



Australian Government

Department of Education, Employment and Workplace Relations

FEE-HELP

information for 2011



www.goingtouni.gov.au

YOU MUST READ THIS BOOKLET BEFORE YOU SIGN AND SUBMIT ONE OF THE FORMS BELOW

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

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

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

The image shows the cover of the 'Request for FEE-HELP assistance' form for higher education providers. The top header is blue with the Australian Government logo and the text 'Request for FEE-HELP assistance'. Below this is a smaller image of the booklet cover. At the bottom, there is a blue box with white text that reads: 'Before completing this form, you must read the FEE-HELP information booklet, available each year from your higher education provider.' Below this box is a section titled 'The notes' containing several paragraphs of small text.

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

The image shows the cover of the 'Request for FEE-HELP assistance' form for Open Universities Australia. The top header is blue with the Australian Government logo and the text 'Request for FEE-HELP assistance Open Universities Australia'. Below this is a smaller image of the booklet cover. At the bottom, there is a blue box with white text that reads: 'Before completing this form, you must read the FEE-HELP information booklet, available each year from Open Universities Australia (OUA)'. Below this box is a section titled 'The notes' containing several paragraphs of small text.

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

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

IMPORTANT NOTE – the Department of Education, Employment and Workplaces Relations has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (HESA) and associated guidelines made under HESA (copies of which may be found at www.comlaw.gov.au). However, there may be differences between this publication and HESA, and Parliament may make changes to HESA from time to time. To the extent of any inconsistency between this booklet and HESA, HESA takes precedence.

FEE-HELP INFORMATION 2011

Who needs to read this booklet?

This booklet is for people enrolling in:

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

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

The information in this booklet is for higher education students. If you are seeking information about loans for certain Vocational Education and Training level courses you will need to refer to the VET FEE-HELP booklet. VET FEE-HELP assistance provides loans for eligible students undertaking diploma, advanced diploma, graduate certificate and graduate diploma courses that are accredited as vocational education and training awards.

The FEE-HELP limit is the total amount available to an eligible person under both the FEE-HELP scheme and the VET FEE-HELP scheme. This means that any amount borrowed by an eligible person under either FEE-HELP or VET FEE-HELP will reduce the person's FEE-HELP balance until the person's FEE-HELP limit is reached. Information on VET FEE-HELP is available in a separate booklet through the DEEWR website at www.deewr.gov.au/vetfeehelp or by contacting the VET FEE-HELP enquiry line on **13 38 73**.

Do I need to keep this booklet?

You should keep this booklet for reference throughout the year. The booklet is updated each year. You should check the subsequent publication each year for changes, including the FEE-HELP limit and repayment income thresholds and rates. The booklet is also available at www.goingtouni.gov.au.

Need more help?

Contact your higher education provider or DEEWR's **student enquiry line** on **1800 020 108** if you do not understand anything in this booklet.

IMPORTANT NOTE – the Department of Education, Employment and Workplace Relations has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (HESA) and associated guidelines made under HESA (copies of which may be found at www.comlaw.gov.au). However, there may be differences between this publication and HESA, and Parliament may make changes to HESA from time to time. To the extent of any inconsistency between this booklet and HESA, HESA takes precedence.



PAYMENT OPTIONS FOR FEE PAYING STUDENTS

Fee paying students can either:

- Pay some or all of their tuition fees up-front; and/or
- Submit a *Request for FEE-HELP assistance* form (by the census date of the first unit(s) for which they want to access FEE-HELP) to obtain a loan for some or all of their tuition fees through FEE-HELP (see **Chapter 2** to determine whether you are eligible for FEE-HELP assistance). The Australian Government will pay the amount of the loan to the higher education provider on the student's behalf.

IMPORTANT DATES

<p>What is a census date and why it is so important, particularly for students accessing FEE-HELP?</p>	<p style="text-align: center;">CENSUS DATE</p> <p>The census date of a unit is the last day that a student can submit their <i>Request for FEE-HELP assistance</i> form to defer their tuition fees through FEE-HELP.</p> <p>In accordance with HESA, census dates cannot be set any earlier than 20% of the way through the period in which a unit is undertaken (see section 6.6 for more information).</p> <p>Higher education providers set their own census dates so dates differ across providers.</p> <p>Census date deadlines cannot be extended.</p> <p>You must submit your <i>Request for FEE-HELP assistance</i> form by the end of the census date (of the first unit(s) for which you want to use FEE-HELP) or you will not be able to defer your tuition fees through FEE-HELP – you will have to pay your tuition fees up-front instead.</p> <p>You cannot submit your <i>Request for FEE-HELP assistance</i> form after the census date – you will have to wait until the next semester to apply.</p>
<p>What is an “administrative date” and how does it affect the census date?</p>	<p style="text-align: center;">ADMINISTRATIVE DATE</p> <p>Some providers set an earlier “administrative date” (that is earlier than the census date) for students to either submit their <i>Request for FEE-HELP assistance</i> form or pay their tuition fees up-front.</p> <p>It is your responsibility to check and know these dates.</p> <p>If your provider has set an earlier “administrative date” (that is earlier than the census date) and you do not meet this earlier “administrative date”, your provider may charge you a late fee for that unit(s) of study.</p>

FEE-HELP ASSISTANCE

If you use a FEE-HELP loan to pay your tuition fees, the Australian Government will pay the unpaid amount of your tuition fees to your provider (your loan amount). You will then incur a FEE-HELP debt to the Australian Government immediately after the census date.

<p>Requesting FEE-HELP assistance</p>	<p>Submit your <i>Request for FEE-HELP assistance</i> form by the census date (or, if applicable, the earlier “administrative date” set by your provider) of the first unit(s) of study that you want to access a FEE-HELP loan for your tuition fees (see section 6.1 for more details).</p> <p>If you do not submit your <i>Request for FEE-HELP assistance</i> form by the census date, you will not be able to defer your tuition fees through FEE-HELP – you will have to pay your tuition fees up-front to your provider.</p>
<p>What happens if I realise there is an error on my <i>Request for FEE-HELP assistance</i> form?</p>	<p>You have six weeks from the census date of the unit(s) of study that you are enrolled in to correct any errors on your <i>Request for FEE-HELP assistance</i> form to establish entitlement to FEE-HELP assistance.</p> <p>After the six weeks has lapsed, it is no longer possible to correct information in order to establish entitlement to FEE-HELP.</p> <p>An error does not include a person who becomes an Australian citizen after the census date of a unit(s) of study that they are enrolled in. You must be an Australian citizen on or before the census date of that unit(s) in order to apply for FEE-HELP.</p>
<p>Withdrawing from FEE-HELP assistance</p>	<p>If you have submitted a <i>Request for FEE-HELP assistance</i> form but change your mind about studying, or change your mind about accessing a FEE-HELP loan, by the end of the census date, you must:</p> <ul style="list-style-type: none"> • cancel your <i>Request for FEE-HELP assistance</i> form; or • withdraw your enrolment in that unit(s) of study; <p>or you will (except under strict special circumstances) incur a FEE-HELP debt for that unit(s) of study (see sections 6.7 and 6.9 for more details).</p>

WHAT HAPPENS AFTER I HAVE APPLIED FOR FEE-HELP?

