



FEE-HELP Information 2005

Are you planning to undertake:

- an undergraduate or postgraduate course of study as a fee-paying student;
- higher education unit(s) of study access to which is provided by OLA; or
- a bridging course for overseas trained professionals?

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

You should keep this booklet handy for reference throughout the year. This information is also available from the Going to Uni website at: 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 Parliament.

Important dates for 2005

The closing date for requesting FEE-HELP assistance for a unit of study is the census date for that unit. This is the date by which you must complete and submit your Request for FEE-HELP assistance form.

This is your responsibility. If you do not submit your completed form by the census date you will not be eligible for FEE-HELP.

Your higher education provider is required to have published the census dates for all of its units of study. For further information about census dates, see section 7.6 of this booklet.

How FEE-HELP works

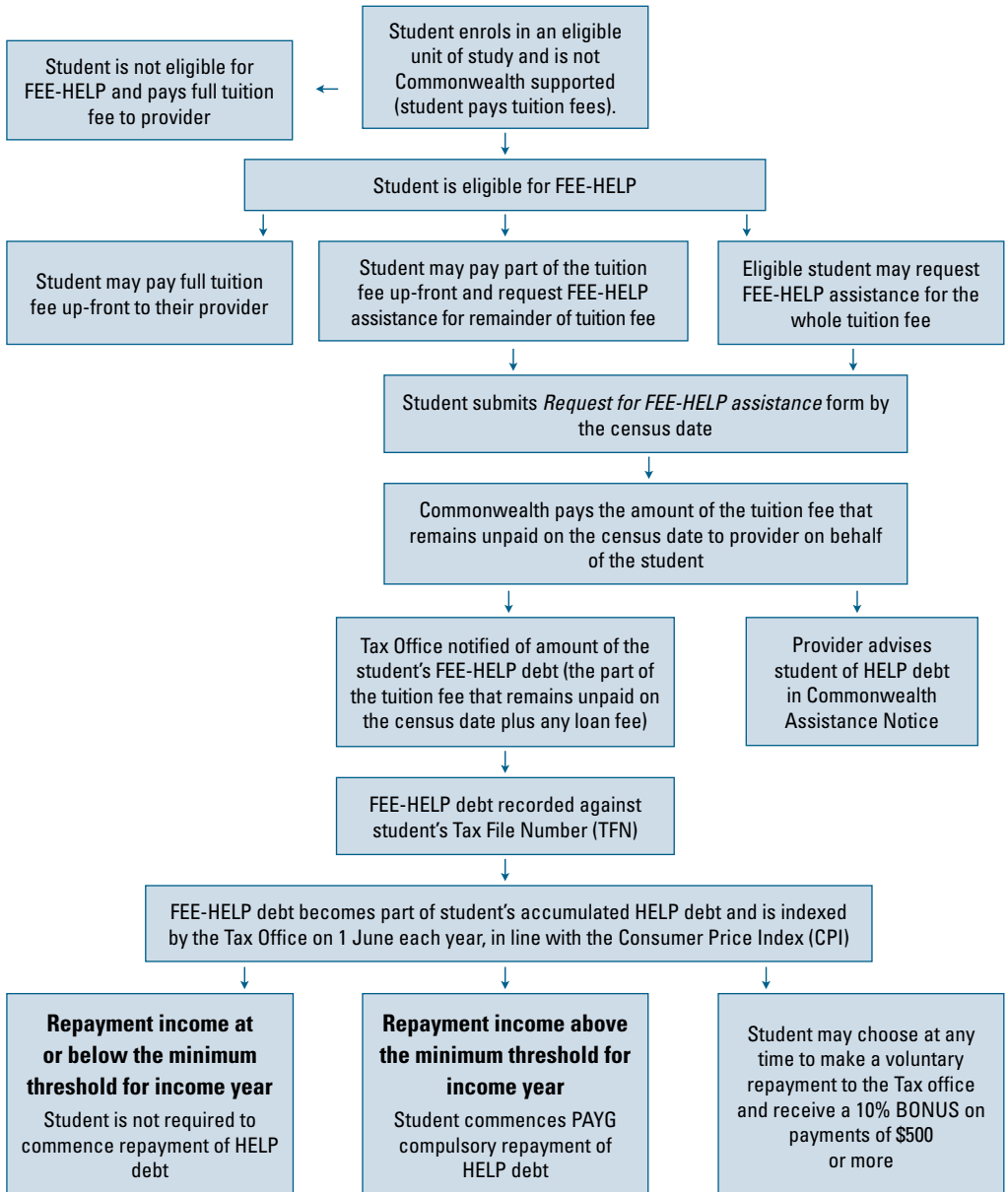


Table of contents

1.	Higher Education Reforms	7
1.1.	Background to the reforms	7
1.2.	What has happened to PELS, OLDPS and BOTPLS?	7
2.	Introduction to FEE-HELP	8
2.1.	What is FEE-HELP?	8
2.2.	Which students pay tuition fees?	8
2.3.	Who administers FEE-HELP?	9
3.	Entitlement to FEE-HELP	9
3.1.	Am I entitled to FEE-HELP?	9
3.2.	Am I studying at an eligible higher education provider?	10
3.3.	What are the citizenship or residency requirements?	10
3.4.	What is an eligible unit of study?	11
3.5.	Does previous study affect my eligibility for FEE-HELP?	11
3.6.	How much can I borrow?	12
3.7.	Does an existing debt affect my eligibility for FEE-HELP?	12
3.8.	Do my income and assets affect my eligibility for FEE-HELP?	12
4.	Open Learning Australia (OLA) students	13
4.1.	If I am studying through Open Learning Australia (OLA), how does FEE-HELP apply to me?	13
5.	Bridging courses for overseas-trained professionals	13
5.1.	Am I undertaking a bridging course for overseas-trained professionals?	13
5.2.	How will I know if I am doing a bridging course for overseas-trained professionals?	14
5.3.	What is excluded from being a bridging course?	15
5.4.	How can I find out more information about professional recognition of my qualifications?	15

6.	FEE-HELP Assistance	15
6.1.	How does FEE-HELP assist me to pay my tuition fees?	15
6.2.	What does FEE-HELP cover?	16
6.3.	How much can I borrow?	16
6.4.	What is my FEE-HELP balance?	16
6.5.	What if my tuition fee for a unit of study exceeds my FEE-HELP balance?	16
6.6.	Are there any costs or charges in taking out a FEE-HELP loan?	17
6.7.	How is the loan fee applied to my FEE-HELP loan?	17
6.8.	If I take out a FEE-HELP loan, am I still able to claim my tuition fees as a tax deduction?	18
7.	Requesting FEE-HELP assistance	18
7.1.	How do I apply for FEE-HELP assistance?	18
7.2.	What does signing the form mean?	20
7.3.	What if I only want FEE-HELP for some units of study?	20
7.4.	Do I have to provide my Tax File Number?	20
7.5.	How do I obtain a Tax File Number?	21
7.6.	When is the closing date for requesting FEE-HELP?	21
7.7.	What if I change courses or higher education providers?	22
7.8.	When do I incur a debt?	23
7.9.	Do I need to cancel my <i>Request for FEE-HELP assistance</i> form if I no longer wish to receive FEE-HELP loans?	23
7.10.	Can I get FEE-HELP for more than one course?	24
7.11.	How can I check if the calculation of my FEE-HELP debt is correct?	24
7.12.	How can I find out more information about my FEE-HELP debt and my FEE-HELP balance?	25
8.	Withdrawal or non-completion of studies	25
8.1.	How do I withdraw my enrolment in unit(s) of study?	25
8.2.	What happens if I withdraw on or before the census date?	26
8.3.	What happens if I withdraw after the census date?	26

