



## SA-HELP

SA-HELP is a Commonwealth loan scheme that assists eligible students to pay all or part of their **Student Services and Amenities Fee** (SSAF). SA-HELP assistance becomes part of a student's accumulated HELP debt recorded by the Australian Taxation Office. Students repay their accumulated HELP debt through the taxation system once their income is above the minimum threshold for compulsory repayments. The maximum Student Services and Amenities Fee charge for a full-time student in 2019 is \$303, indexed annually. Part-time students are charged 75% of the full-time the fee. There is no loan fee for SA-HELP.

### Eligibility

To be eligible for an SA-HELP loan, you must:

- Be an Australian citizen, New Zealand citizen special category visa holder or hold a permanent humanitarian visa
- Be enrolled in a higher education program of study (enabling and bridging courses for overseas-trained professionals are also applicable)
- Meet the **tax file number** (TFN) requirements by providing either your TFN or a Certificate of Application for a TFN from the Australian Taxation Office (ATO)
- Lodge your Request for SA-HELP assistance form by the incurral date for the relevant semester or term.

Permanent non-humanitarian visa holders are **not** eligible for SA-HELP.

Before deciding to make an application you must read the Government's **SA-HELP booklet** (PDF, 393 KB) so that you are aware of your obligations under this scheme. Also available from **The Nucleus: Student Hub**.

For general information about an SA-HELP loan call the HELP loan enquiry line on 1800 020 108.

### How to apply

The SA-HELP application form is available in the **myUNSW Commonwealth Govt. Forms** section (My Student Profile tab > My Student Services > Commonwealth Govt. Forms).

You can apply up until the incurral date by accessing the SA-HELP form as stated above.

#### 2019 Incurral Dates

Term 1	17 March
Term 2	30 June
Term 3	13 October
Semester 1	31 March
Semester 2	18 August

After the incurral date has passed, the form will no longer be available for that Semester or Term.

You must complete and submit the form by the incurral date of the semester or term you wish to start SA-HELP. Be sure to include your **tax file number** or Certificate of application for a TFN. Applications submitted after the incurral date cannot be accepted or processed. If you miss the deadline you will be liable to pay the fee for the semester or term directly to the University. Failure to do so will result in blocks to administrative services (see fee non-payment info below).

You will only be required to apply for SA HELP once for each program of study at UNSW. You will need to submit a new form if you change your program of study, or are enrolled with more than one higher education provider.

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 02 9385 8500, or go to **The Nucleus: Student Hub** (Kensington Campus)

### **Non-Payment of fees, including the Student Services and Amenities Fee**

If you have a debt to the University, you will not be issued with academic transcripts or any other official credentials, and will not be permitted to graduate.

In addition, currently enrolled students will be denied the following services:

- Examination results and course results
- Access to campus buildings and computer labs
- Enrolment or graduation (whichever is applicable)
- Library Services
- Your academic transcript or any other official documentation issued by UNSW

## **SA-HELP**

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<https://student.unsw.edu.au/sa-help>