After the census date, your provider will send you a Commonwealth Assistance Notice (CAN). Your CAN will provide you with information on your FEE-HELP debt for that unit(s), including any loan fee you may have incurred (for undergraduate courses). This notice may cover more than one unit (see **section 6.11** for more details).

HOW FEE-HELP WORKS

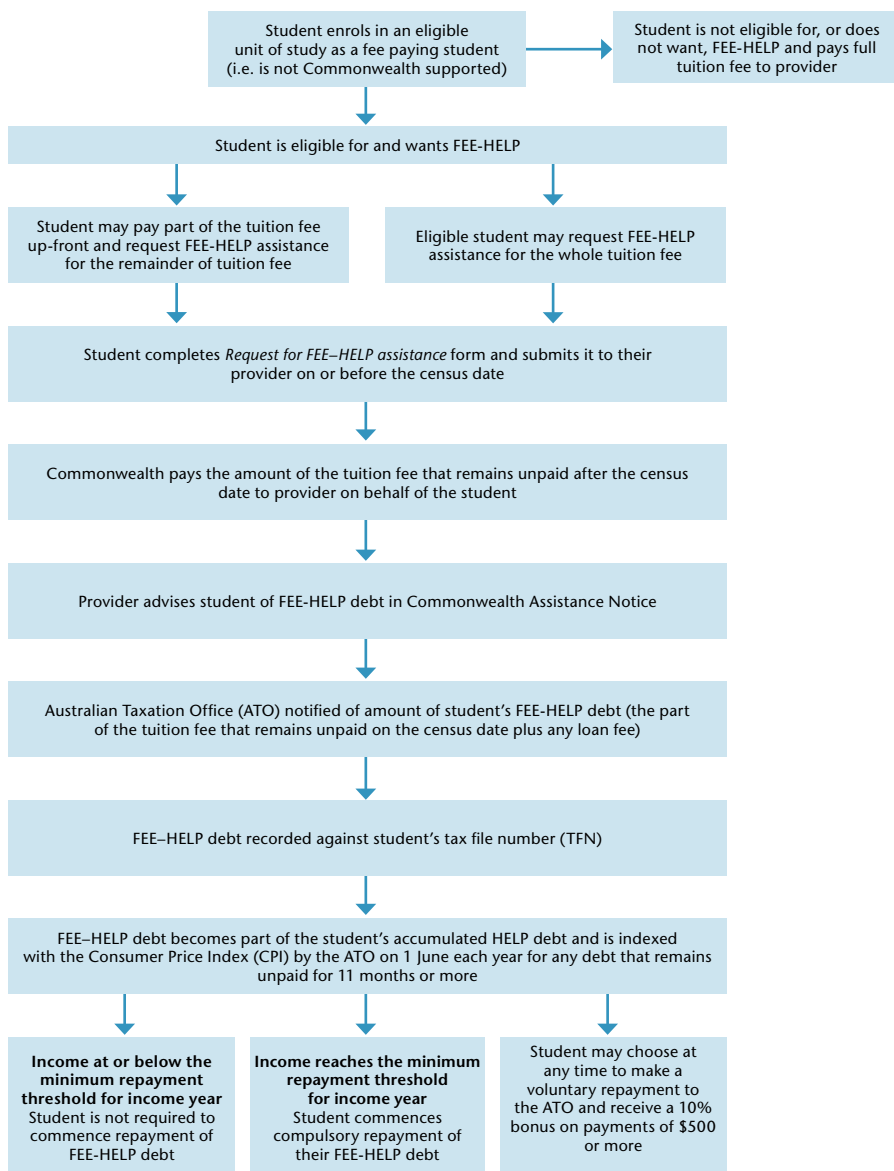


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1. INTRODUCTION TO FEE-HELP

1.1 What is FEE-HELP?

FEE-HELP is a loan scheme that assists eligible fee paying students to pay their tuition fees. FEE-HELP can cover all or part of a student's tuition fees. Over their lifetime, a student may borrow through FEE-HELP an amount up to the FEE-HELP limit (see **section 2.6**) to pay their tuition fees. There is a loan fee of 20% for FEE-HELP loans for undergraduate courses of study. The FEE-HELP limit does not include the loan fee.


No loan fee applies to postgraduate courses, bridging study for overseas-trained professionals, enabling courses or units of study undertaken through Open Universities Australia. For more information about charges on your FEE-HELP loan, see **section 5.6**.

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

1.2 Which students pay tuition fees?

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

Students who are not Commonwealth supported are known as fee paying students and pay tuition fees for their units of study. Fee paying students may access a FEE-HELP loan to pay their tuition fees if they meet the eligibility criteria and take



the actions that are necessary to establish entitlement to FEE-HELP. The eligibility criteria for FEE-HELP and the actions that students need to undertake are outlined in detail in this booklet.

1.3 Who administers FEE-HELP?

FEE-HELP is administered under the *Higher Education Support Act 2003* (HESA) by the Department of Education, Employment and Workplace Relations (DEEWR), the Australian Taxation Office (ATO), higher education providers, and Open Universities Australia (OUA).

2. ENTITLEMENT TO FEE-HELP

2.1 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 approved higher education provider or through Open Universities Australia (OUA);
- meet the citizenship or residency requirements (see **section 2.3**);
- are enrolled in an eligible unit of study on or before the census date for the unit (see **section 2.4**) and remain enrolled in the unit at the end of the census date;
- are not Commonwealth supported in relation to that unit;
- meet the tax file number (TFN) requirements (see **section 6.4**);
- have completed, signed and submitted a valid *Request for FEE-HELP assistance* form for the unit of study or the course of study of which the unit forms a part, on or before the census date (see **section 6.1**); and
- have not exceeded the FEE-HELP limit (see **section 5.3**).

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

NOTE: You have **six weeks** from the census date of a unit of study that you are enrolled in to correct any errors on your *Request for FEE-HELP assistance* form which would prevent you from being eligible for FEE-HELP. Once this period has lapsed, it is no longer possible to amend an error and to access FEE-HELP.

