



Australian Government

VET
FEE-HELP

VET FEE-HELP Information

2011 edition




2011

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

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

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

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



The image shows the front cover of the 'Request for VET FEE–HELP assistance' form (1296(A)). The form is white with a blue header and footer. The header contains the Australian Government logo, the Department of Education, Employment and Workplace Relations name, and the form title 'Request for VET FEE–HELP assistance' with the form number '1296(A)' in a blue box. Below the header is a small image of the 'VET FEE–HELP Information' booklet. Below the image is a blue box with white text that reads: 'Before completing this form, you must read the VET FEE–HELP Information booklet, available each year from your VET provider.' At the bottom of the form is a white box with a blue border containing the text 'You must:' followed by three bullet points: 'complete this form if you are requesting VET FEE–HELP assistance for all or part of your VET tuition fees for your VET course(s) of study;', 'ensure that you 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', and 'return the completed form to your student administration area at your VET provider on or before the census date for the first VET unit(s) 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 set an earlier date for the submission of the form—check with your VET provider.' The form number '1296(A)' and the code '08/09' are printed at the bottom left corner.

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 2011

Who needs to read this booklet?

This booklet is for people enrolling with a Registered Training Organisation (RTO) that has been approved as a VET provider, and who are undertaking study in one or more of the following Vocational Education and Training (VET) accredited courses of study:

- a diploma;
- an advanced diploma;
- a graduate certificate; and
- 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. The information in this booklet is for VET students. Information on FEE-HELP for higher education courses of study undertaken through a Higher Education Provider (HEP—a higher education institution approved to offer FEE-HELP to its students) is available in a separate booklet and through the *Going to Uni* website at www.goingtouni.gov.au.

The FEE-HELP limit is the total amount available to an eligible person under both the FEE-HELP scheme and the VET FEE-HELP scheme. This means that any amount borrowed by an eligible person under either FEE-HELP or VET FEE-HELP will reduce the person's FEE-HELP balance until the person's FEE-HELP limit is reached.

Are you planning to request VET FEE-HELP assistance?

To request VET FEE-HELP assistance you must read this booklet and read and sign the *Request for VET FEE-HELP assistance* form. By signing the form you are declaring that you have read this booklet and are aware of your obligations if you receive VET FEE-HELP assistance. These obligations include:

- if you are a full fee-paying student a loan fee of 20% will be applied to the amount of VET FEE-HELP assistance provided. You should contact your VET provider for more information. The loan fee will be included in your VET FEE-HELP debt.

- you will repay to the Australian Taxation Office (ATO) the amount that the Australian Government has loaned to you (including the loan fee), when your income is above the minimum repayment threshold for compulsory repayment (even if you have not completed your studies).
- your debt with the Australian Government will remain if you withdraw or cancel your enrolment after the census date. Your debt may be removed by your VET provider in special circumstances.
- you will no longer be able to obtain VET FEE-HELP assistance when the total amount of VET FEE-HELP and FEE-HELP assistance you have obtained reaches the FEE-HELP limit.

Do I need to keep this booklet?

You should keep this booklet for future reference. The booklet is updated each year. Updates of this booklet may occur throughout the year. You should check subsequent publications for changes such as the FEE-HELP limit and repayment income threshold and rates. The booklet is also available on the Department of Education, Employment and Workplace Relations (DEEWR) website at: www.deewr.gov.au/vetfeehelp.

Need more help?

Contact your VET provider or the VET FEE-HELP enquiry line on **13 38 73** if there is anything in this booklet you do not understand (see **section 8**).

IMPORTANT NOTE—the Department of Education, Employment and Workplace Relations has taken all reasonable steps to ensure 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). 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 (see **Chapter 2** of this booklet to determine whether you are eligible for VET FEE-HELP assistance) enrolled in an eligible VET accredited course of study at a VET provider (provider) approved under HESA can pay their VET tuition fees (tuition fees) by either:

- **paying some or all of their tuition fees up-front; and/or**
- **submitting a *Request for VET FEE-HELP assistance* form (on or before the census date of the first unit(s) for which they want to access VET FEE-HELP assistance) to obtain a loan for some or all of their tuition fees through VET FEE-HELP. The Australian Government will pay the amount of the loan to the provider on the student's behalf.**

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

A VET provider must treat fairly all students eligible for VET FEE-HELP assistance. 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 have until the end of the census date to make the choice whether to pay their tuition fees up-front or defer their tuition fees through VET FEE-HELP. If an administrative date is applicable and tuition fee payments are made after this date, a fine or penalty for late payment of fees may apply.

