



## Fees FAQs

Here you can find explanations of common fees terminology and answers to frequently asked questions.

## Terminology

### Common terms used by the Student Financials team

- **CAN:**  
Commonwealth Assistance Notice - contains information about a student's enrolment and use of Commonwealth assistance.
- **Census date:**  
The date on which a student's enrolment is taken to be finalised. HECS-HELP and FEE-HELP debts are incurred on census dates. Students must make their up-front payments and submit their request/s for Commonwealth assistance by the census date.
- **CHESSN:**  
Commonwealth Higher Education Student Support Number - A unique identifier for each student that accesses Commonwealth assistance for higher education.
- **Commonwealth Assistance Notice (CAN):**  
Contains information about a student's enrolment and use of Commonwealth assistance.
- **Commonwealth assisted student:**  
A student who is a Commonwealth supported student or who is in receipt of a HELP loan or a Commonwealth Learning Scholarship .
- **Commonwealth contributions:**  
Contributions that the Government makes towards the cost of a student's education through the Commonwealth Grant Scheme.
- **Commonwealth Grant Scheme (CGS):**  
The scheme through which Commonwealth contributions are made.
- **Commonwealth Higher Education Student Support Number (CHESSN):** A unique identifier for each student that accesses Commonwealth assistance for higher education.
- **Commonwealth Learning Scholarships (CLS):**  
Scholarships to assist students from low socio-economic backgrounds, who are Australian citizens or holders of permanent humanitarian visas, with costs associated with higher education.
- **Commonwealth supported place:**  
A higher education place for which the Commonwealth makes a contribution towards the cost of the student's education - students pay a 'student contribution charge'.
- **Commonwealth supported student:**  
A student who occupies a Commonwealth supported place.
- **Domestic student:** Australian citizen, New Zealand citizen or holder of an Australian permanent visas. Domestic students may be offered a place as either a Commonwealth supported student or a fee paying student.
- **EFTSL:** Equivalent full-time student load - A measure of the study load, for a year, of a student undertaking a program on a full-time basis.
- **Equivalent full-time student load:** A measure of the study load, for a year, of a student undertaking a program on a full-time basis.
- **FEE-HELP:**  
A loan scheme to assist eligible fee paying students to pay their tuition fees. Australian citizens and holders of a permanent humanitarian visa are eligible for FEE-HELP assistance.
- **FEE-HELP loan limit:**  
Under FEE-HELP, students can borrow up to a specified maximum (indexed each year) over their lifetime.

- **Fee-paying place:**  
A place that is occupied by a fee-paying student.
- **Fee-paying student:**  
A domestic student who is not Commonwealth supported for a unit of study. Fee-paying students pay tuition fees. Fee-paying students are also known as 'non-Commonwealth supported students'.
- **HECS-HELP:**  
A scheme that includes up-front payment discounts and loans to help eligible Commonwealth supported students pay their student contributions.
- **Higher Education Information Management System (HEIMS):**  
An electronic information system that will provide students and higher education providers with a range of relevant information, such as the availability and usage of Commonwealth assistance by students and information on programme management reporting.
- **Higher Education Loan Programme (HELP):**  
A loan programme to help eligible students pay student contributions (HECS-HELP), tuition fees (FEE-HELP) and overseas study expenses (OS-HELP).
- **Humanitarian visa:**  
See Permanent humanitarian visa holder
- **International (Overseas) student:**  
Any student who is not a domestic student.
- **Loan fee:**  
A fee that applies to all Undergraduate FEE-HELP loans.
- **National Priority areas:**  
Areas of study for which the Commonwealth offers additional assistance, either through offering additional places, increasing Commonwealth contributions or reducing the maximum student contribution amounts for a place.
- **OS-HELP:**  
A cash loan available to eligible students who undertake some of their program overseas.
- **OS-HELP maximum:**  
The maximum loan amount (indexed each year) that a student can receive in a given six month loan period.
- **Overseas student:** International Student - any student who is not a domestic student.
- **Permanent humanitarian visa holder:**  
A student who holds a permanent visa of a humanitarian subclass as determined by the **Australian Government Office**.  
A list of permanent humanitarian visa subclasses can be found on the Department of Home Affairs website here: **<https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing>**.  
Where an applicant believes that they hold a permanent humanitarian visa which is not listed above they should provide a copy of their visa and UNSW will investigate the visa class with the Department.
- **Student contributions:**  
Contributions that Commonwealth supported students make towards the cost of their education.
- **Student contribution band:**  
One of four bands of disciplinary areas into which a given unit of study will fall. Student contribution bands are used to determine the maximum student contributions for a place.
- **Student Contribution Charge:**  
The financial amount a university sets that a Commonwealth supported student pays for courses (units of study) in that university for a given year.

## FAQs

Answers to frequently asked questions about fees.

## Liability

### What is my Current Liability?

Current Liability refers to the balance of your financial liabilities, including **tuition fees**, the **Student Services and Amenities Fee (SSAF)**, other fees, payment plans and student loans. It does *not* include **Library fines**. Your current

liability is displayed in myUNSW in the centre column of the **My Student Profile tab**.

### **Current Liability in Credit**

If your current liability displays the word 'credit', this means that UNSW has received your payment and it will automatically be applied to your next term/semester fees, once your fee statement becomes available.