8.4.	How do I apply to have my FEE-HELP balance re-credited and my debt removed?	27
8.5.	What if I am not satisfied with the decision?	28
8.6.	What happens if I fail a unit?	29
8.7.	If my study load changes, will this affect my eligibility for Youth Allowance, Austudy payment, ABSTUDY or Pensioner Education Supplement?	29
9.	Students who commenced study before 2005	29
9.1.	How will the changes to higher education affect pre-2005 PELS students?	30
9.2.	What does it mean to discontinue my enrolment?	31
9.3.	What if I commenced study prior to 2005 and already have a PELS debt?	31
9.4.	Does a loan fee apply to pre-2005 PELS students?	31
9.5.	Will pre-2005 PELS students have to complete a new form for 2005?	32
9.6.	What happens to pre-2005 PELS students who do not complete their course of study by the end of 2008?	32
9.7.	How will the changes affect OLA students?	33
9.8.	Does a loan fee apply to OLA students?	33
9.9.	How will the changes affect BOTPLS students?	34
9.10.	Does a loan fee apply to BOTP courses?	34
9.11.	Will the repayment arrangements change for pre-2005 PELS, OLDPS and BOTPLS students?	35
10.	Repayment of HELP loans	36
10.1.	When do I start repaying my HELP debt?	37
10.2.	How much will my repayments be?	37
10.3.	Is interest charged on my debt?	39
10.4.	How do I repay my debt if I am a payee under pay as you go (PAYG) withholding?	39
10.5.	How do I repay my debt if I am a payer under pay as you go (PAYG) instalments?	41
10.6.	What do I do if I disagree with my compulsory repayment?	41
10.7.	What happens if I have difficulties making my compulsory repayment?	42

10.8.	Can I make voluntary repayments?	42
10.9.	Can I get a bonus for voluntary repayments?	44
10.10.	Are my repayments tax deductible?	45
10.11.	What happens to my debt if I die?	45
10.12.	What happens to my debt if I go bankrupt?	45
10.13.	Where can I get information on my accumulated HELP debt?	45
11.	Information on CHESSN and the Higher Education Information Management System (HEIMS)	47
11.1.	What is a CHESSN?	47
11.2.	How do I get a CHESSN?	47
11.3.	Privacy	47
12.	Need More Help? Contacts, Grievances and useful links	48
12.1.	Your higher education provider	48
12.2.	Open Learning Australia (OLA)	48
12.3.	Department of Education, Science and Training (DEST)	49
12.4.	The Australian Taxation Office	49
12.5.	Centrelink	50
12.6.	Department of Immigration and Multicultural and Indigenous Affairs (DIMIA)	50
	Appendix A - higher education providers	51
	Appendix B - pre-2005 PELS students' residency information	53
	Appendix C - List of occupations and relevant assessing authorities	57
	Index	60

1. Higher Education Reforms

1.1. Background to the reforms

In 2003, the Australian Government announced, as part of the 2003-2004 Budget, a package of initiatives to reform higher education called *Our Universities: Backing Australia's Future*. The reforms establish a partially deregulated system of higher education, underpinned by the key principles of sustainability, quality, equity and diversity.

Under the reforms, the Government introduced a new loan scheme to assist students who do not receive Commonwealth contributions to the cost of their course and are required to pay full tuition fees. The new scheme is called FEE-HELP. It replaces a number of separate loan schemes that previously helped students to pay their tuition fees. FEE-HELP will assist a greater range of students than was previously the case.

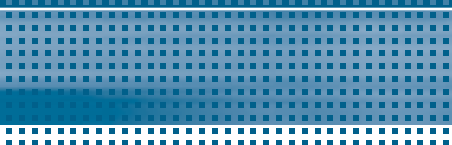
1.2. What has happened to PELS, OLDPS and BOTPLS?

From 1 January 2005, FEE-HELP will replace 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 these previous loan schemes. The new FEE-HELP arrangements are outlined in detail in this booklet.

The Australian Government has put in place special arrangements for students who have already commenced a course of study and have received a loan for their tuition fees. These arrangements will give these students the opportunity to complete their course under



FEE-HELP even though these students might not otherwise be eligible for FEE-HELP.

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

2. Introduction to FEE-HELP

2.1. What is FEE-HELP?

FEE-HELP is a loan scheme that assists eligible students to pay their tuition fees. FEE-HELP can cover all or part of a student's tuition fees, up to a lifetime limit of \$50,000. The \$50,000 FEE-HELP limit is indexed each year. A loan fee of 20% applies to FEE-HELP loans for undergraduate courses of study. The \$50,000 FEE-HELP limit does not include the loan fee.

The Government pays the amount of the loan directly to the student's higher education provider, or to Open Learning Australia in the case of its students. Students repay their loan through the tax system once their income is above the minimum threshold for compulsory repayment.

FEE-HELP begins on 1 January 2005 and will be available for both eligible commencing and continuing students from that time.

2.2. Which students pay tuition fees?

Most students at Australian universities study in what has been referred to as a HECS place. Most of the cost of their education is paid for by the Commonwealth. These students are now known as Commonwealth supported students and they pay student contribution amounts for their units of study. The amount of these contributions are now set by their higher education provider, not the Australian Government. HECS-HELP provides assistance to these students to pay their student contribution amounts. Students will know that they

are Commonwealth supported because they will have been advised of this fact by their provider.

Students who are not Commonwealth supported pay tuition fees for their units of study. These students are usually known as full fee-paying or non-Commonwealth supported students. They pay the full tuition fee for their course without a subsidy from the Australian Government. Under the Government's reforms to higher education, these students may now 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 take to be entitled to it, are outlined in detail in this booklet.

2.3. Who administers FEE-HELP?

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 Learning Australia (OLA).

3. Entitlement to FEE-HELP

3.1. Am I entitled to FEE-HELP?

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

- are undertaking study at an eligible higher education provider or Open Learning Australia;
- meet the citizenship or residency requirements (section 3.3);
- are enrolled in an eligible unit of study on the census date (section 3.4);
- are not Commonwealth supported in relation to that unit;
- meet the Tax File Number (TFN) requirements (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 (section 7.1); and
- have not exceeded the FEE-HELP limit (section 6.3).

