



Australian Government

**V E T**  
FEE-HELP

# VET FEE-HELP Information

2009 revised edition

2009

# 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 you must sign this form:



The image shows a form titled "Request for VET FEE–HELP assistance" with the Australian Government logo and the Department of Education, Skills and Employment. It includes a QR code and a section for "VET FEE–HELP information". Below the form, there is a blue box with the text: "Before completing this form, you must read the VET FEE–HELP information booklet, available each year from your VET provider." At the bottom, there is a "You must" section with three bullet points:

- **complete this form** if you are requesting VET FEE–HELP assistance for all or part of your VET course fees for your VET course(s) of study;
- ensure that you complete each question that is relevant to you, including ticking the relevant boxes. Your form will not be valid unless each question is completed correctly; and
- return the completed form to your student administration desk at your VET provider **on or before the census date** for that VET course of study for which you wish to obtain VET FEE–HELP assistance. You will be provided with a copy of this form for your records. Note that your VET provider may not be another **date** for the submission of the form—check with your VET provider.

1880 3000

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.

# VET FEE–HELP INFORMATION BOOKLET 2009

---

Are you planning to undertake study in the Vocational Education and Training (VET) sector, in one or more of the following courses:

- a diploma;
- an advanced diploma;
- a graduate certificate; or
- a graduate diploma?

You must read this booklet if you wish to access VET FEE–HELP assistance to pay for all or part of your VET tuition fees for your VET course of study.

Information on FEE–HELP for higher education courses of study undertaken through a higher education provider is available in a separate booklet and through the *Going to Uni* website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

## Do I need to keep this booklet?

The information in this booklet is valid for 2009. You should keep a copy of it for reference in 2009. Updates of this booklet may occur throughout the year. You should check subsequent publications for changes to VET FEE–HELP arrangements, including the repayment income threshold and rates. The information in this booklet is also available on the Department of Education, Employment and Workplace Relations (DEEWR) website at: [www.deewr.gov.au/vetfeehelp](http://www.deewr.gov.au/vetfeehelp).

## Need more help?

Contact your VET provider or the VET FEE–HELP student enquiry line on **13 38 73**, if you do not understand anything in this booklet.

**IMPORTANT NOTE**—DEEWR has taken all reasonable steps to ensure that the information in this booklet is consistent with the *Higher Education Support Act 2003* (HESA) and associated guidelines made under HESA (copies of which may be found at [www.comlaw.gov.au](http://www.comlaw.gov.au)). However, there may be differences between this publication and HESA and the associated guidelines due to the Australian Parliament, from time to time, making changes to HESA. To the extent of any inconsistency between this booklet and HESA, HESA takes precedence.

This booklet uses the terminology of HESA and associated guidelines made under HESA. Many of the terms defined under HESA and associated guidelines that relate specifically to VET FEE–HELP are prefaced with 'VET', to distinguish the requirements for VET FEE–HELP from the higher education FEE–HELP requirements. For ease of reading this booklet, 'VET' is often dropped from many of the terms defined under HESA and associated guidelines that relate to VET FEE–HELP.

## PAYMENT OPTIONS FOR STUDENTS

---

Eligible Students (refer to section 1.3 below) enrolled in an eligible VET course of study at a VET provider (provider) approved under the HESA have two choices when paying their tuition fees. They can either:

- pay some or all of their tuition fees up-front; or
- submit a *Request for VET FEE-HELP assistance* form (on or before the census date of the first unit(s) for which they wish to access VET FEE-HELP assistance) to defer their tuition fees through VET FEE-HELP (see **Chapter 2** of this booklet to determine whether you are eligible for VET FEE-HELP assistance).

You can submit a *Request for VET FEE-HELP assistance* form and still pay your tuition fees up-front.

In accordance with HESA, **all** VET students entitled to access VET FEE-HELP assistance studying at an approved provider must be treated equally. This is regardless of whether they pay their tuition fees up-front or defer their tuition fees through VET FEE-HELP. Providers may not set a separate date for students to pay their tuition fees and a separate date for students to submit their *Request for VET FEE-HELP assistance* form. Eligible students must be given the same date (normally the census date) to make the choice whether to pay their tuition fees up-front or defer their tuition fees through VET FEE-HELP.

## CENSUS DATE INFORMATION

---

What is a census date and why is it so important, particularly for students accessing VET FEE-HELP?

The census date of a unit of study (which forms part of an eligible course of study) is the last day a student can submit their *Request for VET FEE-HELP assistance* form to defer their tuition fees through VET FEE-HELP. In accordance with HESA, census dates cannot be set any earlier than 20% of the way through the period in which a unit is undertaken (this period includes any examination/assessment periods).

You must submit your *Request for VET FEE-HELP assistance* form by the end of the census date (of the first unit(s) for which you wish to access VET FEE-HELP assistance) or you will not be able to defer your tuition fees through VET FEE-HELP for that unit(s)—you will have to pay your tuition fees up-front.

**You cannot submit your *Request for VET FEE-HELP assistance* form after the census date and access VET FEE-HELP assistance for that unit(s)—in that case you will have to pay your tuition fees up-front for the unit(s) that you have already undertaken.**

If you wish to access VET FEE-HELP assistance for other unit(s) of study you intend to undertake, you must wait until the next study period.

What is an “administrative date” and how does it affect the census date?

Some providers set an earlier “administrative date” (than the census date) for students to either submit their *Request for VET FEE-HELP assistance* form or pay their tuition fees up-front. **It is YOUR responsibility to be aware of this.**

If your provider has set an earlier “administrative date” (than the census date) and you do not meet this earlier “administrative date”, your provider may:

- charge you a late fee for that unit(s) of study; or
- cancel your enrolment in that unit(s) of study.

## VET FEE–HELP ASSISTANCE

---

If you use VET FEE–HELP to defer your tuition fees, the Australian Government will pay the unpaid amount of your tuition fees to your provider. You will then incur a VET FEE–HELP debt to the Australian Government immediately after the census date.

### Seeking VET FEE–HELP assistance

Submit your *Request for VET FEE–HELP assistance* form on or before the census date (or, if applicable, the earlier “administrative date” set by your provider) of the first unit(s) of study for which you wish to access VET FEE–HELP assistance to defer all or part of your tuition fees.

If you do not submit your *Request for VET FEE–HELP assistance* form on or before the census date, or the earlier date set by your provider, you will not be able to defer your tuition fees through VET FEE–HELP for that unit(s)—you will have to pay your tuition fees up-front to your provider.

### Withdrawing from VET FEE–HELP assistance

If you have submitted a *Request for VET FEE–HELP assistance* form but change your mind about studying, or do not want to defer your tuition fees through VET FEE–HELP anymore, on or before the end of the census date, you must:

- pay your tuition fees up-front and in full (if you wish to continue your enrolment in that unit(s)); or
- cancel your *Request for VET FEE–HELP assistance* form (see **sections 4.10–4.11** for more details) and pay your tuition fees up-front and in full; or
- withdraw your enrolment in that unit(s) of study or you will incur a VET FEE–HELP debt for that unit(s) of study (see **sections 5.2–5.3** for more details).

