SA-HELP
information for 2014

www.studyassist.gov.au
YOU MUST READ THIS BOOKLET BEFORE SIGNING THE COMMONWEALTH ASSISTANCE FORM BELOW.

WHEN YOU SIGN THIS FORM, YOU DECLARE THAT YOU HAVE READ THIS BOOKLET AND THAT YOU ARE AWARE OF YOUR OBLIGATIONS UNDER SA-HELP.

USING THIS BOOKLET

• As you read through, you will notice that certain terms are highlighted in green. These terms are defined in the glossary.
• If you have a specific question after reading this booklet, the contacts list at the end of this booklet will help you.
• More information about SA-HELP is available at www.studyassist.gov.au.

IMPORTANT NOTE: The Department of Education 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 eligible higher education students who are enrolled in a course of study with an approved provider and wish to use SA-HELP to pay their student services and amenities fee.

This booklet is a summary of the key points a person accessing the SA-HELP loan scheme needs to know.

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

If, after reading this booklet, you require additional information about the student services and amenities fee or SA-HELP, please visit the Study Assist website at www.studyassist.gov.au.

If you need information about loans for students enrolled in Commonwealth supported places (CSPs) or fee paying places, please see the Commonwealth supported places and HECS-HELP information for 2014 booklet or the FEE-HELP information for 2014 booklet. You can also refer to the CSP and HELP Handbook for 2014.

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

Accumulated HELP debt – The consolidated total of any SA-HELP, HECS-HELP, OS-HELP, FEE-HELP and VET FEE-HELP debts you have incurred (including any Australian Government study loans incurred before 2005).

Approved provider (provider) – In this booklet, this term means a university or other accredited higher education provider approved to offer SA-HELP loans to eligible students.

ATO – Australian Taxation Office.

CAN (Commonwealth Assistance Notice) – A notice from your approved provider detailing information about the Commonwealth assistance you have used for the study period.

CSP and HELP Handbook for 2014 – A comprehensive handbook that contains information about CSPs and the various HELP loans available to assist eligible tertiary students with paying for their study.

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

HELP (Higher Education Loan Program) – A suite of loans offered by the Australian Government that assists eligible students to pay their student services and amenities fee (SA-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) or tuition fees (FEE-HELP or VET FEE-HELP). All HELP loans are repaid through the Australian tax system.

Higher Education Support Act 2003 – The Commonwealth legislation that specifies the requirements to access a HELP loan and to access a CSP.
Request for SA-HELP assistance – The form that you must submit to your approved provider to apply for a SA-HELP loan.

SA-HELP – An Australian Government loan scheme that assists eligible higher education students to pay their student services and amenities fee.

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

Study Assist (www.studyassist.gov.au) – A website providing information about options for financing tertiary study, including HELP loans, approved providers and courses, and student income support options.

TFN (tax file number) – Your unique identification number issued by the ATO for everything tax-related, including making repayments on your HELP debt. TFNs have nine digits (e.g. 123 456 789).
1. STUDENT SERVICES AND AMENITIES FEE


1.1 What is the student services and amenities fee?

It is a fee that approved providers (providers) can charge their students for specific student services and amenities of a non-academic nature.

1.2 What can providers spend the fee on?

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

They cannot spend the fee to support:

- a political party; or
- the election of a person to a Commonwealth, state or territory, or local government body.

In addition, providers must not require you to become a member of a student organisation.

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

1.3 How much is the fee?

The maximum student services and amenities fee that can be charged to a full-time student in 2014 is $281. However, providers can choose to charge different groups, like undergraduate and postgraduate students, different fee amounts.
If you are a student undertaking less than 75% of the normal full-time study load, you cannot be charged more than 75% of the amount your provider is charging to its full-time students. If your provider has multiple fees and you are subject to more than one fee, you cannot be charged more than $281 for the calendar year at that particular provider. You should contact your provider directly to find out which fee(s) will apply to you.

Providers determine the level of fee, up to the maximum, that they will charge.