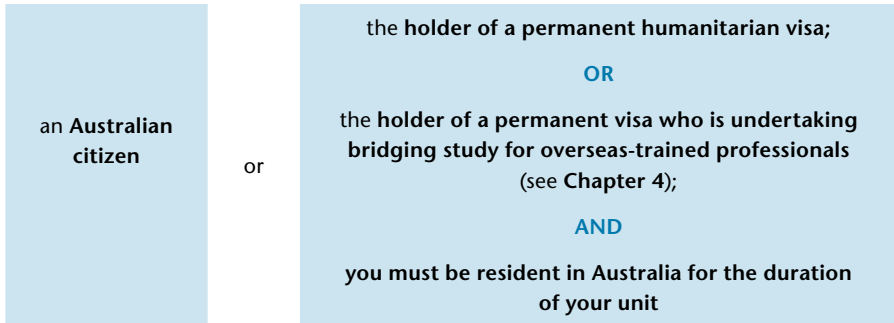
2.2 Am I studying at an approved higher education provider?

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

Higher education providers approved to offer FEE-HELP are listed at www.goingtouni.gov.au.

2.3 What are the citizenship or residency requirements?

To meet the citizenship or residency requirements for FEE-HELP you must be:



Unsure if you meet these requirements?

For visa and Australian citizenship information contact DIAC (see section 11.6)

Australian citizenship

You may automatically acquire Australian citizenship by birth or adoption, or may apply for Australian citizenship by descent or conferral. If you are 16 years of age and over at the time you make your application for citizenship by conferral, you will obtain Australian citizenship only after you have made the pledge of commitment and have been issued with Evidence of Australian Citizenship from the Department of Immigration and Citizenship (DIAC).

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

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

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

Residency requirements

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

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

New Zealand citizens

New Zealand citizens are **not eligible** for FEE-HELP, **unless** they are also Australian citizens or holders of a permanent visa who are undertaking bridging study for overseas-trained professionals and will be resident in Australia for the duration of their units (see **Chapter 4**).

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

2.4 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 with an approved higher education provider;
- is made available by a higher education provider, access to which is provided through Open Universities Australia (see **Chapter 3**); or
- is part of bridging studies for overseas-trained professionals (see **Chapter 4**).

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

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

Eligible students in certain vocational education and training (VET) accredited diploma, advanced diploma, graduate certificate and graduate diploma courses enrolled with an approved VET provider may be eligible for VET FEE-HELP assistance.

Information on VET FEE-HELP is available in a separate booklet available from www.deewr.gov.au/vetfeehelp or by contacting the VET FEE-HELP enquiry line on 13 38 73.

2.5 Does previous study affect my eligibility for FEE-HELP?

Your study results do not affect your eligibility for FEE-HELP unless you are studying through Open Universities Australia (see **Section 3.1**).

2.6 How much can I borrow?

Eligible people may borrow up to the FEE-HELP limit to pay tuition fees over their lifetime. From 1 January 2011, the FEE-HELP limit will be \$86,422 unless a person is undertaking a medicine, dentistry or veterinary science course (completion of which satisfies the academic requirements for provisional registration to practice in one of these fields). If they are, the FEE-HELP limit is increased to \$108,029. The FEE-HELP limit is indexed on 1 January each year.

The FEE-HELP limit is the total amount available to an eligible person under both the FEE-HELP scheme and the VET FEE-HELP scheme. This means that any amount borrowed by an eligible person under either FEE-HELP or VET FEE-HELP will reduce the person's FEE-HELP balance until the person's FEE-HELP limit is reached.

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

VET FEE-HELP loan + FEE-HELP loan = FEE-HELP debt incurred

FEE-HELP limit - FEE-HELP debt incurred = FEE-HELP balance

If you have accessed VET FEE-HELP in addition to FEE-HELP, you may have reached, or be nearing, the FEE-HELP limit. It is your responsibility to be aware of your FEE-HELP balance and to advise your provider if you do not have sufficient FEE-HELP balance to cover your tuition fee.

2.7 Does a debt incurred prior to 2005 affect my eligibility for FEE-HELP?

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

2.8 Does an existing (or previous) HELP debt affect my eligibility for FEE-HELP?

Debts incurred under HECS-HELP or OS-HELP do not affect a person's eligibility for FEE-HELP.

However, you will need to take into account any previous loans you have accessed under either VET FEE-HELP or FEE-HELP to ensure you have enough FEE-HELP balance to cover your tuition fees (refer to **section 2.6**).

2.9 Can I receive FEE-HELP if I am a mature aged student or studying part-time?

Eligibility to receive FEE-HELP is not determined by your age or part-time or full-time status. You must meet the FEE-HELP eligibility requirements outlined in this chapter.

2.10 Does my income or asset level affect my eligibility for FEE-HELP?

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

However, your income may result in you being required to **repay** some or all of your FEE-HELP debt (see **Chapter 9**).

3. OPEN UNIVERSITIES AUSTRALIA STUDENTS

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

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

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

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

4. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS

4.1 Am I undertaking bridging study for overseas-trained professionals?

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

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

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


Whether you are undertaking bridging study for overseas-trained professionals depends on what your assessment statement indicates is necessary to meet the requirements for entry to one of the listed professional occupations.

4.2 How will I know if I am undertaking bridging study for overseas-trained professionals?

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

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

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



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

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

The following examples are used to highlight key FEE-HELP eligibility requirements relating to bridging study for overseas-trained professionals:

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

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

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

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

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

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

4.3 What study is not considered bridging study for overseas-trained professionals?

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

- provide a qualification beyond basic entry level to the profession;
- lead to a higher education award, such as a postgraduate qualification;
- provide training for an occupation that is not a listed occupation (see **Appendix A**); or
- are English language training courses/exams or exam tutoring relating to general aspects of written communication or verbal communications, or both. The International English Language Testing System (IELTS) exam does not constitute bridging study. That exam is a measure of the English language requirements for the purposes of professional registration.

4.4 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 in Australia, you should contact the relevant professional, registration or licensing body.

Contact details can be obtained by reviewing the information available at the Department of Immigration and Citizenship's Australian Skills Recognition Information (ASRI) website at www.immi.gov.au/asri.

5. FEE-HELP ASSISTANCE

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

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

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

If you are entitled to FEE-HELP, the Australian Government will lend to you the amount of any tuition fee for your unit of study which has not been paid at the end of the census date for that unit. You must apply for a FEE-HELP loan before a FEE-HELP loan will be given to you (see **Chapter 6**).

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

5.2 What does FEE-HELP cover?

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

The Australian Government provides income support for eligible students through Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement (see **section 11.5** for Centrelink contact details).

