on your behalf; and
- agreeing to begin repaying the loan to the Australian Government, through the taxation system, when your repayment income for an income year is above the minimum repayment threshold for compulsory repayment.

## 7.3 What if I only want FEE-HELP for some units of study?

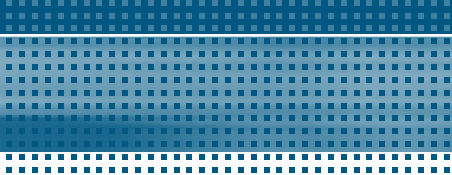
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You may choose to pay the tuition fee for some or all of the units covered by your form. You simply pay the tuition fee up-front for those units in the usual manner specified by your provider which must be on or before the census date. You will not incur a FEE-HELP debt for these units, as there will be no unpaid amount for the Australian Government to pay on your behalf.

## 7.4 Do I have to provide my tax file number?

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You will be asked to provide your tax file number (TFN) when completing and signing the *Request for FEE-HELP assistance* form.



If you choose not to provide your TFN, you will not be entitled to FEE-HELP. If you cannot quote your TFN when you enrol, you should either obtain a TFN, or a *Certificate of application for a tax file number (TFN)* from the Tax Office stating that you have applied for one, and then provide that certificate to your provider on or before the census date.

**If you cannot quote your TFN or supply a *Certificate of application for a tax file number (TFN)* on or before the census date, you will not be entitled to FEE-HELP.**

Your provider will use your TFN to provide advice to the Tax Office of the amount of your loan.

## 7.5 How do I get a tax file number?

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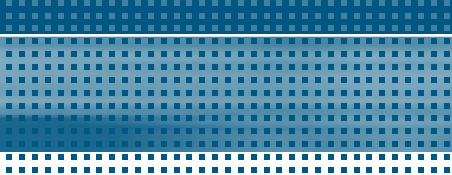
If you do not have a TFN, you will need to complete a *Tax file number application or enquiry for an individual* form, available from the Tax Office website at [www.ato.gov.au](http://www.ato.gov.au). TFNs cannot be allocated over the telephone, by facsimile or email. For information on how to apply for a TFN, or if you cannot find your TFN, phone the **Tax Office Personal Infoline** on **13 28 61**.

It is **essential to apply early** to ensure you have your **TFN** on or before the census date. A TFN is usually provided within **28 days** of application. If you are applying for a TFN for the purpose of FEE-HELP and it is within one month of the relevant census date, you should also request a *Certificate of application for a tax file number (TFN)* from a Tax Office shopfront. If you have not received your TFN within **10 days** before the census date, you should provide this certificate to your higher education provider or Open Universities Australia as proof that you have applied.

You must then quote your TFN to an appropriate officer of your provider or Open Universities Australia within **21 days** of the day the Tax Office issues you a *Tax File Number Advice*.

**What do I need to do if I am unable to get my *Certificate of application for a tax file number (TFN)* from a Tax Office shopfront?**

If you have mailed your *Application for a TFN* to the Tax Office and you are unable to get your *Certificate of application for a tax file number (TFN)* from a Tax Office shopfront, contact the **Tax Office** on **1300 650 225** for advice on what you need to do.



**Note:** You have **six weeks** from the census date of a unit to correct information to establish your entitlement to Commonwealth assistance. Once this period has lapsed, it is no longer possible to establish eligibility for Commonwealth assistance for that unit.

## 7.6 When is the closing date for requesting FEE-HELP?

---

You must submit your *Request for FEE-HELP assistance* form to your higher education provider on or before the census date (or the earlier date set by your provider) for the first unit of study for which you wish to obtain FEE-HELP assistance.

Your higher education provider is required to set the census date for each of the units of study it offers and this date must be at least 20% of the way through the period in which the unit is undertaken and to publish the census date for all units of study. However, your provider can and may set an earlier date for the submission of the form and payment of any up-front tuition fees. You should check this with your provider. You must ensure that you meet this deadline otherwise your provider may charge you a late fee or cancel your enrolment if you do not.

If you have not submitted a completed *Request for FEE-HELP assistance* form on or before the census date, you will not be entitled to FEE-HELP for that unit. The Australian Government will not pay your tuition fee for that unit. Census date deadlines cannot be extended.

## 7.7 What if I change my course of study or higher education provider?

---

You will need to submit a new *Request for FEE-HELP assistance* form if:

- you transfer from one course of study to another; or
- you change your higher education provider.

You must fill out a *Request for FEE-HELP assistance* form for each course of study for which you wish to obtain FEE-HELP.

Students studying direct with Open Universities Australia need to ensure that each unit of study for which they wish to obtain FEE-HELP is listed on a *Request for FEE-HELP assistance Open Universities Australia* form.

## 7.8 When do I incur a debt?

---

You incur a FEE-HELP debt immediately after the census date for each unit of study for which you have received FEE-HELP assistance.

If you have requested a FEE-HELP loan, but change your mind about studying, you must either cancel your *Request for FEE-HELP assistance* form (see section 7.9) or withdraw your enrolment in each unit of study on or before its census date or you will incur a debt (see section 8.3).

## 7.9 Do I need to cancel my *Request for FEE-HELP assistance* form if I no longer wish to receive FEE-HELP loans?

---

You do not need to cancel your *Request for FEE-HELP assistance* form if you decide to pay your tuition fee up-front. You will only incur a debt for a unit or course of study if, on the census date, you:

- are still enrolled in the unit or course for which you have completed a *Request for FEE-HELP assistance* form (that is, you have not withdrawn your enrolment in all of your units); and
- have not paid the full amount of your tuition fee for a unit of study; and
- your FEE-HELP balance is greater than zero.

You are able to cancel your *Request for FEE-HELP assistance* form at any time, if you choose to do so. You must do this in writing to your higher education provider. For example, you may wish to cancel your *Request for FEE-HELP assistance* form if your provider allows you to make up-front payments of your tuition fees after the census date.

**Note that Open Universities Australia students must cancel their *Request for FEE-HELP assistance* Open Universities Australia form in writing to Open Universities Australia.**

If you have not paid your tuition fees for a unit of study and you wish to ensure that you do not obtain FEE-HELP for that unit, you must cancel any *Request for FEE-HELP assistance* form that covers the unit **on or before the census date** for that unit.



## 7.10 Can I get FEE-HELP for more than one course?

---

Yes, you can obtain FEE-HELP assistance for more than one course of study provided that you have sufficient FEE-HELP balance and are otherwise eligible. You must submit a separate *Request for FEE-HELP assistance* form for each course, even if both courses are with the same provider.