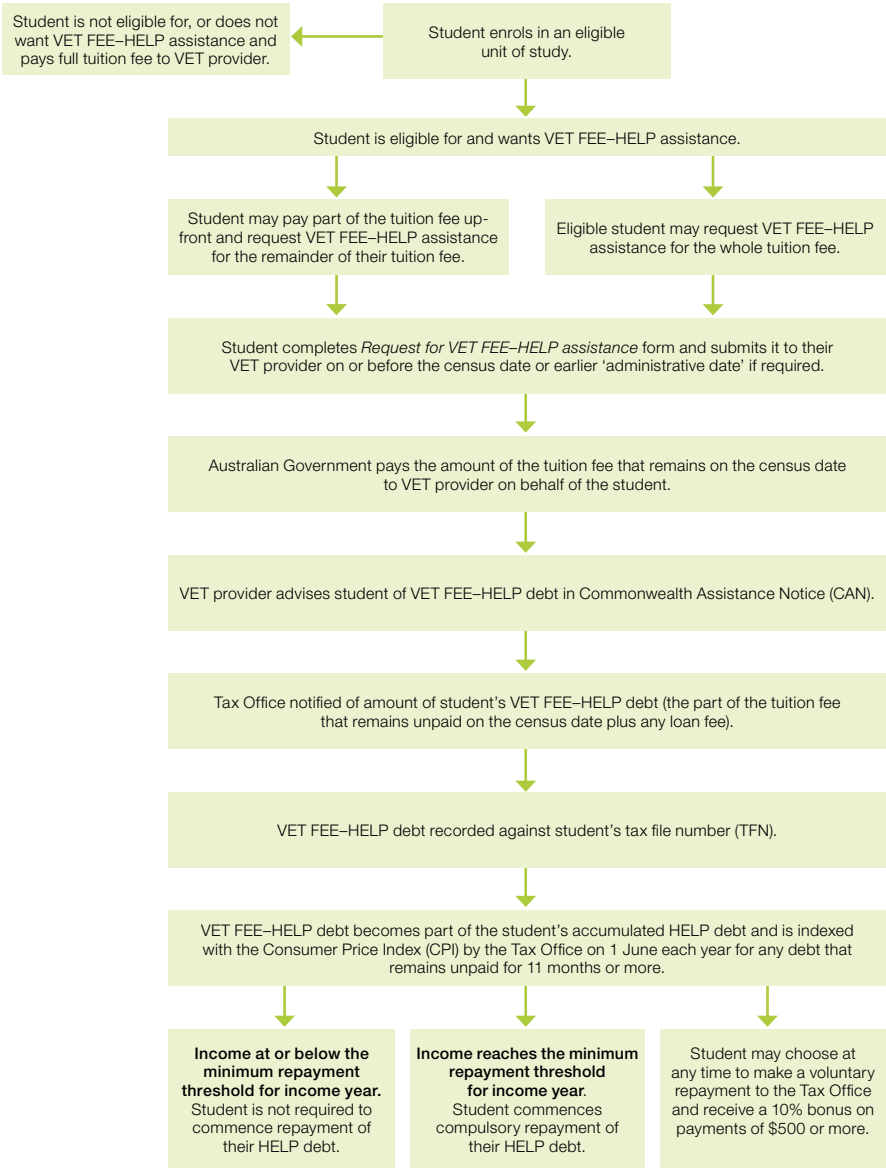
## WHAT HAPPENS AFTER I HAVE APPLIED FOR VET FEE-HELP ASSISTANCE?

---

After the census date, your provider will send you a Commonwealth Assistance Notice (CAN). Your CAN will provide you with information on your VET FEE-HELP debt for that unit(s), including any VET FEE-HELP loan fee you may have incurred for that unit(s). This notice may cover more than one unit (see **section 4.13** for more details).

After the census date, if you are entitled to VET FEE-HELP assistance, the Australian Government will pay the unpaid amount of your tuition fees for that unit(s) of study to your provider and you will incur a VET FEE-HELP debt for that amount.

# HOW VET FEE-HELP WORKS



# CONTENTS

---

<b>1. Introduction to VET FEE-HELP</b>	<b>1</b>
1.1 What is VET FEE-HELP?	1
1.2 Who administers VET FEE-HELP?	2
1.3 Which students are eligible for VET FEE-HELP assistance?	2
<b>2. Entitlement to VET FEE-HELP</b>	<b>3</b>
2.1 Am I entitled to VET FEE-HELP?	3
2.2 Am I studying at a VET provider?	3
2.3 What are the citizenship or residency requirements?	3
2.4 What is an eligible unit of study?	5
2.5 Does previous study affect my eligibility for VET FEE-HELP?	6
2.6 How much can I borrow?	6
2.7 Do my income and assets affect my eligibility for VET FEE-HELP?	6
<b>3. VET FEE-HELP assistance</b>	<b>7</b>
3.1 How does VET FEE-HELP assist me to pay my tuition fees?	7
3.2 What does VET FEE-HELP cover?	7
3.3 What is my FEE-HELP balance?	7
3.4 What if my tuition fee for a unit of study exceeds my FEE-HELP balance?	8
3.5 Are there any costs or charges in taking out a VET FEE-HELP loan?	8
3.6 How is the loan fee applied to my VET FEE-HELP loan?	9
3.7 If I can take out a VET FEE-HELP loan, am I still able to claim my tuition fees as a tax deduction?	9
<b>4. Requesting VET FEE-HELP assistance</b>	<b>10</b>
4.1 How do I apply for VET FEE-HELP assistance?	10
4.2 What does signing the form mean?	11
4.3 What if I only want VET FEE-HELP for some units of study?	11
4.4 Do I have to provide my tax file number?	11
4.5 How do I get a tax file number?	12
4.6 What do I need to do if I am unable to get my <i>Certificate of application for a tax file number (TFN)</i> from a Tax Office shopfront?	12
4.7 When is the closing date for requesting VET FEE-HELP assistance?	12
4.8 What if I change my course of study or my VET provider?	13

4.9	When do I incur a debt?	13
4.10	Can I cancel my <i>Request for VET FEE–HELP assistance</i> form?	13
4.11	Do I need to cancel my <i>Request for VET FEE–HELP assistance</i> form if I no longer wish to receive VET FEE–HELP assistance?	14
4.12	Can I get VET FEE–HELP assistance for more than one course?	14
4.13	How can I check if the calculation of my VET FEE–HELP debt is correct?	15
4.14	How can I find out my FEE–HELP balance?	15
<b>5.</b>	<b>Withdrawal or non-completion of studies</b>	<b>17</b>
5.1	How do I withdraw my enrolment in a unit(s) of study?	17
5.2	What happens if I withdraw on or before the census date?	17
5.3	What happens if I withdraw after the census date?	17
5.4	How do I apply to have my FEE–HELP balance re-credited and my debt removed in special circumstances?	18
5.5	What if I am not satisfied with the decision regarding special circumstances?	19
5.6	What happens if I fail a unit?	19
5.7	If my study load changes, will this affect my eligibility for Youth Allowance, Austudy payment, ABSTUDY or Pensioner Education Supplement?	19
<b>6.</b>	<b>Repayment of HELP loans</b>	<b>20</b>
6.1	What is an accumulated HELP debt?	20
6.2	When do I start repaying my debt?	20
6.3	How much will my repayments be?	21
6.4	Is interest charged on my debt?	22
6.5	How do I repay my debt if I am a payee under pay as you go (PAYG) withholding?	22
6.6	How do I repay my debt if I am a payer under pay as you go (PAYG) instalments?	24
6.7	What do I do if I disagree with my compulsory repayment?	24
6.8	What happens if I have difficulties making my compulsory repayment?	24
6.9	Can I make voluntary repayments?	25
6.10	Can I get a bonus for voluntary repayments?	25
6.11	How do I make a voluntary repayment?	26

6.12	Are repayments tax deductible?	29
6.13	What happens to my debt if I die?	29
6.14	What happens to my debt if I go bankrupt?	30
6.15	Where can I get information on my HELP account?	30
<b>7.</b>	<b>Information on CHESSN</b>	<b>32</b>
7.1	What is a CHESSN?	32
7.2	How do I get a CHESSN?	32
<b>8.</b>	<b>Need more help? Contacts, grievances and useful links</b>	<b>33</b>
8.1	Your VET provider	33
8.2	Department of Education, Employment and Workplace Relations (DEEWR)	33
8.3	Tax Office	33
8.4	Centrelink	34
8.5	Department of Immigration and Citizenship (DIAC)	34

# 1. INTRODUCTION TO VET FEE-HELP

---

## 1.1 What is VET FEE-HELP?

VET FEE-HELP is an income contingent loan scheme for the Vocational Education and Training (VET) sector that is part of the Higher Education Loan Program (HELP).

