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.

SA-HELP Form

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 higher education institution 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 2015 booklet or the FEE-HELP information for 2015 booklet. You can also refer to the CSP and HELP Handbook for 2015.

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

IMPORTANT: PROPOSED CHANGES TO THE HIGHER EDUCATION SYSTEM FROM 1 JANUARY 2016.

The Australian Government is planning to introduce a range of reforms to improve our higher education system. These changes aim to create greater choice for all students, whatever you choose to study and wherever you go. It is important that current and future students understand how these changes will affect them. These changes are subject to the passage of legislation.

For information on these changes please visit 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 institution (institution) In this booklet, this term means a university or other accredited higher education institution approved to offer SA-HELP loans to eligible students.

ATO Australian Taxation Office.

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

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.

CSP Commonwealth supported place.

CSP and HELP Handbook for 2015 A comprehensive handbook that contains information about CSPs and the various HELP loans available to assist eligible tertiary students with paying for their study.

HELP (Higher Education Loan Programme) 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 you must submit to your institution 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 institutions 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, institutions 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?

The student services and amenities fee is a fee that approved higher education institutions (institutions) can charge their students for specific student services and amenities of a non-academic nature.

1.2 What can institutions spend the fee on?

Institutions 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, institutions 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 institutions 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 2015 is $286. However, institutions can choose to charge different groups, like undergraduate and postgraduate students, different fee amounts.
If you are a student undertaking less than 75 per cent of the normal full-time study load, you cannot be charged more than 75 per cent of the amount your institution is charging to its full-time students.

If your institution has multiple fees and you are subject to more than one fee, you cannot be charged more than $286 for the calendar year at that particular institution. You should contact your institution directly to find out which fee(s) will apply to you.

Institutions determine the level of the 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 institution. If you do not organise payment of the fee by your institution’s deadline, your enrolment may be affected.

1.5 What if I enrol at multiple institutions?
If you are enrolled at multiple institutions, or you have transferred your study to another institution, you may be required to pay another fee. The Guidelines made under the Higher Education Support Act 2003 do not prevent institutions 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 institution 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?

<table>
<thead>
<tr>
<th>To be eligible for SA-HELP, you must be enrolled in a higher education course of study with an institution and be either:</th>
</tr>
</thead>
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<tr>
<td>an Australian citizen</td>
</tr>
<tr>
<td>OR</td>
</tr>
<tr>
<td>a permanent humanitarian visa holder who is resident in Australia for the duration of your unit.</td>
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IMPORTANT NOTE FOR NEW ZEALAND SPECIAL CATEGORY VISA (SCV) HOLDERS

The Australian Government has proposed changes to the eligibility criteria for HELP from 1 January 2015, subject to the passage of legislation. The changes will allow eligible New Zealand SCV holders to access HELP loans. For more information about this proposed change, visit www.studyassist.gov.au.
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 institutions, 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 institution directly. If you cannot afford to pay the entire fee upfront, you should contact your institution 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 institutions 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?
Your debt will be indexed. HELP debts are indexed annually in accordance with the Higher Education Support Act 2003. In 2015, the Act provides for indexation, which is currently based on changes in the Consumer Price Index. Indexation rates are published on the ATO website, visit www.ato.gov.au.

NOTE: As part of the 2014-15 Budget, the Government proposed changes to the way HELP debts are indexed. From 1 June 2016 all HELP debts will be indexed by the Treasury 10 year bond rate (to a maximum of 6.0 per cent per annum). This change is subject to the passage of legislation. For more information about this proposed change, visit www.studyassist.gov.au.
2.5  Is there a loan application 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 institution is not able to remove your SA-HELP debt once it has been incurred.

Contact your institution 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 institutions. As SA-HELP is linked to your course of study, you can only access SA-HELP at the institution where you are enrolled in your actual course of study (i.e. your home institution).
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 a valid Request for SA-HELP assistance form (the form) to your institution by the date payable, as advised by your institution. Many institutions will allow you to submit a specific electronic version of the form online. Check with the student administration/enrolments office at your institution 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 institution 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 form. You must advise your institution 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 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 institution 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 institution, you will need to submit a new form.

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

Each institution sets its own deadline for payment of the fee, so you will need to check with your institution 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 institution 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 institution’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 institution (some institutions 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 institution or Tertiary Admissions Centre. The CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your institution, 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 institution four times a year. Given the time delay in reporting data, 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

The ATO no longer automatically send HELP account information statements. You can obtain account information, such as the balance of your account or your payment reference number (PRN) by:

- logging onto your secure ATO online account, through myGov
- phoning the ATO at any time during the year. 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 institution 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 2015 at www.studyassist.gov.au.

NOTE: As part of the 2014–15 Budget, the Government proposed changes to the repayment of HELP loans including the introduction of a new minimum repayment threshold and repayment rate and changes to the indexation of HELP debts. These changes will commence in 2016 and are subject to the passage of legislation. For more information about these proposed changes and how they will affect you, please visit 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 2014–15 income year, you will be required to make a compulsory repayment if your income is $53,345 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 per cent 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 2014–15 income year

<table>
<thead>
<tr>
<th>Repayment income</th>
<th>Repayment % rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $53,345</td>
<td>Nil</td>
</tr>
<tr>
<td>$53,345 - $59,421</td>
<td>4.0%</td>
</tr>
<tr>
<td>$59,422 - $65,497</td>
<td>4.5%</td>
</tr>
<tr>
<td>$65,498 - $68,939</td>
<td>5.0%</td>
</tr>
<tr>
<td>$68,940 - $74,105</td>
<td>5.5%</td>
</tr>
<tr>
<td>$74,106 - $80,257</td>
<td>6.0%</td>
</tr>
<tr>
<td>$80,258 - $84,481</td>
<td>6.5%</td>
</tr>
<tr>
<td>$84,482 - $92,970</td>
<td>7.0%</td>
</tr>
<tr>
<td>$92,971 - $99,069</td>
<td>7.5%</td>
</tr>
<tr>
<td>$99,070 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 via BPAY and credit card. For more information on making a payment, go to www.ato.gov.au/howtopay.

NOTE: The Australian Government has announced proposed changes to the voluntary repayment arrangements (to be in effect from 1 January 2015). The changes are subject to the passage of legislation and until the relevant legislation is passed, the current arrangements apply.

Current arrangements

Voluntary repayments of $500 or more receive a 5 per cent bonus. This means your account will be credited with an additional 5 per cent of the value of your repayment, not 5 per cent 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 are approved, 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.

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.
CONTACTS AND ADDITIONAL INFORMATION

Your institution
The student administration/enrolments office at your institution 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
- 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 and institutions that offer Australian Government assistance
- student income support and Australian Scholarships and Awards.

The CSP and HELP Handbook for 2015
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
- other forms of Australian Government assistance.

Contact details:

- visit 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)
- If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service. For more information visit www.relayservice.gov.au.

Australian Taxation Office (ATO)

The ATO can help you with:

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

Contact details:

- visit www.ato.gov.au to get the booklet Repaying your student debt in 2014–2015
- 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
- write to: Australian Taxation Office PO BOX 1032, ALBURY NSW 2640.

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 and Austudy
- Freecall™ 1800 132 317 for information on ABSTUDY
- Freecall™ 1800 810 586 for TTY* enquiries
- call 13 12 02 for information in languages other than English.

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

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
- call 13 18 80 for citizenship enquiries.