NOTE: From 1 January 2020, there will be a combined HELP loan limit introduced.

When you attend UNSW, you may be eligible to receive FEE-HELP, a loan that uses the combine HELP loan limit to pay all or part of your tuition fees.

FEE-HELP does not cover costs like accommodation, laptops or text books. It will only cover tuition costs for Domestic Fee Paying (non-Commonwealth supported students), up to your available limit.

Eligibility

To get a FEE-HELP loan, you must:

- be an Australian citizen and study at least part of your course in Australia, or
- be a New Zealand Special Category visa (SCV) holder or permanent humanitarian visa holder and meet the residency requirements (see below), and
- be enrolled in a domestic fee-paying place at UNSW, and
- be enrolled in an eligible course of study (program) at UNSW by the census date, and
- submit the Request for FEE-HELP form to UNSW by the census date, and
- not have already borrowed up to your HELP loan limit.

If you do not satisfy the above criteria you are not eligible for a FEE-HELP loan at UNSW.

Residency requirements

New Zealand citizens

The long term residency requirements for New Zealand SCV holders are that you:

- first began to be usually resident in Australia at least 10 years ago,
- were a child under the age of 18 with no spouse or de facto partner when you first began to be usually resident in Australia, and
- have been in Australia for at least:
  - a total of eight out of the past 10 years (from when you apply for the loan), and
  - a total of 18 months out of the last two years (from when you apply for the loan).

Permanent Humanitarian Visa holders

You must reside within Australia during your study. Residing overseas during your study will make you ineligible for a FEE-HELP loan.

Permanent and temporary residents

If you are a permanent or temporary resident (international student) you are not eligible for a FEE-HELP loan.

HELP limit

You can borrow up to the FEE-HELP lifetime limit (HELP loan limit) to pay your tuition fees. This amount is indexed to
increase each year.

In 2019 the FEE-HELP Limit is $104,400

For Medicine programs leading to initial registration this limit is increased to $150,000

In 2020 the FEE-HELP limit will become the combined HELP loan limit, which will include FEE-HELP and HECS-HELP.

In 2020 the combined HELP loan limit is $106,319

For Medicine and Aviation (Flying) programs leading to initial registration this limit is increased to $152,700

**Your HELP balance**

You are responsible for keeping track of your HELP balance and advising UNSW if you do not have enough HELP balance left to cover your tuition fees.

Your HELP balance is the amount of FEE-HELP you can access before you reach the HELP limit.

If you enrol in a unit and your tuition fees exceed your HELP balance, you will be asked to pay the difference upfront. Non-payment of your tuition fees may result in penalties and/or cancellation of courses. If referral to a collection partner is required to recover the unpaid fees, additional costs incurred will be added to your total debt.

If you do not formally withdraw from a course you do not wish to study, either through your [myUNSW](https://my.unsw.edu.au) access or in writing to your program authority or [The Nucleus](https://nucleus.unsw.edu.au), you will remain liable for the full cost of the course, regardless of attendance or submission of work for that course.

**How and When to Apply**

You can apply as part of your acceptance to UNSW. The form will present itself if you are eligible.

Applications must be submitted before the relevant teaching period [census date](https://my.unsw.edu.au). Please refer to [Payment and Census dates](https://www.unsw.edu.au/students/fee-help).

If you decide not to apply when you accept the offer of admission, you can access the FEE-HELP form through your myUNSW portal.

If you are unable to complete the form online contact the Student Financials Team at fees@unsw.edu.au, Tel: 9385 8500, or go to [The Nucleus: Student Hub](https://nucleus.unsw.edu.au) (Kensington campus).

New Zealand citizens and Humanitarian visa holders applicants are required to provide proof of their eligibility, in the form of:

- Movement records and a current passport (New Zealand citizens)
- Visa in passport or a Visa Grant Notice (Permanent Humanitarian Visa holders)

**Cancelling FEE-HELP**

To cancel your FEE-HELP assistance you must email your request from a registered UNSW address before the relevant census date to the Student Financials Team at fees@unsw.edu.au.

Please include the following:

- 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
FEE-HELP cancellations will apply to census dates that have not passed. Tuition already deferred under FEE-HELP will remain deferred if the census date for that course has passed.