



Australian Government

Department of Education, Employment and Workplace Relations

VET FEE-HELP

information for 2012



www.deewr.gov.au/vetfeehelp

V E T
FEE-HELP

YOU MUST READ THIS BOOKLET BEFORE YOU SIGN AND SUBMIT THE FORM BELOW

To request VET FEE–HELP assistance you are required to complete the *Request for VET FEE–HELP assistance* form below.

When you sign the form, you declare that you have read this booklet and that you are aware of your obligations under VET FEE–HELP.

If you are studying with an approved VET provider and are requesting VET FEE–HELP, you must sign this form:

Request for VET FEE-HELP assistance

Before completing this form, you must read the *VET FEE-HELP Information booklet*, available each year from your VET provider.

You must

- complete this form if you are requesting VET FEE-HELP assistance for all or part of your VET tuition fees for your VET course(s) of study.
- ensure that you completed each question that is relevant to you, including ticking the relevant boxes. Your form will not be valid unless each question is completed correctly.
- return the completed form to your student administration area at your VET provider **on or before the closing date** for the first VET course of study for which you want to obtain VET FEE-HELP assistance. They will be provided with a copy of this form for your records. Make that your VET provider they set an earlier date for the submission of the form – check with your VET provider.
- **IMPORTANT:** this form is valid for your whole VET course of study unless you request your request for VET FEE-HELP in writing to your provider. However, you will only be entitled to VET FEE-HELP for a particular VET course of study if you remain eligible and have sufficient FEE-HELP balance. This must advise your VET provider if you do not have sufficient FEE-HELP balance to cover your VET tuition fees.

You must fill out a *Request for VET FEE–HELP assistance* form for each course of study for which you wish to obtain VET FEE–HELP assistance.

IMPORTANT NOTE: The Department of Education, Employment and Workplace Relations 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.comlaw.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.

WHO IS THIS BOOKLET FOR?

- This booklet is for people enrolling in Vocational Education and Training (VET) level courses at the diploma level and above. **VET FEE-HELP** provides loans for eligible students doing VET accredited diploma, advanced diploma, graduate certificate and graduate diploma courses.
- If you need information about loans for students in Commonwealth supported places or fee paying places at higher education providers, please see the *Information for Commonwealth supported students and HECS-HELP 2012* booklet or the *FEE-HELP information 2012* booklet (available from www.goingtouni.gov.au).

USING THIS BOOKLET

- As you read through, you will notice that certain terms are highlighted in blue. These terms are defined in the glossary.
- If you need to know who to contact if you have specific questions, the contacts list at the end of the booklet will help you.
- You can get more information from www.deewr.gov.au/vetfeehelp.

TABLE OF CONTENTS

Who is this booklet for?	i
Using this booklet	i
Glossary	v
1. Introduction to VET FEE-HELP	1
1.1 What is VET FEE-HELP?	1
1.2 How does it work?	1
1.3 Courses covered by VET FEE-HELP.....	1
1.4 What are tuition fees?	1
2. Eligibility for VET FEE-HELP.....	2
2.1 Am I eligible?	2
2.2 How do I know if I'm studying with an approved VET FEE-HELP provider (approved provider)?	2
2.3 Citizenship and residency requirements.....	3
2.4 Full fee paying students and subsidised students	4
2.5 Previous study.....	4
2.6 What is the FEE-HELP limit?.....	4
2.7 Do my assets or income affect my eligibility for VET FEE-HELP?	5
3. Paying for my study and VET FEE-HELP.....	6
3.1 How do I pay my tuition fees?.....	6
3.2 What's the difference between the census date and the administrative date?.....	6
3.3 What VET FEE-HELP doesn't cover.....	7
3.4 Your FEE-HELP balance.....	7
3.5 Is there a loan fee for VET FEE-HELP loans?.....	7
3.6 Are my tuition fees tax deductible?.....	8
4. How do I apply for VET FEE-HELP?	9
4.1 Submitting your application	9
4.2 <i>Request for VET FEE-HELP assistance form</i>	9

4.3	What you agree to by signing the form	9
4.4	Do I have to provide my tax file number (TFN)?	10
4.5	What if I don't have a tax file number (TFN)?	10
4.6	When is the closing date for requesting VET FEE-HELP assistance?	10
4.7	What if I change my course or my approved provider?	11
4.8	What if I change my mind about studying?	11
4.9	What if I change my mind about wanting VET FEE-HELP?	11
4.10	Can I get VET FEE-HELP for more than one course?	12
5.	Keeping track of your VET FEE-HELP	13
5.1	Your Commonwealth Higher Education Student Support Number (CHESSN).....	13
5.2	Your Commonwealth Assistance Notice (CAN)	13
5.3	Check your FEE-HELP balance at <i>myUniAssist</i>	14
6.	Withdrawing from studies	15
6.1	How do I withdraw from a unit?	15
6.2	What happens if I withdraw by the census date?	15
6.3	What happens if I withdraw after the census date?	16
6.4	Will changing my study load affect my eligibility for Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement?	16
6.5	What happens if I fail a unit?	16
6.6	How can I apply to have my VET FEE-HELP debt removed and my FEE-HELP balance re-credited under 'special circumstances'?	16
7.	Repaying your HELP debt	18
7.1	What is a HELP debt?	18
7.2	When do I start repaying my HELP debt?	18
7.3	How much will my repayments be?	18
7.4	Is interest charged on my debt?	20
7.5	Repayments from job, benefit or superannuation income.....	20
7.6	Repayments from business or investment income.....	21
7.7	What if I disagree with my compulsory repayment?	21
7.8	What if I have difficulties making my compulsory repayment?	22

7.9 Can I make voluntary repayments?	22
7.10 Can I get a bonus for voluntary repayments?.....	23
7.11 How do I make a voluntary repayment?.....	24
7.12 Are my repayments tax deductible?.....	26
7.13 What happens to my debt if I die?	27
7.14 What happens to my debt if I go bankrupt?.....	27
7.15 Where can I get information on my HELP account?	27

Contacts.....	28
Your approved VET FEE-HELP provider.....	28
Department of Education, Employment and Workplace Relations (DEEWR)	28
Australian Taxation Office (ATO).....	29
Centrelink.....	29
Department of Immigration and Citizenship (DIAC).....	30

