A Commonwealth supported place subsidises tuition fees at Higher Education Providers. The Australian Government pays part of the fees for the place directly to the university and you pay the remainder of the fees through a ‘student contribution’ amount. Student contributions are categorised into Bands and vary depending on courses undertaken. The tuition amounts for student contribution bands are indexed annually and are capped by Government legislation. Read more on the Government’s Study Assist site.

If you are an Australian citizen, the holder of a permanent humanitarian visa or a New Zealand citizen with a special category visa who meets the long-term residency requirements and you are enrolled in a Commonwealth supported place, you may be eligible to defer your student contribution (tuition fees) under the Government loan scheme HECS-HELP. This means:

- You do not have to pay your student contribution amount up-front. If you are eligible for HECS-HELP and have provided your Tax File Number (TFN), or Certificate of Application for a TFN, when you completed the Request for Commonwealth Supported and a HECS-HELP Loan form, you can defer payment and only begin repaying your loan when your income reaches the minimum repayment threshold.
- UNSW will report any debt incurred at the census date to the Department of Education and Training (DET). Once validated, DET will forward the debt to the Australian Taxation Office (ATO).
- You repay your HECS-HELP debt via the ATO, based on your income. UNSW cannot accept upfront payments for a unit of study once the census date has passed.

For more information about the HECS-HELP go to the Government's Study Assist website. If you have a specific question in relation to your circumstances, you can email the Student Financials Team.

If you are a New Zealand citizen who does not hold a Special Category Visa and meet the long-term residency requirements OR the holder of a permanent non-humanitarian visa, you must pay your student contribution amounts up-front, no later than the census date as you are not eligible for a HECS-HELP loan.

Eligibility and Applying

Eligibility

To be eligible for a Commonwealth supported place (CSP), you must be studying as a domestic student, your program of study must be eligible (undergraduate students must apply via UAC; postgraduate students, your program must be on the list here) and you must meet the residency requirements outlined below.

To be considered a domestic student, you must hold one of the following residency status:

- Australian Citizen
- Australian Permanent Resident
- New Zealand Citizen

Residency Requirements

CSP

To be eligible for a CSP you must be either:

- an Australian citizen and you complete at least one (unit of study) course in Australia; or
• an Australian permanent resident (including humanitarian visa holders) and you reside in Australia for the duration of your units of study (courses); or
• a New Zealand citizen and you reside in Australia for the duration of your units of study (courses).

HECS-HELP

In addition to the above, to be eligible for HECS-HELP, your program of study must be eligible, and you must be either:

• an Australian citizen and you complete at least one (unit of study) course in Australia; or
• an Australian permanent humanitarian visa holder and you reside in Australia for the duration of your units of study (courses); or
• a New Zealand citizen and you reside in Australia for the duration of your units of study (courses); and you meet all of the long term residency requirements as follows:
  ○ first began to be usually resident in Australia at least 10 years ago, and
  ○ 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).

Please note: ‘Being eligible does not guarantee that you will be offered a Commonwealth supported place in the course of your choice or at your chosen university.’ More details on Study Assist.

Applying

• You must apply for a Commonwealth supported place via the Universities Admissions Centre (UAC) or via UNSW Apply Online.
• If you are offered a Commonwealth supported place at UNSW, you will be required to complete the ‘Request for Commonwealth Support and HECS-HELP’ form as part of the online acceptance and enrolment process.
• You must complete the form by the relevant census date of your enrolment.
• The form will cover the duration of your study in the program of study for which you completed the form. If you change your program of study and your new program is eligible for Commonwealth support you will be asked to complete a new ‘Request for Commonwealth Support and HECS-HELP’ form as part of the online acceptance process. Failure to complete the form by the relevant census date will result in the cancellation of your enrolment as a Commonwealth supported student.
• Before signing the form, you must read the ‘Commonwealth supported places and HECS-HELP information’ booklet, so that you are aware of your obligations as the recipient of assistance from the Commonwealth.

Further Information

• Applications cannot be accepted after the census date under any circumstances.
• If your circumstances change that may affect your eligibility you must notify the University immediately: Fees@unsw.edu.au
• You must finalise your payment option by the census date of your enrolment by either;
  ○ Ensuring full payment of the student contribution is made by the census date; or
  ○ providing your Tax File Number or Certificate of Application for your Tax File Number by the census date (if eligible to defer your student contribution).
• Please see these instructions on how to apply for a Tax File Number.