5.3 How much can I borrow?

You can borrow up to the amount of the tuition fee being charged by your provider for your unit of study. However, over your lifetime, you can borrow only up to the FEE-HELP limit (see information on FEE-HELP limits in **section 2.6**).

5.4 What is my FEE-HELP balance?

Your 'FEE-HELP balance' is the amount of FEE-HELP you are still able to borrow. Your FEE-HELP balance is the amount of the FEE-HELP limit less the amount of any FEE-HELP loans (or VET FEE-HELP loans) paid to your provider on your behalf. For example, if you commenced a postgraduate science degree as a fee paying student and borrowed \$12,600 through FEE-HELP to pay tuition fees in 2010, your FEE-HELP balance will be \$73,822 at the beginning of 2011. Once you reach the FEE-HELP limit, your FEE-HELP balance is nil.

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

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

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

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

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


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

A loan fee of 20% applies to FEE-HELP loans for **undergraduate courses of study**.

No loan fee applies to a FEE-HELP loan for:

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

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



There is no interest charged on your FEE-HELP debt. However, your debt is indexed annually by the ATO to maintain its real value (see **section 9.3**). The indexation amount does not count towards your FEE-HELP limit.

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

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

The amount of your loan fee will be shown on your Commonwealth Assistance Notice (see **section 6.11**).

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

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

You may be entitled to a tax deduction for your tuition fees, including the tuition fees that the Commonwealth pays on your behalf through FEE-HELP, if there is a direct connection between your education and your work activities at the time the expense was incurred. You can phone the **ATO** for further advice (see **section 11.4**).

The loan fee, the compulsory repayment and any voluntary repayment of your FEE-HELP loan are not tax deductible. See **Chapter 9** for further information on repaying your FEE-HELP loan.

6. REQUESTING FEE-HELP ASSISTANCE

6.1 How do I apply for FEE-HELP assistance?

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

You must complete, sign and submit the form to the appropriate officer of your provider on or before the census date (or the earlier administrative date set by your provider) for the first unit of study for which you wish to obtain FEE-HELP assistance.

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

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

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

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

If you are applying for VET FEE-HELP assistance you will need to fill out a separate form called a *Request for VET FEE-HELP assistance* form. You can obtain a copy of this form from your VET provider.

Higher education award course students

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

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

Students undertaking bridging study for overseas-trained professionals

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

Open Universities Australia students

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

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

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

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

6.3 Do I have to provide my tax file number?

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

If you choose not to provide your TFN, you will not be entitled to FEE-HELP. If you cannot quote your TFN when you enrol, you should either obtain a TFN, or a *Certificate of application for a tax file number (TFN)* from the ATO stating that

you have applied for one, and then provide that certificate to your provider on or before the census date.

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

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

Need help with TFNs?

Contact the ATO (see [section 11.4](#))

6.4 How do I get a tax file number?

If you do not have a TFN, you will need to complete a *Tax file number application or enquiry for an individual* form, available from the ATO website at www.ato.gov.au. TFNs cannot be allocated over the telephone, by facsimile or email. For information on how to apply for a TFN, or if you cannot find your TFN, phone the ATO (see [section 11.4](#)).

It is **important 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 have applied for a TFN but have not received it within 10 days before the census date you should request a *Certificate of application for a TFN* from the ATO and give it to your higher education provider or Open Universities Australia as proof that you have applied. A *Certificate of application for a TFN* can be issued at an ATO shopfront or by contacting the ATO (see [section 11.4](#)).

You have 21 days from the day the ATO issues you a TFN to quote it to your higher education provider or Open Universities Australia.

NOTE: You have **six weeks** from the census date for a unit of study that you are enrolled in to correct any errors on your *Request for FEE-HELP assistance* form which would prevent you from being eligible for FEE-HELP. Once this period has lapsed, it is no longer possible to amend an error and to access FEE-HELP for that unit.

6.5 What does signing the form mean?

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

- confirming that you have read this booklet and the form and are aware of your obligations under FEE-HELP;
- requesting the Australian Government to lend you the amount of the tuition fee outstanding at the end of the census date for each unit of study covered by the form and to use this amount to pay the outstanding amount of your tuition fee to your provider (or Open Universities Australia) on your behalf; and
- agreeing to begin repaying the loan to the Australian Government, through the taxation system, when your repayment income for an income year¹ is above the minimum repayment threshold for compulsory repayment.

6.6 When is the closing date for requesting FEE-HELP?

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

Your higher education provider is required to set the census date for each of the units of study it offers and this date must be at least 20% of the way through the period in which the unit is undertaken. Your higher education provider is also required to publish the census date for all units of study it offers. However, your provider can, and may, set an earlier administrative date for the submission of the form or payment of any up-front tuition fees for students not using FEE-HELP. If you do not meet this earlier administrative date, your provider may charge you a late fee.

You must check this with your provider to ensure you have your form submitted by the correct date.

Refer to page iii of this booklet for more information regarding IMPORTANT DATES.

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

6.7 What if I change my course of study or transfer between higher education providers?

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

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

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

However, if you transfer your course to another provider or choose to enrol with a new provider, you **must** withdraw from your original provider. It is your responsibility to ensure that you have followed your original provider's correct withdrawal procedures so you do not incur a FEE-HELP debt. You should contact your provider to ensure you will withdraw your enrolment correctly.

NOTE: Withdrawal from your original provider will not be automatic on transfer. You will be required to contact your original provider and formally withdraw, in writing, from your unit(s) and course, or you will still incur a FEE-HELP debt.


- If you withdraw after the census date at your **original provider** or if you do not correctly withdraw, you will still incur a FEE-HELP debt for those units of study.
- If you have not withdrawn by the census date at your original provider and you provided your TFN to your original provider as either a safety net, or for the purpose of obtaining a FEE-HELP loan, you **will** incur a HELP debt for the unit.
- If you have not withdrawn by the census date at your original provider and you made any up-front payments of your tuition fees, you will forfeit this amount to your original provider.

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

6.8 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 6.9**) or



withdraw your enrolment in each unit of study on or before its census date or you will incur a FEE-HELP debt. Be sure to follow your provider's withdrawal policy to ensure you have correctly withdrawn your enrolment prior to the census date so you do not incur a FEE-HELP debt for that unit (see **section 7.3**).

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

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

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

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

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

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

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

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

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

If you are studying with more than one provider and are nearing your FEE-HELP limit (see **section 2.6** for FEE-HELP limits), you must notify each provider of the amount of FEE-HELP assistance payable for the course you are undertaking with that provider.

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

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

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

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

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

6.12 How can I find out my FEE-HELP balance?

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

The FEE-HELP limit is the total amount available to an eligible person under both the FEE-HELP scheme and the VET FEE-HELP scheme. This means that any amount borrowed by an eligible person under either FEE-HELP or VET FEE-HELP will reduce the person's FEE-HELP balance until the person's FEE-HELP limit is reached.