However, if you are doing a unit of study, access to which was provided by OLA, you are not entitled to FEE-HELP if you have completed 8 or more units of study with OLA and have failed 50% or more of these units.

3.2. Am I studying at an eligible higher education provider?

You can only be entitled to FEE-HELP if you are studying with an educational body which has been approved as a higher education provider under HESA. A list of higher education providers is at Appendix A.

In 2004, educational bodies that have not previously participated in Australian Government schemes providing benefits to students are applying to be approved as higher education providers for the first time. As new providers are approved, they will be listed on the *Going to Uni* website at www.goingtouni.gov.au. If your provider is not listed at Appendix A, you should check this website to see if it has recently been approved, ask your provider if it has been approved or contact DEST by phone or email (see section 12.3).

3.3. What are the citizenship or residency requirements?

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 a bridging course for overseas-trained professionals and will be resident in Australia for the duration of the unit (see Chapter 5).

Eligibility for students who prior to 1 January 2005 have received assistance under PELS (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?

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

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

You may also be eligible for FEE-HELP if you are undertaking a course to enable 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 and lead to a higher education award such as a Doctorate of Philosophy or Masters degree are eligible for FEE-HELP.

Courses accredited as a vocational education and training (VET) course are not eligible for FEE-HELP.

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

No. For the purposes of determining eligibility in 2005, previous study does not affect your eligibility for FEE-HELP.



3.6. How much can I borrow?

On 1 January 2005, all eligible people may borrow up to \$50,000 to pay their tuition fees. The \$50,000 FEE-HELP limit is indexed each year.

As a person uses FEE-HELP to pay tuition fees, the amount s/he may borrow in future is reduced. Once a person has borrowed an amount equal to the FEE-HELP limit, s/he will not be able to receive FEE-HELP to pay tuition fees. This applies even if a person has fully repaid their FEE-HELP loan.

3.7. Does an existing debt affect my eligibility for FEE-HELP?

No. An existing HECS or HELP debt does not affect your eligibility for FEE-HELP. You may be eligible for FEE-HELP if you commenced a postgraduate course of study before 1 January 2005 and you incurred a PELS debt for that course (see Chapter 9).

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

No. Your income and assets 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 Learning Australia (OLA) students

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

Undergraduate and postgraduate higher education units, access to which is provided by Open Learning Australia (OLA), are eligible for FEE-HELP.

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

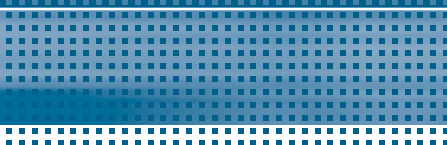
If you are an OLA student, you should read this booklet as though the terms *higher education provider* and *provider* also refer to OLA. If there is a specific requirement for OLA students, it will be detailed in the relevant section.

5. Bridging courses for overseas-trained professionals

5.1. Am I undertaking a bridging course for overseas-trained professionals?

You are not undertaking a bridging course for overseas-trained professionals unless you hold an assessment statement issued by the assessing body for a listed professional occupation. You may be undertaking a bridging course for overseas-trained professionals if you do hold such a statement.

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.

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

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

5.2. How will I know if I am doing a bridging course for overseas-trained professionals?

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

You may be undertaking the studies by enrolling in one or more subjects or units with a higher education provider.

You may be preparing for the examinations by enrolling in one or more occupation-related courses of instruction with a higher education provider.

You may be undertaking the tuition and training programmes by enrolling in one or more tuition and training programmes with a higher education provider.

You are undertaking a bridging course for overseas trained professionals if the subjects, units, occupation-related courses of instruction, and tuition and training programmes:

- relate to your assessment statement;
- are not being undertaken as part of a course of study; and
- do not constitute in total more than the equivalent of one year of full-time study.

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.

5.3. What is excluded from being a bridging course?

You are **not** undertaking a bridging course 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 degree;
- provide training for an occupation that is not a listed occupation (see Appendix C); or
- are general English language training courses.

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

If you are an overseas-trained professional and you would like further information on matters relating to the recognition of your professional qualifications, you should contact the National Office of Overseas Skills Recognition (NOOSR) hotline on **1800 020 086**.

6. FEE-HELP Assistance

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

Your higher education provider will set the tuition fee(s) for your unit(s) of study. If you are eligible for FEE-HELP, you may choose to pay your tuition fee in three ways:

- pay the full tuition fee up-front to your provider;

- 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 Commonwealth 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 the unit. The census date is the closing date for requesting FEE-HELP assistance (see section 7.6)

The Commonwealth will pay the outstanding amount of your tuition fee directly to your provider on your behalf.

6.2. What does FEE-HELP cover?

FEE-HELP provides a loan for tuition fees only. FEE-HELP cannot cover any general services or amenities fees that may be charged by providers. Accommodation and living expenses are also excluded.

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(s) of study. However, over your lifetime you can only borrow up to the FEE-HELP limit. In 2005, the FEE-HELP limit is \$50,000. This amount is indexed each year.

6.4. What is my FEE-HELP balance?

Your FEE-HELP balance is the amount of FEE-HELP you are still able to borrow. For example, if in 2005 you borrow \$10,000 for tuition fees, your FEE-HELP balance will be \$40,000. If you reach the FEE-HELP limit, your FEE-HELP balance is zero.

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 only receive FEE-HELP assistance for an amount equal to your FEE-HELP balance.

You will need to pay the remainder of your tuition fee directly to your provider.

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

There is no application fee for requesting FEE-HELP.

A loan fee of 20% applies to FEE-HELP loans for undergraduate courses of study only. 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 in which you enrol directly with Open Learning Australia (OLA); or
- bridging courses for overseas-trained professionals.

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

An interest rate is not applied to FEE-HELP debts. However, your debt is indexed each year to maintain its real value (see section 10.3). Any indexation 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 applied to the amount of FEE-HELP assistance that you receive for the unit. For example, if you take out a FEE-HELP loan for \$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.

The amount of your loan fee will be identified 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?

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 loans, if there is a direct connection between your education and your work activities at the time the expense was incurred. You can call the Tax Office on **13 28 61** for further advice.

Repayments 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

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

If you are eligible for FEE-HELP assistance and would like to obtain FEE-HELP loans, you should obtain a *Request for FEE-HELP assistance* form from your provider. You must complete and sign the form and return it to the appropriate officer of your provider on or before the first census date for the units of study that you are undertaking.

When you fill out the form, you will indicate the course of study for which you would like to obtain FEE-HELP loans. The form covers all of the units of study that you undertake with your provider as part of that course. The form does not cover units of study undertaken as part of any other course. You must fill out a form for each course for which you would like to obtain FEE-HELP.

If you do not return the form to your provider on or before the first census date for the units of study that you are undertaking as part of the course for which you have requested FEE-HELP, you are only eligible to receive FEE-HELP for any units of study that have a census date on or after the day it is returned.

Students undertaking bridging courses for overseas-trained professionals

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

OLA students

Students who are undertaking their studies through Open Learning Australia must complete a *Request for FEE-HELP assistance Open Learning Australia (OLA)* form. This form is available from OLA, and when completed and signed, must be returned to OLA.