If the courses are with different providers, you will need to ensure that each provider, receives from you, a completed *Request for FEE-HELP assistance* form for each course that you are undertaking.

If you are studying with more than one provider and are nearing your FEE-HELP limit (see section 3.6 for FEE-HELP limits), you must notify each provider of the amount of FEE-HELP assistance payable for the course that you are undertaking with that provider.

You will need to pay up-front to your provider any part of your tuition fee that you do not have sufficient FEE-HELP balance to cover. If you do not do this, your provider may cancel your enrolment as some of your tuition fees will remain unpaid.

It is your responsibility to be aware of your FEE-HELP balance and you must advise your provider if you do not have sufficient FEE-HELP balance to cover your tuition fee.

## 7.11 How can I check if the calculation of my FEE-HELP debt is correct?

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After the census date for your unit of study, your provider(s) will send you a Commonwealth Assistance Notice (CAN) for that unit. This notice will provide you with information on your FEE-HELP debt for that unit, including any loan fee you may have incurred for that unit. The notice may cover more than one unit.

Your notice will enable you to check if the calculation of your FEE-HELP debt for the units covered by the notice is correct.

If you believe the CAN is incorrect, you should give your provider a written request asking for the CAN to be corrected. You should identify the matters in the CAN that you believe are not correct and specify why you believe they are incorrect. You should give your request to the appropriate officer of your provider within **14 days** of the date of your CAN.



## 7.12 How can I find out my FEE-HELP balance?

---

You should keep a record of all CANs that are sent to you. You need to be aware of the total amount of tuition fees that have been paid on your behalf using FEE-HELP. Your FEE-HELP balance is the amount of the FEE-HELP limit less the amount of loan for tuition fees you have received using FEE-HELP.

It is your responsibility to be aware of your FEE-HELP balance.

You must advise your provider if your FEE-HELP balance is less than the tuition fees you are required to pay to your provider. If you enrol in a unit of study and the tuition fee exceeds your FEE-HELP balance, you will receive FEE-HELP assistance only for an amount equal to your FEE-HELP balance. You will need to pay the remainder of your tuition fee up-front to your provider. If you do not do this, your provider may cancel your enrolment as some of your tuition fees will remain unpaid.

Students are able to access the **myUniAssist** link, for a summary of their personal details regarding Higher Education Loan Programme (HELP) assistance through the **www.goingtouni.gov.au** website. Using their CHESN (section 11.1-11.2) and other personal identifying data, students can view their FEE-HELP usage and most recently recorded balance, and liabilities under HELP as reported to DEST by their higher education provider(s).

For further information go to **www.goingtouni.gov.au** or contact the student enquiry line on **1800 020 108**.

The Going to Uni website is maintained by DEST. Information is updated as it is received from your higher education provider and processed by DEST. There is a time lag between the census date and the date when your provider reports information to DEST and is processed by DEST. You will need to take into account any units you have enrolled in and have not yet been reported to or processed by DEST when calculating your FEE-HELP balance.

## 8. Withdrawal or non-completion of studies

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### 8.1 How do I withdraw my enrolment in unit(s) of study?

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It is important that you follow the correct withdrawal procedures of your provider. It is your responsibility to find out about these procedures by contacting your provider. You should keep a copy of your withdrawal form as confirmation that you advised your provider of your withdrawal on or before the census date.

You should not confuse the FEE-HELP census date with the academic withdrawal date (the date set by your provider as the final day that a student can withdraw from a unit without incurring an academic penalty – i.e., a recorded fail grade), as these dates may be different. Your provider will be able to inform you of the census date and the academic withdrawal date.

It is important to remember if you have not correctly withdrawn from a unit on or before its census date and you have lodged your *Request for FEE-HELP assistance* form that covers the unit(s), you will incur a debt with the Australian Government. That debt cannot be transferred or deferred to another unit of study.

### Open Universities Australia students

If you are an Open Universities Australia student and you wish to withdraw from a unit, you must send signed, written notification to Open Universities Australia on or before the census date of the study period in which you are enrolled. Open Universities Australia will notify the provider who is supplying the unit that you have withdrawn from your unit. Notifying the provider directly without notifying Open Universities Australia may ensure that you are withdrawn without academic penalty, but you will still be liable for a FEE-HELP debt if you do not notify Open Universities Australia prior to the relevant census date.



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

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If you correctly withdraw from any unit with your higher education provider's central student administration on or before the census date, you will not incur a FEE-HELP debt for that unit.

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

---

If, after the census date, you become seriously ill or other special circumstances occur and you are unable to continue your studies, you can apply to your provider to have your FEE-HELP balance re-credited and your FEE-HELP debt removed for that unit(s). You should note that there are time limits for applying (see section 8.4).

If you have not paid your tuition fees, and you have requested FEE-HELP assistance, and you withdraw after the census date, you will have a debt to the Australian Government that you are legally required to repay.

## 8.4 How do I apply to have my FEE-HELP balance re-credited and my debt removed in special circumstances?

---

If you withdraw your enrolment in a unit of study after the census date, or have not completed the requirements for a unit, as a result of special circumstances, you may apply to your provider to have your FEE-HELP balance re-credited. Your FEE-HELP balance can only be re-credited in special circumstances.

If your FEE-HELP balance for a unit of study is re-credited, any FEE-HELP debt you have incurred for that unit will automatically be removed.

It is important to note that if you have successfully completed a unit of study, you are not eligible to apply to have your FEE-HELP balance re-credited or your debt removed for that unit.

## How to apply

You need to apply to your provider to have your FEE-HELP balance for your unit(s) of study re-credited. Open Universities Australia students must apply to Open Universities Australia to have their FEE-HELP balance re-credited. **Do not apply to the Department of Education, Science and Training (DEST) or the Tax Office.**

Your application must indicate the units of study for which you are seeking to have your FEE-HELP balance re-credited. It must also detail the special circumstances that you believe made it impractical for you to complete those units. You should contact your provider (or Open Universities Australia) to find out how to apply.

## Special circumstances

Your provider will re-credit your FEE-HELP balance if it is satisfied that special circumstances applied to you that:

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

Your provider will decide whether to re-credit your FEE-HELP balance in accordance with the requirements of the *Higher Education Support Act 2003* (HESA) and guidelines made under that Act.

## Time limits for applying

**You must make your application to your higher education provider within twelve months after your withdrawal day.**

Your withdrawal day is the day specified by your provider as the day your application for withdrawal of your enrolment takes effect. If you have not withdrawn your enrolment, your withdrawal day is the last day of the period in which you undertook or were to undertake the unit.