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

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

Students are able to access the **myUniAssist** link at www.goingtouni.gov.au for a summary of their personal details regarding their HELP assistance. Using their CHESN (see **sections 10.1-10.2**) and other personal identifying data, students can view their FEE-HELP usage and most recently recorded balance, and liabilities under HELP as reported to DEEWR by their higher education provider(s).

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

7. WITHDRAWAL OR NON-COMPLETION OF STUDIES

7.1 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 these procedures by contacting your provider.

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

How do I formally withdraw from a unit?

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

If you have submitted a *Request for FEE-HELP assistance* form with **more than one provider** or for **more than one course**² with the same provider, you may incur a FEE-HELP debt for both courses **unless** you withdraw by formally notifying each provider in writing on or before the census date.

It is your responsibility to be aware of the dates, policies and procedures that your provider sets for withdrawal and to ensure you meet these requirements.

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

2 For example, a Bachelor's degree and a Graduate Diploma.

Open Universities Australia students

If you are an Open Universities Australia student and you wish to withdraw from a unit, you must either send a signed, written notification to Open Universities Australia, or log on to the Open Universities Australia website with your Open Universities Australia ID and password to request a withdrawal online.

Applications for withdrawal without incurring a FEE-HELP debt must be received by Open Universities Australia on or before the census date of the study period in which you are enrolled.

Open Universities Australia has indicated that applications for withdrawal without incurring an academic penalty must be received by Open Universities Australia on or before the academic withdrawal date of the unit(s) in which you are enrolled. Open Universities Australia will notify the provider who is supplying the unit that you have withdrawn from your unit.

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

Students are able to notify Open Universities Australia that they wish to withdraw from a unit in writing by:

- Logging into My Area and using the online withdrawal request form (more information is available on the website at www.open.edu.au);
- Sending a facsimile to **+61 3 8628 2955**; or
- Mailing a request to Open Universities Australia, GPO Box 5387, Melbourne, VIC 3001.

7.2 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.

7.3 What happens if I withdraw after the census date?

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

If, after the census date special circumstances occur and you are unable to continue your studies, you can apply to your provider to have your FEE-HELP balance re-credited and your FEE-HELP debt removed for that unit(s). You should note that there are time limits for applying (see **section 7.4**). You should also note that HESA prescribes strict requirements which you or your circumstances must meet before your provider can re-credit your FEE-HELP balance (see **section 7.4**).

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


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

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

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

How to apply

You need to apply to your provider to have your FEE-HELP balance for your unit(s) of study re-credited. Open Universities Australia students must apply to Open Universities Australia to have their FEE-HELP balance re-credited. **Do not apply to the Department of Education, Employment and Workplace Relations (DEEWR) or the Australian Taxation Office (ATO).**



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

Special circumstances

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

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

Your provider will decide whether to re-credit your FEE-HELP balance in accordance with the requirements of HESA and guidelines made under HESA.

Time limits for applying

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

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

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

7.5 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.

7.6 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 attended any classes.

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

If you vary your study load, you will need to notify Centrelink within **14 days** and Centrelink will assess whether you remain eligible for income support. For further information about Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement, please contact Centrelink (see **section 11.5**).

8. FEE PAYING STUDENTS WHO COMMENCED STUDY BEFORE 2005

There were special arrangements for students who commenced a postgraduate course of study before 1 January 2005 and incurred a PELS debt for that course. Pre-2005 PELS students were able to access FEE-HELP for units in their course that finished on or before 31 December 2008. FEE-HELP is not available for any such units finishing after that date.

8.1 What happens to pre-2005 PELS students who did 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 that finish after 31 December 2008, and you will need to pay your tuition fees up-front to your provider before the census date or earlier administrative date.

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

If you incurred a PELS debt for study undertaken before 1 January 2005, this debt does not count towards your FEE-HELP limit (see **section 2.7**).

9. REPAYMENT OF HELP LOANS

9.1 When do I start repaying my debt?

Your FEE-HELP debt will become part of your accumulated HELP debt. An accumulated HELP debt is a consolidated debt that can include debts incurred under the following income contingent loan schemes: HECS-HELP, FEE-HELP, OS-HELP and VET FEE-HELP.

Repayments are for your accumulated HELP debt and not for each individual loan you may have incurred under HELP.

You must start repaying your accumulated HELP debt when your repayment income is above the minimum repayment threshold for compulsory repayment. The repayment thresholds are adjusted each year to reflect any changes in average weekly earnings. The minimum repayment threshold for the 2010–11 income year³ is \$44,911.

Your repayment income is the total sum of the following amounts from your income tax return:

- taxable income;
- reportable fringe benefits (as reported on the payment summary);
- total net investment loss (which includes net rental losses);
- reportable super contributions; and
- any exempt foreign employment income amounts.

For further information regarding your repayment income, contact the ATO (see **section 11.4**).

³ Income year refers to the **financial year**, not the calendar year.

9.2 How much will my repayments be?

When your repayment income is above the minimum repayment threshold for any particular year, the ATO will calculate your compulsory repayment for that year and include it on your income tax notice of assessment. The repayment thresholds are adjusted each year to reflect any change in average weekly earnings. Table 1 contains the repayment thresholds and repayment rates for income earned during the 2010–11 income year.

Table 1
2010–2011 repayment thresholds and repayment rates

Repayment income in the range:	Repayment rate (% of repayment income):
Below \$44,912	Nil
\$44,912–\$50,028	4.0%
\$50,029–\$55,143	4.5%
\$55,144–\$58,041	5.0%
\$58,042–\$62,390	5.5%
\$62,391–\$67,570	6.0%
\$67,571–\$71,126	6.5%
\$71,127–\$78,273	7.0%
\$78,274–\$83,407	7.5%
\$83,408 and above	8.0%

Your compulsory repayment increases as your repayment income increases. The more you earn, the higher your repayment. Your compulsory repayment is based on your income alone, not the income of your parents or spouse. Compulsory repayments continue until you have repaid your debt.

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

Example

Joshua's taxable income for the 2010–11 income year is \$46,420. In his income tax return, he claims a total net investment loss of \$2,250, has a total reportable fringe benefits amount of \$3,890, a reportable super contribution amount of \$1,500 and an exempt foreign employment income amount of \$2,580.

Joshua's repayment income is $\$46,420 + \$2,250 + \$3,890 + \$1,500 + \$2,580 = \$56,640$.

Joshua's compulsory repayment for 2010–11 is $\$56,640 \times 5.0\% = \$2,832$.