Students undertaking units of study through OLA are not undertaking those units as part of a course of study. The form only covers those units of study that are specified on 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 OLA units of study for which you would like to receive FEE-HELP before the relevant census date.

All students

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

It is important to note that you may not authorise another person, by power of attorney or otherwise, to sign your form on your behalf.

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.

In completing the form, you must ensure that you tick all the relevant boxes. You should contact your provider if you are unsure how to complete the form.

If you do not submit a completed *Request for FEE-HELP assistance* form on or before the census date for a unit of study, you will not be entitled to FEE-HELP for that unit. The Commonwealth will not pay your tuition fee for that unit.

7.2. What does signing the form mean?

When you sign your *Request for FEE-HELP assistance* or your *Request for FEE-HELP assistance Open Learning Australia (OLA)* form, you are:

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

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

You may choose to pay the tuition fee for some of the units covered by your form. You simply pay the tuition fee to your provider in the usual manner specified by your provider. You will not incur a FEE-HELP debt for these units, as there will be no unpaid amount for the Commonwealth to pay on your behalf.

7.4. Do I have to provide my Tax File Number?

You are 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, as the TFN is required to enable your provider to advise the amount of your loan to the Tax Office.

If you cannot quote your TFN when you enrol, you should obtain a TFN, or a certificate from the Tax Office stating that you have applied for one, and provide it to your provider on or before the census date. **If you cannot quote your TFN or supply a certificate by the census date, you will not be entitled to FEE-HELP.** Your provider may only use your TFN to provide advice to the Tax Office of the amount of your loan.

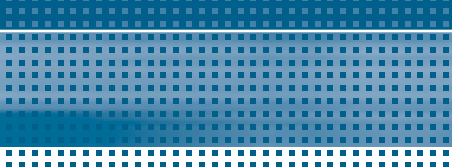
7.5. How do I obtain a Tax File Number?

If you do not have a TFN, you will need to complete a *Tax file number application or enquiry* form, which is available from the Tax Office. TFNs cannot be allocated over the telephone, by facsimile or email. If you would like further information on how to apply for a TFN or if you cannot find your TFN, phone the Personal Tax 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 before the relevant census date, you should request the Tax Office to issue you a *Certificate of application for a TFN*. If you haven't received your TFN within 10 days before the census date, you should provide this certificate to your higher education provider or OLA as proof that you have applied, and then quote your TFN once you receive a *Tax File Number Advice* from the Tax Office.

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

The closing date for requesting FEE-HELP is the **census date** for your unit(s) of study. The census date is set by your provider.



It is your responsibility to be aware of the census date, and to ensure that you have submitted your completed *Request for FEE-HELP assistance* form by that date.

After the census date for a unit of study, it is too late to request FEE-HELP for that unit.

Your provider will inform you of the census dates for your units. Your provider will set the census date for each unit of study at least 20% of the way into the unit. Your provider is required to publish the census date for all units of study.

There is no provision to extend the census date deadlines. For this reason, many higher education providers set an earlier date for finalising FEE-HELP arrangements. You should check this date with your provider.

7.7. What if I change courses or higher education providers?

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

- you transfer to a different course of study;
- you change your higher education provider.

You will also need to fill out a new *Request for FEE-HELP assistance* form if you enrol in more than one course of study (see section 7.10).

OLA students

If you are an OLA student, you must complete a new *Request for FEE-HELP assistance Open Learning Australia (OLA)* form when you enrol in any units of study which have not previously been listed on a *Request for FEE-HELP assistance Open Learning Australia (OLA)* 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?

If you decide to continue with your studies but no longer wish to take out FEE-HELP loans because you have decided to pay your fees in full, you do not need to cancel your *Request for FEE-HELP assistance* form. You will only incur a debt 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.

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 **on or before the census date** for any unit for which you do not wish to receive a FEE-HELP loan. 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.

If you decide at a later stage in your course that you would like to access FEE-HELP again, you will need to submit a written request to your higher education provider to reactivate your form. It is not necessary to fill out a new form as the original form is still valid for the

duration of your course. FEE-HELP can only be accessed for those units of study that have a census date after the date that the form is re-activated.

OLA students

If you are enrolled in study through OLA, you may choose to cancel your *Request for FEE-HELP assistance Open Learning Australia (OLA)* form at any time. You must do this in writing **on or before the census date** for any unit listed on a *Request for FEE-HELP assistance Open Learning Australia (OLA)* form signed by you and for which you no longer wish to receive a FEE-HELP loan.

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* for each course you are undertaking.

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

After the census date for your unit of study, your provider will send you a *Commonwealth Assistance Notice*. This notice will provide you with information on the units of study for which you have received FEE-HELP assistance and your FEE-HELP debt, including any loan fee amount you may have incurred for those units.

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

If you believe the notice is incorrect, you should give your provider a written request asking for the notice to be corrected. You should identify the matters in the notice 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 *Commonwealth Assistance Notice*.

In the second half of 2005, you will also be able to access this information online at the *Going to Uni* website at www.goingtouni.gov.au.

7.12. How can I find out more information about my FEE-HELP debt and my FEE-HELP balance?

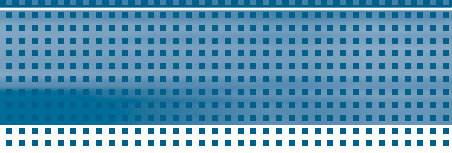
When you choose to access FEE-HELP, your provider will allocate you a Commonwealth Higher Education Student Support Number (CHESSN) (see section 11.1). In the second half of 2005, you will be able to use this number to access information on your FEE-HELP balance from the *Going to Uni* website at www.goingtouni.gov.au.

This website is maintained by DEST. Your information will be updated as DEST receives data from your provider.

8. Withdrawal or non-completion of studies

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

It is important that you follow the correct withdrawal procedures of your provider. It is your responsibility to find out about this procedure by contacting your provider's central student administration. 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 academic penalty - ie. a recorded fail grade), as these dates are usually different. Your provider will be able to inform you of the census date if you are unaware of it.

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

OLA Students

If you are an OLA student and you wish to withdraw from your unit(s), you must send signed, written notification to OLA on or before the census date of the study period in which you registered. OLA will notify the provider who is supplying the unit that you have withdrawn from your unit.

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

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 you have requested FEE-HELP assistance and you withdraw after the census date, you will have a debt with the Commonwealth that you are legally required to repay. You cannot withdraw after the census date without incurring a FEE-HELP debt.

If however, 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. You should note that there are time limits for applying (see section 8.4).

8.4. How do I apply to have my FEE-HELP balance re-credited and my debt removed?

If you withdraw your enrolment in a unit of study after the census date, or have not completed the requirements for a unit, 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. OLA students should apply to OLA to have their FEE-HELP balance re-credited in these 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. OLA students should apply to OLA 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 should indicate the units of study for which you are seeking to have your FEE-HELP balance re-credited. It should also detail the special circumstances that you believe made it impractical for you to complete those units. You should contact your provider (or OLA) 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 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* 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 12 months after 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?