Your provider may waive the time limit for making your application to have your FEE-HELP balance re-credited and your FEE-HELP debt removed if it is satisfied that it was not possible for you to apply within the time limit.



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

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If you are not satisfied with the decision made on your application, you should apply to your provider for a review of that decision. The time limit for applying for a review of a decision is **28 days** from the day on which you first received notice of the decision, or such longer period as your provider allows.

If you are still not satisfied with the reconsidered decision, you can apply to the Administrative Appeals Tribunal (AAT) for a review. Information about the contact details for the AAT, application procedures and application fees can be found at [www.aat.gov.au](http://www.aat.gov.au).

## 8.6 What happens if I fail a unit?

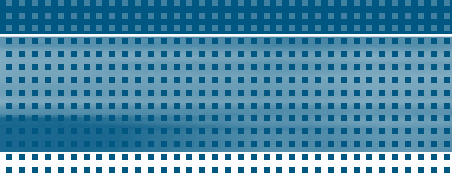
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If you fail a unit, you still have to pay the debt for that unit. It does not matter whether or not you attended any classes.

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

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If you vary your study load, you will need to notify Centrelink within **14 days** and Centrelink will assess whether you remain eligible for income support. For further information about Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement, please contact Centrelink (see section 12.5).



## 9. Fee paying students who commenced study before 2005

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### Pre-2005 PELS students

You are a pre-2005 PELS student if you commenced a postgraduate course of study before 1 January 2005, and

- you incurred a PELS debt for that course; and
- you have not discontinued your enrolment (see section 9.2); and
- you have not completed the requirements of your course.

You may also be a pre-2005 PELS student if you incurred a PELS debt for a different course to your current course. You must not have discontinued your enrolment for this to be the case (see section 9.2).

If you accepted an offer to commence a postgraduate course of study in 2004, but deferred your studies without incurring a PELS debt on a census date in 2004, you are not a pre-2005 PELS student for that course. You will commence your studies under the FEE-HELP arrangements.

If you began your course of study before 2005, for example in 2004, and incurred a PELS debt but then deferred your studies for 2005, you are a pre-2005 PELS student for the purposes of the *Higher Education Support Act 2003* (HESA).

### 9.1 How have the changes to higher education loans affected pre-2005 PELS students?

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If you are an Australian citizen or the holder of a permanent humanitarian visa and you are enrolled in postgraduate units of study with an approved higher education provider, the eligibility criteria under FEE-HELP are the same as PELS, except that there will be a maximum loan limit (see section 3.6) for all FEE-HELP debts incurred from 1 January 2005.

If you are the holder of a permanent visa (other than a permanent humanitarian visa), you would not normally be eligible for FEE-HELP. If you are a pre-2005 PELS student, there are special arrangements to allow you to access FEE-HELP under the former PELS eligibility criteria until the end of 2008 or until you:

- complete your current course; or
- discontinue your enrolment (see section 9.2).

See Appendix B of this booklet for detailed information on the PELS eligibility criteria that apply to pre-2005 students who hold a permanent visa and who wish to access FEE-HELP.

## **9.2 What does it mean to discontinue my enrolment?**

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You are considered to have discontinued your enrolment if you stop studying and have not taken a leave of absence or deferred your studies. You have not discontinued your enrolment if you have:

- taken a leave of absence from or deferred a course of study with approval;
- transferred your enrolment from one course of study to another course of study at the same level with the same provider or another provider that was able to offer PELS to its students prior to 2005. Your provider can confirm if it was an institution able to offer PELS to its students;
- been admitted to a course of study after completing the requirements of a preliminary or qualifying course; or
- been admitted to a cross-institutional programme at a host provider.

## **9.3 What if I commenced study prior to 2005 and already have a PELS debt?**

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If you incurred a PELS debt for study undertaken before 1 January 2005, this debt does not count towards your FEE-HELP limit (see section 3.7).

## 9.4 Does a loan fee apply to pre-2005 PELS students?

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Postgraduate courses of study are not subject to a loan fee. On 1 June each year, the portion of FEE-HELP debt that has remained unpaid for 11 months or more will be indexed by the Tax Office according to movements in the Consumer Price Index (CPI) to maintain its real value, but are otherwise interest free (see section 10.3).

## 9.5 Will pre-2005 PELS students have to complete a new form for 2008?

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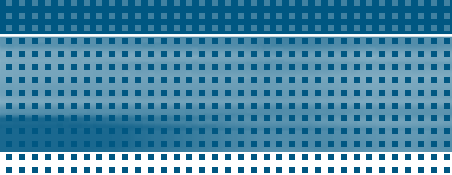
Pre-2005 PELS students must complete a *Request for FEE-HELP assistance* form to obtain FEE-HELP. You must do this if you wish to obtain FEE-HELP in 2008 and you did not complete a *Request for FEE-HELP assistance* form in 2005, 2006 or 2007.

The *Request for FEE-HELP assistance* form replaces your *PELS Loan Request* form.

You are required to sign a new form to declare that:

- you commenced your course of study before 1 January 2005 and obtained a PELS loan for part or all of your tuition fees;
- you are aware that you will no longer be able to obtain a FEE-HELP loan once the total amount of FEE-HELP assistance obtained reaches the FEE-HELP limit (for loan limits please refer to section 3.6); and
- you agree to your personal information being stored by the Department of Education, Science and Training in order to administer your Commonwealth assistance.

You should submit your *Request for FEE-HELP assistance* form on or before the census date (or the earlier date set by your provider) for the first unit of study for which you wish to obtain FEE-HELP.



## 9.6 What happens to pre-2005 PELS students who do not complete their course of study by the end of 2008?

---

From 1 January 2009, there are no special arrangements for students who obtained a PELS loan prior to 2005.

If you are a permanent visa holder (other than a permanent humanitarian visa holder), you will not be able to obtain FEE-HELP assistance for any units of study after 31 December 2008.

## Pre-2005 Open Universities Australia students

### 9.7 How have the changes affected Open Universities Australia students?

---

From 1 January 2005, the Open Learning Deferred Payment Scheme (OLDPS) for Open Universities Australia students was replaced by FEE-HELP. Eligible Open Universities Australia students are able to access FEE-HELP for up to the full amount of their tuition fees, subject to the FEE-HELP limit.