VET FEE-HELP assists eligible students to pay for all or part of their tuition fees at approved VET providers (providers) when studying one or more of the following VET accredited courses of study:

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

VET FEE-HELP can cover all or part of a student's tuition fees. Over their lifetime a student may borrow through VET FEE-HELP an amount up to the FEE-HELP limit (see **section 3.3** of this booklet) to pay their tuition fees.

There is a loan fee of up to 20%<sup>1</sup> for all VET FEE-HELP loans. The FEE-HELP limit does not include the loan fee.

The Australian Government pays the amount of the loan direct to a student's provider. Students repay their loans through the Australian taxation system once their repayment income is above the minimum repayment threshold for compulsory repayment, which for 2009-10 is \$43,150. Voluntary repayments may be made at any time, regardless of income.

---

\* With an approved VET credit transfer arrangement to a Bachelor's degree with a higher education provider (HEP—a higher education institution approved to offer FEE-HELP to its students). Some VET providers are not required to have credit transfer arrangements in place for their Diploma and Advanced Diploma courses. You should contact your VET provider for more information.

1 A lesser loan fee may apply in your State/Territory. You should contact your VET provider for more information.

## 1.2 Who administers VET FEE-HELP?

VET FEE-HELP is administered under the *Higher Education Support Act 2003* (HESA) by the Department of Education, Employment and Workplace Relations, the Australian Taxation Office (the Tax Office) and VET providers.

## 1.3 Which students are eligible for VET FEE-HELP assistance?

Students who are not in a publicly supported training place (subsidised by the state/territory and/or Australian governments) are required to pay the full tuition fee cost and are known as **full fee-paying students**.

Both full fee-paying students, and those studying in a place subsidised by some State and Territory Governments, have access to VET FEE-HELP assistance. You should contact your VET provider to determine whether students enrolled in a publicly supported training place in your State/Territory are eligible for VET FEE-HELP assistance.

## 2. ENTITLEMENT TO VET FEE-HELP

---

### 2.1 Am I entitled to VET FEE-HELP?

You are entitled to VET FEE-HELP assistance for a unit of study if you:

- are undertaking study as a full fee-paying student with an approved provider (see **section 2.2**);
- are undertaking study in a training place which is subsidised by a State/Territory Government<sup>2</sup>;
- meet citizenship or residency requirements (see **section 2.3**);
- are enrolled in an eligible unit of study on or before the census date for the unit (see **section 2.4**) and remain enrolled in the unit at the end of the census date;
- meet the tax file number (TFN) requirements (see **section 4.4**);
- have completed, signed and submitted a valid *Request for VET FEE-HELP assistance* form for the course of study of which the unit forms a part, on or before the census date (see **section 4.1**); and
- have not exceeded the FEE-HELP limit (see **section 2.6**).

### 2.2 Am I studying at a VET provider?

To access VET FEE-HELP you must study with a registered training organisation that has been approved as a VET provider under HESA.

Approved providers are listed on the DEEWR website:  
([www.deewr.gov.au/vetfeehelp](http://www.deewr.gov.au/vetfeehelp)).

### 2.3 What are the citizenship or residency requirements?

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

- an Australian citizen;

OR

- the holder of a permanent humanitarian visa who will be resident in Australia for the duration of the unit of study in which you are seeking VET FEE-HELP assistance.

---

<sup>2</sup> You should contact your VET provider to determine whether students enrolled in a publicly supported training place in your State/Territory are eligible for VET FEE-HELP assistance.

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

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

Holders of permanent visas and New Zealand citizens are **NOT** eligible for VET FEE-HELP assistance.

**Note:** Most New Zealand citizens who arrive in Australia are the holders of a temporary visa called a Special Category Visa (SCV). This is not a permanent visa. A permanent residency visa is **not** a permanent humanitarian visa. Please refer to Table 1 (below) listing the permanent humanitarian visas subclasses that are eligible for VET FEE-HELP assistance.

**Table 1 – Permanent humanitarian visa subclasses**

Permanent humanitarian visa subclass—historical list	Subclass title
200	Refugee
201	In-Country Special Humanitarian
202	Global Special Humanitarian
203	Emergency Rescue
204	Woman At Risk
205	Camp Clearance
206	Lebanese Concession – obsolete code
207	Soviet Concession – obsolete code
208	East Timorese in Portugal, Macau or Mozambique
209	Citizens of Former Yugoslavia (Displaced Persons)
210	Minorities in Former USSR
211	Burmese in Burma
212	Sudanese
213	Burmese in Thailand
214	Cambodian
215	Sri Lankan (Special Assistance)
216	Ahmadi

**Table 1 – Permanent humanitarian visa subclasses (continued)**

Permanent humanitarian visa subclass—historical list	Subclass title
217	Vietnamese
803	Refugee (After Entry) – obsolete code
807	Compassionate (Humanitarian Grounds) – obsolete code
809	PRC Citizen – obsolete code
810	Refugee – obsolete code
817	Protection (Permanent Entry After Entry) Visa – obsolete code
851	Resolution of Status (Introduced 9 August 2008)
866	Protection (Residence)

Current at: March 2009.

**Important:** If you are currently studying as a full-fee paying student or if you are undertaking study in a training place which is subsidised by a State/Territory Government<sup>3</sup>, and you obtain Australian citizenship, you may access VET FEE–HELP assistance (if you meet all the other eligibility criteria) for those units you have yet to complete. This could include units in which you are currently enrolled for which the census dates for the units have not yet passed (see **section 8.5**).

## 2.4 What is an eligible unit of study?

An eligible unit of study is a subject or unit which 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 a provider. In some States/Territories, for diploma and advanced diploma courses to be eligible courses of study, the courses must have an approved credit transfer arrangement to a Bachelor degree with a HEP. Your provider and/or your State/Territory Training Authority will be able to advise you of which courses/units are eligible ones under VET FEE–HELP.

<sup>3</sup> You should contact your VET provider to determine whether students enrolled in a publicly supported training place in your State/Territory are eligible for VET FEE–HELP assistance.

## 2.5 Does previous study affect my eligibility for VET FEE-HELP?

No. Previous qualifications or your study results do not affect your eligibility for VET FEE-HELP.

## 2.6 How much can I borrow?

Eligible students may borrow up to the FEE-HELP limit over their lifetime. This applies no matter whether the assistance is through VET FEE-HELP or FEE-HELP.

In 2009, the FEE-HELP limit is \$83,313, except for medicine, dentistry and veterinary science courses (that lead to initial registration as practitioners in those fields) where the limit is \$104,142. The FEE-HELP limit is indexed on 1 January each year.

As a person uses VET FEE-HELP to pay their tuition fees, the amount they may borrow in future is reduced. Once a person has borrowed an amount equal to the FEE-HELP limit (the indexed amount at that time), they will not be able to receive VET FEE-HELP assistance (or FEE-HELP assistance) to pay tuition fees. This applies even if a person has partially or fully repaid their VET FEE-HELP (or FEE-HELP) debt.

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

No. Your income and assets do not affect your eligibility for VET FEE-HELP. The income and assets of your partner or family also do not affect your eligibility for VET FEE-HELP.

However, if your income is above the minimum threshold for compulsory repayment, you will be required to repay some or all of your VET FEE-HELP debt (see **Chapter 6**).

## 3. VET FEE-HELP ASSISTANCE

---

### 3.1 How does VET FEE-HELP assist me to pay my tuition fees?

Your provider will set the tuition fee for your unit(s) of study and the date by which payment is required. If you decide not to pay the full tuition fee up-front to your provider and you are eligible for VET FEE-HELP assistance, you may:

- pay some of the tuition fee up-front and request a VET FEE-HELP loan for the remainder of the tuition fee; or
- request a VET FEE-HELP loan for the full tuition fee.