1.4 When will I have to pay the fee?
You should pay the fee or submit your Request for SA-HELP assistance form by the date advised by your provider. If you do not organise payment of the fee by your provider’s deadline, your enrolment may be affected.

1.5 What if I enrol at multiple providers?
If you are enrolled at multiple providers, or you have transferred your study to another provider, you may be required to pay another fee.

The Guidelines made under the Higher Education Support Act 2003 do not prevent providers from charging each student enrolled with them the student services and amenities fee, regardless of whether that particular student has already incurred a fee at a different provider for the same study period.
2. THE SA-HELP SCHEME


2.1 What is SA-HELP?
SA-HELP is a loan scheme that assists eligible higher education students to pay their student services and amenities fee. Eligible students can choose to use SA-HELP to defer all or part of their fee for the relevant year/study period.

2.2 Am I eligible for SA-HELP?

To be eligible for SA-HELP, you must be enrolled in a course of study with an approved provider and be either:

| an Australian citizen | OR | a permanent humanitarian visa holder who is resident in Australia for the duration of your unit. |

If you are a permanent non-humanitarian visa holder or a New Zealand citizen, you are not eligible for SA-HELP.

Need to check your visa subclass?
The Visa Entitlement Verification Online (VEVO) system is a free, online service that allows visa holders and registered Australian organisations, such as approved providers (providers), to check the details and entitlements of a visa. To access the VEVO service, please visit www.immi.gov.au/vevo.

If you are not eligible for SA-HELP, you will need to confirm upfront payment dates and arrangements with your provider directly. If you cannot afford to pay the entire fee upfront, you should contact your provider as some may offer their own payment options or plans.
2.3 How much can I borrow?
There is no financial limit on the amount of SA-HELP an eligible student may access – it is the student services and amenities fee which is capped by a maximum amount that providers can charge to students.

Eligible students may access a SA-HELP loan for all or part of the student services and amenities fee being charged to them.

2.4 Will I be charged interest?
No. There is no interest charged on SA-HELP loans. However, your HELP debt at the ATO will be indexed on 1 June each year to maintain its real value by adjusting it to reflect changes in the Consumer Price Index. Current and past indexation rates are available from the ATO website at www.ato.gov.au.

2.5 Is there a loan fee?
No. There is no loan or application fee for accessing SA-HELP.

2.6 If I withdraw after the date on which the fee is payable, will I still have a SA-HELP debt?
Yes. Your provider is not able to remove your SA-HELP debt once it is incurred.

Contact your provider directly for more information about whether it has a refund policy in place.

2.7 What if I am undertaking cross-institutional study?
If you are undertaking cross-institutional study, you may be charged the student services and amenities fee by both providers. As SA-HELP is linked to your course of study, you can only access SA-HELP at the provider where you are enrolled in your actual course of study (i.e. your home provider).
3. APPLYING FOR A SA-HELP LOAN


3.1 How do I apply for SA-HELP?

To apply for SA-HELP, you will need to submit the Request for SA-HELP assistance form to your approved provider (provider) by the date payable, as advised by your provider. Many providers will allow you to submit a specific electronic version of the form online. Check with the student administration/enrolments office at your provider if you are unsure about whether to submit a paper or electronic form.

If you want to use a SA-HELP loan to pay your student services and amenities fee, you must submit your valid TFN, even if you do not have a job. This is because repayments on your HELP debt are made through the Australian taxation system. If you do not provide your own TFN or you provide an incorrect one, your form will not be valid and you will not be able to use a SA-HELP loan for that year/study period (depending upon how your provider charges the fee).

If you do not have a TFN, you will need to apply to the ATO for one. When you do so, the ATO will, on request, supply you with a Certificate of application for a TFN. Even before you receive your TFN from the ATO, you can attach your certificate to your Request for SA-HELP assistance form. If your form does not have your TFN or the certificate attached to it, it will not be valid and you will not be eligible for SA-HELP. You must advise your provider of your TFN within 21 days of receiving it.