GLOSSARY

Accumulated HELP debt	The consolidated total of any VET FEE-HELP, FEE-HELP, HECS-HELP or OS-HELP debts you have incurred (including any Government loans for study incurred before 2005).
Administrative date	A date (<i>before</i> the census date) set by your approved VET FEE-HELP provider (approved provider) by which they want you to submit your <i>Request for VET FEE-HELP assistance</i> form or to withdraw your enrolment. Note: you can still submit your application for a loan or withdraw from a unit after the administrative date (but by the census date) without incurring a VET FEE-HELP debt but you may have to pay a late enrolment fee or a late withdrawal fee. See section 3.2.
Approved VET FEE-HELP provider (approved provider)	An organisation that has been approved by the Australian Government under the <i>Higher Education Support Act 2003</i> as an approved VET provider able to offer VET FEE-HELP loans to its students.
Census date	Deadline for various requirements, including submitting your <i>Request for VET FEE-HELP assistance</i> form, making any up-front payment of your tuition fees and formally withdrawing from any units. See section 3.2.
Commonwealth Assistance Notice (CAN)	Notice from your approved provider detailing information about your Commonwealth assistance usage for each study period. See section 5.2.
Commonwealth Higher Education Student Support Number (CHESSN)	Your unique identification number as a person accessing a HELP loan (or studying in a Commonwealth supported place). See section 5.1.
Course of study	Studies leading to a vocational education and training (VET) award, (for example a diploma, advanced diploma, graduate certificate or graduate diploma).
Eligible unit of study (for VET FEE-HELP)	A unit that is part of a course of study leading to a VET award at the diploma, advanced diploma, graduate certificate or graduate diploma level undertaken through an approved provider.
FEE-HELP	Australian Government loan program to help eligible fee paying students to pay their tuition fees.

FEE-HELP balance	The amount of VET FEE-HELP (and/or FEE-HELP) you have left before reaching the FEE-HELP limit. See sections 3.4 and 5.3.
FEE-HELP limit	The maximum amount of VET FEE-HELP (and/or FEE-HELP) you can use over your lifetime. See section 2.6.
Fee paying student	A student who pays full tuition fees for their course at an approved provider.
Higher Education Loan Program (HELP)	Australian Government loan program which helps eligible students pay their tuition fees (VET FEE-HELP or FEE-HELP), student contributions (HECS-HELP) and overseas study expenses (OS-HELP). These loans are repaid through the tax system.
Indexation	Your accumulated HELP debt is adjusted on 1 June each year to reflect changes in the Consumer Price Index. See section 7.4.
Registered training organisation (RTO)	A training organisation that has been approved by the State Government or the Australian Skills Quality Agency (ASQA) to provide vocational education and training (VET) courses.
Repayment threshold	The income level above which you are required to make a compulsory repayment on your accumulated HELP debt. See section 7.2.
Request for VET FEE-HELP assistance	The form that you must submit to your approved provider to apply for a VET FEE-HELP loan.
Special circumstances	Specific requirements set out in the <i>Higher Education Support Act 2003</i> and its associated guidelines that you must meet to have your VET FEE-HELP debt removed and your FEE-HELP balance re-credited. See section 6.6.
Subsidised student	A student enrolled in a course at an approved provider which is subsidised by the State Government. See section 2.4.
Tax file number (TFN)	Your unique identification number from the Australian Taxation Office for everything tax related, including making VET FEE-HELP repayments.
Tuition fees	Fees that fee paying students (i.e. those not enrolled in a Commonwealth supported place) are charged. These fees are set by individual providers.
VET FEE-HELP	An Australian Government program providing loans to help eligible students enrolled in higher-level VET courses pay their tuition fees.
VET FEE-HELP debt	The debt you incur if you borrow funds through the VET FEE-HELP scheme to pay your tuition fees.

1. INTRODUCTION TO VET FEE-HELP

1.1 What is VET FEE-HELP?

VET FEE-HELP is an Australian Government loan scheme that helps eligible students pay their **tuition fees** for higher-level vocational education and training (VET) courses undertaken at approved **VET FEE-HELP providers (approved providers)**.

1.2 How does it work?

You can use VET FEE-HELP to cover all or part of your tuition fees. When you take out a VET FEE-HELP loan, the Government pays the loan amount directly to your approved provider.

There is a maximum amount you can borrow through VET FEE-HELP over your lifetime. This is known as the **FEE-HELP limit** (see **section 2.6**).

You will repay the loan gradually through the tax system once your income is above the compulsory **repayment threshold** set by the Australian Taxation Office. For 2011–12 the repayment threshold is \$47,195. You can make a voluntary repayment of your **VET FEE-HELP debt** at any time (see **section 7.9**).

1.3 Courses covered by VET FEE-HELP

VET FEE-HELP is available for courses at approved providers at the level of:

- diploma;
- advanced diploma;
- graduate certificate; and
- graduate diploma.

1.4 What are tuition fees?

Fee paying students pay tuition fees for their studies. Tuition fees are not regulated, so approved providers determine the amount of tuition fees they want to charge for the units of study they offer. As approved providers set the tuition fees, students need to be aware of their **FEE-HELP balance** (see **section 3.4**) to ensure they will have enough funding available in their FEE-HELP balance to pay the tuition fees required for their course.

2. ELIGIBILITY FOR VET FEE-HELP

2.1 Am I eligible?

You may be eligible for VET FEE-HELP assistance if you:

- are studying for a diploma, advanced diploma, graduate certificate or graduate diploma at an [approved VET FEE-HELP provider \(approved provider\)](#), [see section 2.2](#);
- have submitted a valid *Request for VET FEE-HELP assistance* form;
- are a full [fee paying student](#) or are studying in a reform state or territory (visit www.deewr.gov.au/vetfeehelp for more information on this) as either a full fee paying student or a [subsidised student](#) ([see section 2.4](#));
- are undertaking an [eligible unit of study](#) at an approved provider ([see section 2.2](#));
- meet the citizenship and residency requirements ([see section 2.3](#)); and
- have not exceeded your [FEE-HELP limit](#) ([see section 2.6](#)).

To find out what you will need to do to apply, [see section 4.1](#).

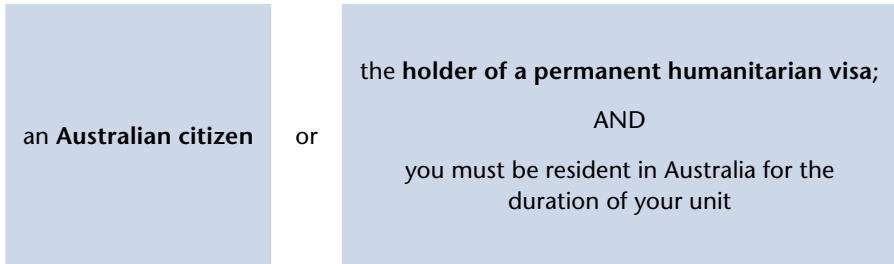
2.2 How do I know if I'm studying with an approved VET FEE-HELP provider (approved provider)?

An approved provider is a [registered training organisation](#) that has been approved by the Australian Government to offer VET FEE-HELP loans to eligible students.