The major differences for Open Universities Australia students are:

- FEE-HELP is available to students enrolled in both postgraduate and undergraduate units;
- students studying part-time are eligible for FEE-HELP;
- only Australian citizens and holders of permanent humanitarian visas are able to access FEE-HELP. However, permanent visa holders may be able to access a FEE-HELP loan for studies undertaken as bridging study for overseas-trained professionals;
- students are able to obtain a loan for the full amount of the fee charged by Open Universities Australia, as the Australian Government no longer sets a “basic charge”;
- students no longer have to defer payment for all the units of study they choose to undertake in a study period, or have to defer the full amount of their fee;
- there is no limit on the number of units for which a student can defer payment through FEE-HELP, although the FEE-HELP limit will apply; and

- the requirement for a 50% pass rate for all units applies only after students have completed 8 units through Open Universities Australia.

## **9.8 Does a loan fee apply to Open Universities Australia students?**

---

No loan fee applies to FEE-HELP loans for units of study that are undertaken through Open Universities Australia.

Like OLDPS debts, on 1 June each year, the portion of FEE-HELP debt that has remained unpaid for 11 months or more will be indexed by the Tax Office according to movements in the Consumer Price Index (CPI) to maintain its real value, but are otherwise interest free (see section 10.3).

## **Pre-2005 Bridging for Overseas-Trained Professionals Loan Scheme (BOTPLS)**

### **9.9 How have the changes affected BOTPLS students?**

---

The Bridging for Overseas-Trained Professionals Loan Scheme (BOTPLS) was replaced by FEE-HELP on 1 January 2005.

The FEE-HELP eligibility criteria for bridging study for overseas-trained professionals (BOTP courses) are the same as under BOTPLS, except that the FEE-HELP limit applies from 1 January 2005.

For information on FEE-HELP eligibility requirements and what is bridging study for overseas-trained professionals, see Chapter 5.

### **9.10 Does a loan fee apply to bridging study?**

---

No, a loan fee does not apply to bridging study for overseas-trained professionals.

On 1 June each year, the portion of FEE-HELP debt that has remained unpaid for 11 months or more will be indexed by the Tax Office according to movements in the Consumer Price Index (CPI) to maintain its real value, but are otherwise interest free.



## 10. Repayment of HELP loans

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### 10.1 When do I start repaying my debt?

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You start repaying your accumulated HELP debt when your repayment income is above the minimum repayment threshold for compulsory repayment. The repayment thresholds are adjusted each year to reflect any changes in average weekly earnings. The minimum threshold for the 2007-08 income year<sup>1</sup> is \$39,825. Your repayment income is made up of the following amounts from your income tax return for the income year:

- your taxable income; and
- any amount your taxable income was reduced by a net rental loss; and
- any total reportable fringe benefits amounts; and
- any exempt foreign employment income amounts included in your income tax return.

For further information regarding your repayment income, contact the Tax Office (see section 12.4).

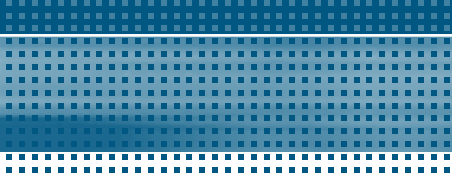
### 10.2 How much will my repayments be?

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When your repayment income is above the minimum repayment threshold for any particular year, the Tax Office will calculate your compulsory repayment for that year and include it on your income tax notice of assessment. The repayment thresholds are adjusted each year to reflect any change in average weekly earnings. Table 4 (on the next page) contains the repayment thresholds and repayment rates for income earned during the 2007–08 income year.

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



**Table 4 – 2007–08 repayment thresholds and repayment rates**

Repayment income in the range:	Repayment rate (% of repayment income):
Below \$39,825	Nil
\$39,825-\$44,360	4.0%
\$44,361-\$48,896	4.5%
\$48,897-\$51,466	5.0%
\$51,467-\$55,322	5.5%
\$55,323-\$59,915	6.0%
\$59,916-\$63,068	6.5%
\$63,069-\$69,405	7.0%
\$69,406-\$73,959	7.5%
\$73,960 and above	8.0%

Your compulsory repayment increases as your repayment income increases - the more you earn, the higher your repayment, up to a maximum of 8% of your annual income. Your compulsory repayment is based on your income alone, not the income of your parents or spouse. Compulsory repayments continue until you have repaid your debt.

You must start repaying your debt when your repayment income is above the minimum repayment threshold, even if you are still studying.

### Example

Joshua's taxable income for the 2007–08 income year is \$40,420. In his tax return, he claimed a net rental loss of \$2,250, had a total reportable fringe benefits amount of \$3,660 and an exempt foreign employment income amount of \$2,580. Joshua's repayment income is  $\$40,420 + \$2,250 + \$3,660 + \$2,580 = \$48,910$ . Joshua's compulsory repayment for 2007–08 is  $\$48,910 \times 5\% = \$2,445.50$

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

## 10.3 Is interest charged on my debt?

---

No. You are not charged interest on your debt. Your accumulated HELP debt is indexed annually on 1 June each year to maintain its real value by adjusting it in line with changes in the cost of living (as measured by the CPI). The indexation figure is calculated each year after the March CPI is released.

Indexation is applied by the Tax Office each year to the part of your debt that has remained unpaid for 11 months or more. The indexation figure is available on the Going to Uni website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

On 1 June 2009, all debts incurred between January and June 2008 will be indexed and become part of the accumulated HELP debt. Debts incurred between July 2008 and June 2009 will also become part of the accumulated HELP debt, but will not be indexed until 1 June 2010.

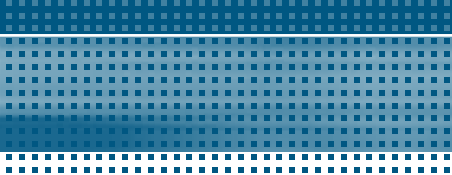
## 10.4 How do I repay my debt if I am a payee under pay as you go (PAYG) withholding?

---

If you receive payments for work and services, benefit and compensation payments, or superannuation income streams and annuities, then you must 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 HELP debt on a *Tax File Number (TFN) declaration* or *Withholding declaration*. When you advise your payer that you have an accumulated HELP debt, your payer must withhold additional amounts from your pay once you earn \$765 or more per week in the 2007–08 income year.

The additional amounts withheld are to cover any compulsory repayment that may be calculated for the year. These amounts are not credited to your account during the year, but form part of the 'total tax withheld' shown on your annual *PAYG payment summary* and on your income tax notice of assessment at PAYG withholding credits.



Your compulsory repayment will not be calculated until your income tax return for that year is processed. If you had too much withheld during the year, and you have no other outstanding debts, the Tax Office will refund the excess to you.

## Payments from more than one payer

If you earn more than the minimum repayment threshold for an income year from all your jobs, a compulsory repayment may be included on your next notice of assessment for that year.