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.

8.6. What happens if I fail a unit?

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

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

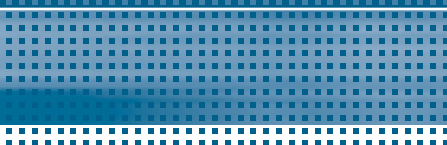
If you vary your study load, you will need to notify Centrelink immediately and they will assess whether you remain eligible for income support. You can obtain further information about Youth Allowance, Austudy payment, ABSTUDY and Pensioner Education Supplement from the Centrelink website at www.centrelink.gov.au, by visiting your local Centrelink Customer Service Centre or by contacting the Centrelink Call Centre (see section 12.5).

9. Students who commenced study before 2005

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 (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 (see section 9.2). You must not have discontinued your enrolment for this to be the case.

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 new FEE-HELP arrangements.

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

9.1. How will the changes to higher education affect pre-2005 PELS students?

If you are an Australian citizen or the holder of a permanent humanitarian visa and you are enrolled in postgraduate units of study, the eligibility criteria under FEE-HELP are the same as PELS, except that there will be a maximum loan limit of \$50,000 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 for a postgraduate course. If you have already incurred a debt under PELS for your course, there are special arrangements to allow you to access FEE-HELP under the current PELS eligibility criteria until the end of 2008 or until you:

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

See Appendix B 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?

You are considered to have discontinued your enrolment if you stop studying and have not taken 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 at the same level with the same provider or with another provider;
- been admitted to a course of study after completing the requirements of a preliminary or qualifying course; or
- been admitted to a cross-institutional program at a host provider.

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

From 1 January 2005, all eligible students will have a FEE-HELP balance of \$50,000, regardless of previous study. If you incurred a PELS debt for study undertaken before 2005, this debt does not count towards the \$50,000 FEE-HELP limit.

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

Postgraduate courses of study are not subject to a loan fee. Like current PELS debts, outstanding FEE-HELP debts will be indexed by movements in the Consumer Price Index (CPI) each year to maintain their real value, but are otherwise interest free.

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

Pre-2005 PELS students who are continuing their studies in 2005 will be required to fill out a *Request for FEE-HELP assistance* form in order to access FEE-HELP for the remainder of their course. This will replace their *PELS Loan Request Form*.

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

- they commenced their course of study before 1 January 2005 and obtained a PELS loan for part or all of their tuition fees;
- they are aware that they will no longer be able to obtain a FEE-HELP loan once the total amount of their FEE-HELP loan obtained from 1 January 2005, reaches the FEE-HELP loan limit, which is \$50,000 in 2005; and
- their personal information will be stored by the Department of Education, Science and Training in order to administer their Commonwealth assistance.

Students will be required to submit their *Request for FEE-HELP assistance* on or before the census date for their unit(s) of study.

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 OLA students

9.7. How will the changes affect OLA students?

From 1 January 2005, the Open Learning Deferred Payment Scheme for OLA students has been replaced by FEE-HELP. Eligible OLA students will now be able to access FEE-HELP for up to the full amount of their tuition fees.

The major differences for OLA 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;
- students are able to obtain a loan for the full amount of the fee charged by OLA, as the 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, nor will they 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 will only apply after students have completed 8 units through OLA.

9.8. Does a loan fee apply to OLA students?

No loan fee applies to FEE-HELP loans for individual units of study that are directly undertaken through OLA.

Like current OLDPS debts, outstanding FEE-HELP debts will be indexed by movements in the Consumer Price Index (CPI) each year to maintain their real value, but are otherwise interest free.



Pre-2005 bridging for overseas-trained professionals loan scheme (BOTPLS)

9.9. How will the changes affect BOTPLS students?

The Bridging for Overseas-Trained Professionals Loan Scheme (BOTPLS) has been replaced by FEE-HELP from 1 January 2005. FEE-HELP provides a loan to overseas trained professionals who are undertaking a bridging course to enable them to meet the requirements for entry to their profession in Australia.

The FEE-HELP eligibility criteria for bridging courses for overseas trained professionals (BOTP courses) are the same as under BOTPLS, except that the FEE-HELP limit of \$50,000 will apply from 1 January 2005.

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

9.10. Does a loan fee apply to BOTP courses?

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

Like current BOTPLS debts, outstanding FEE-HELP debts will be indexed by movements in the Consumer Price Index (CPI) each year to maintain their real value, but are otherwise interest free.

Repayment arrangements for pre-2005 students

9.11. Will the repayment arrangements change for pre-2005 PELS, OLDPS and BOTPLS students?

Prior to 1 January 2005, any HECS, PELS, OLDPS and BOTPLS debts you incurred were added together and collected as one debt, called an accumulated HECS debt. This debt will still be called an accumulated HECS debt until 1 June 2006.

In 2005, you will continue to repay your accumulated HECS debt through your income tax assessment, when your income is above the minimum repayment threshold. However, some changes have been made to the way accumulated HECS debts are repaid leading into the HELP repayment arrangements:

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

Table 1: HECS repayment rates for 2004-05 income year

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

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

Contact the Tax Office (see section 12.4) for more information and ask for the *Repaying your HECS debt 2004-05* booklet.

From 1 June 2006 your accumulated HECS debt will become part of your accumulated HELP debt. Any HECS-HELP, FEE-HELP and OS-HELP debts you incur from 1 January 2005 will be added to your outstanding accumulated HECS debt to become one accumulated HELP debt.

Repaying a HELP debt is similar to repaying a HECS debt. There will still be:

- compulsory repayments notified through your income tax assessment;
- extra amounts withheld through PAYG withholding to cover your anticipated compulsory repayment;
- voluntary repayments; and
- a bonus on voluntary repayments.

See Chapter 10 for further information on repaying your HELP loan.

10. Repayment of HELP loans

HECS-HELP, FEE-HELP and OS-HELP debts are treated as a single debt, which is known as your accumulated HELP debt.

FEE-HELP debts are transferred to the Tax Office for collection through the taxation system as accumulated HELP debts. If you already have a HECS, HECS-HELP or OS-HELP debt, the Tax Office adds the amount of your FEE-HELP debt to your existing accumulated debt. Any repayment you make is a repayment against the total accumulated debt. The Tax Office calculates your compulsory repayment for an income year, and includes it in your income tax notice of assessment. Generally, any correspondence the Tax Office sends to you will refer to your debt as an accumulated HELP debt.

10.1. When do I start repaying my HELP debt?

You do not have to begin repaying your accumulated HELP debt until the 2005-06 income year. You will only be required to make a compulsory repayment in that year if your HELP repayment income is above \$36,184.

Your HELP repayment income is made up of the following amounts from your tax return for the income year¹:

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

You will be exempt from making a compulsory repayment for an income year if you have a spouse or dependants and you are entitled to a reduction of the Medicare Levy, or you do not have to pay the Medicare Levy due to low family income (under section 8 of the *Medicare Levy Act 1986*). For further information, contact the Tax Office (see section 12.4).