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

9.3 Is interest charged on my debt?

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

Indexation is applied by the ATO each year to the part of your debt that has remained unpaid for more than 11 months. The indexation figure is available at www.goingtouni.gov.au.

Example

On 1 June 2012, all debts incurred between January 2011 and June 2011 will be indexed and become part of the accumulated HELP debt. Debts incurred between July 2011 and December 2011 will also become part of the accumulated HELP debt, but will not be indexed until 1 June 2013.

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

If you receive payments for work and services, benefit and compensation payments, or superannuation income streams and annuities, then you 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 on a *Tax file number declaration* or *Withholding declaration* form. When you advise your payer that you have an accumulated HELP debt, your payer must withhold additional amounts from your pay once you earn \$863 or more per week in the 2010–11 income year.

The additional amounts withheld by your payer are to cover any compulsory repayment that may be calculated on your notice of assessment for the year. These amounts are not credited to your HELP account, but form part of the **total tax withheld** shown on your annual *PAYG payment summary* and on your income tax notice of assessment at **PAYG credits and other entitlements**. Your compulsory repayment will not be calculated until your income tax return for that year is processed. If you had too much withheld during the year, and you have no other outstanding debts, the ATO will refund the excess to you.

Payments from more than one payer

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

You can ask one or more of your payers to withhold additional amounts to cover your compulsory repayment. If you want one or more of your payers to withhold additional amounts to cover any compulsory repayment, complete a *Withholding declaration – upwards variation* available from the ATO.

Holiday or temporary jobs

If you have a holiday or temporary job and you earn \$863 or more per week in the 2010–11 income year, but your repayment income for the income year is not above the minimum repayment threshold, you can apply to the ATO to get your

payer to stop withholding additional amounts for your HELP debt. You will need to complete and send to the ATO a *PAYG withholding variation application 2011* available from the ATO. The ATO will then advise your payer of the correct amount to withhold. You can lodge your application electronically via the ATO website at www.ato.gov.au.

No compulsory repayment required because of low family income

If, due to low family income, you are entitled to a reduction of the Medicare levy or you do not have to pay the Medicare levy, you will not have to make a compulsory repayment for that year. You can provide your payer with a completed *Medicare levy variation declaration* form, available from the ATO. Your payer will then stop withholding additional amounts for that year. For more information about repayments, contact the ATO (see **section 11.4**).

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

PAYG instalments is a system where you make payments towards your expected tax liability on your business and investment income for the current income year. The ATO 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 ATO (see **section 11.4**).

9.6 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 income tax return. If you think there is a problem, contact the ATO (see **Section 11.4**). When you phone, have your notice of assessment and, if possible, a copy of your income tax return with you.

After speaking to the ATO, if you still believe the details on your notice of assessment are wrong, you can request an amendment or lodge an objection with the ATO. Information on how to request an amendment or lodge an objection, including statutory time limits, is available from the ATO (see **section 11.4**).

9.7 What happens if I have difficulties making my compulsory repayment?

If you believe that making your compulsory repayment would cause you serious hardship, or there are other special reasons why you believe that you should not have to make a compulsory repayment, you may apply to the ATO, in writing, to have that amount, or part of that amount, deferred. If you intend to apply to defer your compulsory repayment, you will need to complete the form *Deferring your compulsory HELP, HECS or Financial Supplement repayment*, available from the ATO. On the form, you are asked to provide a detailed statement of your household income and expenditure to justify your claim if it is made under serious hardship.

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

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

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

If you still believe the ATO has made the wrong decision, you may then apply to the Administrative Appeals Tribunal (AAT) for a review of that decision. The application must be lodged with the AAT within **28 days** after the day you receive the letter advising you of the outcome of the review.

For more information on applying to defer a compulsory repayment, including time limits, contact the ATO (see **section 11.4**).

9.8 Can I make voluntary repayments?

You can make a voluntary repayment to the ATO at any time and for any amount. Making a voluntary repayment reduces your debt immediately. However, you may still have to make a compulsory repayment, if after making a voluntary repayment,

- you still have an accumulated HELP debt; and
- your repayment income is above the minimum repayment threshold.

Voluntary repayments are in addition to compulsory repayments. They are not refundable.

9.9 Can I get a bonus for voluntary repayments?

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

Example

Jordan has a debt of \$5,250 and makes a \$2,500 voluntary repayment.

With the 10% bonus, the value of his repayment is \$2,750 ($\$2,500 \times 1.10$), Jordan's total debt is reduced to \$2,500 ($\$5,250 - \$2,750$).

Jordan's bonus amount is \$250 ($\$2,750 - \$2,500$).

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

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

There is usually a delay between the census date for a unit of study, and when the ATO receives and records your debt for that unit. So, if you have only recently incurred a liability for a unit against which you wish to make a voluntary repayment, you should first contact the ATO to see if the debt has been recorded against your TFN. If not, the ATO will be able to advise you what you need to do (see **section 11.4**).

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

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

9.10 How do I make a voluntary repayment?

There are several ways you can make your voluntary repayment:

Electronic payments

If you are paying by BPAY® or direct credit, and wish the payment to reach the ATO by a specific date you should check the processing times with your financial institution. Payments made out of hours, on a weekend or public holiday, **will not** reach the ATO until the next working day.

What is my Payment Reference Number (PRN)?

Your PRN is your customer reference number. It is printed on the front of your payment slip or on your account information statement. If you pay using BPAY or direct credit you will need this number.



BPAY

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

Details you need

Biller code: 75556
Reference: Your PRN

Direct Credit

Transfer your payment to the ATO online from your cheque or savings account.

Details you need

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

If you cannot find your PRN, contact the ATO (see **section 11.4**).

Mail

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

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

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

Mail your payment and payment slip or note to:

WA, SA, NT, TAS or VIC residents

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

NSW, ACT or QLD residents

Australian Taxation Office
Locked Bag 1793
PENRITH NSW 1793

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

Australia Post

If you have pre-printed payment slips with a barcode, you can pay in person at any Australia Post outlet.

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

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

Order a book of payment slips

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

- **13 28 61** anytime. You will need your tax file number (TFN) to use this automated service.

Paying from overseas

BPAY®

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

Details you need

Biller code: 75556

Reference: Your PRN code

Direct credit through SWIFT or by mail

For more details about these payment options:

- visit www.ato.gov.au/howtopay;
- phone +61 2 6216 1111 and ask to be connected to **extension 87811**, ATO Payment Helpdesk, 8:00am-5:00pm, Monday to Friday; or
- email payment@ato.gov.au.

9.11 Are my repayments tax deductible?

Any voluntary repayments made by you, or someone other than your payer, are not tax deductible. If your payer makes voluntary repayments on your behalf, they may be able to claim a tax deduction. However, they may also be liable for fringe benefits tax on the repayments.