If you are entitled to VET FEE-HELP assistance, the Australian Government will lend to you, the amount of any tuition fee for your unit of study, which has not been paid at the end of the census date for that unit. You must apply for a VET FEE-HELP loan before a VET FEE-HELP loan will be given to you (see **section 4.1**).

The Australian Government will pay the outstanding amount of your tuition fee directly to your provider on your behalf.

### 3.2 What does VET FEE-HELP cover?

VET FEE-HELP provides a loan for tuition fees only. VET FEE-HELP does not cover accommodation and general living expenses.

The Australian Government provides income support for eligible students through Youth Allowance, Austudy and ABSTUDY or Pensioner Education Supplement (see **section 8.4** for Centrelink contact details).

### 3.3 What is my FEE-HELP balance?

Your FEE-HELP balance is the amount of VET FEE-HELP or FEE-HELP you are still able to borrow. For example, if you commenced a VET IT diploma, were entitled to VET FEE-HELP assistance during 2009 and borrowed \$12,600 through VET FEE-HELP to pay for your tuition fees, your FEE-HELP balance would be \$70,713 (\$83,313 less \$12,600). Once you reach the FEE-HELP limit, your FEE-HELP balance is nil.

The FEE-HELP limit for a particular year is published by DEEWR on the VET FEE-HELP website at [www.deewr.gov.au/vetfeehelp](http://www.deewr.gov.au/vetfeehelp) and in the VET FEE-HELP and FEE-HELP information booklets for students for that year.

Anytime a student accesses VET FEE-HELP and/or FEE-HELP to pay their tuition fees, the amount they may borrow in future is reduced. Once a student has borrowed an amount equal to the FEE-HELP limit (as indexed at that time), they will not be able to receive VET FEE-HELP or FEE-HELP assistance to pay their tuition fees. Repayments do not reset the maximum that can be borrowed.

### 3.4 What if my tuition fee for a unit of study exceeds my FEE-HELP balance?

If you enrol in a unit of study and the tuition fee exceeds your FEE-HELP balance, you will receive VET FEE-HELP assistance only for an amount equal to your FEE-HELP balance.

You will need to pay the remainder of your tuition fee direct to your provider. If you do not do this, your provider may cancel your enrolment as some of your tuition fee will remain unpaid.

It is your responsibility to be aware of your FEE-HELP balance and to **ADVISE** your provider if you do not have sufficient FEE-HELP balance to cover your tuition fee. (See **section 4.14** for information on how to check your FEE-HELP balance).

### 3.5 Are there any costs or charges in taking out a VET FEE-HELP loan?

There is no application fee for requesting VET FEE-HELP assistance.

A loan fee of up to 20%<sup>4</sup> applies to all VET FEE-HELP loans.

The loan fee **does not count** towards your FEE-HELP balance.

There is no interest charged on your VET FEE-HELP debt. However, your debt is indexed annually by the Tax Office to maintain its real value (see **section 6.4**). Any indexation amount does not increase your FEE-HELP balance.

---

4 A lesser loan fee may apply in your State/Territory. You should contact your VET provider for more information.

### 3.6 How is the loan fee applied to my VET FEE–HELP loan?

The loan fee for a unit of study is charged for 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 a unit of study, your loan fee will be \$100 and your VET FEE–HELP debt reported to the Tax Office will be \$600. However, your FEE–HELP balance will only decrease by \$500 as the loan fee is **not included** in your FEE–HELP balance.

The amount of your loan fee will be shown on your Commonwealth Assistance Notice (CAN) (see **section 4.13**).

### 3.7 If I can take out a VET FEE–HELP loan, am I still able to claim my tuition fees as a tax deduction?

Taking out a VET FEE–HELP loan does not affect your ability to claim a tax deduction.

You may be entitled to a tax deduction for your tuition fees, including the tuition fees that the Australian Government pays on your behalf through VET FEE–HELP, if there is a direct connection between your education and your work activities at the time the expense was incurred. You can phone the Tax Office on **13 28 61** for further advice.

The loan fee, the compulsory repayment and any voluntary repayment of your VET FEE–HELP debt are not tax deductible. See **Chapter 6** for further information on repaying your VET FEE–HELP debt.

## 4. REQUESTING VET FEE–HELP ASSISTANCE

---

### 4.1 How do I apply for VET FEE–HELP assistance?

If you are eligible for VET FEE–HELP assistance and would like to obtain a VET FEE–HELP loan, you should obtain a *Request for VET FEE–HELP assistance* form from your provider.

Copies or facsimiles of the *Request for VET FEE–HELP assistance* form are not acceptable. Some providers do allow students to submit their forms electronically. You will need to confirm with your provider whether this method of submitting the form is available to you.

You must complete and sign the form and return it to the appropriate officer of your provider on or before the census date (or the earlier date set by your provider) for the first unit of study for which you wish to obtain VET FEE–HELP assistance. If you have not submitted a completed *Request for VET FEE–HELP assistance* form on or before the census date for the unit, you will not be entitled to VET FEE–HELP assistance for that unit and the Australian Government will not pay your tuition fee for that unit.

When you fill out the form, you must:

- indicate the course of study for which you would like to obtain a VET FEE–HELP loan. The form covers all of the units of study that you undertake with your provider as part of that course;
- fill out a separate *Request for VET FEE–HELP assistance* form for each course of study for which you would like to obtain VET FEE–HELP assistance; or
- fill out a new form if you change to a new course of study or change to a different provider.

When completing the form, you must tick all relevant boxes and sign the **Declaration**. You should contact your provider if you are unsure of how to complete the form.

You are only entitled to receive VET FEE–HELP for units of study that have a census date on or after the day on which your form is returned to the appropriate officer of your provider.

## 4.2 What does signing the form mean?

When you sign your *Request for VET FEE-HELP* assistance form, you are:

- confirming that you have read this booklet and the *Request for VET FEE-HELP* assistance form and are aware of your obligations under VET FEE-HELP;
- requesting the Australian Government to lend you the amount of the tuition fee outstanding at the end of the census date for each unit of study covered by the form and to use this amount to pay the outstanding amount of your tuition fee to your provider on your behalf; and
- agreeing to begin repaying the loan to the Australian Government, through the taxation system, when your repayment income for an income year<sup>5</sup> is above the minimum repayment threshold for compulsory repayment (see **sections 6.2–6.3** for information on repayment thresholds).

## 4.3 What if I only want VET FEE-HELP for some units of study?

You may choose to pay the tuition fee for some or all of the units you are undertaking. You simply pay the tuition fee up-front for those units in the usual manner specified by your provider which must be on or before the census date. You will not incur a VET FEE-HELP debt for these units, as there will be no unpaid amount for the Australian Government to pay on your behalf.

## 4.4 Do I have to provide my tax file number?

You will be asked to provide your tax file number (TFN) when completing and signing the *Request for VET FEE-HELP* assistance form.

If you choose not to provide your TFN, you will not be entitled to VET FEE-HELP assistance. If you cannot quote your TFN when you enrol, you need to obtain a TFN or a *Certificate of application for a tax file number (TFN)* from the Tax Office stating that you have applied for one, and **provide** it to your provider on or before the census date.

**If you cannot quote your TFN or supply a *Certificate of application for a tax file number (TFN)* on or before the census date, you will not be entitled to VET FEE-HELP assistance.**

Your provider will use your TFN to provide advice to the Tax Office on the amount of your loan.

---

5 Income year refers to the **financial year**, not calendar year.

## 4.5 How do I get a tax file number?

If you do not have a TFN, you will need to complete a *Tax file number application or enquiry for an individual* form, available from the Tax Office website at **www.ato.gov.au**. TFNs cannot be allocated over the telephone, by facsimile or email. For information on how to apply for a TFN, or if you cannot find your TFN, phone the Tax Office on **13 28 61**.

