

2019



Australian Government

SA-HELP information

This loan can be used
to pay your student
services and amenities
fees.

Visit

www.studyassist.gov.au

for up-to-date
information.



Published December 2018



My CHESSN: _____

My provider: _____



You must read this booklet before submitting the *Request for a SA-HELP loan* form.

When you submit your form, you are declaring that you have read this booklet and that you are aware of your obligations under SA-HELP.



If you are eligible and want to use a SA-HELP loan, you must submit your form by the date payable—you can get more information about this date from your provider.



The Department of Education and Training has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (the Act) and guidelines made under the Act, available at www.legislation.gov.au. However, there may be differences between this publication and the Act or guidelines. If there is any inconsistency the Act will take precedence.

SA-HELP AT A GLANCE

What is SA-HELP?

SA-HELP is a loan that helps eligible higher education students pay their **student services and amenities fee**.

You will only be required to apply for SA-HELP once per **course**.

WHO IS THIS BOOKLET FOR?

This booklet is for eligible higher education students, enrolled in a course with an approved education **provider**, (provider) who wish to use SA-HELP to pay their student services and amenities fee.

This booklet contains a summary of the key points a person getting a SA-HELP loan needs to know.

USING THIS BOOKLET

As you read through this booklet, you will notice that each page has key words **highlighted**. Refer to the glossary for an explanation of what these words mean.

If, after reading this booklet, you need more information about SA-HELP, you can refer to the *CSP and HELP Handbook*.



The handbook and all HELP student information booklets are available at www.studyassist.gov.au.

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GLOSSARY

Accumulated HELP debt—The total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP/VET Student Loans or SA-HELP debts you have incurred (including any Australian Government study loans incurred before 2005).

Approved education provider (provider)—In this booklet, this term means a university or other accredited higher education provider that has been approved by the Australian Government to offer subsidised Commonwealth supported places and/or the Higher Education Loan Program (HELP) to eligible students.

Australian Taxation Office (ATO)—The ATO is the principal revenue collection agency of the Australian Government. The ATO is responsible for managing HELP debt repayments.

Commonwealth Assistance Notice (CAN)—A notice from your provider issued after the deadline that provides information about the Commonwealth assistance you have used for the study period.

Course of study (course)—In this booklet, this term means a course leading to a higher education award, an enabling course or a bridging course for overseas-trained professionals.

CSP and HELP Handbook—A comprehensive handbook that contains information about subsidised Commonwealth supported places and the various HELP loans available to help eligible tertiary students to pay for their study.

Electronic Commonwealth assistance form (eCAF)—An electronic version of the form you must submit to your provider to request a HELP loan.

Higher Education Loan Program (HELP)—Australian Government loans that help eligible students pay their student contributions (HECS-HELP), tuition fees (FEE-HELP or VET FEE-HELP/VET Student Loans), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). HELP loans are repaid through the Australian tax system once people earn above the compulsory repayment threshold.

Higher Education Support Act 2003 (the Act)—The Commonwealth legislation that outlines the requirements for getting a subsidised CSP and/or a HELP loan.

New Zealand Special Category Visa (NZ SCV)—If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a SCV provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but it remains in place for as long as you remain in Australia.

If you are a New Zealand citizen and hold a SCV you may be able to access a CSP and HELP loans, providing you meet all of the following requirements:

- first began to be usually resident in Australia at least 10 years before the test day*;
 - at that time, you were a dependent child** under the age of 18 with no spouse or de facto partner; and
- have been in Australia for at least: a total of 8 out of the last 10 years immediately before the test day; and
- a total of 18 months out of the last 2 years immediately before the test day.

NZ SCV residency requirements

You must provide evidence to your provider, on or before the due date, that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs.

*‘test day’ means the first day you successfully applied for a HELP loan as an eligible NZ SCV holder for a unit that formed part of the same course of study. If you have not previously applied for a HELP loan for a unit that forms part of your course of study then the ‘test day’ is the date you submit your form.

**Under the Act, a dependent child is someone who is aged under 18 and does not have a spouse or de facto partner. Specific enquiries about SCVs and other visas should be directed to the Department of Home Affairs (www.homeaffairs.gov.au).