Payment Options and HECS-HELP Loans

If you are an Australian citizen, the holder of a permanent humanitarian visa or a New Zealand citizen with a special category visa who meets the long-term residency requirements and you are enrolled in a Commonwealth supported place, you may be eligible to defer your student contribution (tuition fees) under the Government loan scheme HECS-
HELP. This means:

- You do not have to pay your student contribution amount up-front. If you are eligible for HECS-HELP and have provided your Tax File Number (TFN), or Certificate of Application for a TFN, when you completed the Request for Commonwealth Supported and a HECS-HELP Loanform, you can defer payment and only begin repaying your loan when your income reaches the minimum repayment threshold.
- UNSW will report any debt incurred at the census date to the Department of Education and Training (DET). Once validated, DET will forward the debt to the Australian Taxation Office (ATO).
- You repay your HECS-HELP debt via the ATO, based on your income. UNSW cannot accept upfront payments for a unit of study once the census date has passed.

For more information about the HECS-HELP go to the Government's Study Assist website. If you have a specific question in relation to your circumstances, you can email the Student Financials Team.

If you are a New Zealand citizen who does not hold a Special Category Visa and meet the long-term residency requirements OR the holder of a permanent non-humanitarian visa, you must pay your student contribution amounts up-front, no later than the census date as you are not eligible for a HECS-HELP loan.

**Important Information from 2017**

**HECS-HELP Discount**

The HECS?HELP 10% discount (not the HECS-HELP loan) will be removed from 1 January 2017. Until that date, the current arrangements still apply for units of study that have a census date on or before 31 December 2016.

After 1 January 2017 eligible students will no longer receive a discount for upfront payments of $500 or more. For more information please see the Study Assist website.

**Voluntary Repayment Bonus**

From 1 January 2017 anyone making a voluntary repayment towards their HELP loan (to the Australian Taxation Office) will no longer receive a 5% bonus on their voluntary portion of the payment. From 1 January 2017, the bonus will no longer exist. Until then, current arrangements still apply for voluntary repayments made to the ATO which are processed by 31 December 2016.

For more information, visit the Study Assist website or the ATO website.

**Providing your Tax File Number (TFN)**
You need to provide your TFN if

- You are eligible and want to take out a HECS-HELP loan for all or part of your student contribution, or
- You are paying your student contribution up-front but, as a safety net, you want to ensure that if you fail to make the payment **on or before the census date** you can still obtain a HECS-HELP loan.

If you have not paid your student contribution in full **on or before the census date** of the relevant teaching period and you have not provided your TFN, UNSW will be obligated to cancel your enrolment as a Commonwealth Supported student.

**Getting a TFN**

You apply for a TFN at the Australian Taxation Office (ATO).

**Adding your TFN to your UNSW record**

1. Sign on to myUNSW and go to My Student Profile tab > My Student Services channel > Financials > Commonwealth Govt. Forms
2. Scroll down, and click on 'Update HECS-HELP Form'
3. Complete the application form, entering your TFN on the HECS-HELP Assistance screen (item 8)

**Commonwealth Higher Education Student Support Number (CHESSN)**

A number assigned to students receiving Commonwealth assistance through a Commonwealth supported place, a HELP loan or Commonwealth Learning Scholarship. Your CHESSN stays with you throughout your academic life, allowing your eligibility for Commonwealth support to be monitored. Students use their CHESSN to, among other things, access myUni Assist. UNSW will notify you that your **Commonwealth Assistance Notice (CAN)** is available online via myUNSW after the census date of each Semester. You can find your CHESSN on your CAN.

**Informed Consent**

When commencing students apply for admission, they will be asked to complete a declaration to consent to personal, identifying data being provided to the Commonwealth Government to enable the allocation of a CHESSN and the management of their Commonwealth assistance. The Informed Consent Declaration is included in the Commonwealth Assistance Form or may be supplied separately (e.g. via the application form).

**HECS-HELP INFORMATION BOOKLET**

Information booklet issued by the Commonwealth Government

**HECS-HELP Commonwealth supported places information booklet** (PDF, 462 KB)

**Study Assist Publications page, with a comprehensive collection of booklets**

**Student Contributions**

View and calculate your current year's student contribution rates for each band
Have you recently become a Permanent Resident?

You may be eligible for Commonwealth Support