REQUESTING VET FEE-HELP ASSISTANCE

If you use a VET FEE-HELP loan 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.

You, as a student, **must**

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 in order to avoid fines or penalties for late payment of fees)** for 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 (see **section 4.6** for more details).

If you do not submit your *Request for VET FEE-HELP assistance* form by the census date, you will **not** be eligible for VET FEE-HELP assistance for that unit(s), and the Australian Government will not pay your provider your tuition fees for that unit(s).

To avoid incurring a VET FEE-HELP debt, any changes to your enrolment MUST be made by the end of the census date. After the census date you will incur a debt to the Australian Government.

Withdrawing from VET FEE-HELP assistance

If you have submitted a *Request for VET FEE-HELP assistance* form for your course, but change your mind about studying, or no longer want to defer your tuition fees through VET FEE-HELP, on or before the end of the **census date** for the unit(s) you are enrolled in, you must either:

- If you have changed your mind about studying:
 - 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 **section 5.1** for more details);
- If you no longer want to defer your tuition fees through VET FEE-HELP:
 - pay your tuition fees up-front and in full; or
 - withdraw your *Request for VET FEE-HELP assistance* form (see **sections 4.9** for more details) and pay your tuition fees up-front and in full.

Withdrawing from VET FEE-HELP assistance

Important: You will only incur a VET FEE-HELP debt for a unit if, at the end of the census date, you:

- are still enrolled in the unit that contributes to the course for which you have submitted the *Request for VET FEE-HELP assistance* form;
- have not paid the full amount of your tuition fees for a unit of study; and
- have a FEE-HELP balance greater than zero.

You will incur a VET FEE-HELP debt immediately after the census date for each unit of study for which you are eligible to receive VET FEE-HELP assistance.

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

- After the census date for the VET unit(s) of study for which you have applied for assistance, 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 4.11** for more details).

After the census date, if you are eligible for 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.

IMPORTANT CENSUS DATE INFORMATION

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

Your provider sets a census date for each unit of study (which forms part of an eligible course of study). The census date of a unit 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). Your provider **must** inform you of all census dates of all units of study you are enrolled in. It is **your** responsibility to be aware of your census date(s).

You must, on or before the end of the census date:

- **If you are seeking VET FEE-HELP assistance**
 - **submit** your *Request for VET FEE-HELP assistance* form or you will **not be eligible** to access VET FEE-HELP assistance for the unit(s) you are enrolled in.
- **If you are withdrawing from VET FEE-HELP assistance**

Once you submit your *Request for VET FEE-HELP assistance* form, you will incur a VET FEE-HELP debt, unless you:

 - withdraw your enrolment in that unit(s) of study (see **sections 5.1** for more details);
 - pay your tuition fees up-front and in full; or
 - withdraw your *Request for VET FEE-HELP assistance* form (see **sections 4.9** for more details) and pay your tuition fees up-front and in full.