10.2. How much will my repayments be?

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

¹ Income year refers to the **financial year**, not the calendar year.

The income threshold and repayment rates for income earned during the 2005-06 income year are:

Table 2: HECS repayment rates for 2005-06 income year

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

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

Example

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

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

10.3. Is interest charged on my debt?

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

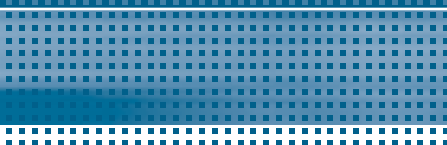
On 1 June 2006 all unpaid debts incurred between January and June 2005 will be indexed and become part of the accumulated HELP debt. Debts incurred between July and December 2005 will also become part of the accumulated HELP debt but will not be indexed until 1 June 2007.

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

You must advise your payer if you have an accumulated HELP debt.

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



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

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

Payments from more than one payer

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

Holiday or temporary jobs

If you have a holiday or temporary job and you earn \$690 or more per week in the 2005-06 income year but your HELP repayment income for the income year will remain below the minimum HELP threshold, there is no need to have additional amounts withheld for HELP. If you do not want your payer to withhold additional amounts for HELP

phone the Tax Office on **1300 360 221** for a *2005 PAYG income tax withholding variation application*. You should only apply to vary your tax withheld if you are sure that your HELP repayment income for the year will be below the minimum threshold.

Exemption from making a compulsory repayment

If you are entitled to an exemption from making a compulsory HELP repayment because you are entitled to a reduction of Medicare Levy or you do not have to pay the Medicare Levy due to low family income, you can provide your payer with a completed *Medicare Levy Variation Declaration*, available from the Tax Office. Your payer will then stop withholding additional amounts for HELP for that year.

For more information about repayments, contact the Tax Office (see section 12.4).

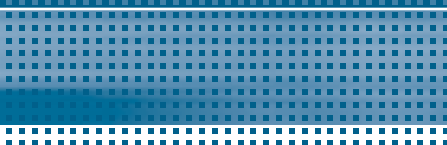
10.5. How do I repay my debt if I am a payer under pay as you go (PAYG) instalments?

PAYG instalments is a system for providing for the tax liability on your business and investment income. The Tax Office will notify you of an instalment rate and an instalment amount which take into account any accumulated HELP 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?

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

After speaking to the Tax Office, if you still believe your compulsory repayment amount is incorrect, you may request an amendment or lodge an objection with the Deputy Commissioner of Taxation.



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

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

If you believe that making your compulsory HELP repayment would cause you serious hardship or there are other special reasons why you believe that you should not have to make a compulsory repayment, you may apply to the Deputy Commissioner of Taxation in writing to have that amount deferred. There are time limits for applying to defer a compulsory repayment. If you intend to apply to defer your compulsory repayment, you will need to complete the form *Application to Defer* available from the Tax Office. On the form you are asked to provide a detailed statement of your income and expenditure to justify your claim.

The Deputy Commissioner of Taxation will advise you in writing whether your application is successful. If you are not satisfied with the decision, you may apply to have the decision reviewed within 28 days of receiving it. If you are still not satisfied with the reconsidered decision you may apply to the Administrative Appeals Tribunal for review within 28 days of receiving the revised decision.

For more information on applying to defer a compulsory repayment, contact the Tax Office on **1300 650 225**.

10.8. Can I make voluntary repayments?

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

There are several different ways to make your payment:

- **by BPAY** - If your financial institution offers BPAY®, you can pay your HELP voluntary repayment over the phone or internet banking service. You can only use savings or cheque accounts.
© Registered to BPAY Pty Ltd ABN 69 079 137 518
- **by mail** - You can post a cheque or money order to the Tax Office made payable to the Deputy Commissioner of Taxation. Cheques should be crossed 'not negotiable'. Payments must be in Australian dollars. Please include your full name, address, phone number and tax file number, and say you wish to make a voluntary repayment to reduce your HELP debt.

Voluntary repayments should be sent to:

Australian Taxation Office Locked Bag 1936 ALBURY NSW 1936	for Victoria, Tasmania, Western Australia, South Australia or the Northern Territory
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or

Australian Taxation Office Locked Bag 1793 PENRITH NSW 1793	for New South Wales, Queensland, or the Australian Capital Territory
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- **by direct credit** - You can electronically transfer funds to the Tax Office's bank account. To make a direct credit payment you will need a desktop computer banking software package or a third party/pay anyone option through your internet banking facility.
- **in person at Australia Post** - To use this facility, you need to have a personalised pre-printed payment advice form with a barcode available from the Tax Office. You can then pay in person at any Australia Post outlet.

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

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

10.9. Can I get a bonus for voluntary repayments?

Yes. From 1 January 2005, a voluntary repayment of \$500 or more will receive a bonus of 10% of the repayment you make. This bonus will further reduce your HELP debt.

Example

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

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

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

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

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

10.10. Are my repayments tax deductible?

HELP 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.

10.11. What happens to my debt if I die?

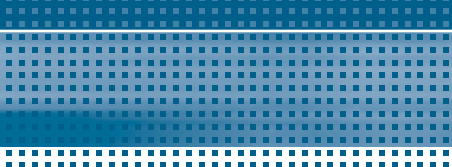
If you die, your trustee or executor should lodge all outstanding tax returns up to the date of death. Any compulsory repayment included on an income tax notice of assessment relating to the period prior to the date of death must be paid from your estate, but the remainder of your HELP debt is cancelled.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

10.12. What happens to my debt if I go bankrupt?

From 1 January 2005 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. Your HECS debt will remain provable until it becomes part of your accumulated HELP debt on 1 June 2006.

10.13. Where can I get information on my accumulated HELP debt?

From 1 June 2006 the Tax Office will send you a HELP Information Statement in June each year if you have been incurring HELP debts or making re-payments of your HELP debt in the previous 15 months.



If no activity other than indexation has occurred, you will not be issued with a HELP Information Statement.

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

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

If you lodge income tax returns, you must provide one of the following account identifiers:

- your tax file number (TFN);
- your name; or
- your Australian Business Number (ABN);

and three specific identifiers:

- your date of birth;
- your address— business, residential, postal or email (one only);
- your bank account number;
- details from a Tax Office generated notice; or
- substitutable details— for example, the correct balance of your HELP account, student identification number, course code, details of a payment arrangement or your 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 CHESSN and the Higher Education Information Management System (HEIMS)

11.1. What is a CHESSN?

As a Commonwealth assisted student, you will be allocated a Commonwealth Higher Education Student Support Number (CHESSN). The CHESSN is a unique identifier that will allow your higher education provider and the Australian Government to manage your FEE-HELP assistance, and any other Commonwealth assistance you may receive.

In the second half of 2005, you will be able to use this number to access information on your FEE-HELP balance from the *Going to Uni* website at: www.goingtouni.gov.au. For information on how to access your personal information, visit the website.

