



**Australian Government**



# VET FEE-HELP

## Information for 2016

### IMPORTANT

The Australian Government has proposed a number of changes that will affect the VET FEE-HELP scheme. Changes include measures to better protect students taking out VET FEE-HELP loans and the removal of the loan fee.

For up-to-date information on these and other proposed changes that affect VET FEE-HELP, visit [www.studyassist.gov.au](http://www.studyassist.gov.au).



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

**YOU MUST READ THIS BOOKLET BEFORE SIGNING THE COMMONWEALTH ASSISTANCE FORM BELOW.**

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

**VET FEE-HELP Form**



## **USING THIS BOOKLET**

- As you read through, you will notice that certain terms are highlighted in **blue**. These terms are defined in the glossary.
- If you have a specific question after reading this booklet, the contacts list at the end of this booklet will help you.
- More information about VET FEE-HELP is available at [www.studyassist.gov.au](http://www.studyassist.gov.au).

**IMPORTANT NOTE:** The Department of Education and Training has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (the Act) and guidelines made under the Act, available at [www.comlaw.gov.au](http://www.comlaw.gov.au). However, there may be differences between this publication and the Act or guidelines—if there is any inconsistency the Act will take precedence.

## WHO IS THIS BOOKLET FOR?

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This booklet is for people enrolling in vocational education and training (VET) courses at the diploma level and above and certain certificate IV courses as part of the Certificate IV Trial. It is a summary of the key points a person accessing the **VET FEE-HELP** loan scheme needs to know.

As you read through this booklet, you will notice that each page has key words highlighted—refer to the glossary for an explanation of what these words mean. If, after reading this booklet, you require additional information regarding VET FEE-HELP, you can visit the **Study Assist** website at **[www.studyassist.gov.au](http://www.studyassist.gov.au)**. You can also refer to the *CSP and HELP Handbook for 2016*.

If you need information about loans for students in Commonwealth supported places or **fee paying** places at higher education Providers, please see the *Commonwealth supported places and HECS HELP information for 2016* booklet or the *FEE-HELP information for 2016* booklet. The handbook and all HELP-related student information booklets are available at **[www.studyassist.gov.au](http://www.studyassist.gov.au)**.

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## GLOSSARY

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**Accumulated HELP debt** The consolidated total of any VET FEE-HELP, FEE-HELP, HECS-HELP, OS HELP or SA-HELP debts you have incurred (including any Australian Government study loans incurred before 2005).

**Administrative date** A date (that occurs before the census date) set by providers and higher education institutions for students to complete various requirements.

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

**ATO** Australian Taxation Office.

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

**CAN (Commonwealth Assistance Notice)** A notice from your provider detailing information about the Commonwealth assistance you have used for the study period.

**CSP and HELP Handbook for 2016** A comprehensive handbook that contains information about Commonwealth supported places (subsidised higher education places) and the various HELP loans available to assist eligible tertiary students with paying for their study.

**EFTSL (equivalent full-time student load)** How your study load is measured. One EFTSL is the load you will have when studying full-time for a year.

**FEE-HELP** An Australian Government loan scheme to assist eligible fee paying students undertaking higher education courses, at approved higher education institutions, with paying their tuition fees.

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

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

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

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

### **HELP (Higher Education Loan Programme)**

A suite of loans offered by the Australian Government that assists eligible students with paying their tuition fees (VET FEE-HELP or FEE-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.

### ***Higher Education Support Act 2003***

The Commonwealth legislation that specifies the requirements to access a HELP loan (and to access a Commonwealth supported place).

***Request for a VET FEE-HELP loan*** The form that you must submit to your provider to apply for a VET FEE-HELP loan.

**Special circumstances** The specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that you must meet in order to have your FEE-HELP balance re-credited and your VET FEE-HELP debt removed .

***Study Assist (www.studyassist.gov.au)*** A website providing information about options for financing tertiary study, including information on student loans, lists of providers, courses and information on student income support.

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

**TFN (tax file number)** Your unique identification number from the ATO for everything tax-related, including making repayments on your HELP debt. TFNs have nine digits (e.g. 123 456 789).

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

**VET FEE-HELP** An Australian Government loan scheme that assists eligible students enrolled in certain higher-level VET courses, at approved providers, with paying their tuition fees.

**VET FEE-HELP Invoice Notice** An invoice that providers must send to students who are requesting VET FEE-HELP assistance not less than 14 days prior to census dates.