Census date deadlines cannot be extended

**What is an
'administrative date'
and how does it
affect the census
date?**

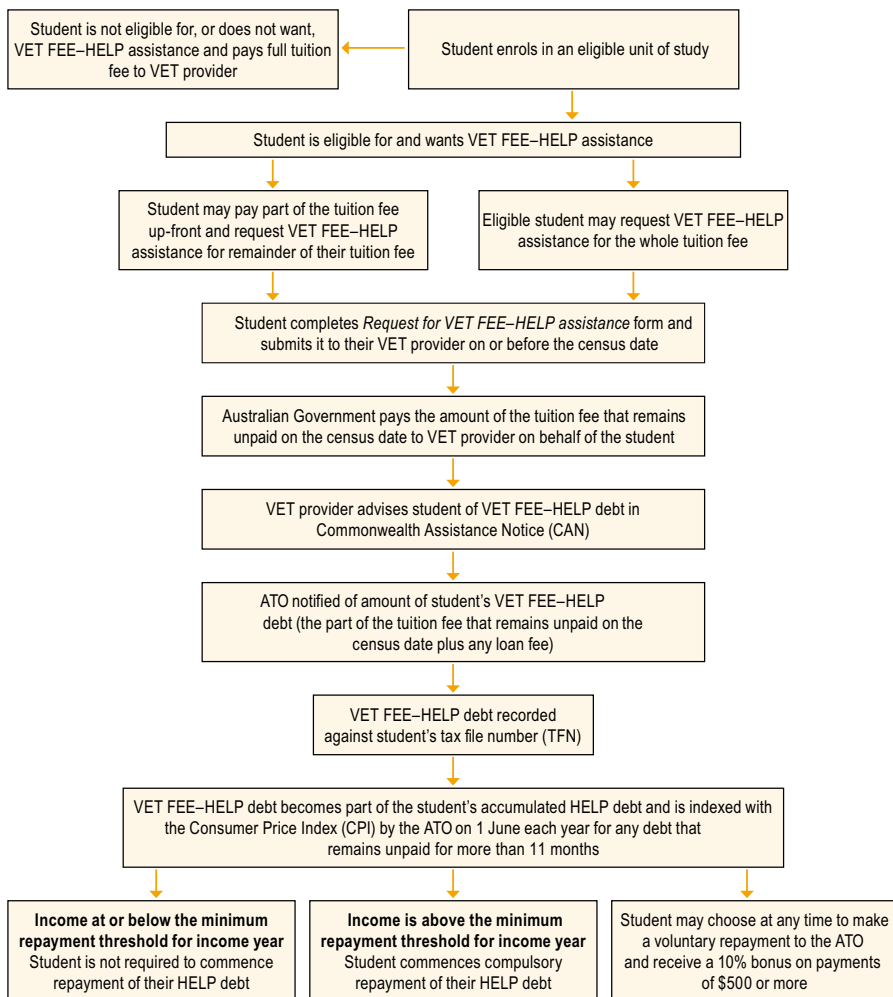
Providers sometimes set an earlier administrative date (than the census date) for the submission of the *Request for VET FEE-HELP assistance* form and the payment of any up-front tuition fees. If you do not meet this earlier administrative date, your provider may charge you a late fee for that unit of study.

- An administrative date does not affect the census date; you will not incur a VET FEE-HELP debt until **after** the census date.

It is YOUR responsibility to check whether your provider has set the census date, or an earlier administrative date, as the deadline for submitting the form and the payment of tuition fees.

Your provider publishes the tuition fees and census dates for all of its units of study on its website.