9.12 What happens to my debt if I die?

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

9.13 What happens to my debt if I go bankrupt?

HELP debts and accumulated HELP debts are not provable under the *Bankruptcy Act 1966*. This means you will have to pay them as if you had not been declared bankrupt.

9.14 Where can I get information on my HELP account?

The ATO will send you an account information statement in June each year if you have been incurring debts or making payments to your account in the previous 15 months. You will not receive a statement if the only activity on your account is the annual indexation adjustment.


Your statement is sent to the latest home address shown on ATO records. If a home address is not recorded, it is sent to the postal address on your latest income tax return. The postal address on your latest income tax return may be a tax agent address. If you do not wish the statement to be sent to that address or if your postal address changes, you must notify the ATO.

You can phone the ATO (see **section 11.4**) at any time during the year to get the balance of your account or to order an account information statement.

To protect the privacy of your information, the ATO needs to verify your identity before details of your account will be given to you over the phone.

You must provide **one** of the following account identifiers:

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



If you have **ever** lodged an income tax return, you must also provide any **three** of the following personal identifiers. If you have **never lodged** an income tax return, you need to supply only **two** of the following personal identifiers:

- your date of birth;
- either your business, residential, or postal address;
- your financial institution account number;
- details from an ATO letter or notice issued within the last five years; or
- your account details – for example, balance, amount of any refund, payment or interest imposed, amount and frequency of a payment arrangement, or pay as you go (PAYG) instalment amount or rate.

10. CHESSN AND PERSONAL INFORMATION

10.1 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 remain with you. It will help higher education providers and the Australian Government to provide information to you about your FEE-HELP assistance, and some other forms of Commonwealth assistance for higher education or vocational education and training that you may have used.

10.2 How do I get a CHESSN?

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

Your personal information

You will be asked by your TAC or provider to consent to the release of your personal information to the Australian Government (DEEWR and the ATO) for the management of your higher education Commonwealth assistance.

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

Providers must have grievance procedures for non-academic matters which you can use to make a complaint if your provider misuses your personal information. Providers must also have a procedure to allow you to access your personal information.

You will be notified of your CHESSN in your Commonwealth Assistance Notice (see **section 6.11**).

11. NEED MORE HELP? CONTACTS, GRIEVANCES AND USEFUL LINKS

11.1 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.

Grievances

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.

11.2 Open Universities Australia (OUA)

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

Telephone: **1300 363 652** (Australia only) or **(03) 8628 2500**;

Fax: **(03) 8628 2955**;

Email: **admin@open.edu.au**; or

Visit: **www.open.edu.au**.

Telephone **1300 363 652** to obtain an *Open Universities Australia 2011 Handbook*, Open Universities Australia enrolment form, and for the 2011 *FEE-HELP information* booklet and *Request for FEE-HELP assistance Open Universities Australia* form.

11.3 Department of Education, Employment and Workplace Relations (DEEWR)

DEEWR can provide general information on FEE-HELP:

- Visit **www.goingtouni.gov.au**;
- Call the **student enquiry line** on **1800 020 108** or **+61 3 9938 2545** from outside Australia or **1800 554 609** TTY for hearing impaired students and speech impaired students;
- Log on to **myUniAssist** for the balance of your entitlements at **www.goingtouni.gov.au**; or
- Visit the Course Information System at **www.goingtouni.gov.au**.

Check **Appendix A** for the contact details for the relevant professional, registration or licensing body that can assist overseas-trained professionals gain recognition of their professional qualifications.

For further information on VET FEE-HELP:

- Visit the VET FEE-HELP web pages at **www.deewr.gov.au/vetfeehelp**;
- Call the **VET FEE-HELP enquiry line** on **13 38 73** between 8.30am and 5.00pm (EST) Monday to Friday.

11.4 Australian Taxation Office (ATO)

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

- Visit the ATO website at **www.ato.gov.au**;
- Get the booklet *Repaying your HELP debt in 2010–11* by calling **1300 720 092** anytime;
- Call the ATO for HELP and general tax information on **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday;
- Call the Higher Education Loan Accounts Unit for specific queries on your account on **1300 650 225** between 8.00am and 6.00pm (EST) Monday to Friday; or
- Call the Australian Communications Exchange National Relay Service on **133 677 TTY** or **1300 555 727 TTY** for hearing impaired students and speech impaired students.

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

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

Australian Taxation Office
PO Box 1032
ALBURY NSW 2640

For voluntary repayments, see **section 9.10**.

11.5 Centrelink

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

- Visit the Centrelink website at **www.centrelink.gov.au**;
- Call **13 24 90** - Youth and Student Services – for information on Youth Allowance, Austudy or Pensioner Education Supplement;
- Call **13 23 17** for information on ABSTUDY;
- Freecall™ **1800 639 109** for ABSTUDY TTY payment enquiries for hearing impaired students and speech impaired students;
- Freecall™ **1800 810 586** for other TTY payment enquiries for hearing impaired students and speech impaired students; or
- Call **13 12 02** for information in languages other than English.

11.6 Department of Immigration and Citizenship (DIAC)

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

- Visit the DIAC website at **www.immi.gov.au**; or
- Call **13 18 81** between 9.00am and 4.00pm Monday to Friday (recorded information available outside these hours).

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

- Visit the citizenship website at **www.citizenship.gov.au**; or
- Call **13 18 80** between 9.00am and 4.00pm (Central Australian Time) Monday to Friday.

Check **Appendix A** for contact details for the relevant professional, registration or licensing body that can assist overseas-trained professionals gain recognition of their professional qualifications.

For contact details of professional bodies:

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

APPENDIX A

List of occupations and the assessing bodies that are approved for identifying bridging study for overseas-trained professionals

Professional occupations and assessing bodies specified in paragraph 2.5.10 of the *FEE-HELP Guidelines* pursuant to HESA sections 104–55 and 104–60.

Important Notice: The below list was current at the time this FEE-HELP information booklet was published. Amendments to the *FEE-HELP Guidelines* are expected to come into force by **1 January 2011**.

Please note that the amendments include changes to the listed professional occupations and assessing bodies that are specified in the *FEE-HELP Guidelines*. It is your responsibility to keep up to date with these amendments. Please refer to the DEEWR website at www.deewr.gov.au for up to date information on these amendments.