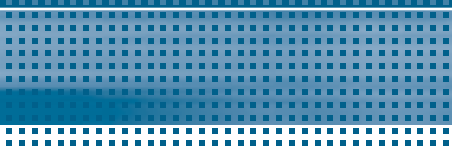
11.2. How do I get a CHESSN?

Your tertiary admissions centre, or your higher education provider, will allocate you a CHESSN as part of the admission application process. You will be asked to consent to personal, identifying data being provided to the Australian Government for the allocation of a CHESSN and the management of your Commonwealth assistance when you apply for admission.

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

11.3. Privacy

When you apply for admission, you will be asked by your higher education provider or tertiary admission centre to consent to personal identifying information being provided to the Australian Government (DEST and the ATO) for the allocation of a CHESSN and the



management of your Commonwealth assistance. This personal information is collected under the *Higher Education Support Act 2003*.

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

12. Need More Help? Contacts, Grievances and useful links

12.1. Your higher education provider

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 Learning Australia (OLA)

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

- Telephone: **(03) 9903 8955**
- Fax: **(03) 9903 8976**
- Email: **advisers@ola.edu.au**
- Visit: **www.ola.edu.au**

Telephone **1300 363 652** to obtain a *2005 OLA Handbook*, OLA registration form, and for the latest *FEE-HELP Information* booklet and *Request for FEE-HELP assistance Open Learning Australia (OLA)*.

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

DEST can provide general information on FEE-HELP:

- Telephone: **1800 020 108**
- Visit the *Going to Uni* website at: **www.goingtouni.gov.au**

For information on matters relating specifically to the recognition of professional qualifications for overseas trained professionals:

- Telephone: **1800 020 086**
- Visit the website at: **www.dest.gov.au/noosr/brgcourses.htm**
- Email: **asdotbridging.noosr@dest.gov.au**

12.4. The Australian Taxation Office

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

- Visit the Tax office website at: **www.ato.gov.au**
- Get the booklet *Repaying your HELP debt* available from June 2005 by phoning **1300 720 092**
- Email: **hecs@ato.gov.au**
- Obtain a fact sheet by fax: **13 28 60**
- Telephone the Personal Tax Infoline for general tax information: **13 28 61**
- Telephone the Higher Education Loan Accounts (HELA) Unit for specific queries on your HELP account: **1300 650 225**

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

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

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

12.5. Centrelink

Centrelink can provide details about other types of Australian Government financial assistance for students, such as Youth Allowance or Austudy:

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

12.6. Department of Immigration and Multicultural and Indigenous Affairs (DIMIA)

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

- Visit the DIMIA website: **www.immi.gov.au**
- Telephone: **13 18 81**

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

- Visit the citizenship website at: **www.citizenship.gov.au**
- Telephone: **13 18 80**

Appendix A - higher education providers

Australian Capital Territory

The Australian National University
University of Canberra

New South Wales

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

Northern Territory

Batchelor Institute of Indigenous Tertiary Education
Charles Darwin University

Queensland

Bond University
Central Queensland University
Christian Heritage College
Griffith University
James Cook University
The University of Queensland
Queensland University of Technology
University of Southern Queensland
University of the Sunshine Coast

South Australia

The University of Adelaide
The Flinders University of South Australia

University of South Australia
Tabor College (South Australia)

Tasmania

Australian Maritime College
University of Tasmania

Victoria

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

Western Australia

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

Multi-state

Australian Catholic University
Open Learning Australia

This list was current at the time this publication was prepared. In 2004, educational bodies that have not previously participated in Australian Government schemes providing benefits to students are being approved as higher education providers for the first time. As new providers are approved, they will be listed on the *Going to Uni* website at **www.goingtouni.gov.au**. If your provider is not listed above, you should check this website to see if it has recently been approved, ask your provider if it has been approved or contact DEST by phone or email (see section 12.3).

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 over) 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?

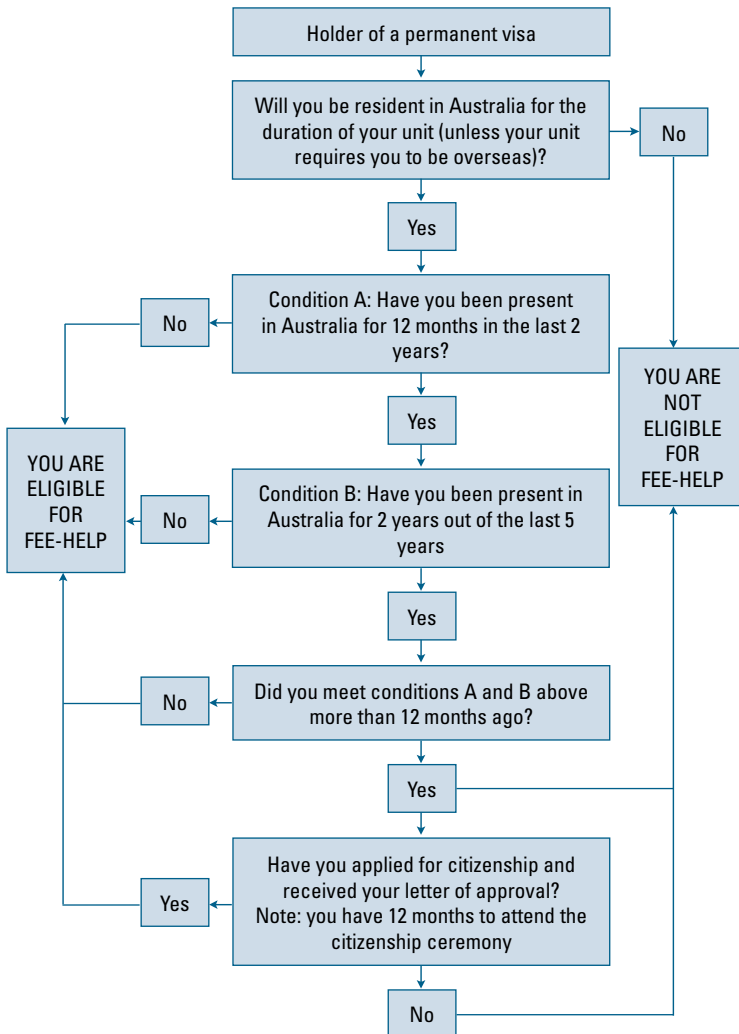
A person satisfies the residency test if they hold a permanent visa and meet the requirements for Australian citizenship.

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.

To satisfy the residency test a person must 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.

The following chart will help determine eligibility for FEE-HELP:



Example

Lina came to Australia on 26 May 2002 with a permanent visa and she has not left Australia since. She will satisfy the residency test on 26 May 2004.

In 2005, Lina is continuing with a postgraduate course of study she commenced in 2004. When Lina enrolls in a unit(s) of study contributing to that course on 19 January 2005, 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 2005, 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.

Holders of a permanent visa who 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 the Department of Immigration and Multicultural and Indigenous Affairs' citizenship website at www.citizenship.gov.au or phone the **Citizenship Information Line** on **13 18 80**.