HOW VET FEE-HELP WORKS

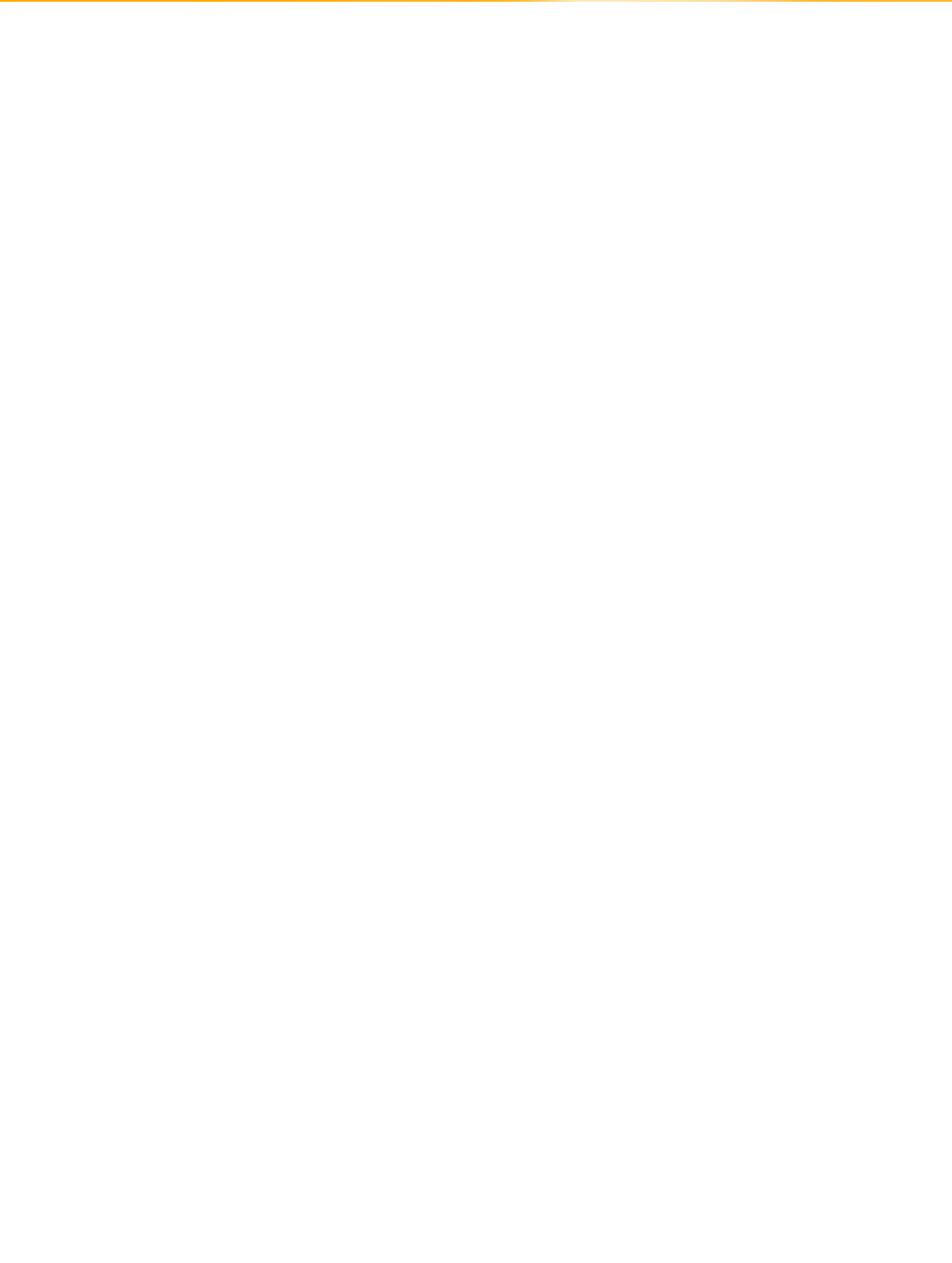


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1. INTRODUCTION TO VET FEE-HELP

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 VET tuition fees (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.

*Most courses must have an approved VET credit transfer arrangement to a Bachelor degree with a higher education provider. Some VET providers are not required to have credit transfer arrangements for their diploma and advanced diploma courses. You should contact your VET provider for more information regarding which courses have VET credit transfer arrangements in place.

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 2.7** and **3.3** of this booklet) to pay their tuition fees (see **section 3.2**).

If you are a full fee-paying student a loan fee of 20% will be applied to the amount of VET FEE-HELP assistance provided. You should contact your VET provider for more information. The loan fee will be included in your VET FEE-HELP debt. For more information about costs associated with your VET FEE-HELP loan (see **section 3.5**). 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 2010–11 is \$44,911. Voluntary repayments may be made at any time, regardless of income (see **section 6**).

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 (DEEWR), the Australian Taxation Office (the ATO) and VET providers.

2. VET FEE-HELP ELIGIBILITY

2.1 Am I eligible for VET FEE-HELP assistance?

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

- are undertaking the unit as a full fee-paying student or as an eligible subsidised student in a Reform State or Territory (see **section 2.4**);
- are undertaking the eligible unit at an approved VET provider (see **section 2.2**);
- meet citizenship or residency requirements (see **section 2.3**);
- are enrolled in the eligible unit of study on or before the census date for the unit (see **section 2.5**) 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 on or before the census date for the course of study of which the unit forms a part (see **section 4.1**); and
- have not exceeded the FEE-HELP limit (see **section 2.7**).

2.2 Am I studying at an approved 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.

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
AND
you must be resident in Australia
for the duration of your unit

Unsure if you meet these requirements?

Holders of permanent visas (other than humanitarian) and New Zealand citizens are **NOT** eligible for VET FEE-HELP assistance.

For visa and Australian citizenship information contact the Department of Immigration and Citizenship (DIAC) (see **section 8.5**).

Australian citizenship

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

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

If you currently meet all other eligibility requirements, and you obtain Australian citizenship, you will be eligible to request VET FEE-HELP assistance only for those units with a census date on or after the date on which you obtained Australian citizenship. This could include units you are currently enrolled in for which the census dates for the units have not yet passed. **You should allow sufficient time for your application for Australian citizenship to be considered if you are intending to become an Australian citizen, before you enrol in a course of study.**

Residence requirements for holders of a permanent humanitarian visa

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

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

New Zealand citizens and holders of a permanent visa

New Zealand citizens are **not eligible** for VET FEE-HELP assistance, **unless** they are also Australian citizens. 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 humanitarian visa. Holders of permanent visas (other than humanitarian) are **not eligible** for VET FEE-HELP. If you are unsure of your citizenship or visa status you can contact DIAC (see **section 8.5**).