For a list of approved providers, see the Department of Education, Employment and Workplace Relations (DEEWR) website at www.deewr.gov.au/vetfeehelp.

2.3 Citizenship and residency requirements

To be eligible for VET FEE-HELP assistance for a unit of study, you must be:



Australian citizenship

You may automatically acquire Australian citizenship by birth or adoption in Australia, or you may apply for Australian citizenship. If you are 16 years of age and over at the time you make an application for citizenship by conferral, you will obtain Australian citizenship only after you have made the pledge of commitment and have been issued with Evidence of Australian Citizenship from the Department of Immigration and Citizenship (DIAC).

For information on the eligibility requirements and application process for Australian citizenship, students should visit DIAC's citizenship website at www.citizenship.gov.au or phone the **Citizenship Information Line on 13 18 80**.

You should allow sufficient time for your application for Australian citizenship to be considered if you are intending to become an Australian citizen before you enrol in a course of study.

Residency requirements

To determine whether you are resident in Australia for the duration of your unit, any period of residence outside Australia will be disregarded if:

- a) it cannot reasonably be regarded as indicating an intention to reside outside Australia for the duration of the unit; or
- b) it is required for the purpose of completing a requirement of that unit.

You will not meet the residency requirements if your approved provider reasonably expects that you will not be in Australia undertaking any units contributing to the course of study in which you are enrolled.

2.4 Full fee paying students and subsidised students

To be eligible for VET FEE-HELP you need to be enrolled as a full fee paying student or be studying in a reform state or territory as either a full fee paying student or a subsidised student. You can contact your approved provider for more information on reform states and territories or visit the DEEWR website at www.deewr.gov.au/vetfeehelp.

Full fee paying students

A full fee paying student is a student enrolled in a course of study at an approved provider which is **not** subsidised by the State Government.

Subsidised students

A subsidised student is a student enrolled in a course for which the approved provider gets State Government funding.

Subsidised students are only eligible for VET FEE-HELP if they are both:

- studying for a diploma or advanced diploma; and
- studying with an approved provider in a reform state or territory.

2.5 Previous study

Previous qualifications and study results do not affect your eligibility for VET FEE-HELP.

2.6 What is the FEE-HELP limit?

The FEE-HELP limit is the maximum amount you can borrow through VET FEE-HELP (or FEE-HELP) over your lifetime.

Any amount borrowed under either scheme will reduce your FEE-HELP balance until your FEE-HELP limit is reached. Once you have reached the FEE-HELP limit (the indexed amount for the relevant year) you will not be able to receive further VET FEE-HELP (or FEE-HELP) to pay tuition fees even if you have partially or fully repaid your FEE-HELP loan.

The FEE HELP limit in 2012 is **\$112,134** for medicine, dentistry and veterinary science students (as defined in the *Higher Education Support Act 2003*) and **\$89,706** for all other students.

This limit is indexed on 1 January each year and excludes any loan fee.

2.7 Do my assets or income affect my eligibility for VET FEE-HELP?

No. Your assets or income, or those of your partner or family, do not affect your eligibility for [VET FEE-HELP](#). However, your income will determine when you make a compulsory repayment on your debt ([see section 7](#)).

3. PAYING FOR MY STUDY AND VET FEE-HELP

3.1 How do I pay my tuition fees?

Your [approved VET FEE-HELP provider \(approved provider\)](#) sets the tuition fee and payment deadline (i.e. the [census date](#) or [administrative date](#) – [see section 3.2](#)) for each unit. The fees are published on your approved provider's website.

If you are eligible for [VET FEE-HELP](#), you have three payment options:

- pay the full tuition fee up-front to your approved provider, so that you do not use a VET FEE-HELP loan;
- pay some of the tuition fee up-front to your approved provider and request a VET FEE-HELP loan for the remainder; or
- request a VET FEE-HELP loan for the full tuition fee.

Note that you don't have to choose the same option for all your units.

As long as you have successfully submitted a [Request for VET FEE-HELP assistance](#) form to cover your course ([see section 4](#)), you will automatically receive a VET FEE-HELP loan for whatever amount of your tuition fees you have not paid up-front by the census date. If you use a VET FEE-HELP loan, the Australian Government pays your outstanding tuition fees directly to your approved provider on your behalf.

3.2 What's the difference between the census date and the administrative date?

The census date is the last day to submit your [Request for VET FEE-HELP assistance](#) form or to withdraw your enrolment without incurring a tuition fee or a VET FEE-HELP debt for that unit. The approved provider sets this date, so it varies across the different approved providers and courses.

Some approved providers also set an administrative date (*before* the census date) by which they want you to submit your form or withdraw your enrolment. If you miss this date you may have to pay a late enrolment fee or a late withdrawal fee, but you can still (by the census date) submit your application for a loan or withdraw from a unit without incurring the financial cost and debt associated with the unit.

Check with your approved provider to see when the census date is and if they have an administrative date as well.

3.3 What VET FEE-HELP doesn't cover

VET FEE-HELP is for tuition fees only. It does not cover accommodation, general living expenses or fees for anything other than tuition.

However, you may be able to get income support through Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement (see **Contacts**).

3.4 Your FEE-HELP balance

Your **FEE-HELP balance** is the amount of VET FEE-HELP (or **FEE-HELP**) you can still borrow before you reach the **FEE-HELP limit**.

You are responsible for keeping track of your FEE-HELP balance and letting your approved provider know if you do not have enough left to cover your **tuition fees**. For information on how to keep track of your FEE-HELP balance, see **section 5**.

If you enrol in a unit and the tuition fee exceeds your FEE-HELP balance, you will have to pay the remainder up-front to your **approved provider**. Otherwise your approved provider may have to cancel your enrolment if you have fees that are unpaid.

$$\begin{aligned} \text{VET FEE-HELP loan} + \text{FEE-HELP loan} &= \text{FEE-HELP debt incurred} \\ \text{FEE-HELP limit} - \text{FEE-HELP debt incurred} &= \text{FEE-HELP balance} \end{aligned}$$

3.5 Is there a loan fee for VET FEE-HELP loans?

There is no application fee for a VET FEE-HELP loan.

However, if you are a full **fee paying student** you will be charged a loan fee of 20%. This is included in your VET FEE-HELP debt but does not count towards your FEE-HELP balance. The loan fee does not count towards your FEE-HELP limit.

The loan fee is calculated against the amount of VET FEE-HELP assistance that you receive for the unit. For example, if you take out a VET FEE-HELP loan of \$500 for your unit of study, your loan fee will be \$100 (500×0.20) and your VET FEE-HELP debt will be \$600. However, as the loan fee is not included in your FEE-HELP limit, your FEE-HELP balance will only decrease by \$500.