In 2007–08, if you have more than one job and expect to earn more than \$16,500 per year, (\$317 per week) from the job where you have claimed the tax free threshold, you will likely have a tax debt at the end of the income year.

To avoid having a debt, you should ask the payer that you have claimed the tax free threshold with to withhold additional amounts by completing a *Withholding declaration – upwards variation* form available from the Tax Office.

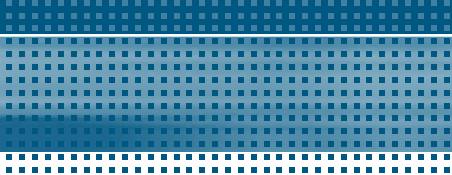
## Holiday or temporary jobs

If you have a holiday or temporary job and you earn \$765 or more per week in the 2007-08 income year, but your repayment income for the income year will remain below the minimum repayment threshold, you can apply to the Tax Office to get your payer to stop withholding additional amounts for your HELP debt. You will need to complete and send to the Tax Office a *2008 PAYG income tax withholding variation application* form, available from the Tax Office. The Tax Office will then advise your payer of the correct amount to withhold.

You should only apply to vary your amount withheld if you are sure that your repayment income for the year will be below the minimum repayment threshold.

## No compulsory repayment required because of low family income

If, due to low family income, you are entitled to a reduction of the Medicare levy or you do not have to pay the Medicare levy, you will not have to make a compulsory repayment for that year. You can provide your payer with a completed *Medicare levy variation declaration* form,



available from the Tax Office. Your payer will then stop withholding additional amounts for that year. For more information about repayments, contact the Tax Office (see section 12.4).

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

---

PAYG instalments is a system where you make payments towards your expected tax liability on your business and investment income for the current income year. The Tax Office will notify you of an instalment rate and an instalment amount, which take into account any accumulated debt. For more information about PAYG instalments, contact the Tax Office (see section 12.4).

## 10.6 What do I do if I disagree with my compulsory repayment?

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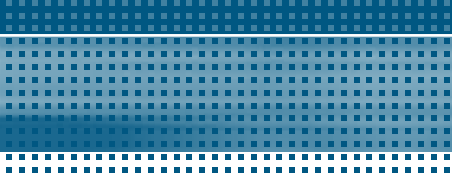
You should check all the details from your income tax notice of assessment with the details contained in your tax return. If you think there is a problem, phone the **Tax Office** on **13 28 61**. When you phone, have your notice of assessment and, if possible, a copy of your income tax return with you.

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 Tax Office. Information on how to request an amendment or lodge an objection, including statutory time limits, is available from the Tax Office (see section 12.4).

## 10.7 What happens if I have difficulties making my compulsory repayment?

---

If you believe that making your compulsory 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 Tax Office, in writing, to have that amount deferred. If you intend to apply to defer your compulsory repayment, you will need to complete the form, *Deferring your compulsory HELP, HECS or Financial Supplement repayment*, available from the



Tax Office. On the form, you are asked to provide a detailed statement of your household income and expenditure to justify your claim.

Compulsory HELP repayments only relate to 2005–06 and later income years. There are time limits for applying to defer your compulsory HELP repayment.

Compulsory HECS repayments only relate to 2004–05 and earlier income years. You can apply to defer your compulsory HECS repayment at any time.

The Tax Office will advise you, in writing, whether your application is successful. If you are unhappy with the decision, you may apply to have the decision reviewed within **28 days** after the day you receive the notice of the decision. You will be notified of the outcome of the review within **28 days** of the Tax Office receiving your request.

Once your decision has been reviewed, you may then apply to the Administrative Appeals Tribunal (AAT) for a review of that decision. The application must be lodged with the AAT within **28 days** after the day you receive the letter advising you of the outcome of the review.

For more information on applying to defer a compulsory repayment, including time limits, contact the Tax Office (see section 12.4).

## 10.8 Can I make voluntary repayments?

---

Yes. You can make a voluntary repayment to the Tax Office at any time and for any amount. Making a voluntary repayment reduces your debt immediately. However, if after making a voluntary repayment, you still have an accumulated HELP debt and your repayment income is above the minimum repayment threshold, you may still have to make a compulsory repayment. Voluntary repayments are in addition to compulsory repayments. Voluntary repayments are not refundable.

## 10.9 Can I get a bonus for voluntary repayments?

---

If you make a voluntary repayment of \$500 or more, you will receive a bonus of 10%. This means your account will be credited with an additional 10% of your payment. The bonus is 10% of the payment that you make, not 10% of the outstanding debt. You will not receive a bonus on repayment amounts that are more than the balance of your account.

### Example

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

If you wish to pay off your total debt, the amount of your repayment is your total debt divided by 1.10.

If you pay off your debt with a voluntary repayment of less than \$500 you may be entitled to the 10% bonus. The bonus will be applied to your payment if it pays off your debt. However, if you have any HELP debts that have not been reported to the Tax Office at the time of the payment, the bonus may be reversed once those debts are transferred to your account.

There is usually a delay between the census date for a unit of study, and when the Tax Office receives and records your debt for that unit. So if you have only recently incurred a liability for a unit against which you wish to make a voluntary repayment, you should first contact the Tax Office to see if the debt has been recorded against your TFN. If not, the Tax Office will be able to advise you what you need to do (see section 12.4).

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, you should allow enough time for the payment to be processed and credited to your account before 1 June.

If you intend to pay off your total debt with a voluntary repayment, ensure you make the repayment before you lodge your income tax return. If your income tax return is processed before your voluntary repayment is credited to your account, a compulsory repayment may be included in your income tax notice of assessment and you may not receive the 10% bonus.

## 10.10 How do I make a voluntary repayment?

---

There are several ways you can make your repayment:

### Electronic payments

When making payments by BPAY® or direct credit, check with your financial institution for processing deadlines to ensure your payments reach the Tax Office on or before the due date. Payments made out of hours, on a weekend or public holiday, **will not** reach the Tax Office until the next working day.

**BPAY**®



**Bill code 75556**

Make a payment directly from your cheque or savings account to the Tax Office using your financial institution's telephone or internet banking service.

### **Details you need**

Bill code: 75556

Reference: Your EFT code

### Direct Credit

Transfer your payment to the Tax Office online from your cheque or savings account

### **Details you need**

Bank:	Reserve Bank of Australia
BSB number:	093 003
Account no:	316 385
Account name:	ATO direct credit account
Reference:	Your EFT Code

If you cannot find your EFT code, contact the Tax Office (see section 12.4).