2.4 Is my eligibility for VET FEE-HELP affected by whether I am a full fee-paying student or a subsidised student?

Yes. Entitlement to VET FEE-HELP assistance is restricted to those students who are enrolled in units of study on a full fee-paying basis and to certain subsidised students:

Full fee-paying students

A full fee-paying student is a student enrolled in a VET course of study for which the provider does not receive any funding from a State, Territory or the Commonwealth in relation to the student's enrolment in that course.

Subsidised students

A subsidised student is **only** eligible for VET FEE-HELP assistance for a VET unit of study where:

- the unit forms part of a VET course of study that leads to an award of a VET diploma or a VET advanced diploma; and
- the student is enrolled in the unit in the subsidising State or Territory; and
- the subsidising state or territory is a Reform State or Territory^A.

2.5 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 VET provider. Most diploma and advanced diploma courses must have an approved credit transfer arrangement to a Bachelor degree with a higher education provider to be eligible courses of study. Your provider will be able to advise you which courses are eligible for VET FEE-HELP.

2.6 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.

^A You should contact your VET provider for more information.

2.7 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 2011, the FEE-HELP limit is \$86,422, except for medicine, dentistry and veterinary science courses (that lead to initial registration as practitioners in those fields) where the limit is \$108,029. 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 any further tuition fees. This applies even if a person has partially or fully repaid their VET FEE-HELP (or FEE-HELP) debt.

2.8 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 VET tuition fees?

Your provider will set the tuition fee for your unit(s) of study and the date by which payment is required (that is the relevant census date for each unit of study). 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 eligible for 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 VET FEE-HELP assistance 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 VET tuition fees only, the VET tuition fee is the fee that a provider charges for each unit of study. VET FEE-HELP does not cover accommodation, general living expenses or the cost of fees charged by providers for things that are incidental to study.

The tuition fee determined by the provider must be published on their website with sufficient information so you are able to determine the tuition fee that applies to you.

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 and were eligible for VET FEE-HELP assistance during 2011 and borrowed \$12,600 through VET FEE-HELP to pay for your tuition fees, your FEE-HELP balance would be \$73,822 (\$86,422 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 and in the VET FEE-HELP and FEE-HELP information booklets for students for that year.

Any time 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 any future tuition fees. Repayments do not reset the maximum that can be borrowed.

3.4 What if my VET 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 4.12** 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 20% applies to certain VET FEE-HELP loans:

- If you are a full fee-paying student (see **section 2.4**), a loan fee of 20% **will** be applied to the amount of VET FEE-HELP assistance provided and this fee will be included in your VET FEE-HELP debt. The loan fee does not increase your FEE-HELP balance.
- If you are an eligible subsidised student in a Reform State or Territory (see **section 2.4**) you will not incur a loan fee. You should contact your VET provider for more information.

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

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 are a full fee-paying student and 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 ATO 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 4.11**).

3.7 If I can take out a VET FEE-HELP loan, am I still able to claim my VET 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 ATO on **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday 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 need to 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 if applicable, the earlier administrative date set by your provider in order to avoid a fine or penalty for late payment of fees) 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 eligible for 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; and
- 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 eligible to receive VET FEE-HELP assistance 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 that the Australian Government lend to 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, including the loan fee, to the Australian Government, through the taxation system, when your repayment income for an income year¹ 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 or if applicable, the earlier administrative date set by your provider in order to avoid fines or penalties for late payment of fees. 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 eligible for 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 TFN* from the ATO 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 TFN* on or before the census date, you will not be eligible for VET FEE-HELP assistance.

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

¹ 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 ATO 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 ATO on **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday.

It is **important 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 have applied for a TFN but have not received it within 10 days of the relevant census date you should request a *Certificate of Application for a TFN* from the ATO and give it to your provider as proof that you have applied. A *Certificate of Application for a TFN* can be issued at any ATO shopfront or by contacting the ATO (see **section 8.3**).

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

4.6 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 end of the census date 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 administrative date for the submission of the form and/or payment of tuition fees. Providers may impose late payment fees or penalties on students who submit forms or make payments after this date. You should check this with your provider.

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

The census date deadlines cannot be extended.