The amount of your loan fee will be shown on your **Commonwealth Assistance Notice** (see **section 5.2**).

Students who will not incur a VET FEE-HELP loan fee

If you are enrolled as a [subsidised student](#) (see [section 2.4](#)) in a reform state or territory (contact your approved provider or visit the DEEWR website at www.deewr.gov.au/vetfeehelp for more information on this) you will not be charged a loan fee.

There is no interest charged on your [VET FEE-HELP debt](#). However, your debt is indexed annually by the Australian Taxation Office to maintain its real value.

3.6 Are my tuition fees tax deductible?

You may be able to claim your tuition fees as a tax deduction regardless of whether you used a VET FEE-HELP loan to pay them, or paid up-front. Tuition fees may be tax deductible if there was a direct connection between your studies and your work activities at the time you paid for your course.

For more information, check with the Australian Taxation Office ([see Contacts](#)).

The loan fee and any repayments you make are not tax deductible.

See [section 7](#) for more information on repaying your VET FEE-HELP debt.

4. HOW DO I APPLY FOR VET FEE-HELP?

4.1 Submitting your application

For your application to be successful, you must:

- be enrolled in the [eligible unit of study](#) by the [census date](#) for the unit ([see section 3.2](#));
- meet the [tax file number](#) requirements ([see section 4.4](#)); and
- have submitted a [Request for VET FEE-HELP assistance](#) form by the census date for your unit of study ([see sections 3.2 and 4.2](#)).

4.2 Request for VET FEE-HELP assistance form

The [Request for VET FEE-HELP assistance](#) form is only available from an [approved VET FEE-HELP provider](#) ([approved provider](#)).

The census date is the last day you can submit the completed form. However, bear in mind that your approved provider may require you to submit your form by the [administrative date](#) ([see section 3.2](#)). Check with your approved provider to make sure that you submit your form by the correct date.

If you miss the census date for submitting your form, you won't be able to access [VET FEE-HELP](#) for that study period.

Some approved providers allow students to complete their form online. Contact your approved provider to see if this applies to you. You can't submit a photocopied or faxed form. If you need help with understanding, completing or submitting the form, contact your approved provider.

4.3 What you agree to by signing the form

When you sign your form, you are agreeing that:

- you have read this booklet, and the form, and are aware of your obligations if you access a VET FEE-HELP loan;

- you want the Australian Government to lend you whatever amount of your **tuition fees** you haven't paid by the **census date** for the units of study covered by the form, and to pay this to your **approved provider** on your behalf; and
- you will begin repaying the loan, including the loan fee if applicable, through the tax system when your income in a financial year is above the threshold for compulsory repayment (see **section 7.2**).

4.4 Do I have to provide my tax file number (TFN)?

You need to provide your **TFN** on your form or attach a *Certificate of application for a tax file number* to your form if you want to use a **VET FEE-HELP** loan.

4.5 What if I don't have a tax file number (TFN)?

If you don't already have a TFN, you will need to complete a *Tax file number application or enquiry for an individual* form, available from the Australian Taxation Office (ATO). For information on how to apply for a TFN, or if you cannot find your TFN, contact the ATO (see **Contacts**).

A TFN is usually supplied within **28 days** of submitting the *Tax file number application or enquiry for an individual* form. You should apply for your TFN as early as possible to make sure it arrives before the census date (or earlier administrative date) when you need to submit your form.

If you have applied for a TFN but have not received it within **10 days** before this deadline, you should request a *Certificate of application for a tax file number* from the ATO and give it to your approved provider as proof that you have applied. You can get this certificate by visiting an ATO shopfront or by contacting the ATO (see **Contacts**).

You have **21 days** from the day the ATO issues you a TFN to give it to your approved provider.

4.6 When is the closing date for requesting VET FEE-HELP assistance?

You need to submit the completed form to your approved provider by the census date for the units you are requesting VET FEE-HELP for. If your units have different census dates, you need to submit your form by the earliest census date. Check with your approved provider if you don't know the census dates for your course.

If you miss the census date for submitting your form, you won't be able to get a [VET FEE-HELP](#) loan for that study period.

4.7 What if I change my course or my approved provider?

If you change your course or [approved provider](#) you will need to submit a new form for each course that you want VET FEE-HELP for.

You also need to officially withdraw from any units you have enrolled in and do not want to continue with so that you do not incur a [VET FEE-HELP debt](#) as withdrawal will not automatically happen when you transfer to another course or approved provider. Contact your approved provider for information on how to withdraw your enrolment correctly ([see section 6](#)).

If you withdraw after your original approved provider's [census date](#), or if you do not withdraw correctly, you will incur a VET FEE-HELP debt for that study period and you will lose any up-front payments of your [tuition fees](#) for those units of study as well.

4.8 What if I change my mind about studying?

If you change your mind about studying you have until the census date to withdraw from the units you are enrolled in without incurring a VET FEE-HELP debt for your unpaid fees.

You can either cancel your form ([see section 4.9](#)) or withdraw your enrolment in each unit of study ([see section 6](#)).

Be sure to follow your approved provider's withdrawal process to make sure that you withdraw correctly before the census date. If you need help with this process, contact the student administration area at your approved provider.

4.9 What if I change my mind about wanting VET FEE-HELP?

If you change your mind about wanting a VET FEE-HELP loan for a study period, you don't necessarily need to cancel your form. All you need to do is pay your full tuition fees up-front by the census date for the relevant study period so that you will have no outstanding amount left to be paid with a VET FEE-HELP loan. If you correctly cancel or withdraw your enrolment before the census date, you should not incur a VET FEE-HELP debt for that study period ([see section 6](#)).



You will only incur a **VET FEE-HELP debt** if after the **census date** you:

- are still enrolled in units covered by your form; and
- haven't paid your full **tuition fees** for these units up-front.

If you have not paid your tuition fees for a unit of study and you want to make sure that you do not incur a VET FEE-HELP debt for that unit, you need to cancel any form that covers the unit by the census date for that unit. Contact the student administration area at your **approved provider** for more information.

4.10 Can I get VET FEE-HELP for more than one course?

You can get **VET FEE-HELP** for more than one course as long as you have enough **FEE-HELP balance** to cover it (**see section 5.3**).

You will need to submit a separate form for each course, even if they are with the same approved provider.

You are responsible for making sure you have enough FEE-HELP balance to cover your tuition fees. If you don't have enough, you need to let your approved provider know and make alternative payment arrangements.

If you are studying with more than one approved provider and are nearing your **FEE-HELP limit** (**see section 2.6**), you need to notify each approved provider of the amount of FEE-HELP balance you have left and how you will pay for your tuition fees at each approved provider.

Otherwise, your approved provider may cancel your enrolment if some of your tuition fees are unpaid.