## Mail

Mail your cheque or money order to the Tax Office. Cheques and money orders should be for amounts in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post dated.

**You should also include your payment slip or note that states your:**

- full name;
- address and telephone number;
- account identifier: Tax file number (TFN), Australian business number (ABN), client identification number etc; and
- payment type: HELP, BAS payment, income tax, etc.

**Mail your payment and payment slip or note to:**

**WA, SA, NT, TAS or VIC residents**

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

**NSW, ACT or QLD residents**

Australian Taxation Office  
Locked Bag 1793  
PENRITH NSW 1793

Do not use pins, staples, paper clips or adhesive tape. Do not send cash.

## Australia Post

If you have pre-printed payment slips with a barcode, you can pay in person at any Australia Post outlet. Photocopies of payment slips are not accepted.

A \$3,000 cash limit applies to cash payments. EFTPOS payments are subject to daily withdrawal limits.

Cheques and money orders should be for amounts in Australian dollars and payable to the 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post dated.

### Paying from overseas

If you have an Australian bank account, you can use your financial institution's phone or internet banking service to make your payment from your cheque or savings account.

#### **Details you need**

Bill code: 75556

Reference: Your EFT code

### Direct credit through SWIFT or by mail

For more details about these payment options

- visit [www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay)
- phone +612 6216 1111 and ask to be connected to **extension 87511**, 8am to 5pm Monday to Friday EST
- email [payment@ato.gov.au](mailto:payment@ato.gov.au)

### Order a book of payment slips

You may need to use personalised pre-printed payment slips for some payment options. You can order a booklet of payment slips by phoning:

- **13 28 65** and follow the prompts – you will need your tax file number to use this automated ordering service, or
- **13 28 61** between 8.00am and 6.00pm, Monday to Friday, (EST). You will need to give your name, address and tax file number and advise that you need payment slips for HELP repayments. The Tax Office will mail a booklet of payment slips to your address.

### What is my Electronic Funds Transfer (EFT) code?

Your EFT code is the reference number. It is printed directly above the barcode on your payment slip. If you pay using BPAY or direct credit you will need this number.

## 10.11 Are my repayments tax deductible?

---

Repayments made by you, or someone other than your payer, are not tax deductible. If your payer makes payments 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.

## 10.12 What happens to my debt if I die?

---

If you die, your trustee or executor has to lodge all outstanding income tax returns up to the date of your death. Any compulsory repayment included on an income tax notice of assessment relating to the period prior to the date of your death must be paid from your estate, but the remainder of your debt is cancelled. Neither your family nor the trustee is required to pay the remainder of your accumulated HELP debt.

## 10.13 What happens to my debt if I go bankrupt?

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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.

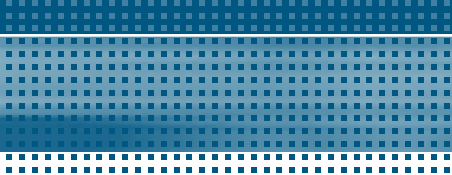
## 10.14 Where can I get information on my HELP account?

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The Tax Office will send you an 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 an information statement.

Your 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. At any time during the year you can phone the **Tax Office** on **1300 650 225** to get the balance of your account or to order an information statement.

To protect the privacy of your information, you must provide the following information before the Tax Office will give you details of your account over the phone.

- 
- If you have ever lodged an income tax return, you must provide **one** of the following account identifiers:
    - your tax file number (TFN);
    - your name; or
    - your Australian Business Number (ABN).

You must also provide any **three** of the following personal identifiers:

- your date of birth;
  - your business, residential, postal or email address (one only);
  - your financial institution account number;
  - details from a Tax Office notice; or
  - other identifying details – for example, correct account balance, student identification number, course code, higher education provider 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.

## 11. Information on CHESN and the Higher Education Information Management System (HEIMS)

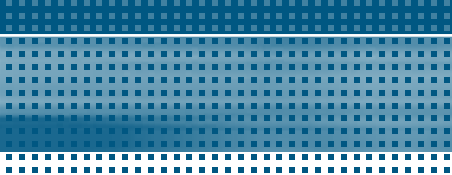
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### 11.1 What is a CHESN?

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As a Commonwealth assisted student, you will be allocated a Commonwealth Higher Education Student Support Number (CHESN).

The CHESN is a unique identifier that will remain with you. It will help higher education providers and the Australian Government to provide information to you about your FEE-HELP assistance, and some other forms of Commonwealth assistance for higher education.



You can use your CHESSN to check the Commonwealth assistance you have received since 1 January 2005, including your FEE-HELP loan balance by accessing **myUniAssist** link on the Going to Uni website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au) (see section 7.12). The link **myUniAssist** provides data for units of study in which you are enrolled that have a census date before the displayed 'as at' date. Information on units studied after that date is only available on your Commonwealth Assistance Notice, or direct from your provider.

## 11.2 How do I get a CHESSN?

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Your tertiary admissions centre (TAC), or your higher education provider, will allocate you a CHESSN as part of the admission application process, when you request FEE-HELP assistance.

You will be asked to consent to personal, identifying data being provided to the Australian Government (Department of Education, Science and Training (DEST) and the Tax Office) for the allocation of a CHESSN and the management of your Commonwealth assistance when you apply for admission.

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 Australian Government who misuse this personal information.

Providers must 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 your personal information.

You will be notified of your CHESSN in your Commonwealth Assistance Notice (see section 7.11).



## 12. Need more help?

### Contacts, grievances & useful links

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#### 12.1 Your higher education provider

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Your higher education provider can provide you with information on enrolments, tuition fees, withdrawals, census dates, obtaining FEE-HELP assistance and re-crediting of your FEE-HELP balance.

Your higher education provider is required to have a grievance procedure for dealing with student complaints relating to academic and non-academic matters. If you have a complaint or grievance about an academic or other matter, you should contact your higher education provider and ask for details of the relevant grievance procedure.

#### 12.2 Open Universities Australia

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Open Universities Australia can provide information to Open Universities Australia students on registration, tuition fees, withdrawals, census dates, obtaining FEE-HELP assistance and re-crediting of your FEE-HELP balance.

- Telephone: **(03) 8628 2555**;
- Fax: **(03) 8628 2955**;
- Email: **admin@open.edu.au**; or
- Visit: **www.open.edu.au**.

Telephone **1300 363 652** to obtain a *2008 Open Universities Australia Handbook*, Open Universities Australia registration form, and for the latest FEE-HELP information booklet and *Request for FEE-HELP assistance Open Universities Australia* form.