It is **essential to apply early** to ensure you have your **TFN** on or before the census date. A TFN is usually provided within **28 days** of application. If you are applying for a TFN for the purpose of VET FEE–HELP and it is within one month of the relevant census date, you should request a *Certificate of application for a tax file number (TFN)* from a Tax Office shopfront. If you have not received your TFN within 10 days before the census date, you should provide this certificate to your provider as proof that you have applied.

You must then quote your TFN to an appropriate officer of your provider within **21 days** of the day the Tax Office issues you a *Tax File Number Advice*.

## 4.6 What do I need to do if I am unable to get my *Certificate of application for a tax file number (TFN)* from a Tax Office shopfront?

If you have mailed your *Tax file number application or enquiry for an individual* form to the Tax Office and you are unable to get your *Certificate of application for a tax file number (TFN)* from a Tax Office shopfront, contact the **Tax Office** on **1300 650 225** for advice on what you need to do.

## 4.7 When is the closing date for requesting VET FEE–HELP assistance?

You must submit your *Request for VET FEE–HELP assistance* form to your provider on or before the census date (or the earlier date set by your provider) for the first unit of study for which you wish to obtain VET FEE–HELP assistance.

Your provider is required to set and publish the census date for each of the units of study it offers. This date must be at least 20% of the way through the period in which the unit is undertaken. However, your provider can and may set an earlier date for the submission of the form and payment of any up-front tuition fees.

You should check this with your provider. You must ensure that you meet this deadline otherwise your provider may charge you a late fee or cancel your enrolment if you do not.

If you have not submitted a completed *Request for VET FEE-HELP assistance* form on or before the census date, you **WILL NOT** be entitled to VET FEE-HELP assistance for that unit. The Australian Government will not pay your tuition fee for that unit.

The census date deadlines cannot be extended.

## 4.8 What if I change my course of study or my VET provider?

You will need to submit a new *Request for VET FEE-HELP assistance* form if you:

- transfer from one course of study to another; or
- change your provider.

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

## 4.9 When do I incur a debt?

You incur a VET FEE-HELP debt immediately after the census date for each unit of study that falls under the course of study for which you have applied to receive VET FEE-HELP assistance.

If you have requested a VET FEE-HELP loan, but change your mind about studying, you must either cancel your *Request for VET FEE-HELP assistance* form (see **sections 4.10–4.11**) or withdraw your enrolment in each unit of study **on or before** its census date or you will incur a debt.

## 4.10 Can I cancel my *Request for VET FEE-HELP assistance* form?

You are able to cancel your *Request for VET FEE-HELP assistance* form at any time. You must do this in writing to your provider. If you have not cancelled your *Request for VET FEE-HELP assistance* form and you have not paid your tuition fees for a unit of study and you wish to ensure that you do not obtain VET FEE-HELP assistance for that unit, you must either:

- cancel any *Request for VET FEE-HELP assistance* form that covers the unit **on or before the census date** for that unit; or
- pay the full amount of the tuition fee for that unit directly to the provider on or before the census date for that unit.

It is important to remember that if you have not correctly withdrawn from a unit(s) of study on or before its census date and you have lodged your *Request for VET FEE–HELP assistance* form that covers the unit(s), you will incur a debt with the Australian Government. That debt cannot be transferred or deferred to another unit of study.

See **Chapter 5** for further information on withdrawal from studies.

#### 4.11 Do I need to cancel my *Request for VET FEE–HELP assistance* form if I no longer wish to receive VET FEE–HELP assistance?

You do not need to cancel your *Request for VET FEE–HELP assistance* form if you decide to pay your tuition fee up-front. You will only incur a VET FEE–HELP debt for a unit of study if, on the census date, you:

- are still enrolled in the course for which you have completed a *Request for VET FEE–HELP assistance* form (that is, you have not withdrawn your enrolment in all of your units); and
- have not paid the full amount of your tuition fee for the unit(s) of study; and
- have a FEE–HELP balance greater than zero.

#### 4.12 Can I get VET FEE–HELP assistance for more than one course?

You can obtain VET FEE–HELP assistance for more than one course of study provided that you have sufficient FEE–HELP balance (see **Section 4.13**) and are otherwise eligible. You must submit a separate *Request for VET FEE–HELP assistance* form for each course, even if both courses are with the same provider.

If the courses are with different providers, you will need to ensure that each provider receives from you a completed *Request for VET FEE–HELP assistance* form for each course that you are undertaking.

If you are studying with more than one provider and are nearing your FEE–HELP limit (see **section 2.6** for details on FEE–HELP limits), you **MUST** notify each provider of the amount of VET FEE–HELP assistance payable for the course you are undertaking with that provider.

You will need to pay up-front to your provider any part of your tuition fee that you do not have sufficient FEE-HELP balance to cover. If you do not do this, your provider may cancel your enrolment as some of your tuition fees will remain unpaid.

It is your responsibility to be aware of your FEE-HELP balance and you **MUST** advise your provider if you do not have sufficient FEE-HELP balance to cover your tuition fee.

### 4.13 How can I check if the calculation of my VET FEE-HELP debt is correct?

Within 28 days following the census date for your unit of study, your provider will send you a Commonwealth Assistance Notice (CAN) for that unit. The CAN will provide you with information on your VET FEE-HELP debt for that unit, including any loan fee you may have incurred for that unit. The notice may cover more than one unit.

Your CAN will enable you to check if the calculation of your VET FEE-HELP debt for the unit(s) covered by the notice is correct.

If you believe the CAN is incorrect, you should give the appropriate officer of your provider a written request asking for the CAN to be corrected. You should identify the matters in the CAN that you believe are not correct and specify why you believe they are incorrect. You **MUST** submit your request within 14 days of the date of your CAN (or such longer period as your provider allows).

### 4.14 How can I find out my FEE-HELP balance?

You should keep a record of all CANs sent to you. You need to be aware of the total amount of tuition fees that have been paid on your behalf using VET FEE-HELP (and FEE-HELP if applicable). Your FEE-HELP balance is the amount of the FEE-HELP limit less the amount of any VET FEE-HELP loan you have requested for tuition fees which the Australian Government has paid to your provider on your behalf using VET FEE-HELP (and FEE-HELP if you have accessed this for higher education study).

It is your responsibility to be aware of your FEE-HELP balance.

You **MUST** advise your provider if your FEE–HELP balance is less than the tuition fees you are required to pay to your provider. If you enrol in a unit of study and the tuition fee exceeds your FEE–HELP balance, you will receive VET FEE–HELP assistance only for an amount equal to your FEE–HELP balance. You will need to pay the remainder of your tuition fee up-front to your provider. If you do not do this, your provider may cancel your enrolment as some of your tuition fees will remain unpaid.

You can access the *myUniAssist* website for a summary of your personal details regarding Higher Education Loan Program (HELP) assistance through the **www.goingtouni.gov.au** entry point. Using your Commonwealth Higher Education Student Support Number (CHESSN) and other personal identifying data, you can view your VET FEE–HELP and/or FEE–HELP loans/debts, the most recently recorded FEE–HELP balance, and liabilities under HELP (VET FEE–HELP, FEE–HELP, HECS-HELP and/or OS-HELP debts) as reported to DEEWR by your provider(s) (see **section 7.1-7.2** for information about your CHESSN).

The *Going to Uni* website is maintained by DEEWR. Information is updated as it is received from your provider and processed by DEEWR. There is a time lag between the census date and the date when your provider reports information and it is processed by DEEWR. Your VET FEE–HELP debt and FEE–HELP balance recorded on *myUniAssist* may not include studies undertaken in the previous six months. You will need to take into account any units you have enrolled in that have not yet been reported to, or processed by, DEEWR when calculating your FEE–HELP balance.