# TRANSITIONING TO TERTIARY STUDY

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Regardless of whether you are undertaking tertiary study for the first time, gaining further education, up-skilling, or re-training in a different field, moving into tertiary study is a big step and many students can find the transition difficult. To make the most of a tertiary education experience, speak with student administration staff at your **approved provider** (provider) for all enrolment-related matters and to inform yourself of all the support services available to you.

## Top tips for transitioning to tertiary study and HELP loans

### 1. Get a TFN early!

- If you want to use a **VET FEE-HELP** loan to pay for your study, you must submit your valid **TFN** (or valid *Certificate of Application for a TFN*) by the **census date**—otherwise you will not be able to use the loan for that study period.
- If you do not have a TFN yet because you do not have a job, you must apply to the **ATO** for one. **See section 2.1** for more information.

### 2. Be aware of your obligations.

- Find out your census date(s). Census dates are critical to requesting a VET FEE-HELP loan or withdrawing your enrolment without incurring a financial debt for the unit (or academic penalty). **See section 2.3** for more information.
- Find out your provider's policy for contacting students. If its policy is to contact you by an in-house email system (e.g. a student email account), it is your responsibility to check your email on a regular basis, either on campus or at your local public library. If you cannot access a **VET FEE-HELP** loan because you missed the census date, claiming you did not have access to email or being unaware that you had to check your email are not acceptable excuses.

- Find out your provider's academic probation policy. If you are not progressing satisfactorily in your course, your provider may choose to cancel your enrolment, regardless of whether you incurred a VET FEE-HELP debt or made an upfront payment for that study.

### 3. You are responsible for your own education.

- Due to privacy requirements, providers cannot disclose information to your spouse, parents, or anyone else about your payment details, VET FEE-HELP loan, attendance or other personal matters.
- If you remain enrolled in a unit past the census date but choose not to attend any classes or hand in any assignments, your provider is not obligated to find out why—and you will be liable to either: pay the **tuition fee** or incur a VET FEE-HELP debt for that unit.

### 4. Know who to ask for help.

- Your provider is your number one source of information for all study-related queries. Student administration staff will be able to assist you with all enrolment and administration matters or will direct you to the appropriate area (refer to the **Contacts section** for other useful contacts).

### 5. Get involved!

- Most providers offer an orientation service for new students, in addition to social events and various clubs. Participating in these events are great ways to learn your way around, meet new people and build a support network.
- If you are studying online or by distance, social media pages, blogs and online discussion groups are excellent avenues for connecting with fellow students.

## 6. Be a savvy student.

- Some providers use a marketing agent or broker to advertise their business and you may be approached at the train station, shopping mall, or they may even knock at your door or phone you. If you need more information, you should contact the approved provider delivering the course directly to enrol.
- Be aware that some providers use an agent to enrol students. If you are uncomfortable providing personal details to these agents, you should enrol directly with the provider. Remember, your TFN should be treated like a bank PIN. It is your personal reference number in the tax and superannuation systems.
- Never provide marketing agents, brokers or your provider with your username or password from government agencies like Centrelink or MyGov, and make sure you understand the purpose of any documents or electronic forms that ask you to provide your TFN. If you suspect that your TFN has been stolen or accessed by an unauthorised third party, you must report this to the ATO as soon as possible (visit the Contacts section for more information).
- Visit **[www.studyassist.gov.au](http://www.studyassist.gov.au)** for more information and tips on how to be a savvy student or **[www.training.gov.au](http://www.training.gov.au)** for more information about your provider.

# 1. THE VET FEE-HELP LOAN SCHEME

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More information about VET FEE-HELP, including the eligibility requirements, is available from the **CSP and HELP Handbook for 2016** at [www.studyassist.gov.au](http://www.studyassist.gov.au).

You may be interested to know that:

- if you use a **VET FEE-HELP** loan, you will not have to make any repayments in the 2015–16 income year unless your income is \$54,126 or above and
- if there is a direct connection between your work and your study, you may be able to claim your **tuition fees** as a tax deduction. You must contact the **ATO** for more information regarding how to claim self-education expenses, including eligible study and applicable caps on the amount that can be claimed.

## 1.1 What is VET FEE-HELP?

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

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

## 1.2 Who can use VET FEE-HELP?

### Eligible students

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

**NOTE:** Subject to the passage of legislation, from 1 January 2016, you will not be entitled to VET FEE HELP assistance unless you, as well as meeting all of the entitlement requirements, have met the mandatory prerequisite/entry requirements set out in your provider's *Entry Procedure Requirements* applicable to the level of course in which you are enrolled.