You must keep your TFN secure. Do not provide your TFN if you are only enquiring about a course. Your TFN should only be provided on the actual Request for SA-HELP assistance form (either paper or electronic), in order to pay your specific student services and amenities fee.
3.2 Do I need to re-apply for SA-HELP each year?

Access to SA-HELP is based on a course of study. You will only need to apply once, per course of study, at each provider that you are enrolled at (i.e. if you are enrolled in multiple courses of study). If you change your course of study or transfer to a different provider, you will need to submit a new Request for SA-HELP assistance form.

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

Each provider sets their own deadline for payment of the fee, so you will need to check with your provider to make sure you do not miss the deadline. If you miss the deadline, you will not be entitled to a SA-HELP loan.
4. KEEPING TRACK OF YOUR SA-HELP LOAN


4.1 Your Commonwealth Assistance Notice (CAN)

Your approved provider (provider) will send you a CAN within 28 days of the date the student services and amenities fee must be paid. Your CAN will tell you the amount of the fee being charged to you and the SA-HELP debt you have incurred for that study period.

Check your CAN carefully to make sure that the services and amenities fee/s being charged to you are the same as those published on your provider’s website.

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

4.2 Your Commonwealth Higher Education Student Support Number (CHESSN) and myUniAssist

You will be allocated a CHESSN when you first apply for admission to your provider or Tertiary Admissions Centre. The CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your provider, and the Australian Government keep up to date with information about the Commonwealth assistance for tertiary study that you have used. Your CHESSN will also be printed on your CAN. You can use your CHESSN and other personal identifying details to access myUniAssist at www.studyassist.gov.au. myUniAssist provides information on how much Commonwealth assistance you have received (but it will not display information related to study undertaken before 2005).
As SA-HELP does not have a limit on the amount you can use (it is only limited by the maximum student services and amenities fee that can be charged for the year), myUniAssist will not record this information. However, as there are limits on the amount of OS-HELP, FEE-HELP and VET FEE-HELP a person can use, it will record this information.

myUniAssist is updated with details about your HELP usage as reported by your provider. It is important that you understand that your data must be verified to ensure it is correct before it is uploaded on myUniAssist and reported to the ATO. Given the time lag, you may need to add any units you have recently enrolled in/are currently enrolled in to the information shown on myUniAssist to determine your actual entitlements.

myUniAssist will not provide information about the current amount of your HELP debt as repayments are made to the ATO and myUniAssist is not updated with this information.

4.3 Your HELP account information statement
From 2013, HELP account information statements are no longer automatically sent out. You can phone the ATO at any time during the year to request this statement, confirm the balance of your account, or obtain a payout figure. Be sure to have your TFN handy when you call. The ATO will ask you for it for security purposes before they disclose any personal information to you.

4.4 How can I get my SA-HELP debt removed?
It is not possible to remove your SA-HELP debt once it is incurred. You should contact your provider for more information about whether it has a refund policy in place for the student services and amenities fee.
5. REPAYING YOUR HELP DEBT

More information about HELP repayments, including how the ATO calculates your compulsory repayment is available from the CSP and HELP Handbook for 2014 at www.studyassist.gov.au.

5.1 When do I start paying back the loan?

Your SA-HELP debt becomes part of your accumulated HELP debt. The minimum repayment threshold for compulsory repayment is adjusted each year. In the 2013-14 income year, you will be required to make a compulsory repayment if your income is $51,309 or above. Repayments made through the Australian taxation system are called compulsory repayments and continue until you have repaid your whole debt.