### **Course withdrawal**

If you have been given financial concession for withdrawal from a course, this will be reflected in the balance shown here. If you had a deferred liability under HECS-HELP or FEE-HELP, we will advise the Department of Education and the ATO of the change to your liability.

### **Payment plan and student loan statements**

The balance outstanding on your payment plan or student loan is included in the current liability amount, but it is not shown on your fee statement. Please refer to your payment plan or loan statement for payment details and due dates.

All other amounts appear on your **Fee Statement**.

### **I have selected HECS-HELP as my preference - why do I still have a liability?**

If you are eligible to defer your student contribution (tuition fees) to HECS-HELP, you can still make payments towards your student contribution, up until the census date of your enrolment. To assist this, your student contribution will remain as payable up until it is automatically deferred, after the census date.

You do not have to make a payment if you wish to defer your student contribution to HECS-HELP and have provided your Tax File Number (TFN).

### **I filled in a HECS-HELP form, but my SSAF is still owing. Why?**

SA-HELP is a separate HELP scheme from FEE-HELP and HECS-HELP, and you must complete a SA-HELP form to defer your Student Services and Amenities Fee (SSAF) charge. Please refer to **here** for eligibility regarding deferral of the SSAF.

SSAF is charged in all compulsory Terms/Semesters and carries a corresponding **incurral date**. Applications for SA-HELP must be received by the incurral date and cannot be applied retrospectively.

**To access the SA-HELP form** sign on to **myUNSW** (My Student Profile tab > My Student Services > Financials > Commonwealth Govt. Forms). If you believe you are eligible for SA-HELP and do not see the form please contact Student Financials at **fees@unsw.edu.au**.

## **Payment**

### **My employer is paying all/part of my fees. What do I need to give them?**

If your employer is contributing to your tuition and fees you must provide them with two pieces of information from myUNSW:

1. Your **Fee Statement**, including the Terms & Conditions page with the University ABN
2. The Australia Post payment slip

The Australian Taxation Office has advised that the Fee Statement is sufficient for taxation purposes. It has the required University ABN and reference numbers. A Tax invoice is not necessary for claiming tuition fees.

Your employer can present your Australia Post payment slip at any Australia Post outlet, and make payment by credit card, EFTPOS or cheque.

A receipt will be issued by Australia Post on payment. **Note:** UNSW does not provide receipts. Receipts are only issued at the time of payment, by the entity receiving the payment.

## **I have deferred my contribution/tuition fees under HELP. How can I pay these?**

Once the census date for your course(s) has passed, eligible student who have chosen to defer their fees under HECS-HELP, FEE-HELP or SA-HELP will no longer have the option to pay these upfront to the university. You must make payments directly to the Australian Taxation Office. You can find out how to make a voluntary payment towards your accumulated HELP debt here: <https://www.ato.gov.au/>

**Note:** HELP deferrals can take up to six months to be reported against your Tax File Number.

## **Tax and invoices**

### **Fee Statement General Information**

[Read a full explanation of your Fee Statement here.](#)

### **How do I add my Tax File Number (TFN) to my UNSW record?**

If you are applying for a HECS-HELP loan you must provide UNSW with your Tax File Number (TFN) before the **census date** of the relevant teaching period.

#### **Getting a TFN**

You apply for a TFN at the [Australian Taxation Office \(ATO\)](#).

#### **Adding your TFN to your UNSW record**

Add your TFN via the Commonwealth Government Forms Section on [myUNSW](#) (My Student Profile > My Student Services > Financials > Commonwealth Govt. Forms).

1. Scroll down and select Update HECS-HELP Form
2. Complete the application form and add your Tax File Number to the HECS-HELP Assistance page
3. Select Save & Continue

### **How do I know what amounts UNSW has deferred to the ATO?**

This information is available on your **Commonwealth Assistance Notice (CAN)**, which is available on [myUNSW](#) within 28 days after the **census date** for each semester.

If you believe that your CAN is incorrect in any way, please contact the Student Financials Team at [fees@unsw.edu.au](mailto:fees@unsw.edu.au) or by telephone on 02 9385 8500. You have 14 days from the date of the issue of your CAN to contact UNSW to request a check of your notice. Please note that this time limit is determined by the Department for Education.

### **What do I use as an invoice for my employer / tax purposes?**

Your UNSW Fee Statement

The University of New South Wales (UNSW) recently consulted with the Australian Taxation Office (ATO) regarding documentation required for students and employers to meet their obligations when submitting or claiming education expenses on tax returns.

The ATO requires a document that shows the following, **all of which are on your UNSW Fee Statement**:

- Name of the supplier
- Amount of the expense
- Nature of the goods or services
- Date the expense was incurred
- Date of the document
- Details identifying the individual student
- Course information

If you require an invoice for taxation related purposes please **access your latest Fee Statement** for the relevant semester.

### **Can I get another receipt for my payment?**

No - UNSW cannot issue another receipt for your records if you lose the original receipt from the entity that receives your payment.

You will be presented with a receipt at the time you make a payment, whether displayed on the myUNSW payment confirmation page (for credit card payments), a receipt number by phone (for BPay) or a printed receipt from Australia Post.

For payments made through BPay or Australia Post allow up to 72 hours for your payment to reach UNSW. Credit card payments via your myUNSW login are usually credited to your account immediately.

Following receipt of your payment, the next **fee statement** generated will show that your payment has been credited to your account, so you can use your fee statement as proof of payment.

#### **Fees FAQs**

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<https://student.unsw.edu.au/fees-faqs>