5. KEEPING TRACK OF YOUR VET FEE-HELP

5.1 Your Commonwealth Higher Education Student Support Number (CHESSN)

Your tertiary admissions centre or [approved VET FEE-HELP provider \(approved provider\)](#) will allocate you a [CHESSN](#) as part of the admissions application process. The CHESSN is a unique identifier that remains with you throughout your studies and afterwards. It helps you, approved providers and the Australian Government keep up to date with information about any Commonwealth assistance that you may have used.

You can use your CHESSN (and other personal identifying details) to log into the *myUniAssist* database at www.goingtouni.gov.au, which provides information about how much Commonwealth assistance you have used. For example, if you are using a [VET FEE-HELP](#) loan to pay for your studies, *myUniAssist* will record how much VET FEE-HELP you have used for each study period.

You will be notified of your CHESSN in your [Commonwealth Assistance Notice](#).

If you have any questions or need any help with your CHESSN, please contact your approved provider.

5.2 Your Commonwealth Assistance Notice (CAN)

After the [census date](#) of each study period, your approved provider will send you a [CAN](#). This notice must be issued to you within **28 days** of the census date and it will detail information on:

- the amount of [VET FEE-HELP debt](#) you have incurred for each unit you are enrolled in during that study period; and
- any VET FEE-HELP loan fee you may have incurred.

Is your CAN correct?

You should check the details on your **CAN** carefully to ensure they are correct. In particular, make sure:

- the **tuition fees** on the CAN are the same as what you were expecting to pay (you can check this amount against an invoice or the information published on your **approved provider's** website); and that
- the CAN doesn't include any units you correctly withdrew from by the census date (see **section 3.2**).

If you think there are incorrect details on your CAN, you have **14 days** (some approved providers may allow more time) from the date of the CAN to submit a written request for correction.

5.3 Check your FEE-HELP balance at *myUniAssist*

You should keep all CANs that are sent to you so that you have a record of the total amount of tuition fees that have been paid on your behalf using **VET FEE-HELP** (and **FEE-HELP**). This will assist you to keep track of your **FEE-HELP balance** to ensure you have enough to pay your tuition fees.

You can check your FEE-HELP balance on *myUniAssist* at **www.goingtouni.gov.au**. You will need your CHESSN to log in (see **section 5.1**).

Note: How to use the information on *myUniAssist*

It is important that students understand that DEEWR must validate the data submitted by approved providers to ensure it is correct before DEEWR can upload that information for students on *myUniAssist* and report that data to the Australian Taxation Office.

Given the time lag, you may need to add any units you have recently enrolled in/are currently enrolled in (refer to your CAN for the relevant study period) to the information shown on *myUniAssist* to determine your entitlements.

6. WITHDRAWING FROM STUDIES

6.1 How do I withdraw from a unit?

To withdraw from a unit without using up your remaining FEE-HELP balance, incurring a VET FEE-HELP debt for the unit or losing an up-front tuition fee payment, you need to complete your approved VET FEE-HELP provider's (approved provider's) formal withdrawal procedures by the census date (see section 3.2).

You need to complete the formal withdrawal process for every unit you want to withdraw from, including any units in future study periods. If the course you are withdrawing from involved enrolling with more than one approved provider, you need to formally withdraw from courses with each approved provider.

The census date is not the same thing as the academic withdrawal date – the date set by your approved provider for withdrawing from a unit without having a fail grade recorded on your academic transcript.

The main points are:

- your formal withdrawal needs to be in writing on the form required by your approved provider;
- you need to submit this form in time for it to be delivered and processed by the census date;
- you may need to withdraw online – check with your approved provider's student administration area; and
- keep a copy of your withdrawal documentation as confirmation that you completed your approved provider's formal withdrawal procedures by the census date.

For more details or if you need any help with the process, contact your approved provider.

6.2 What happens if I withdraw by the census date?

If you formally withdraw from a unit by the census date, your FEE-HELP balance will not be reduced and you will not incur a VET FEE-HELP debt for that unit.

6.3 What happens if I withdraw after the census date?

If you withdraw from a unit after the census date, your FEE-HELP balance will be reduced and you will incur a VET FEE-HELP debt.

You cannot transfer or defer this debt to another unit of study.

If you withdraw from a unit after the census date because you become seriously ill or because of other 'special circumstances' (see section 6.6) you can apply to your approved provider to have your FEE-HELP balance for a unit re-credited and any VET FEE-HELP debt for the unit removed.

6.4 Will changing my study load affect my eligibility for Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement?

It may. You need to notify Centrelink within **14 days** after you change your study load. They will then assess whether you remain eligible for income support. For more information, contact Centrelink (see **Contacts**).

6.5 What happens if I fail a unit?

If you fail a unit, you will still have to pay the debt for that unit, regardless of whether you attended any classes or will repeat the unit. Students who fail a unit will be required to pay for that unit a second time if they undertake it again.

In certain 'special circumstances' (see section 6.6) you can apply to your approved provider to have your FEE-HELP balance for a unit re-credited and any VET FEE-HELP debt for the unit removed.

6.6 How can I apply to have my VET FEE-HELP debt removed and my FEE-HELP balance re-credited under 'special circumstances'?

If you fail a unit, under the 'special circumstances' provisions, you can apply to your approved provider to have your VET FEE-HELP debt removed and your FEE-HELP balance re-credited.

Your **approved provider** will re-credit your **FEE-HELP balance** if it is satisfied that **special circumstances** applied to you that were:

- beyond your control; and
- did not make their full impact on you until on or after the **census date**; and
- were such that they made it impracticable for you to complete your unit(s) of study requirements.

Your approved provider will decide whether to re-credit your FEE-HELP balance in accordance with the requirements of the *Higher Education Support Act 2003* and its associated guidelines. You will need to provide independent supporting documentation to support your claim that special circumstances occurred.

If you have successfully completed a unit of study, you cannot apply to have your FEE-HELP balance re-credited and your **VET FEE-HELP debt** removed.

How to apply

You need to apply to your approved provider. Your application must indicate the unit(s) of study for which you are seeking to have your FEE-HELP balance re-credited (and your VET FEE-HELP debt removed). It must also detail the special circumstances that you believe made it impracticable for you to complete those units. You should contact your approved provider to find out how to submit an application under these circumstances.

Time limit for applying

Your application must reach your approved provider within **12 months** of your withdrawal day.

The 'withdrawal day' is the day your approved provider specifies in its notice to you as the day the withdrawal takes effect. If you have not withdrawn, your 'withdrawal day' is the last day of the period in which you were to undertake the unit.

Your approved provider may extend the time limit if it is satisfied that it was not possible for you to apply within the 12 months.

Can I appeal the decision?

