A Commonwealth supported place is a subsidised enrolment at university. The Australian Government subsidises a Commonwealth supported place by paying part of the fees for the place directly to the university and the student pays the remainder of the fees through a 'student contribution' amount. Student contributions vary depending on courses undertaken, at rates approved by UNSW within ranges set by the Commonwealth, indexed annually. Read more on the Government's [Study Assist](#) site.

### Eligibility and Applying

**Eligibility**

1. To be eligible you must be resident in Australia for at least one unit (Course) of study.
2. Commonwealth Support is available to
   - Australian citizens
   - New Zealand citizens
   - Holders of permanent visas

*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**

- Eligible students entering designated Commonwealth Supported programs generally complete the online [Request for Commonwealth Support and HECS-HELP](#) as part of the online acceptance and enrolment process.
- The form is also available from [Student Central (Kensington campus)](#), and must be completed by the relevant census date. Applications cannot be accepted after the census date.
- If you change your program of study you are required to complete a new 'Request for Commonwealth Support and HECS-HELP' application. Failure to complete the application will result in the cancellation of your enrolment as a Commonwealth supported student.
- Before signing the application, you must read the [Information for Commonwealth Supported Students booklet](#), so that you are aware of your obligations as the recipient of assistance from the Commonwealth.

### Payment Options and HECS-HELP Loans

Australian citizens, holders of a permanent humanitarian visa and New Zealand special category visa holders who meet the long term residency requirements are eligible for Government loans called HECS-HELP

- You do not have to pay your student contribution amount up-front: you can defer payment and only begin repaying your loan - via income tax - when your income reaches $53,345 per annum (for 2014/15 financial year, indexed annually)
- The HECS?HELP 10% discount (not the HECS-HELP loan) will be removed from 1 January 2017
- The Australian Government pays the loan amount directly to UNSW on your behalf and a HECS-HELP debt is recorded with the Tax Office.
For more information about the HECS-HELP go to the Government's Study Assist website or you can email questions about tuition fees to the Student Financials Team.

New Zealand citizens who do not meet the long term residency requirements and holders of a permanent non-humanitarian visa must pay their student contribution amounts up-front and do not qualify for HECS-HELP loans.

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, 463 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?

Have you recently become a Permanent Resident?

You may be eligible for Commonwealth Support

**HECS-HELP**

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[https://student.unsw.edu.au/hecs](https://student.unsw.edu.au/hecs)