#### 12.3 Department of Education, Science and Training (DEST)

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DEST can provide general information on FEE-HELP:

- Visit the Going to Uni website at **www.goingtouni.gov.au**;
- Call the student enquiry line on **1800 020 108**;

- Log on to **myUniAssist** for the balance of your entitlements at **www.goingtouni.gov.au**; or
- Visit the Course Information System at **www.goingtouni.gov.au**.

Check Appendix A of this booklet for the relevant professional body that can assist overseas-trained professionals gain recognition of their professional qualifications.

For contact details of professional bodies:

- Visit the Australian Skills Recognition Information (ASRI) website at **www.immi.gov.au/asri**.

## 12.4 Tax Office

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The Tax Office can explain what happens once you have a HELP debt, including how compulsory repayments are calculated and how indexation works.

- Visit the Tax Office website at **www.ato.gov.au**;
- Get the booklet *Repaying your HELP debt in 2007-08* by calling **1300 720 092**;
- Call the Personal Infoline for HELP and personal tax topics information on **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday; or
- Call the Higher Education Loan Accounts (HELA) Unit for specific queries on your account on **1300 650 225** between 8.00am and 5.00pm (EST) Monday to Friday.

If you have a tax file number, please have it ready before you call the Tax Office.

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

**Australian Taxation Office**  
**PO Box 1032**  
**ALBURY NSW 2640**



## 12.5 Centrelink

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Centrelink can provide details about Australian Government financial help available to students:

- Visit the Centrelink website at **[www.centrelink.gov.au](http://www.centrelink.gov.au)**;
- Call **13 24 90** - Youth and Student Services - for information on Youth Allowance, Austudy or Pensioner Education Supplement;
- Call **13 23 17** for information on ABSTUDY;
- Call **13 12 02** for information in languages other than English; or
- Freecall™ **1800 810 586** for TTY\* payment enquiries.

## 12.6 Department of Immigration and Citizenship (DIAC)

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DIAC can provide information on visas, including permanent humanitarian visas and other permanent visas:

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

DIAC 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**.

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

## Appendix A – List of occupations and the relevant assessing authorities that are approved for identifying bridging study for overseas-trained professionals

Listed professional authority	State or Territory
<b>Accountants</b>	
Certified Practising Accountants Australia ABN 64 008 392 452	All States and Territories
Institute of Chartered Accountants in Australia ABN 50 084 642 571	All States and Territories
National Institute of Accountants ABN 81 004 130 643	All States and Territories
<b>Architects</b>	
Architects Accreditation Council of Australia ABN 83 465 163 655	All States and Territories
<b>Cadastral Surveyors</b>	
Institution of Surveyors, Australia ABN 39 917 817 054	All States and Territories
<b>Dentists</b>	
Australian Dental Council ABN 70 072 269 900	All States and Territories
<b>Dieticians</b>	
Dieticians Association of Australia ABN 34 008 521 480	All States and Territories
<b>Legal Practitioners – Barristers – Solicitors</b>	
The Legal Profession Admission Board ABN 50 581 255 931	NSW
The Legal Practitioners Admission Board	ACT
Legal Practitioners Admission Board	NT
Solicitors' Board (Queensland) ABN 26 714 948 116	QLD
Barristers' Board (Queensland) ABN 26 714 948 116	QLD

Listed professional authority	State or Territory
<b>Legal Practitioners – Barristers – Solicitors</b>	
Board of Examiners, C/- Legal Practitioners' Registry	SA
Board of Legal Education	TAS
Council of Legal Education	VIC
The Legal Practice Board ABN 23 127 312 585	WA
<b>Medical Practitioners (General)</b>	
Australian Medical Council ABN 19 814 243 263	All States and Territories
<b>Nuclear Medicine Technologists</b>	
Australian & New Zealand Society of Nuclear Medicine ABN 42 512 102 604	All States and Territories
<b>Occupational Therapists</b>	
Council of Occupational Therapists Registration Boards Inc ABN 50 377 833 627	All States and Territories
<b>Optometrists</b>	
Optometry Council of Australia and New Zealand ABN 38 074 875 111	All States and Territories
<b>Pharmacists</b>	
Council of Pharmacy Registering Authorities ABN 45 568 153 354	All States and Territories
<b>Physiotherapists</b>	
Australian Physiotherapy Council ABN 28 108 663 896	All States and Territories
<b>Podiatrists</b>	
Australasian Podiatry Council ABN 24 008 488 748	All States and Territories
<b>Radiographers</b>	
Australian Institute of Radiography ABN 26 924 779 836	All States and Territories

Listed professional authority	State or Territory
<b>Registered Nurses</b>	
ACT Nursing and Midwifery Board	ACT
The Nurses and Midwives Board New South Wales ABN 41 356 382 097	NSW
Nursing Board of the Northern Territory ABN 43 327 327 719	NT
Queensland Nursing Council ABN 31 518 972 839	QLD
Nurses Board of South Australia ABN 61 964 469 696	SA
Nursing Board of Tasmania ABN 33 786 914 844	TAS
Nurses Board of Victoria ABN 96 394 267 286	VIC
Nurses Board of WA ABN 70 013 199 477	WA
<b>School Teachers</b>	
ACT Department of Education and Training ABN 71 506 957 312	ACT
NSW Institute of Teachers ABN 82 075 742 456	NSW
Northern Territory Department of Employment, Education and Training ABN 84 085 734 992	NT
Queensland College of Teachers ABN 49 750 572 133	QLD
Teachers Registration Board of South Australia ABN 18 376 765 315	SA
Teachers Registration Board ABN 26 237 631 294	TAS
Victorian Institute of Teaching ABN 12 386 253 536	VIC
Western Australian College of Teaching ABN 81 079 785 270	WA

Listed professional authority	State or Territory
<b>Social Workers</b>	
Australian Association of Social Workers ABN 93 008 576 010	All States and Territories
<b>Speech Pathologists</b>	
Speech Pathology Association of Australia ABN 17 008 393 440	All States and Territories
<b>Veterinarians</b>	
Australasian Veterinary Boards Council Inc ABN 49 337 540 469	All States and Territories

This information was current at the time of publication, but it may have been changed since this time. Check [www.goingtouni.gov.au](http://www.goingtouni.gov.au) for up to date information.

## Appendix B – Pre-2005 PELS students’ residency information

### FEE-HELP eligibility requirements for pre-2005 PELS students who are holders of a permanent visa.

Pre-2005 PELS students who are holders of a permanent visa (other than a permanent humanitarian visa) may be able to receive FEE-HELP until the end of 2008. They must meet the PELS eligibility requirements, as set out below, in order to be eligible for FEE-HELP. Once they no longer meet these requirements, they are not entitled to FEE-HELP. For information on who is a pre-2005 PELS student (see chapter 9).