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
ACCOUNTANTS	CPA Australia ABN 64 008 392 452	All States and Territories
	Institute of Chartered Accountants in Australia ABN 50 084 642 571	All States and Territories
	National Institute of Accountants ABN 81 004 130 643	All States and Territories
ARCHITECTS	Architects Accreditation Council of Australia ABN 83 465 163 655	All States and Territories
CADASTRAL SURVEYORS	Institution of Surveyors, Australia ABN 39 917 817 054	All States and Territories
DENTISTS	Australian Dental Council ABN 70 072 269 900	All States and Territories
DIETICIANS	Dietitians Association of Australia ABN 34 008 521 480	All States and Territories

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
LEGAL PRACTITIONERS – BARRISTERS – SOLICITORS	Legal Profession Admission Board ABN 50 581 255 931	NSW
	Legal Practitioners Admission Board	ACT
	Legal Practitioners Admission Board	NT
	Barristers' and Solicitors' Boards (Queensland)	QLD
	Board of Examiners, C/- Legal Practitioners' Registry.	SA
	Board of Legal Education	TAS
	Council of Legal Education	VIC
The Legal Practice Board Western Australia ABN 23 127 312 585	WA	
MEDICAL PRACTITIONERS (General)	Australian Medical Council Incorporated ABN 19 814 243 263	All States and Territories
NUCLEAR MEDICINE TECHNOLOGIST	Australian & New Zealand Society of Nuclear Medicine Inc ABN 42 512 102 604	All States and Territories
OCCUPATIONAL THERAPISTS	Council of Occupational Therapists Registration Boards Aust & NZ Incorp ABN 50 377 833 627	All States and Territories
OPTOMETRISTS	Optometry Council of Australia and New Zealand ABN 38 074 875 111	All States and Territories

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
PHARMACIST	Council of Pharmacy Registering Authorities Inc ABN 45 568 153 354	All States and Territories
PHYSIOTHERAPISTS	Australian Physiotherapy Council ABN 28 108 663 896	All States and Territories
PODIATRISTS	Australasian Podiatry Council ABN 24 008 488 748	All States and Territories
RADIOGRAPHERS	Australian Institute of Radiography ABN 26 924 779 836	All States and Territories
REGISTERED NURSES	ACT Nursing and Midwifery Board	ACT
	The Nurses and Midwives Board of NSW ABN 41 356 382 097	NSW
	The Nursing Board of the Northern Territory ABN 43 327 327 719	NT
	Queensland Nursing Council ABN 31 518 972 839	QLD
	Nurses Board of South Australia ABN 61 964 469 696	SA
	Nursing Board of Tasmania ABN 33 786 914 844	TAS
	Nurses Board of Victoria ABN 96 394 267 286	VIC
	The Nurses Board of Western Australia ABN 70 013 199 477	WA

LISTED PROFESSIONAL OCCUPATION	ASSESSING BODY	STATE OR TERRITORY
SCHOOL TEACHERS	ACT Department of Education & Training ABN 71506957312	ACT
	NSW Department of Education and Training ABN 40 300 173 822	NSW
	Department of Employment, Education and Training ABN 84 085 734 992	NT
	Queensland College of Teachers ABN 49 750 572 133	QLD
	Teachers Registration Board of SA ABN 18 376 765 315	SA
	Department of Education Tasmania ABN 26 237 631 294	TAS
	Employment Assessment Centre, Department of Education ABN 52 705 101 522	VIC
	Victorian Institute of Teaching ABN 12 386 253 536	VIC
	Department of Education and Training ABN 69 769 481 770	WA
SOCIAL WORKERS	Australian Association of Social Workers ABN 93 008 576 010	All States and Territories
SPEECH PATHOLOGISTS	The Speech Pathology Association of Australia Limited ABN 17 008 393 440	All States and Territories
VETERINARIANS	Australasian Veterinary Boards Council Incorporated ABN 49 337 540 469	All States and Territories

APPENDIX B – ACRONYMS

CAN	Commonwealth Assistance Notice
CHESSN	Commonwealth Higher Education Student Support Number
DEEWR	Department of Education, Employment and Workplace Relations
DIAC	Department of Immigration and Citizenship
HELP	Higher Education Loan Program
HESA	<i>Higher Education Support Act 2003</i>
PAYG	Pay as you go
TFN	Tax file number

APPENDIX C – USEFUL TERMS

Administrative date	A date that providers may set for the submission of the <i>Request for FEE-HELP assistance</i> form or the payment of any up-front tuition fees.
Bonus	An extra reduction in your debt of 10% of the value of voluntary repayments of \$500 or more in payment of your HELP debt to the ATO.
Bridging study for overseas-trained professionals	Study undertaken in Australia to meet professional entry requirements by people with overseas qualifications.
CAN	Commonwealth Assistance Notice – a notice issued by your provider that contains information about your Commonwealth assistance.
Census date	Deadline for various requirements, including: submission of your <i>Request for FEE-HELP assistance</i> form; payment of any up-front tuition fees; and obtaining a FEE-HELP loan.
CHESSN	Commonwealth Higher Education Student Support Number – your unique identifier as the recipient of Commonwealth assistance.
Commonwealth supported student	A student who occupies a Commonwealth supported place.
Compulsory repayments	Repayments made towards your Higher Education Loan Program (HELP) debt once your repayment income exceeds the minimum threshold for compulsory repayment.
Course	A course of study leading to a higher education award or an enabling course.
Domestic student	A student who is an Australian citizen, a New Zealand citizen or the holder of a permanent visa.
FEE-HELP	A loan scheme to help eligible non-Commonwealth supported (fee paying) students pay their tuition fees. The loan is repaid through the taxation system.

FEE-HELP balance	The amount of FEE-HELP (including VET FEE-HELP) that an eligible student has left to use under FEE-HELP to pay their tuition fees.
FEE-HELP limit	The lifetime limit that an eligible student may borrow under FEE-HELP to pay their tuition fees. VET FEE-HELP is counted in a person's total FEE-HELP limit.
Fee paying place	A place that is occupied by a fee paying student. It is also known as a non-Commonwealth supported place.
HECS-HELP	A loan scheme available to eligible students (who are in a Commonwealth supported place) to pay their student contribution amount. The loan is repaid through the taxation system.
HELP	A loan program to help eligible students pay their student contributions (HECS-HELP), tuition fees (FEE-HELP and VET FEE-HELP), overseas study expenses (OS-HELP). These loans are then repaid through the taxation system.
Income year	Financial year, i.e. from 1 July–30 June.
Provider	Higher education provider. A provider must be approved under the <i>Higher Education Support Act 2003</i> to offer HELP loans to eligible students.
VET FEE-HELP	A loan program available to eligible students undertaking certain eligible courses at an approved VET provider (refer to the <i>VET FEE-HELP Information 2011</i> student booklet).

More acronyms and useful terms are available at www.goingtouni.gov.au.

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Want to...

- Go to uni?
- Find out about scholarships?
- Find out about loans to study overseas?
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