Request for a SA-HELP loan form—The form you must submit to your provider to apply for a SA-HELP loan. This form is usually in electronic format.

SA-HELP—Australian Government loan scheme that helps eligible students pay their student services and amenities fee.

Student services and amenities fee—A fee that providers can charge for specific student services and amenities of a non-academic nature.

Study Assist (www.studyassist.gov.au)—A website providing information about how you can pay for your tertiary study including types of HELP loans, a list of providers that offer HELP loans, and student income support options.

Tax file number (TFN)—Your unique identification number from the ATO for everything tax-related, it's needed for obtaining your HELP loan and making HELP debt repayments.

1. STUDENT SERVICES AND AMENITIES FEE

1.1 What is the student services and amenities fee?

The **student services and amenities fee** is a fee that **providers** can charge their students for specific student services and facilities of a non-academic nature.

1.2 What can providers spend the fee on?

Providers can only spend the fee on permitted services and facilities, like sporting and recreational activities, employment and career advice, child care, financial advice and food services.

They cannot spend the fee to support a political party or the election of a person to a Commonwealth, state or territory, or local government body.

Providers cannot require you to become a member of a student organisation.

The Guidelines made under the *Higher Education Support Act 2003* have an important requirement for providers to consult students and student groups about the fee and its uses.

1.3 How much is the fee?

The maximum student services and amenities fee that a provider can charge a full-time student in 2019 is \$303.

However, providers can choose to charge different groups different fee amounts, for example, undergraduate and postgraduate students may be charged different amounts.

If you are a student undertaking less than 75% of the normal full-time study load, you cannot be charged more than 75% of the amount your provider is charging to its full-time students.

If your provider has multiple fees and you are subject to more than one fee, you cannot be charged more than \$303 for the calendar year at that particular provider. Ask your provider which fee(s) will apply to you.

Providers decide how much they will charge, up to the \$303 maximum.

1.4 When will I have to pay the fee?

Your provider will tell you the due date for you to pay the fee or submit your *Request for a SA-HELP loan* form. If you do not organise payment of the fee by your provider's deadline, your enrolment may be affected.

1.5 What if I enrol at multiple providers?

If you are enrolled at multiple providers, for example, if you are enrolled in two separate **courses** at two different providers, or you have transferred your study to another provider, you may be required to pay another fee (this also applies to cross-institutional study).

2. THE SA-HELP LOAN SCHEME

2.1 What is SA-HELP?

SA-HELP is an Australian Government (Government) loan scheme that helps eligible students pay their **student services and amenities fee**. Eligible students can choose to defer all or part of their fee for the relevant year or study period to a SA-HELP loan.

2.2 Am I eligible for SA-HELP?

To be eligible for SA-HELP, you must:

- be enrolled in a higher education **course** of study, and be studying at least one unit of your course in Australia,
- be either an Australian citizen, **or** a **New Zealand Special Category Visa (NZ SCV)** holder who meets the long-term residency requirements, **or** a permanent humanitarian visa holder, and
- have read this booklet.

If you are not eligible for SA-HELP, talk to your **provider** to confirm the due date for upfront payments and payment arrangements.

Need to check your visa subclass?

Your provider will need proof of your visa status to verify your eligibility. With your permission and your passport details, providers registered with Visa Entitlement Verification Online (VEVO) can confirm your visa status. Alternatively, you can send your details directly to them by using VEVO's 'email send' function. VEVO is a free, online service that allows visa holders and registered Australian organisations, such as providers, to check the details and conditions of a visa. Access the VEVO service at www.homeaffairs.gov.au/vevo.

2.3 How much can I borrow?

There is no financial limit on the amount of SA-HELP you may access—it is the student services and amenities fee which is limited to a maximum amount that providers can charge.

If you are eligible, you may get a SA-HELP loan for all or part of the student services and amenities fee.

2.4 Will I be charged interest?

There is no interest charged on **HELP** debts. However, after your debt is more than 11 months old it is subject to indexation which is applied on 1 June each year. HELP debts are indexed to maintain the real value of the debt by adjusting it in line with changes in the cost of living as measured by the Consumer Price Index. Indexation rates are published on the **ATO** website, visit www.ato.gov.au/indexation.