If you are unhappy with your approved provider's decision, you must apply to them in writing within **28 days** (or the period allowed by your approved provider) for a review of their decision. If you are unhappy with the reviewed decision, you have **28 days** to apply to the Administrative Appeals Tribunal (AAT) for an independent review. For more information, visit **www.aat.gov.au**.

7. REPAYING YOUR HELP DEBT

7.1 What is a HELP debt?

Your HELP debt is made up of any HECS-HELP, FEE-HELP, VET FEE-HELP or OS-HELP debts you have incurred. All of your debts are added together and are referred to as your 'accumulated HELP debt'.

7.2 When do I start repaying my HELP debt?

You will start repaying your accumulated HELP debt when your repayment income is above the minimum **compulsory repayment threshold**. This threshold is adjusted each income year. For the 2011–12 income year the threshold is \$47,195.

Repayments are for your accumulated HELP debt, not for each individual loan you may have used.

Even if you are still studying, if your repayment income is over the minimum threshold you will start repaying your HELP debt.

The Australian Tax Office (ATO) works out your repayment income from the amounts given on your income tax return for:

- your taxable income;
- reportable fringe benefits (**reported on your payment summary**);
- total net investment loss (which includes net rental losses);
- reportable super contributions; and
- exempt foreign employment income amounts.

For more information on this, contact the ATO (**see Contacts**).

You can also make voluntary repayments of your HELP debt (**see section 7.9**).

7.3 How much will my repayments be?

The amount you repay each year is a percentage of your repayment income. The percentage increases as your income increases. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

The repayment thresholds are adjusted each year to reflect any change in average weekly earnings.

Table 1: 2011–12 repayment rates

Repayment income	Repayment rate (% of repayment income)
Below \$47,196	Nil
\$47,196–\$52,572	4.0%
\$52,573–\$57,947	4.5%
\$57,948–\$60,993	5.0%
\$60,994–\$65,563	5.5%
\$65,564–\$71,006	6.0%
\$71,007–\$74,743	6.5%
\$74,744–\$82,253	7.0%
\$82,254–\$87,649	7.5%
\$87,650 and above	8.0%

Compulsory repayments continue until you have repaid your whole debt.

Your compulsory repayment increases as your repayment income increases. The more you earn, the higher your repayment. Your compulsory repayment is based on your income alone, not the income of your parents or spouse. Compulsory repayments continue until you have repaid your HELP debt.

You must start repaying your HELP debt when your repayment income is above the minimum [repayment threshold](#), even if you are still studying.

Example

Heath's taxable income for the 2011–12 income year is \$47,820. In his income tax return, he claims a total net investment loss of \$2,250 and has a total reportable fringe benefits amount of \$3,890, a reportable super contribution amount of \$1,500 and an exempt foreign employment income amount of \$2,580.

Heath's repayment income is:

$$\$47,820 + \$2,250 + \$3,890 + \$1,500 + \$2,580 = \$58,040.$$

$$\text{Heath's compulsory repayment for 2011-12 is: } \$58,040 \times 5.0\% = \$2,902.$$

If the calculated repayment is more than the balance of your [accumulated HELP](#) debt, you only pay the balance.

7.4 Is interest charged on my debt?

You are not charged interest on your debt. However, your **accumulated HELP debt** is adjusted (indexed) on **1 June** each year to reflect changes in the Consumer Price Index (CPI). **Indexation** maintains the real value of the debt by adjusting it in line with changes in the cost of living as measured by the CPI. The indexation figure is calculated each year after the March CPI is released. You can find out current and past indexation rates from the ATO website.

HELP debts are not indexed until they are more than 11 months old.

Any debt you incur between January 2012 and June 2012 will be indexed on 1 June 2013 and the indexed amount will become part of your accumulated HELP debt.

Any debt you incur between July 2012 and December 2012 will be indexed on 1 June 2014 and will also become part of your accumulated HELP debt.

7.5 Repayments from job, benefit or superannuation income

If you earn income from a job, benefit or compensation payments, or superannuation, your employer or other payer may withhold amounts from your pay to cover your compulsory HELP repayment.

You need to advise your payer if you have an accumulated HELP debt on a *Tax file number (TFN) declaration* or *Withholding declaration* form. If you do have a HELP debt, your payer has to withhold additional amounts from your pay once you earn over the minimum **repayment threshold**.

The additional amounts withheld are to cover any compulsory HELP repayment you may have to make for the year. They are not credited to your HELP account, but form part of the 'total tax withheld' shown on your annual *PAYG payment summary* and on your income tax notice of assessment at 'PAYG credits and other entitlements'. Your compulsory repayment will not be calculated until your income tax return for that year is processed. If you had too much withheld during the year and you have no other outstanding debts, the ATO will refund the excess to you.

Payments from more than one payer

If you earn more than the repayment threshold for an income year from all your jobs, a compulsory repayment may be included on your next notice of assessment.

You can ask one or more of your payers to withhold additional amounts to cover any compulsory repayment. To do this, complete a *Withholding declaration – upwards variation* form (available from the ATO).

Holiday or temporary jobs

If you have a holiday or temporary job and you earn over the weekly minimum [repayment threshold](#) but your repayment income for the whole income year is not above the annual minimum repayment threshold, you can apply to the ATO to get your payer to stop withholding additional amounts for your HELP debt. You will need to submit a *PAYG withholding variation application 2012* form (available from the ATO). You can lodge your application electronically at www.ato.gov.au.

No compulsory repayment required because of low family income

If your family income is low enough to entitle you to a reduction of the Medicare levy or you do not have to pay the Medicare levy, you will not have to make a compulsory HELP repayment for that year. You can submit a *Medicare levy variation declaration* form (available from the ATO) to your payer and they will stop withholding additional amounts for that year.

7.6 Repayments from business or investment income

If you use the PAYG instalments system to make payments towards your expected tax liability on your business and investment income for the current income year, the ATO will notify you of an instalment amount and rate that takes into account any [accumulated HELP debt](#).

7.7 What if I disagree with my compulsory repayment?

You should check all the details on your income tax notice of assessment against the details in your income tax return. If you think there is a problem, contact the ATO. When you phone, have your notice of assessment and, if possible, a copy of your income tax return with you.

If after speaking to the ATO you still believe that the details on your notice of assessment are wrong, you can request an amendment or lodge an objection. Contact the ATO for information on how to do this ([see Contacts](#)).

7.8 What if I have difficulties making my compulsory repayment?

If you believe that making your compulsory repayment would cause you serious hardship or that there are other special reasons why you should not have to make a compulsory repayment, you may apply to the ATO to have that amount (or part of it) deferred. To do this you need to complete the form *Deferring your compulsory HELP, HECS or Financial Supplement repayment* (available from the ATO website). The form asks for a detailed statement of your household income and expenditure to justify your claim of serious hardship.