5.2 How much will my repayments be?

The amount you repay each year is calculated as a percentage of your repayment income. The repayment percentage increases as your income increases, but is capped at 8% of your income. The ATO will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Table 1: Repayment rates for the 2013-14 income year

<table>
<thead>
<tr>
<th>2013-2014 Repayment income</th>
<th>Repayment % rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $51,309</td>
<td>Nil</td>
</tr>
<tr>
<td>$51,309 - $57,153</td>
<td>4.0%</td>
</tr>
<tr>
<td>$57,154 - $62,997</td>
<td>4.5%</td>
</tr>
<tr>
<td>$62,998 - $66,308</td>
<td>5.0%</td>
</tr>
<tr>
<td>$66,309 - $71,277</td>
<td>5.5%</td>
</tr>
<tr>
<td>$71,278 - $77,194</td>
<td>6.0%</td>
</tr>
<tr>
<td>$77,195 - $81,256</td>
<td>6.5%</td>
</tr>
<tr>
<td>$81,257 - $89,421</td>
<td>7.0%</td>
</tr>
<tr>
<td>$89,422 - $95,287</td>
<td>7.5%</td>
</tr>
<tr>
<td>$95,288 and above</td>
<td>8.0%</td>
</tr>
</tbody>
</table>
5.3 Can I make a voluntary repayment?

There are several ways you can make a voluntary repayment, including BPAY and credit card. For more information on making a voluntary repayment, contact the ATO.

At the time this booklet went to print, the Australian Government had announced, but not legislated, changes to the voluntary repayment arrangements (to be in effect from 1 January 2014). Until the relevant legislation is passed, the current arrangements apply.

**Current arrangements**

Voluntary repayments of $500 or more receive a 5% bonus. This means your account will be credited with an additional 5% of the value of your repayment, not 5% of your outstanding debt. For example, if you make a voluntary repayment of $500, the bonus increases the value of your repayment so your account will be credited with $525.

**Proposed arrangements**

If the proposed changes were to go through, voluntary repayments would no longer be eligible to receive a bonus. For example, if you made a voluntary repayment of $500, your account would be credited with $500 only.

5.4 Are repayments tax deductible?

Compulsory repayments are not tax deductible. Voluntary repayments made by you or someone other than your employer are not tax deductible. Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, contact the ATO directly.
CONTACTS AND ADDITIONAL INFORMATION

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

• the amount of your student services and amenities fee;
• the date payable of your fee;
• the eligibility criteria for SA-HELP; and
• applying for SA-HELP.

Study Assist website
(www.studyassist.gov.au)
This website provides information about options for financing tertiary study, including:

• HELP loans available in both the higher education and vocational education and training sectors;
• courses, institutions and other approved providers that offer Australian Government assistance; and
• student income support and Australian Scholarships and Awards.

The CSP and HELP Handbook for 2014
If you are seeking more information about the student services and amenities fee, SA-HELP or about HELP loans in general, this handbook provides detailed information. It is available from the Publications page in the Helpful Resources section at www.studyassist.gov.au.
Department of Education

The Department can help you with information about:

- SA-HELP;
- other loans available under the HELP scheme; and
- other forms of Australian Government assistance.

Contact details:

- visit [www.studyassist.gov.au](http://www.studyassist.gov.au) (you can submit an online query from this website too);
- call the student enquiry line on 1800 020 108 (+61 3 9938 2545 from outside Australia); or
- call the student enquiry line on 1800 554 609 TTY for hearing or speech impaired students.

Australian Taxation Office (ATO)

The ATO can help you with:

- your accumulated HELP debt;
- compulsory repayments; and
- voluntary repayments.

Contact details:

- visit [www.ato.gov.au](http://www.ato.gov.au);
- call 1300 720 092 to get the booklet *Repaying your HELP debt in 2013-2014*;
- call 13 28 61 for information about your HELP account and personal tax topics;
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students; or
- write to PO BOX 1032, Albury NSW 2640.

Important note: Do not send voluntary repayments to this address.
Department of Human Services (DHS)

DHS can help you with:
- Youth Allowance, Austudy, ABSTUDY and other forms of student income support assistance.

Contact details:
- visit www.humanservices.gov.au;
- call Youth and Student Services on 13 24 90 for information on Youth Allowance, Austudy and Pensioner Education Supplement;
- Freecall™ 1800 132 317 for information on ABSTUDY;
- call 1800 810 586 for TTY payment enquiries; or
- call 13 12 02 for information in languages other than English.

Department of Immigration and Border Protection

The Department can help you with:
- visas and Australian citizenship.

Contact details:
- 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.