FEE-HELP is a loan scheme that assists eligible fee paying students to pay all or part of their tuition fees. It cannot be used for additional study costs such as accommodation or textbooks. There is a loan fee of 25% for Undergraduate courses.

Eligibility

The Australian Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to help eligible fee paying students with paying their tuition fees, up to the FEE-HELP limit.

You are eligible for FEE-HELP if you:

- are studying in a course of study (program) leading to a higher education award;
- meet the citizenship and residency requirements:
  - you are an Australian citizen who will undertake, in Australia, at least one unit of study contributing to your course (Program); OR
  - you are a New Zealand Special Category Visa holder who meets the long-term residency criteria and who will undertake, in Australia, at least one unit of study contributing to your course; OR
  - you are a permanent humanitarian visa holder who will be resident in Australia for the duration of your unit (Course); OR
  - you are a permanent visa holder who is undertaking bridging study for overseas-trained professionals, and will be resident in Australia for the duration of the study;
- are enrolled in an eligible unit of study (course) by the census date for that unit; and
- have not exceeded the FEE-HELP limit (see below).

FEE-HELP is not available to:

- students who are not Australian citizens, New Zealand Special Category Visa holders or Permanent Residents with a Humanitarian Visa
- students undertaking a Research degree (Doctorate or Masters by Research).
- students undertaking a course of study that does not lead to a higher education award, with the exception of bridging study for overseas-trained professionals and cross-institutional enrolment.

Check the eligibility criteria before completing an application - available on the Study Assist eligibility page and in the FEE-HELP Information booklet (PDF, 483 KB). The booklet is also available at Student Central and the Study Assist website. For advice about your eligibility for a FEE-HELP loan, call the FEE-HELP enquiry line on 1800 020 108.

FEE-HELP limit

The FEE-HELP limit is the maximum amount that a person can borrow under FEE-HELP over their lifetime and is not reset or ‘topped up’ by any repayments that you make.

If you have reached the FEE-HELP limit, you are no longer eligible to access a FEE-HELP or (VET FEE-HELP) loan.

The FEE?HELP limit is the total amount available to eligible students under both the FEE?HELP and VET FEE?HELP loan schemes. This means that any amount you borrow under either FEE?HELP or VET FEE?HELP will reduce your FEE?HELP balance until you have reached the FEE?HELP limit.
This limit excludes any loan fee. The FEE-HELP limit in 2019 is $150,000 for medicine, dentistry and veterinary science students (as defined in the *Higher Education Support Act 2003*) and $104,440 for all other students.

**Your FEE-HELP balance**

The FEE-HELP balance is the amount of FEE-HELP you can still access before you reach the FEE-HELP limit. You are responsible for keeping track of your FEE-HELP balance and advising your provider (UNSW) if you do not have enough FEE-HELP balance left to cover your tuition fees.

If you enrol in a unit and your tuition fees exceed your FEE-HELP balance, you must pay the outstanding amount upfront to your provider. Otherwise, your provider may choose to cancel your enrolment if you have tuition fees that are unpaid after the census date. You will remain liable for the debt if your enrolment is cancelled.

**How and When to Apply**

The FEE-HELP application form is available online via [myUNSW](https://my.unsw.edu.au/) (My Student Profile tab > My Student Services > Financials > Commonwealth Govt. Forms).

If you have trouble accessing this page, please contact the Student Financials Team to request a form.

**New students:** If you are eligible for FEE-HELP you will be given the opportunity to apply as part of the online enrolment process on myUNSW. You must
- Lodge your FEE-HELP application prior to the census date of the semester you wish to start FEE-HELP
- Include your tax file number.

If you are unable to complete the form online contact the Student Financials Team at [fees@unsw.edu.au](mailto:fees@unsw.edu.au), Tel: 9385 8500, or go to The Nucleus: Student Hub (Kensington campus). Humanitarian visa holder applicants need to bring proof of their humanitarian visa (visa in passport or ‘Visa Grant Notice’).

If you would like to discuss your application, please contact the Student Financials Team on Tel: 9385 3091.

**Application deadline**

Submit your application at the beginning of the semester and well before the relevant teaching period **census date**. Please refer to **Payment and Census dates**.

Applications submitted after the census date cannot be accepted or processed for that study period. FEE-HELP will be applied to the next available study period.

**What happens next?**

Once you have completed the on-line application form, your fee statement will be updated within 48 hours.

It will show a zero balance owing and a FEE-HELP deferral amount.

Please note that if there are any discrepancies on your statement you must contact the **Student Financials Team, Tel. 9385 8500**, within 14 days of the statement date at the very latest.

**Cancelling FEE-HELP**

Email the Student Financials Team

To cancel your FEE-HELP assistance email your request **before the relevant census date** to the Student Financials Team at [fees@unsw.edu.au](mailto:fees@unsw.edu.au).
- State that you would like to cancel your FEE-HELP Assistance, effective from the current semester
- Include your full name, date of birth and student ID number

**Note:** FEE-HELP cannot be cancelled retrospectively, so will only apply to census dates that have not yet passed. Tuition already deferred under FEE-HELP will remain deferred if the census date for that course has passed.