There are time limits for applying to defer your compulsory HELP repayment, depending on the income year. There is a two year time limit on applying for a deferment of your compulsory HELP repayment from the 2005-06 income year and onwards. You can apply to defer your compulsory HECS repayment (i.e. relating to a debt from the 2004–05 income year and earlier) at any time.

The ATO will write to say whether your application is successful. If you are unhappy with the decision, you may apply (within **28 days** after the day you receive notice of the decision) to have it reviewed.

If, after the review, you still believe the ATO has made the wrong decision, you may then apply to the Administrative Appeals Tribunal (AAT) for a review. You need to lodge your application with the AAT within **28 days** after the day you receive the letter advising you of the outcome of the review.

For more information on applying to defer a compulsory repayment, including time limits, contact the ATO (**see Contacts**).

7.9 Can I make voluntary repayments?

Yes. You can make a voluntary repayment to the ATO at any time and for any amount. Making a voluntary repayment reduces your HELP debt immediately.

Voluntary repayments are in addition to compulsory repayments. They are non refundable.

You may still have to make a compulsory repayment after making a voluntary repayment.

7.10 Can I get a bonus for voluntary repayments?

Changes to the HELP bonus for voluntary repayments

The Australian Government has announced a reduction in the HELP bonus for voluntary repayments of \$500 or more from 10% to 5% from 1 January 2012, subject to the passage of the legislation.

Refer to www.deewr.gov.au/vetfeehelp for up-to-date information on the status of the legislation.

If you make a voluntary repayment of \$500 or more, you will receive a bonus of 10%. This means your account will be credited with an additional 10% of your payment. The bonus is 10% of the payment that you make, not 10% of the outstanding debt. You will not receive a bonus on repayment amounts that are more than the balance of your account.

To work out how much you need to repay your total outstanding debt, divide your total debt by 1.10.

Example

Vanessa has a debt of \$5,250 and makes a \$2,500 voluntary repayment. With the 10% bonus, the value of her repayment is: \$2,750 ($\$2,500 \times 1.10$).

Vanessa's total debt is reduced to: \$2,500 ($\$5,250 - \$2,750$).

Vanessa's bonus amount is: \$250 ($\$2,750 - \$2,500$).

If you have any HELP debts that have not been reported to the ATO at the time you make the voluntary repayment, the 10% bonus will be reversed or adjusted once those debts are transferred to your account.

There is usually a delay between the [census date](#) for a unit of study and when the ATO receives and records your debt for that unit. Contact the ATO if you want to make a voluntary repayment against a debt for a unit you have only recently enrolled in.

You may benefit from making a voluntary repayment before [indexation](#) is applied on **1 June**. If you want to do this, allow enough time for the payment to be received and processed to your account before **1 June**.

If you want to pay off your total debt with a voluntary repayment, you should make the repayment before you lodge your income tax return, otherwise a

compulsory repayment may be included in your income tax notice of assessment and you may not receive the 10% bonus.

7.11 How do I make a voluntary repayment?

There are several ways you can make a voluntary repayment. You will need your Payment Reference Number (PRN) to make a voluntary repayment.

What is my Payment Reference Number?

Your PRN is your customer reference number. It is printed on the front of your payment slip or on your account information statement. If you pay using BPAY, credit card or direct credit you will need this number.

Electronic payments

You can make electronic payments through BPAY or direct credit. To do this you will need the PRN printed on the front of your payment slip or on your account information statement.

Payments made out of hours or on a weekend or public holiday will not reach the ATO until the next working day. If you want the payment to reach the ATO by a specific date you should check processing times with your bank.



BPAY®

Details you will need to make a payment to the ATO using BPAY through telephone or internet banking:

Biller code: **75556**
Reference: **Your PRN**

® Registered to BPAY PTY LTD ABN 69 079 137 518

Credit card

Credit card payments can be made online or by phone. To make a credit card payment to the ATO you will need:

- a current Visa, MasterCard or American Express card; and
- your PRN.

A credit card fee applies to transactions made using the credit card payment service.

To make credit card payments online or for further information go to www.ato.gov.au/howtopay.

To make credit card payments by phone call **1300 898 089**.

[Direct credit](#)

Details you will need to make a payment to the ATO through an online direct credit transfer from your bank account:

Bank:	Reserve Bank of Australia
BSB number:	093 003
Account number:	316 385
Account name:	ATO direct credit account
Reference:	Your PRN

If you cannot find your PRN, contact the ATO.

[Mail](#)

You can mail your cheque or money order to the ATO. Cheques and money orders should be in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post-dated.

Do not send cash through the mail or use pins, staples, paper clips or adhesive tape.

You need to include your payment slip (see below) or a note that states your:

- full name, address and telephone number;
- account identifier: tax file number, Australian business number or client identification number; and
- payment type: HELP.

If you live in WA, SA, NT, TAS or VIC, use this address:

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

If you live in NSW, ACT or QLD, use this address:

Australian Taxation Office
Locked Bag 1793
PENRITH NSW 1793

[Australia Post](#)

If you have pre-printed payment slips with a barcode, you can pay in person at any Australia Post outlet.

A \$3,000 limit applies to cash payments. EFTPOS payments are subject to daily withdrawal limits.

Cheques and money orders should be in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post-dated.

Order a book of payment slips

You can order a booklet of payment slips by phoning the ATO on **13 28 65**. You will need to give your tax file number.

Paying from overseas



BPAY

If you have an Australian bank account you can make payments using BPAY through phone or internet banking.

Details you will need:

Biller code: **75556**

Reference: **Your PRN**

Credit card

To pay by credit card you require a current Visa, MasterCard or American Express card and your PRN. Payments from overseas can only be made using the online service.

Direct credit through SWIFT or by mail

For information about these payment options:

- visit www.ato.gov.au/howtopay;
- phone **+61 2 6216 1111** and ask to be connected to extension **87811** ATO Payment Helpdesk (8:00 am–5:00 pm, Monday to Friday); or
- email payment@ato.gov.au.

7.12 Are my repayments tax deductible?

Voluntary repayments made by you or someone other than your payer are not tax deductible. Your payer 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.

7.13 What happens to my debt if I die?

Your estate has to pay any outstanding compulsory repayment relating to the period before your death, but the remainder of your accumulated HELP debt is cancelled.

7.14 What happens to my debt if I go bankrupt?

You still have to pay your accumulated HELP debt as if you had not been declared bankrupt.

7.15 Where can I get information on my HELP account?

At any time of the year you can phone the ATO to get your account balance or request a statement.

Your statement is sent to your latest home address shown on ATO records or, if the ATO doesn't have your home address, to the postal address on your latest income tax return.