2.5 Is there a loan or application fee?

No. There is no loan or application fee for SA-HELP.

2.6 If I withdraw after the fee payment date, will I still have a debt?

Yes, you will still have a debt. Your provider cannot remove your SA-HELP loan once it has been incurred.

3. APPLYING FOR A SA-HELP LOAN

3.1 How do I apply for SA-HELP?

To apply for SA-HELP, you must submit a valid *Request for SA-HELP loan* form to your provider by their due date (this may or may not be the same as your census date). If you want to use a SA-HELP loan to pay your student services and amenities fee, you must meet the TFN requirements:

- you must give your provider your valid TFN, name, date of birth and address information by their due date as part of your application. Your details must match the information held with the ATO. If there is a mismatch between the information on your application and ATO records, you will not be able to access a loan until you correct the error.
- if you do not have a TFN, you can give your provider a *Certificate of Application for a TFN* (certificate). This certificate is available from the ATO after you have applied for a TFN. You must advise your provider of your TFN within 21 days of receiving it.



You have to provide your TFN because repayments on your HELP debt are made through the Australian taxation system. For information on correcting a TFN mismatch, see the student fact sheet called Tax File Number (TFN) Mismatch at www.heimshelp.education.gov.au.

3.2 Do I need to re-apply for SA-HELP each year?

You only need to apply once for each course. If you are enrolled with more than one provider (i.e. you are undertaking two courses at two different providers), you will need separate forms.

If you change your course or transfer to a different provider, you will need to submit a new form.

When is the last day to access a SA-HELP loan?

Each provider sets its own due date for payment of the fee, so check directly with your provider to make sure you do not miss it. If you miss the deadline, you will not be entitled to a SA-HELP loan.

3.3 What if I make a mistake on my form?

After your provider's due date for payment, you have a six-week period to correct any errors on your form that would prevent you from being eligible for a SA-HELP loan.

Correcting errors does not include collecting or submitting the documents you need to prove that you meet the eligibility criteria.

This six-week period cannot be used as an extension to apply for Australian citizenship, submit or sign your form, or to provide your TFN—all of these must be done by the provider's due date for payment.

3.4 How will I know if my application for SA-HELP is accepted?

Contact your provider directly for information. *Request for a SA-HELP loan* forms are processed by providers and not the Government.

4. KEEPING TRACK OF MY HELP LOAN

4.1 My Commonwealth Assistance Notice (CAN)

When you get a **HELP** loan, your **provider** will send you a **CAN** within 28 days of the date that the **student services and amenities fees** must have been paid. Your CAN will tell you the amount of the fee charged to you and the amount of **SA-HELP** loan you have used.

Check your CAN carefully to make sure that the student services and amenities fee being charged to you is the same as what is published on your provider's website.

If you believe that the information on your CAN is incorrect, you have 14 days to submit a written request for correction to your provider (some providers may allow for a longer correction period).

4.2 My Commonwealth Higher Education Student Support Number (CHESSN)

You will be allocated a CHESSN when you first apply for admission to your provider or Tertiary Admissions Centre. Your CHESSN is a unique identification number that remains with you for the whole of your student life. Your CHESSN is NOT your student ID number (which is issued by individual providers).

Your CHESSN helps providers and the Government identify you, so you can be given important information about your HELP loan(s). Your CHESSN is printed on your CAN.

There is a section at the beginning of this booklet where you can record your CHESSN for future use.

4.3 Can I get my SA-HELP debt removed?

It is not possible to remove your SA-HELP debt once it has been incurred.

5. REPAYING MY HELP DEBT

5.1 When do I start paying back my loan?

Your SA-HELP debt forms part of your accumulated HELP debt. You must start repaying your HELP debt through the tax system once your income is above the compulsory repayment threshold, even if you are still studying.

The threshold is adjusted each year and, for the 2018–19 income year, it is \$51,957 or above. Repayments made through the Australian taxation system are called ‘compulsory repayments’ and continue until you have repaid your whole debt.