4.7 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:

- enrol in a different course; or
- enrol with a different 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.

4.8 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, pay your tuition fees, withdraw your enrolment in each unit of study or withdraw your *Request for VET FEE-HELP assistance* form **on or before** its census date or you will incur a VET FEE-HELP debt.

4.9 Do I need to withdraw my *Request for VET FEE-HELP assistance* form if I no longer wish to receive VET FEE-HELP assistance?

You do not need to withdraw your *Request for VET FEE-HELP assistance* form if **on or before the census date** you change your mind and decide to pay your tuition fees up-front or cancel your enrolment. 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 and you have not withdrawn your enrolment in the unit; and
- have not paid the full amount of your tuition fee for the unit of study; and
- have a FEE-HELP balance greater than zero.

If you wish to ensure that you do not obtain VET FEE-HELP assistance for a unit of study, you must either:

- pay the full amount of the tuition fee for that unit directly to the provider on or before the census date for that unit;
- withdraw your enrolment for that unit on or before the census date;

withdraw any *Request for VET FEE-HELP assistance* form that covers the unit on or before the census date for that unit.

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

If you do wish to withdraw your *Request for VET FEE-HELP assistance* form, you can at any time. You must do this in writing to your provider on or before the census date for the unit(s) you are enrolled in.

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

4.10 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 4.12**) 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 2.7** 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.

4.11 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 CAN 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).

4.12 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 on that website 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 by you 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 been 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 4.11**).

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 those 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 or financial penalty—i.e. a recorded fail grade or a late withdrawal fine), 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 that 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 you have not paid your tuition fees and you have requested VET FEE-HELP assistance, and you withdraw after the census date, you will have a debt to the Australian Government that you are legally required to repay.

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 that 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 in writing to your provider to have your FEE-HELP balance for your unit(s) of study re-credited. Your provider must make available to you their re-crediting and remission procedures. **Do not apply to DEEWR or the ATO.**

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.

5.6 What happens if I fail a unit?

If you fail a unit, you still incur a VET FEE-HELP 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, 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 must 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 2010–11 income year² is \$44,911.

Your repayment income is calculated using the following amounts from your income tax return:

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

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

6.3 How much will my repayments be?

When your repayment income is above the minimum repayment threshold for any particular year, the ATO 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 2010–11 income year².

² Income year refers to the **financial year**, not the calendar year.

Table 2: 2010–11 repayment thresholds and repayment

2010–11 Repayment income thresholds	Repayment rate (% of repayment income)
Below \$44,912	Nil
\$44,912–\$50,028	4.0%
\$50,029–\$55,143	4.5%
\$55,144–\$58,041	5.0%
\$58,042–\$62,390	5.5%
\$62,391–\$67,570	6.0%
\$67,571–\$71,126	6.5%
\$71,127–\$78,273	7.0%
\$78,274–\$83,407	7.5%
\$83,408 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

Matty’s taxable income for the 2010–11 income year is \$46,420. In his income tax return, he claims a total net investment loss of \$2,250, has a total reportable fringe benefits amount of \$3,890, a reportable super contributions amount of \$15,000 and an exempt foreign employment income amount of \$2,580. Matty’s repayment income is $\$46,420 + \$2,250 + \$3,890 + \$15,000 + \$2,580 = \$70,140$. Matty’s compulsory repayment for 2010–11 is $\$70,140 \times 6.5\% = \$4,559.10$.

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 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 Consumer Price Index (CPI). The indexation figure is calculated each year after the March CPI is released.

Indexation is applied by the ATO each year to the part of your debt that has remained unpaid for more than 11 months. The indexation figure is available at the *Going to Uni* website at: www.goingtouni.gov.au.

On 1 June 2012, all debts incurred between January and June 2011 will be indexed and become part of the accumulated HELP debt. Debts incurred between July 2011 and December 2011 will also become part of the accumulated HELP debt, but will not be indexed until 1 June 2013.

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 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 \$863 or more per week in the 2010–11 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 HELP 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 ATO 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 next notice of assessment.

You can ask one or more of your payers to withhold additional amounts to cover your compulsory repayment. If you want one or more of your payers to withhold additional amounts to cover any compulsory repayment, complete a *Withholding declaration-upwards variation* available from the ATO.