## Eligible courses

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

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

## Subsidised VET students

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

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

## Certificate IV Trial

For a trial period, VET FEE-HELP loans have been extended to selected Certificate IV qualifications in certain states/territories, check with your provider whether it is participating in the trial.

You may be eligible to participate in the trial if you meet the VET FEE-HELP citizenship and residency requirements, and you must also be eligible for a subsidised place in one of the specific courses that

are part of the trial. This trial does not extend to full fee paying/fee for service students, regardless of whether they are enrolled in one of the eligible courses.

The trial will conclude on 31 December 2016.

Visit **[www.studyassist.gov.au](http://www.studyassist.gov.au)** for more information regarding the timelines, eligibility requirements, eligible courses and eligible providers.

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

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

an Australian citizen

OR

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

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

The Australian Government is seeking to amend the *Higher Education Support Act 2003* so that certain New Zealand citizens who are Special Category Visa holders can access a HELP loan. For more information about this proposed change, visit **[www.studyassist.gov.au](http://www.studyassist.gov.au)**.

#### Need to check your visa subclass?

Your provider will need proof of your visa status to verify eligibility. With your permission and your passport details, providers registered with the Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, you send your details directly to them, using VEVO's Send Email function. VEVO is a free, online

service that allows visa holders and registered Australian organisations, such as providers, to check the details and entitlements of a visa.

To access the VEVO service, please visit [www.border.gov.au/vevo](http://www.border.gov.au/vevo).

If you are not eligible for VET FEE-HELP, you will need to confirm upfront payment dates and arrangements with your provider directly. If you cannot afford to pay your entire tuition fees upfront, you should contact your provider as some may offer their own payment options or plans.

## 1.4 How much can I borrow—what is the FEE-HELP limit?

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

In 2016 the FEE-HELP limit is \$99,389 for most students. If you are studying a medicine, dentistry or veterinary science course that leads to provisional registration to practise in one of those fields, your FEE-HELP limit is \$124,238. This limit is indexed on 1 January each year.

**NOTE:** The Australian Government proposed that the FEE-HELP limit will be removed. This change is subject to the passage of legislation. Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.

## 1.5 What is the FEE-HELP balance?

The **FEE-HELP balance** is the available amount of VET FEE-HELP (or FEE-HELP) that you have left to use before you reach the FEE-HELP limit. You are responsible for keeping track of your FEE-HELP balance and for advising your provider if you do not have enough left to cover your tuition fees.

Check **section 3.3** for information about how to check your FEE-HELP balance.

## 1.6 Will I be charged interest?

Your debt will be indexed. **HELP** debts are indexed annually in accordance with the *Higher Education Support Act 2003*. The Act provides for indexation based on changes in the Consumer Price Index. Indexation rates are published on the ATO website, visit **[www.ato.gov.au/getloaninfo](http://www.ato.gov.au/getloaninfo)**.

**NOTE:** The Australian Government is planning an interest rate pause on the HELP debts of primary carers of children aged less than five years old who are earning less than the minimum repayment threshold. Visit **[www.studyassist.gov.au](http://www.studyassist.gov.au)** for more information.

## 1.7 Is there a loan fee?

Yes. There is a 20 per cent loan fee which is applied to VET FEE-HELP loans for fee paying/fee for service students. The loan fee does not count towards your FEE-HELP limit. The loan fee is 20 per cent of the tuition fees charged for your units—and it is calculated for each individual unit as you undertake your course. The loan fee is applied to each unit that is paid for with a VET FEE-HELP loan.



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

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

**NOTE:** The Australian Government proposed that the existing 20 per cent VET FEE HELP loan fee will be removed. This change is subject to the passage of legislation. For more information about changes to higher education that may affect you, [www.studyassist.gov.au](http://www.studyassist.gov.au).

## 2. APPLYING FOR A VET FEE-HELP LOAN

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More information about applying for VET FEE-HELP, including information on enrolling in multiple courses or at different providers, is available from the **CSP and HELP Handbook for 2016** at [www.studyassist.gov.au](http://www.studyassist.gov.au).

### 2.1 How do I apply for VET FEE-HELP?

To apply for **VET FEE-HELP** you must submit a valid **Request for a VET FEE-HELP loan** form (the form) to your provider by the **census date**. If you do not submit the form by the census date for your first unit of study, you will have to wait until the next study period (e.g. next semester or trimester) to request a VET FEE-HELP loan for future study.