Your compulsory repayment is calculated from the amounts given on your income tax return, including:

- your taxable income,
- reportable fringe benefits (reported on your payment summary),
- total net investment loss (including net rental loss),
- reportable super contributions, and
- exempt foreign employment income amounts.

5.2 Overseas debt repayments

If you go overseas and have a HELP debt, you may be required to notify the ATO and make repayments against your HELP debt in the same way as if you were living in Australia.

If you already live or intend to move overseas for a total of 183 days or more in any 12 month period, you will be required to notify the ATO of your intention to remain outside of Australia by completing an Overseas Travel Notification, and updating your contact details through ATO online services within seven days of leaving Australia.

You may also need to either report your world-wide income or complete a non-lodgement advice annually, depending on your tax residency status and the amount of world-wide income you have earned for the year.



More information is available at www.ato.gov.au/overseasrepayments.

5.3 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The repayment percentage increases as your income increases, so the more you earn, the higher your repayment will be, but it is capped at 8% of your income.

The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 1: Repayment rates for the 2018–19 income year

Repayment income	Repayment % rate
Below \$51,957	Nil
\$51,957 - \$57,729	2.0%
\$57,730 - \$64,306	4.0%
\$64,307 - \$70,881	4.5%
\$70,882 - \$74,607	5.0%
\$74,608 - \$80,197	5.5%
\$80,198 - \$86,855	6.0%
\$86,856 - \$91,425	6.5%
\$91,426 - \$100,613	7.0%
\$100,614 - \$107,213	7.5%
\$107,214 and above	8.0%

5.4 myGov

Logging on to ATO's online services via myGov will show you a running total of your current **HELP** debt that is left to repay, including:

- your current HELP debt (which includes HECS-HELP, OS-HELP, SA-HELP, FEE-HELP and VET FEE-HELP/ VET Student Loans as a consolidated amount),
- any indexation that has been applied to your debt, and
- any repayments you have made, so you can see how much of your HELP debt you have left owing to the Government.

To access the ATO's online services, you need to create a myGov account and link to the ATO. Find out how at www.ato.gov.au/OnlineLoanBalance.

If you already have a myGov account linked to the ATO, you can log in at any time.

5.5 Can I make a voluntary repayment?

Yes. You can make a voluntary repayment of any amount to help reduce the balance of your account faster at any time. Any voluntary repayments you make are **in addition** to the compulsory repayments made through your tax return.

There are several ways you can make a voluntary repayment, including through ATO online services (via myGov), via BPAY and credit card.



For more information about voluntary repayments visit www.ato.gov.au/voluntaryrepay.

5.6 Are repayments tax deductible?

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible. Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, visit www.ato.gov.au/voluntaryrepay.

5.7 Are there other repayment options if I am facing financial hardship?

If you are struggling to make your compulsory HELP repayment or repayment of your overseas levy, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply for a payment plan or a deferral of your repayment obligations for the year. Find out more by visiting www.studyassist.gov.au.

6. CONTACTS AND ADDITIONAL INFORMATION

My provider

The student administration/enrolments office at your provider will be able to help you with:

- the eligibility criteria for **SA-HELP**, and
- applying for a SA-HELP loan.

Study Assist website www.studyassist.gov.au

This website provides information about options for financing tertiary study, including:

- **HELP** loans available in both the higher education and vocational education and training sectors,
- a list of providers that offer HELP loans, and
- student income support options and available scholarships.

Australian Taxation Office (ATO)

The ATO can help you with your HELP debt, compulsory repayments, voluntary repayments and overseas levy repayments, visit www.ato.gov.au/getloaninfo. Call 13 28 61 (or call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students). Write to PO BOX 1032, ALBURY NSW 2640. NOTE: **Do not** send voluntary repayments to this address.

Department of Human Services

The Department of Human Services can help you with Youth Allowance, Austudy, ABSTUDY and other payments and services, visit humanservices.gov.au/students.

You can also get information and ask questions at [Facebook.com/StudentUpdate](https://www.facebook.com/StudentUpdate) or [@StudentUpdateAU](https://twitter.com/StudentUpdateAU) on Twitter.

Department of Home Affairs

This Department of Home Affairs can help you with visas and Australian citizenship. Visit www.homeaffairs.gov.au or call 13 18 81.

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