Your CAN will provide the most up-to-date information for working out your FEE–HELP balance (see **section 4.13**).

## 5. WITHDRAWAL OR NON-COMPLETION OF STUDIES

---

### 5.1 How do I withdraw my enrolment in a unit(s) of study?

It is important that you follow the correct withdrawal procedures of your provider. It is your responsibility to find out about these procedures by contacting your provider. You should keep a copy of your withdrawal form as confirmation that you advised your provider of your withdrawal on or before the census date.

You should not confuse the census date, which is the last day in which to apply for VET FEE-HELP assistance, with the academic withdrawal date (the date set by your provider as the final day that a student can withdraw from a unit without incurring an academic penalty—i.e. a recorded fail grade), as these dates may be different. Your provider will be able to inform you of the census date and the academic withdrawal date.

It is important to remember if you have not correctly withdrawn from a unit(s) on or before its census date and you have lodged your *Request for VET FEE-HELP assistance* form that covers the unit(s), you will incur a debt with the Australian Government. That debt cannot be transferred or deferred to another unit of study.

### 5.2 What happens if I withdraw on or before the census date?

If you correctly withdraw from any unit with your provider on or before the census date, your FEE-HELP balance will not be reduced and you will not incur a VET FEE-HELP debt for that unit.

### 5.3 What happens if I withdraw after the census date?

If after the census date, special circumstances occur and you are unable to continue your studies, you can apply to your provider to have your FEE-HELP balance re-credited and your VET FEE-HELP debt removed for that unit(s). You should note there are time limits for applying to have your FEE-HELP balance re-credited due to special circumstances (see **section 5.4**).

## 5.4 How do I apply to have my FEE-HELP balance re-credited and my debt removed in special circumstances?

If you withdraw your enrolment in a unit of study after the census date, or have not completed the requirements for a unit as a result of special circumstances, you may apply to your provider to have your FEE-HELP balance re-credited. Your FEE-HELP balance can only be re-credited in special circumstances.

If your FEE-HELP balance for a unit of study is re-credited, any VET FEE-HELP debt you have incurred for that unit will automatically be removed.

It is important to note that if you have successfully completed a unit of study, you are not eligible to apply to have your FEE-HELP balance re-credited or have your debt removed for that unit.

### How to apply

You need to apply to your provider to have your FEE-HELP balance for your unit(s) of study re-credited. **Do not apply to DEEWR or the Tax Office.**

Your application must indicate the unit(s) of study for which you are seeking to have your FEE-HELP balance re-credited. It must also detail the special circumstances that you believe made it impractical for you to complete that unit(s). Your provider will be able to give you details on all the requirements relating to the re-crediting of your FEE-HELP balance.

### What are special circumstances?

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

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

Your provider will decide whether to re-credit your FEE-HELP balance in accordance with the requirements of HESA.

## Time limits for applying

**You must make your application to your provider within 12 months after your withdrawal day.**

Your withdrawal day is the day specified by your provider as the day your application for withdrawal of your enrolment from the unit(s) of study takes effect. If you have not withdrawn your enrolment, you must make your application to your provider within 12 months of the last day of the unit(s) in which you were enrolled.

Your provider may waive the time limit for making your application to have your FEE-HELP balance re-credited and your VET FEE-HELP debt removed if it is satisfied that it was not possible for you to apply within the time limit.

## 5.5 What if I am not satisfied with the decision regarding special circumstances?

If you are not satisfied with the decision made on your application regarding special circumstances, you should apply to your provider for a review of that decision. The time limit for applying for a review of a decision is **28 days** from the day on which you first received notice of the decision, or such longer period as your provider allows.

If you are still not satisfied with the reconsidered decision, you can apply to the Administrative Appeals Tribunal (AAT) for a review. Information about the contact details for the AAT, application procedures and application fees will be included in the notice of the decision or can be found at **[www.aat.gov.au](http://www.aat.gov.au)**.

## 5.6 What happens if I fail a unit?

If you fail a unit, you still have to pay the debt for that unit. It does not matter whether or not you attended any classes.

## 5.7 If my study load changes, will this affect my eligibility for Youth Allowance, Austudy payment, ABSTUDY or Pensioner Education Supplement?

If you vary your study load, you must notify Centrelink within 14 days and Centrelink will assess whether you remain eligible for income support. For further information about Youth Allowance, Austudy, ABSTUDY or Pensioner Education Supplement, contact Centrelink (see **section 8.4**).

## 6. REPAYMENT OF HELP LOANS

---

### 6.1 What is an accumulated HELP debt?

An accumulated HELP debt is a consolidated debt that can include debts incurred under the following income contingent loan schemes:

- VET FEE-HELP;
- FEE-HELP;
- HECS-HELP; and
- OS-HELP.

### 6.2 When do I start repaying my debt?

You start repaying your accumulated HELP debt when your repayment income is above the minimum repayment threshold for compulsory repayment. The repayment thresholds are adjusted each year to reflect any changes in average weekly earnings. The minimum repayment income threshold for the 2009-10 income year<sup>6</sup> is \$43,150. Your repayment income is made up of the following amounts from your income tax return for the income year:

- your taxable income; plus
- any amount your taxable income was reduced by a net rental loss; plus
- any total reportable fringe benefits amounts shown on your annual PAYG payment summaries; plus
- any exempt foreign employment income amounts included in your income tax return.

**Note:** Compulsory HELP repayments are calculated using your repayment income. The way that repayment income is defined is changing.

From 1 July 2009, repayment income will include:

- taxable income;
- reportable fringe benefits (as reported on your payment summary);
- total net investment loss (which includes net rental losses);
- reportable super contributions; and
- any exempt foreign employment income amounts included in a tax return.

---

6 Income year refers to the **financial year**, not the calendar year.

For further information regarding your repayment income, contact the Tax Office (see **section 8.3**).

### 6.3 How much will my repayments be?

When your repayment income is above the minimum threshold for any particular year, the Tax Office will calculate your compulsory repayment for that 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 2 contains the repayment thresholds and repayment rates for income earned during the 2009–10 income year<sup>6</sup>.

**Table 2 – 2009–10 repayment thresholds and repayment rates**

Repayment income 2009–10	Repayment rate (% of repayment income)
Below \$43,151	Nil
\$43,151–\$48,066	4.0%
\$48,067–\$52,980	4.5%
\$52,981–\$55,764	5.0%
\$55,765–\$59,943	5.5%
\$59,944–\$64,919	6.0%
\$64,920–\$68,336	6.5%
\$68,337–\$75,203	7.0%
\$75,204–\$80,136	7.5%
\$80,137 and above	8.0%

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 debt.

You must start repaying your debt when your repayment income is above the minimum repayment threshold, even if you are still studying.

### Example

Andrew's taxable income for the 2009–10 income year is \$43,420. In his income tax return, he claims a net rental loss of \$2,250, has a total reportable fringe benefits amount of \$3,890 and an exempt foreign employment income amount of \$2,580. Andrew's repayment income is  $\$43,420 + \$2,250 + \$3,890 + \$2,580 = \$52,140$ . Andrew's compulsory repayment for 2009–10 is  $\$52,140 \times 4.5\% = \$2,346.30$ .

If the calculated repayment amount is more than the balance of your accumulated HELP debt, you only pay the balance.

## 6.4 Is interest charged on my debt?

No. You are not charged interest on your debt. Your accumulated HELP debt is indexed annually on 1 June each year to maintain its real value 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.

Indexation is applied by the Tax Office each year to the part of your debt that has remained unpaid for 11 months or more. The indexation figure is available at the Tax Office website at: [www.ato.gov.au](http://www.ato.gov.au).

On 1 June 2010, all debts incurred between January and June 2009 will be indexed and become part of the accumulated HELP debt. Debts incurred between July 2009 and December 2009 will also become part of the accumulated HELP debt, but will not be indexed until 1 June 2011.