Your provider must not accept a *Request for a VET FEE-HELP loan* form unless two business days have passed from the date (and time) you enrolled with your provider<sup>1</sup>. This will ensure you have had time to fully understand the details of your course enrolment and consider the fee payment options available to you.

**If you are under 18 years of age, a parent or guardian must co-sign the form.**

Retrospective access to VET FEE-HELP is not allowed under any circumstances. Many providers will allow you to submit a specific electronic version of the form online. Check with the student administration/enrolments office at your provider if you are unsure about whether to submit a paper or electronic form.

If you want to use a VET FEE-HELP loan to pay for your study, you must submit your valid **TFN**, even if you do not have a job. This is because repayments on your **HELP** debt are made through the Australian taxation system. If you do not provide your TFN or you provide

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1. Subject to passage of legislation

an incorrect one, your form will not be valid and you will not be able to use a VET FEE-HELP loan for that unit(s) of study in which you have enrolled.

If you do not have a TFN, you will need to apply to the **ATO** for one. When you do so, the ATO will, on request, supply you with a *Certificate of application for a TFN*. Even before you receive your TFN from the ATO, you can attach your certificate to your form as proof that you have applied for a TFN. You must advise your provider of your TFN within 21 days of receiving it.

You must keep your TFN secure. Do not provide your TFN if you are only enquiring about a course. Only provide your TFN or the certificate on the form (either paper or electronic) in order to pay your tuition fees for the specific course(s) of study in which you are enrolled.

## **2.2 What happens if I want to enrol in multiple courses or I want to change my course or provider?**

If you want to enrol in two different courses at the same provider, you must submit a separate form for each course.

If you change your course or provider you will also need to submit a new form for your new course or provider.

You will also need to officially withdraw from any units you have enrolled in and do not wish to continue with, by the census date, so that you do not incur a VET FEE-HELP debt. Withdrawal does not happen automatically when you transfer to a new course or provider or when you stop attending classes. See **Chapter 4** for information on withdrawing from your studies.

## 2.3 What is the census date?

The census date is the most important date for you to know about!

The census date is the last day you can:

- submit your form to access a VET FEE-HELP loan, or
- withdraw your enrolment without incurring the cost or debt for that unit.

Providers set their own census dates within rules set by the Australian Government. This date may differ between individual units and providers. Census dates will be distributed throughout your course to ensure you don't incur a debt for the whole course on one census date. Your provider is required by law to provide you with your census dates. If you are unsure of your census dates, you must contact your provider immediately to confirm the census date for each unit you enrol in and the exact deadline of the census date (i.e. close of business etc).

Your provider must send you an invoice before each census date, to ensure you have all the information you need to make your study and payment decisions.

### What is the administrative date?

In addition to the census date, some providers also set an **administrative date** for you to complete certain requirements before the census date. For example, some may want you to submit your form or withdraw your enrolment by the administrative date so they have time to finalise your enrolment.

However, you can still withdraw from a unit by the census date to avoid incurring the cost or debt for that unit. You should be aware that from 1 July 2015, providers can no longer charge you a fine, penalty or fee to withdraw your studies before the census date.

Check with your provider to find out:

- if they have an administrative date
- the census date(s) for your units of study
- the exact deadline of the census date (i.e. close of business etc) and
- what their withdrawal procedures are.

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

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

## 3. KEEPING TRACK OF YOUR VET FEE-HELP LOAN

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More information about keeping track of your VET FEE-HELP loan is available from the *CSP and HELP Handbook for 2016* at [www.studyassist.gov.au](http://www.studyassist.gov.au).

### 3.1 Your Commonwealth Assistance Notice (CAN)

Your provider will send you a **CAN** within 28 days of the **census date** of each study period that you are using Commonwealth assistance. Your CAN will state how much you have been charged for the units you are enrolled in and the amount of VET FEE-HELP debt you have incurred for that study period.

Check your CAN carefully to make sure that:

- the **tuition fees** on the CAN are the same as those published on your provider's website
- the loan fee has been calculated correctly (if applicable), and
- the CAN does not include any units you withdrew from by the census date.

If you believe the information on your CAN is incorrect, you have 14 days to submit a written application to your provider to request a correction (some providers may allow a longer correction period).