A pre-2005 PELS student who holds a permanent visa (other than a permanent humanitarian visa) is eligible for FEE-HELP for a unit of study if s/he:

- will be residing in Australia for the duration of the unit (unless the course requires the student to be overseas); and
- is in Australia on enrolment day; and

- does **not** satisfy the residency test on enrolment day (see below) or first did so in the twelve months immediately preceding enrolment day; and
- meets other eligibility requirements.

## What is the residency test and how does it relate to pre-2005 PELS students' eligibility for FEE-HELP?

A person satisfies the residency test if they hold a permanent visa and meet the requirements for Australian citizenship.

Students have up to 12 months after becoming eligible for citizenship to consider whether they wish to become an Australian citizen and to make the necessary arrangements. During this time, they remain eligible for FEE-HELP. However, once the 12 months is up, if they have not become an Australian citizen, they will no longer be eligible for FEE-HELP.

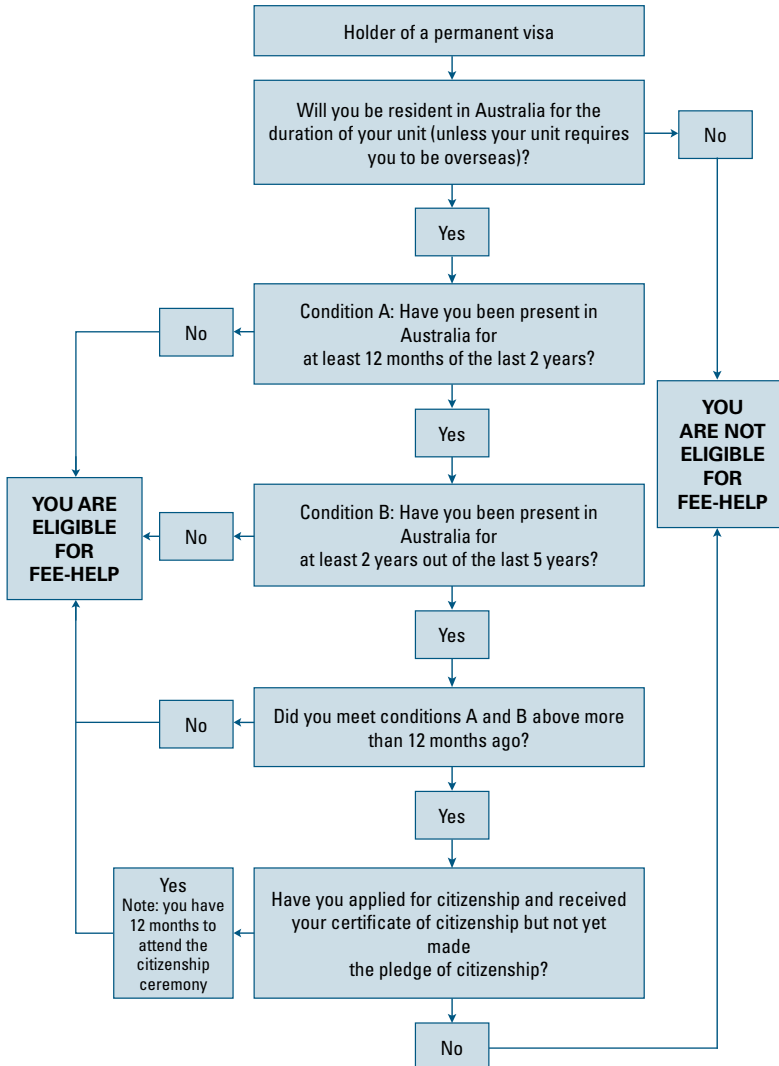
A person who became a permanent visa holder before 1 July 2007, satisfies the residency test if they have been present in Australia as a permanent resident for periods totalling at least two years in the last five years, including at least twelve months in the last two years. Any periods of time spent outside Australia since becoming a permanent resident are disregarded in determining if they satisfy the residency test.

This means that holders of an Australian permanent visa, who have not left Australia since being granted the permanent visa, will generally be **ineligible** for FEE-HELP three years after being granted an Australian permanent visa, unless they have become Australian citizens.

A pre-2005 PELS student may receive FEE-HELP if they have been granted a certificate of Australian citizenship, but have not yet made the pledge referred to in section 13 of the *Australian Citizenship Act 1948*. Such a student must attend a citizenship ceremony and make the pledge within 12 months of their citizenship being approved.

The following chart on the next page will help determine eligibility for FEE-HELP.

**Table 2: FEE-HELP eligibility requirements for pre-2005 PELS students who are holders of a permanent visa.**



### Example

Lina came to Australia on 26 May 2005 with a permanent visa and she has not left Australia since. She satisfies the residency test on 26 May 2007.

In 2008, Lina is continuing with a postgraduate course of study she commenced with a PELS loan in second semester 2004 which she then deferred in 2005, 2006 and 2007. When Lina enrolls in a unit(s) of study contributing to that course on 19 January 2008, she will be eligible for FEE-HELP because she is a pre-2005 PELS student who has not satisfied the residency test for a period of one year.

However, when Lina enrolls in her unit(s) of study for her second study period on 15 July 2008, she will no longer be eligible for FEE-HELP, (unless she has become an Australian citizen), because more than a year will have passed since she first satisfied the residency test.

Pre-2005 PELS students who are holders of a permanent visa and are eligible for FEE-HELP should provide their higher education provider with documentation to demonstrate their eligibility.

### How can a student become an Australian citizen?

For information on the eligibility requirements and application process for Australian citizenship, students should visit DIAC's citizenship website at [www.citizenship.gov.au](http://www.citizenship.gov.au) or phone the **Citizenship Information Line** on **13 18 80**.

You should allow sufficient time for your application for Australian citizenship to be considered if you are intending to become an Australian citizen before you enrol in a course of study.

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## Want to...

- Go to uni?
- Get a scholarship?
- Get a loan to study overseas?
- Get to know what your entitlements are?
- Get help with costs?
- Get access to your records?

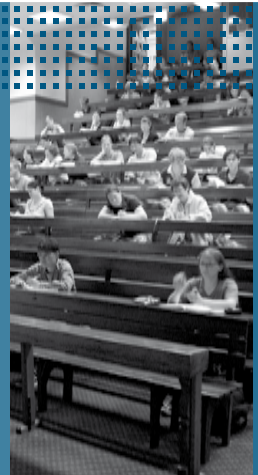
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