## 6.5 How do I repay my debt if I am a payee under Pay As You Go (PAYG) withholding?

If you receive payments for work and services, benefit and compensation payments, or superannuation income streams and annuities, then you may have amounts withheld from your payments under the PAYG withholding system. If amounts are withheld from your payments, you are a 'payee' for PAYG withholding purposes. The entity making the payment is your 'payer'—your employer in most circumstances.

You must advise your payer if you have an accumulated HELP debt on a *Tax File Number (TFN) declaration or Withholding declaration*. When you advise your payer that you have an accumulated HELP debt, your payer must withhold additional amounts from your pay once you earn \$799 or more per week in the 2009–10 income year.

The additional amounts withheld by your payer are to cover any compulsory repayment that may be calculated on your notice of assessment for the year. These amounts are not credited to your account during the year, 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 withholding credits**. 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 Tax Office will refund the excess to you.

### Payments from more than one payer

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

In 2009–10, if you have more than one job and expect to earn more than \$16,500 per year (\$317 per week) from the job where you have claimed the tax free threshold, you will likely have a tax debt at the end of the income year.

To avoid having a debt, you should ask the payer from which you have claimed the tax free threshold to withhold additional amounts by completing a *Withholding declaration—upwards variation* form available from the Tax Office.

### Holiday or temporary jobs

If you have a holiday or temporary job and you earn \$799 or more per week in the 2009–10 income year, but your repayment income for the income year is not above the minimum repayment threshold, you can apply to the Tax Office to get your payer to stop withholding additional amounts for your HELP debt. You will need to complete and send to the Tax Office a *2009 PAYG income tax withholding variation application* form, available from the Tax Office. The Tax Office will then advise your payer of the correct amount to withhold.

You should only apply to vary your amount withheld if you are sure that your repayment income for the year will be below the minimum repayment threshold.

### No compulsory repayment required because of low family income

If, due to low family income, you are entitled 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 repayment for that year. You can provide your payer with a completed *Medicare levy variation declaration* form, available from the Tax Office. Your payer will then stop withholding additional amounts for that year. For more information about repayments, contact the Tax Office (see **section 8.3**).

## 6.6 How do I repay my debt if I am a payer under Pay As You Go (PAYG) instalments?

PAYG instalments is a system where you make payments towards your expected tax liability on your business and investment income for the current income year. The Tax Office will notify you of an instalment rate and an instalment amount, which take into account any accumulated HELP debt. For more information about PAYG instalments, contact the Tax Office (see **section 8.3**).

## 6.7 What do I do if I disagree with my compulsory repayment?

You should check all the details from your income tax notice of assessment with the details contained in your income tax return. If you think there is a problem, phone the Tax Office on **13 28 61**. When you phone, have your income tax notice of assessment and, if possible, a copy of your income tax return with you.

After speaking to the Tax Office, if you still believe the details on your notice of assessment are wrong, you can request an amendment or lodge an objection with the Tax Office. Information on how to request an amendment or lodge an objection, including statutory time limits, is available from the Tax Office (see **section 8.3**).

## 6.8 What happens if I have difficulties making my compulsory repayment?

If you believe that making your compulsory repayment would cause you serious hardship, or there are other special reasons why you believe that you should not have to make a compulsory repayment, you may apply to the Tax Office, in writing, to have that amount, or part of that amount, deferred. If you intend to apply to defer your compulsory repayment, you will need to complete the form, *Deferring your compulsory HELP, HECS or Financial Supplement repayment*, available from the Tax Office. On the form, you are asked to provide a detailed statement of your household income and expenditure to justify your claim if it is made under serious hardship.

Compulsory HELP repayments only relate to 2005–06 and later income years. There are time limits for applying to defer your compulsory HELP repayment.

Compulsory HECS repayments only relate to 2004–05 and earlier income years. You can apply to defer your compulsory HECS repayment at any time.

The Tax Office will advise you, in writing, whether your application is successful. If you are unhappy with the decision, you may apply to have the decision reviewed

within **28 days** after the day you receive the notice of the decision. You will be notified of the outcome of the review within **28 days** of the Tax Office receiving your request.

If you still believe the Tax Office has made the wrong decision, you may then apply to the Administrative Appeals Tribunal (AAT) for a review of that decision. The application must be lodged 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 Tax Office (see **section 8.3**).

## 6.9 Can I make voluntary repayments?

Yes. You can make a voluntary repayment to the Tax Office at any time and for any amount. Making a voluntary repayment reduces your debt immediately. However, you may still have to make a compulsory repayment, if after making a voluntary repayment:

- you still have an accumulated HELP debt; and
- your repayment income is above the minimum repayment threshold.

Voluntary repayments are in addition to compulsory repayments. They are not refundable.

## 6.10 Can I get a bonus for voluntary repayments?

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% off 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.

### Example

Jane has a debt of \$5,250 and she makes a \$2,500 voluntary repayment. With the 10% bonus, the value of her repayment is	\$2,750 ( $\$2,500 \times 1.10$ )
Jane's total debt is reduced to	\$2,500 ( $\$5,250 - \$2,750$ )
Jane's bonus amount is	$\$2,750 - \$2,500 = \$250$ .

If you wish to pay off your total debt, the amount of your repayment is your total debt divided by 1.10.

If you pay off your entire debt with a voluntary repayment of less than \$500 you may be entitled to the 10% bonus. The bonus will be applied to your payment if it pays off your debt. However, if you have any HELP debts that have not been reported to the Tax Office at the time of the payment, the bonus may be reversed 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 Tax Office receives and records your debt for that unit. If you have only recently incurred a liability for a unit against which you wish to make a voluntary repayment, you should first contact the Tax Office to see if the debt has been recorded against your TFN. If not, the Tax Office will be able to advise you what you need to do (see **section 8.3**).

You may also benefit from making a voluntary repayment before indexation is applied on 1 June. If you intend to make a voluntary repayment before indexation is applied, you should allow enough time for the payment to be processed and credited to your account before 1 June.

If you intend to pay off your total debt with a voluntary repayment, ensure you make the repayment before you lodge your income tax return. If your income tax return is processed before your voluntary repayment is credited to your account, a compulsory repayment may be included in your income tax notice of assessment and you may not receive the 10% bonus.

## 6.11 How do I make a voluntary repayment?

There are several ways you can make your voluntary repayment:

- BPAY®;
- direct credit;
- in person at an Australia Post outlet; or
- mail.

If you require a receipt, you should make your payment through BPAY® or in person at any Australia Post outlet.

### Electronic payments

When making payments by BPAY® or direct credit, check with your financial institution for processing deadlines to ensure your payments reach the Tax Office on or before the date you require the payment to be credited to your account. Payments made out of hours, on a weekend or public holiday, **will not** reach the Tax Office until the next working day.

## What is my Electronic Funds Transfer (EFT) code?

Your EFT code is the reference number. It is printed directly above the barcode on your payment slip. If you pay using BPAY® or direct credit you will need this number.

### BPAY

Make a payment directly from your cheque or savings account to the Tax Office using your financial institution's telephone or internet banking service.

#### Details you need:

Biller code: 75556

Reference: Your EFT code

### Direct Credit

Transfer your payment to the Tax Office online from your cheque or savings account.

#### Details you need:

Bank: Reserve Bank of Australia

BSB number: 093 003

Account no: 316 385

Account name: ATO direct credit account

Reference: Your EFT Code

If you cannot find your EFT code, contact the Tax Office (see **Section 8.3**).

### 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 cash limit applies to cash payments. EFTPOS payments are subject to daily withdrawal limits.

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

## Mail

Mail your cheque or money order to the Tax Office.

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

### **You should also include your payment slip or a note that states your:**

- full name;
- address and telephone number;
- account identifier such as tax file number (TFN), Australian business number (ABN) or client identification number; and
- payment type: HELP.