### 3.2 Your Commonwealth Higher Education Student Support Number (CHESSN) and myUniAssist

You will be allocated a CHESSN when you first apply for admission to your provider (or Tertiary Admissions Centre for higher education). Your CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your provider and the Australian Government keep up to date with information

about the Commonwealth assistance for tertiary study that you have used. Your CHESSN will also be printed on your CAN.

You can use your CHESSN and other personal identifying details to access myUniAssist via **www.studyassist.gov.au**. myUniAssist provides information on how much Commonwealth assistance you have received (but it will not display information related to study undertaken before 2005). You can refer to the FEE-HELP assisted units tab in myUniAssist to find out how much VET FEE-HELP you have used and how much of your **FEE-HELP limit** you have left.

myUniAssist is updated with details about your **HELP** usage as reported by your provider four times a year. Given the time delay in reporting data, you may need to add any units you have recently enrolled in/are currently enrolled in (refer to your CAN for the relevant study period) to the information shown on myUniAssist to determine your actual entitlements.

myUniAssist will not provide information about the current level of your HELP debt as repayments are made to the **ATO** and myUniAssist is not updated with this information.

### 3.3 Your HELP account

You can view your loan account and other information, such as your payment reference number (PRN) and voluntary repayment options by:

- logging onto your secure ATO online account, through myGov. For more information visit ATO website at **www.ato.gov.au/onlinebalance**
- phoning the ATO at any time during the year. Be sure to have your TFN handy when you call. The ATO will ask you for it, for security purposes before they disclose any personal information to you.

## 4. WITHDRAWAL OR NON-COMPLETION OF STUDIES

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More information about withdrawal procedures and **special circumstances** is available from the **CSP and HELP Handbook for 2016** at [www.studyassist.gov.au](http://www.studyassist.gov.au). You must also familiarise yourself with the specific withdrawal policy at your provider.

### 4.1 What happens if I fail/withdraw from a unit?

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

If you used a **VET FEE-HELP** loan, you will incur a VET FEE-HELP debt and if you made an upfront payment, you are not eligible for a refund of that payment.

If you correctly withdraw from the unit by the census date, you will not be liable to pay the cost or incur the debt of that unit. If you have already made an upfront payment of your tuition fees, you will receive a refund from your provider. You should be aware that from 1 July 2015, providers can no longer charge you a fine, penalty or fee to withdraw your studies before the census date.

**From 1 July 2015 if you withdraw from a unit your provider must not enrol you in subsequent unit/s without written instruction from you. Your provider must have a process for you to select, initiate or request enrolment in subsequent unit/s if you desire.**

If you failed the unit or withdrew from the unit after the census date because you became seriously ill or because of other special circumstances, you can apply to your Provider to have your **FEE HELP balance** re-credited and your **HELP** debt removed. Contact your provider directly for information on the application process.



## 4.2 How do I withdraw from a unit?

You need to complete your provider's formal withdrawal process for every unit that you want to withdraw from by the census date. If the course you are withdrawing from involves enrolment with more than one provider, you will need to withdraw from each one individually.

Contact your provider to ensure you withdraw your enrolment by the census date and in accordance with the required procedures to avoid incurring the cost or debt of the unit. Providers must not charge you a fine, penalty or fee or impose other barriers that may prevent your withdrawal by the census date.

## 4.3 Special circumstances

If you withdraw from a unit after the census date because you become seriously ill or for other special circumstances, you can apply to your provider to have your FEE-HELP balance re-credited and your HELP debt removed. There are no provisions under the ***Higher Education Support Act 2003*** to have your debt removed if you have already successfully completed your unit of study.

However, if you withdrew from a unit after the census date because you changed your mind about studying, you will still be required to repay your HELP debt.

For your provider to be satisfied that special circumstances applied to you, you must be able to prove that the circumstances:

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

**NOTE:** You need to submit your application for special circumstances to your provider within 12 months of your withdrawal day. More information about this process and appeal procedures is available from the *CSP and HELP Handbook for 2016* at **[www.studyassist.gov.au](http://www.studyassist.gov.au)**.

**NOTE:** The Australian Government has made changes to VET FEE-HELP which make it easier for students to have VET FEE-HELP debts remitted if the debt has been incurred due to inappropriate recruitment practices by a provider or its agents. These changes are planned to commence on 1 January 2016 and are subject to the passage of legislation. For more information, visit **[www.studyassist.gov.au](http://www.studyassist.gov.au)**.

## 5. REPAYING YOUR HELP DEBT

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More information about **HELP** repayments, including how the **ATO** calculates your compulsory repayment, is available from the *CSP and HELP Handbook for 2016* at [www.studyassist.gov.au](http://www.studyassist.gov.au).