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

Appendix C - List of occupations and relevant assessing authorities

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
Accountants	CPA Australia ABN 64 008 392 452	All States and Territories
Accountants	Institute of Chartered Accountants in Australia (ICAA) ABN 50 084 642 571	All States and Territories
Architects	Architects Accreditation Council of Australia (AACA) ABN 83 465 163 655	All States and Territories
Cadastral Surveyors	Institution of Surveyors, Australia (ISA) ABN 39 917 817 054	All States and Territories
Dentists	Australian Dental Council (ADC) ABN 70 072 269 900	All States and Territories
Dieticians	Dieticians Association of Australia (DAA) ABN 34 008 521 480	All States and Territories
Legal Practitioners - Barristers - Solicitors	Legal Practitioners Admission Board ABN 50 581 255 931	NSW and ACT
Legal Practitioners - Barristers - Solicitors	Legal Practitioners Admission Board	NT
Legal Practitioners - Solicitors	Solicitors' Board (Queensland) ABN 26 714 948 116	QLD
Legal Practitioners - Barristers	Barristers' Board (Queensland) ABN 26 714 948 116	QLD
Legal Practitioners - Barristers - Solicitors	Board of Examiners, C/- Legal Practitioners' Registry	SA
Legal Practitioners - Barristers - Solicitors	Board of Legal Education	TAS

Legal Practitioners - Barristers - Solicitors	Council of Legal Education	VIC
Legal Practitioners - Barristers - Solicitors	The Legal Practice Board ABN 23 127 312 585	WA
Medical Practitioners (General)	Australian Medical Council (AMC) ABN 19 814 243 263	All States and Territories
Nuclear Medicine Technologists	Australian & New Zealand Society of Nuclear Medicine (ANZSNM) ABN 42 512 102 604	All States and Territories
Occupational Therapists	Council of Occupational Therapists Registration Boards Inc (COTRB) ABN 50 377 833 627	All States and Territories
Optometrists	The Optometry Council (OCANZ) ABN 38 074 875 111	All States and Territories
Pharmacists	Australian Pharmacy Examining Council Inc. (APEC) ABN 72 232 809 289	All States and Territories
Physiotherapists	Australian Council of Physiotherapy Regulating Authorities, Inc (ACOPRA Inc) ABN 23 789 342 710	All States and Territories
Podiatrists	Australasian Podiatry Council (APC) ABN 24 008 488 748	All States and Territories
Radiographers	Australian Institute of Radiography (AIR) ABN 26 924 779 836	All States and Territories
Registered Nurses	Nurses Board of the Australian Capital Territory ABN 79 033 475 573	ACT
Registered Nurses	Nurses Registration Board of New South Wales ABN 41 356 382 097	NSW
Registered Nurses	Nursing Board of the Northern Territory ABN 43 327 327 719	NT
Registered Nurses	Queensland Nursing Council ABN 31 518 972 839	QLD
Registered Nurses	Nurses Board of South Australia ABN 61 964 469 696	SA
Registered Nurses	Nursing Board of Tasmania ABN 33 786 914 844	TAS

Registered Nurses	Nurses Board of Victoria ABN 96 394 267 286	VIC
Registered Nurses	Nurses Board of WA ABN 70 013 199 477	WA
School Teachers	Department of Education and Community Services ABN 71506957312	ACT
School Teachers	NSW Department of Education and Training ABN 40 300 173 822	NSW
School Teachers	Northern Territory Department of Employment, Education and Training ABN 84 085 734 992	NT
School Teachers	Board of Teacher Registration Queensland ABN 49 750 572 133	QLD
School Teachers	Teachers Registration Board of South Australia ABN 18 376 765 315	SA
School Teachers	Teachers Registration Board Tasmania ABN 26 237 631 294	TAS
School Teachers	Employment Assessment Centre, Department of Education and Training ABN 52 705 101 522	VIC
School Teachers	Victorian Institute of Teaching (VIT) Established under section 4 the Victorian Institute of Teaching Act 2001	VIC
School Teachers	Education Department of Western Australia ABN 69 769 481 770	WA
Social Workers	Australian Association of Social Workers (AASW) ABN 93 008 576 010	All States and Territories
Speech Pathologists	Speech Pathology Association of Australia (SPAA) ABN 17 008 393 440	All States and Territories
Veterinarians	Australasian Veterinary Boards Council Inc (AVBC) 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 for up to date information.

Index

A

ABSTUDY, 29
Assessing authority, 13-14, 57-59
Assessment statement, 13-14
Austudy, 29

B

Bonus for voluntary repayments, 44
BOTPLS, 7, 34
Bridging course for overseas trained professionals, 11-15, 19, 34, 57-59

C

Census date, 18-28
Centrelink benefits, 29
Changes to enrolment or course, 22
Commonwealth Higher Education Support Number (CHESSN), 47
Citizenship requirements, 9-11, 53-56
Commonwealth Assistance Notice, 24-25
Commonwealth supported students, 8-9
Compulsory repayment, 35, 37-42
Contacts, 48-50

D

Discontinue enrolment, 30-31

E

Entitlement to FEE-HELP, 9-12
Enabling course, 11

F

Failing a unit, 29
FEE-HELP balance, 16, 25, 27
FEE-HELP debt, 23-24
FEE-HELP limit, 12
Full fee-paying students, 7
Fringe benefits, 37, 45

H

HECS, 8
HECS-HELP, 8
HELP Information Statement, 45-46
Higher education providers, 10, 51-52
Holiday jobs, 40-41

I

Income tax return, 40-41, 44, 46
Indexation of loans, 17, 31, 33-34, 39, 46
Interest, 17, 31, 33-34, 39

L

Loan fee, 8, 17, 24, 31, 33-34

M

Medicare Levy, 37

N

Non-Commonwealth supported students, 9

O

OLDPS, 7, 35
Open Learning Australia (OLA), 13, 17, 19-22, 24, 26-27, 33

P

PAYG Instalments, 41,
PAYG Payment Summary, 40
PAYG Withholding, 39
PELS, 7, 29-30
Pensioner Education Supplement, 29
Permanent humanitarian visa, 10, 30, 32, 53
Permanent visa, 11, 30, 32, 53-56
Postgraduate study, 13, 17, 29-30, 33
Pre-2005 students, 29-34

R

Re-crediting of FEE-HELP balance, 27-29
Removal of FEE-HELP debt, 27-29
Request for FEE-HELP Assistance forms, 10, 18-24, 26, 49
Residency test, 53-56
Repayment thresholds, 35, 38
Repayment of HELP debt, 36-46

T

Tax deduction, 18, 45
Tax File Number, 9, 20-21, 46, 50
Tuition fees, 7-9, 12, 15-18, 20

U

Undergraduate course of study, 17, 33
Unit of study, 11

V

Voluntary repayments, 42-45

W

Withdrawing from a unit, 25-27
Withholding declaration, 39-40

Y

Youth Allowance, 29