### **Mail your payment and payment slip or note to:**

#### **WA, SA, NT, TAS or VIC residents:**

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

#### **NSW, ACT or QLD residents:**

Australian Taxation Office  
Locked Bag 1793  
PENRITH NSW 1793

Do not use pins, staples, paper clips or adhesive tape. Do **not** send cash.

## Ordering payment slips

You may need to use personalised pre-printed payment slips for some payment options. You can order a booklet of payment slips by phoning:

**13 28 61** between 8.00am and 6.00pm, Monday to Friday, (EST). You will need to give your name, address and tax file number (TFN) and advise that you need payment slips for HELP repayments. The Tax Office will mail a booklet of payment slips to your address.

## Paying from overseas

### BPAY®

If you have an Australian bank account, you can use your financial institution's phone or internet banking service to make your payment from your cheque or savings account.

#### Details you need:

Bill code: 75556

Reference: Your EFT code

### Direct credit through SWIFT or by mail

For more details about these payment options:

- visit the ATO website at **[www.ato.gov.au/howtopay](http://www.ato.gov.au/howtopay)**;
- Telephone +612 6216 1111 and ask to be connected to **extension 87511**, 8am to 5pm (AEST), Monday to Friday; or
- email **[payment@ato.gov.au](mailto:payment@ato.gov.au)**.

## 6.12 Are repayments tax deductible?

Repayments made by you, or someone other than your payer, are not tax deductible. If your payer makes repayments on your behalf or reimburses you, they may be able to claim a tax deduction. However, the payer may be liable for fringe benefits tax on the repayments.

## 6.13 What happens to my debt if I die?

A trustee or executor needs to lodge all outstanding income tax returns on behalf of a deceased person, up to the date of the person's death. Any compulsory repayment included on an income tax notice of assessment relating to the period before the person's death must be paid from the estate, but the remainder of the debt is cancelled. Neither the deceased person's family nor the trustee is required to pay the remainder of the accumulated HELP debt.

## 6.14 What happens to my debt if I go bankrupt?

HELP debts and accumulated HELP debts are not provable under the *Bankruptcy Act 1966*. This means you will have to pay those debts as if you had not been declared bankrupt.

## 6.15 Where can I get information on my HELP account?

The Tax Office will send you an information statement in June each year if you have been incurring debts or making payments to your account in the previous 15 months. If no activity other than indexation has occurred, you will not be issued with an information statement.

Your information statement is sent to the latest postal address shown on Tax Office records. This may be a tax agent's address if income tax returns are lodged through them. If your postal address changes, you must notify the Tax Office. At any time during the year you can phone the Tax Office on **13 28 61** between 8.00am and 6.00pm (AEST) Monday to Friday to get the balance of your account or to order an information statement.

To protect the privacy of your information, you must provide the following information before the Tax Office will give you details of your account over the phone.

If you have ever lodged an income tax return, you must provide **one** of the following account identifiers:

- your tax file number (TFN);
- your name; or
- your Australian business number (ABN).

You must also provide any **three** of the following personal identifiers:

- address;
  - residential,
  - postal,
  - business, or
  - email;
- bank account details (BSB number not required);
- date of birth;

- details from a Tax Office generated notice such as:
  - notice of income tax assessment sequence number,
  - activity statement document identification number, or
  - name or title of a Tax Office generated notice that does not have any identification number (must match details on the system);
- amount of the last refund, payment or the account balance.

If you have never lodged an income tax return, you only need to supply two personal identifiers from the list above.

## 7. INFORMATION ON CHESSN

---

### 7.1 What is a CHESSN?

Students accessing VET FEE–HELP assistance will be allocated a Commonwealth Higher Education Student Support Number (CHESSN).

The CHESSN is a unique identifier that will remain with you. It will help providers and the Australian Government to provide information to you about your VET FEE–HELP assistance, and some other forms of Commonwealth assistance for higher education.

You can use your CHESSN to check the Commonwealth assistance you have received since 1 January 2005, including your FEE–HELP balance by accessing *myUniAssist* on the *Going to Uni* website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au) (see **section 4.4**). *MyUniAssist* provides data for units of study in which you are enrolled that have a census date before the displayed ‘as at’ date. Information on units studied after that date is only available on your CAN (see **section 4.13**), or direct from your provider.

### 7.2 How do I get a CHESSN?

Your provider will allocate you a CHESSN as part of the enrolment application process when you request VET FEE–HELP assistance or you may already have been allocated a CHESSN if you have previously accessed Commonwealth assistance.

You will be asked to consent to personal, identifying data being provided to DEEWR and the Tax Office for the allocation of a CHESSN and the management of your VET FEE–HELP (and other Commonwealth) assistance when you apply for admission.

Providers are required to comply with Commonwealth privacy legislation when handling personal information relating to Commonwealth assistance. There are strict penalties for officers of providers and the Australian Government who misuse this personal information.

Providers must have grievance procedures for non-academic matters which can be used by students for dealing with complaints about their providers misusing this personal information. Providers must also have a procedure to allow you to access your personal information.

You will be notified of your CHESSN in your CAN (**section 4.13**).

## 8. NEED MORE HELP? CONTACTS, GRIEVANCES AND USEFUL LINKS

---

### 8.1 Your VET provider

Information on enrolments, tuition fees, withdrawals, census dates, obtaining VET FEE–HELP assistance and re-crediting of your FEE–HELP balance can be obtained from your provider.

Your provider is required to have a grievance procedure for dealing with student complaints relating to academic and non-academic matters. If you have a complaint or grievance about an academic or other matter, you should contact your provider and ask for details of the relevant grievance procedure.

### 8.2 Department of Education, Employment and Workplace Relations (DEEWR)

DEEWR can provide general information on VET FEE–HELP:

- Visit the VET FEE–HELP website at **[www.deewr.gov.au/vetfeehelp](http://www.deewr.gov.au/vetfeehelp)**;
- Log on to *myUniAssist* to view HELP debt information at **[www.goingtouni.gov.au](http://www.goingtouni.gov.au)**; or
- Call the student enquiry line on **13 38 73** between 8.30am to 5.00pm (EST) Monday to Friday.

### 8.3 Tax Office

The Tax Office can explain what happens once you have a HELP debt, including how compulsory repayments are calculated and how indexation works.

- Visit the Tax Office website at **[www.ato.gov.au](http://www.ato.gov.au)**;
- Get the booklet *Repaying your HELP debt in 2008–09* by calling **1300 720 092** anytime;
- Call the Tax Office for HELP and general tax information on **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday; or
- Call the Higher Education Loan Accounts (HELA) Unit for specific queries on your account on **1300 650 225** between 8.00am and 6.00pm (EST) Monday to Friday.

If you have a tax file number (TFN), please have it ready before you call the Tax Office.

Written correspondence (except for voluntary repayments) should be sent to:

Australian Taxation Office  
PO Box 1032  
ALBURY NSW 2640

## 8.4 Centrelink

Centrelink can provide details about Australian Government financial help available to students:

- Visit the Centrelink website at **[www.centrelink.gov.au](http://www.centrelink.gov.au)**;
- Call **13 24 90**—Youth and Student Services—for information on Youth Allowance, Austudy and Pensioner Education Supplement;
- Call **13 23 17** for information on ABSTUDY;
- Call **13 12 02** for information in languages other than English; or
- Freecall™ **1800 810 586** for TTY\* payment enquiries.

## 8.5 Department of Immigration and Citizenship (DIAC)

DIAC can provide additional information on visas, including permanent humanitarian visas:

- Visit the DIAC website at **[www.immi.gov.au](http://www.immi.gov.au)**; or
- Call **13 18 81**.

DIAC can also provide information on the eligibility requirements and application process for Australian citizenship:

- Visit the citizenship website at **[www.citizenship.gov.au](http://www.citizenship.gov.au)**; or
- Call **13 18 80**.

---

\* TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.