### 5.1 When do I start paying back the loan?

Your VET FEE-HELP debt becomes part of your accumulated HELP debt. The minimum repayment threshold for compulsory repayment is adjusted each year. In the 2015–16 income year, you will be required to make a compulsory repayment if your income is \$54,126 or above. Repayments made through the Australian taxation system are called compulsory repayments and continue until you have repaid your whole debt.

**NOTE:** The Government intends to recover HELP debt from Australians living overseas to assist in securing the HELP loan scheme into the future. It is proposing a change that will impose HELP repayment obligations on Australians living overseas in a similar way to those who are in Australia. This change is subject to the passage of legislation. Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.

### 5.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your repayment income. The repayment percentage increases as your income increases, but is capped at 8 per cent of your income. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

**Table 1:** Repayment rates for the 2015–16 income year

Repayment income	Repayment % rate
Below \$54,126	Nil
\$54,126 - \$60,292	4.0%
\$60,293 - \$66,456	4.5%
\$66,457 - \$69,949	5.0%
\$69,950 - \$75,190	5.5%
\$75,191 - \$81,432	6.0%
\$81,433 - \$85,718	6.5%
\$85,719 - \$94,331	7.0%
\$94,332 - \$100,519	7.5%
\$100,520 and above	8.0%

### 5.3 Can I make a voluntary repayment?

There are several ways you can make a voluntary repayment, including via BPAY and credit card. For more information on making a payment, go to [www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay).

Currently, voluntary repayments of \$500 or more receive a 5 per cent bonus. This means your account will be credited with an additional 5 per cent of the value of your repayment, not 5 per cent of your outstanding debt. For example, if you make a voluntary repayment of \$500, the bonus increases the value of your repayment so your account will be credited with \$525.

## **5.4 Are repayments tax deductible?**

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible.

Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, contact the ATO.

# CONTACTS AND ADDITIONAL INFORMATION

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## Your provider

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

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

## *Study Assist website* ([www.studyassist.gov.au](http://www.studyassist.gov.au))

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

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

## *The CSP and the HELP Handbook for 2016*

If you are seeking more information about VET FEE-HELP or about HELP loans in general (and subsidised Commonwealth supported places for higher education), this handbook provides detailed information. It is available from the Publications page under the Helpful Resources section at [www.studyassist.gov.au](http://www.studyassist.gov.au).

## **MySkills website ([www.myskills.gov.au](http://www.myskills.gov.au) )**

This website provides students with:

- A VET FEE-HELP calculator to assist students in understanding their potential debt obligations after five and ten years if unpaid
- Identification of providers (and other training providers in the VET system) that have received an adverse decision from the regulator about the quality of their courses
- Accessible, course-level student outcomes information for 34 of the most popular VET FEE-HELP eligible courses
- Average price information, entered by providers (and other training providers in the VET system), to assist students in assessing value for money
- Information collected from students on the quality of their training experience and the employment or other outcomes that followed; and from employers who have taken on students who have completed units of study or graduates of training courses.

## **Department of Education and Training**

**The department can help you with:**

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

**Contact details:**

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

## Australian Taxation Office (ATO)

### The ATO can help you with:

- your HELP debt
- the best time for you repay your debt
- compulsory repayments
- voluntary repayments.

### Contact details:

- visit [www.ato.gov.au](http://www.ato.gov.au)
- call **13 28 61** for information about your HELP account and personal tax topics
- call **13 36 77 TTY** or **1300 555 727 TTY** for hearing or speech impaired students
- write to: Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

**NOTE:** Do not send voluntary repayments to this address.

## Department of Human Services (DHS)

### DHS can help you with:

Youth Allowance, Austudy, ABSTUDY and other forms of student income support assistance.

### Contact details:

- visit [www.humanservices.gov.au](http://www.humanservices.gov.au)
- call **13 24 90** for information on Youth Allowance and Austudy
- Freecall™ **1800 132 317** for information on ABSTUDY
- Freecall™ **1800 810 586** for TTY\* enquiries
- call **13 12 02** for information in languages other than English.

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



## Department of Immigration and Border Protection

### The department can help you with:

- visas and Australian citizenship.

### Contact details:

- visit **[www.border.gov.au](http://www.border.gov.au)** for visa and citizenship information
- call **13 18 81** for visa and citizenship enquiries.

# NOTES

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