To protect the privacy of your information, the ATO needs to verify your identity before it can give details of your account to you over the phone. To do this, you need to give one of the following:

- your tax file number;
- your Australian Business Number; or
- your name.

If you have ever lodged an income tax return, you need to give three of the following identifiers. If you have never lodged an income tax return, you need to supply only two of the following identifiers:

- your date of birth;
- your address (business, residential, postal or email) or telephone number;
- your current bank account details;
- details from an ATO letter or notice sent to you within the last five years; or
- your ATO account details – e.g. balance, amount of any refund, payment or interest imposed, amount and frequency of a payment arrangement, or PAYG instalment amount or rate.

CONTACTS

Your approved VET FEE-HELP provider

They can help you with:

- enrolments;
- tuition fees;
- their census dates and administrative dates;
- withdrawals;
- applying for VET FEE-HELP;
- getting your FEE-HELP balance re-credited and your VET FEE-HELP debt removed under 'special circumstances';
- grievance procedures for student complaints; and
- the Commonwealth Higher Education Student Support Number (CHESSN).

Department of Education, Employment and Workplace Relations (DEEWR)

They can help you with:

- VET FEE-HELP and other components of the Higher Education Loan Program (HELP); and
- other forms of Australian Government assistance.

How to contact DEEWR:

- visit the VET FEE-HELP website at www.deewr.gov.au/vetfeehelp;
- email the Tertiary Study Enquiry inbox at TSEnquiries@deewr.gov.au;
- call the student enquiry line on **13 38 73**;
- call the student enquiry line on **1800 554 609** TTY for hearing impaired and speech impaired students; or
- log on to *myUniAssist* for the balance of your entitlements at www.goingtouni.gov.au.

Australian Taxation Office (ATO)

How to contact the ATO:

- visit www.ato.gov.au;
- call **1300 720 092** to get the booklet *Repaying your HELP debt in 2011–12*;
- call **13 28 61** for HELP and general tax information;
- call the Higher Education Loan Accounts Unit on **1300 650 225** for specific queries about your account; or
- Call **133 677** TTY or **1300 555 727** TTY for hearing impaired and speech impaired students.

If you have a tax file number, please have it ready before you call the ATO.

Address written correspondence (not voluntary repayments) to:

Australian Taxation Office
PO Box 1032
ALBURY NSW 2640

Centrelink

How to contact Centrelink:

- visit www.centrelink.gov.au;
- call Youth and Student Services on **13 24 90** for information on Youth Allowance, Austudy and Pensioner Education Supplement;
- call **13 23 17** for information on ABSTUDY;
- call **1800 639 109** for ABSTUDY TTY payment enquiries;
- call **1800 810 586** for other TTY payment enquiries; or
- call **13 12 02** for information in languages other than English.



Department of Immigration and Citizenship (DIAC)

They can help you with:

- visas; or
- Australian citizenship.

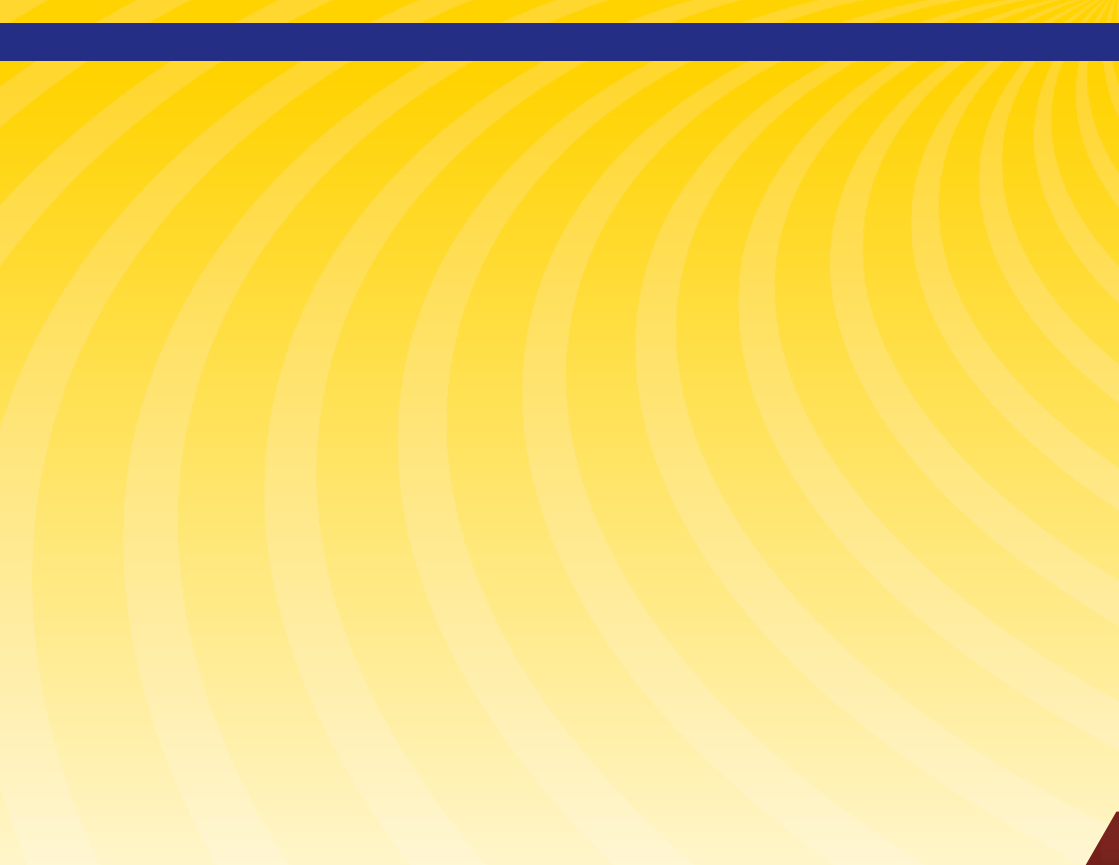
How to contact DIAC:

- visit www.immi.gov.au for visa information;
- visit www.citizenship.gov.au for citizenship information;
- call **13 18 81** for visa enquiries; or
- call **13 18 80** for citizenship enquiries.

Copyright

© Commonwealth of Australia 2011
ISSN 1449-9282

This work is copyright. Apart from any use as permitted under the *Copyright Act 1968*, no part may be reproduced by any process without prior written permission from the Commonwealth. Requests and inquiries concerning reproduction and rights should be addressed to the Commonwealth Copyright Administration, Attorney General's Department, Robert Garran Offices, National Circuit, Barton ACT 2600 or posted at <http://www.ag.gov.au/cca>.



Cover printed on
55% recycled paper