Holiday or temporary jobs

If you have a holiday or temporary job and you earn \$863 or more per week in the 2010–11 income year, but your repayment income for the income year is not above the minimum repayment threshold, you can apply to the ATO to get your payer to stop withholding additional amounts for your HELP debt. You will need to complete and send to the ATO a *PAYG withholding variation application 2011*, available from the ATO. The ATO will then advise your payer of the correct amount to withhold. You can lodge your application electronically via the ATO website at www.ato.gov.au.

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* available from the ATO. Your payer will then stop withholding additional amounts for that year. For more information about repayments, contact the ATO (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 ATO 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 ATO (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, contact the ATO (see **section 8.3**). When you phone, have your notice of assessment and, if possible, a copy of your income tax return with you.

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

If you still believe the ATO 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 ATO (see **section 8.3**).

6.9 Can I make voluntary repayments?

Yes. You can make a voluntary repayment to the ATO at any time and for any amount. Making a voluntary repayment reduces your 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	\$250 ($\$2,750 - \$2,500$)

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 will be entitled to the 10% bonus. However, if you have any HELP debts that have not been reported to the ATO 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 ATO receives and records your debt for that unit. So, 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 ATO to see if the debt has been recorded against your TFN. If not, the ATO 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 you lodge your income tax return 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:

Electronic payments

If you are paying by BPAY or direct credit, and wish the payment to reach the ATO by a specific date you should check the processing times with your financial institution. Payments made out of hours, on a weekend or public holiday, **will not** reach the ATO until the next working day.

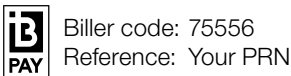
What is my Payment Reference Number (PRN)?

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



You may make a payment directly from your cheque or savings account to the ATO using your financial institution's telephone or internet banking service.

Details you need:



Direct Credit

You may transfer your payment to the ATO 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 PRN

If you cannot find your PRN, contact the ATO (see **Section 8.3**).

Mail

You may mail your cheque or money order to the ATO. 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: tax file number, Australian business number (ABN) or client identification number; and
- payment type: HELP.

You may 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.

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 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post dated.

Order a book of 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 65 anytime. You will need your tax file number (TFN) to use this automated service.**

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 PRN

Direct credit through SWIFT or by mail

For more details about these payment options:

- visit the ATO website at **www.ato.gov.au/howtopay**;
- Telephone **+612 6216 1111** and ask to be connected to **extension 87811** ATO Payment Helpdesk 8.00am–5.00pm (AEST), Monday to Friday; or
- email **payment@ato.gov.au**.

6.12 Are repayments tax deductible?

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

6.13 What happens to my debt if I die?

If you die, your trustee or executor needs to lodge all outstanding income tax returns up to the date of your death. Any compulsory repayment included on an income tax notice of assessment relating to the period prior to your death must be paid from your estate, but the remainder of your debt is cancelled. Neither your family nor the trustee is required to pay the remainder of your 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 ATO will send you an account information statement in June each year if you have been incurring debts or making payments to your account in the previous 15 months. You will not receive a statement if the only activity on your account is the annual indexation adjustment.

Your statement is sent to the latest home address shown on ATO records. If a home address is not recorded it is sent to the postal address on your latest income tax return. The postal address on your latest income tax return may be a tax agent's address. If you do not wish the statement to be sent to that address or if your postal address changes, you must notify the ATO. You can phone the ATO (see **section 8.3**) at any time during the year to get the balance of your account or to order a statement.

To protect the privacy of your information, the ATO needs to verify your identity before details of your account will be given to you over the phone.

You must provide **one** of the following account identifiers:

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

If you have **ever** lodged an income tax return, you must also provide any **three** of the following personal identifiers. If you have never lodged an income tax return, you need to supply only two of the following personal identifiers:

- your date of birth;
- either your business, residential or postal address;
- your financial institution account number;
- details from an ATO letter or notice issued within the last five years; or
- your account details—for example, balance, amount of any refund, payment or interest imposed, amount and frequency of a payment arrangement, or Pay As You Go (PAYG) instalment amount or rate.

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. *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 4.11**), 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 ATO 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 4.11**).

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

8.1 Your VET provider

Your provider can provide you with information on enrolments, tuition fees, withdrawals, census dates, obtaining VET FEE-HELP assistance and re-crediting of your FEE-HELP balance.

Grievances

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**;
- Log on to *myUniAssist* to view HELP debt information at **www.goingtouni.gov.au**;
- Call the enquiry line on **13 38 73** between 8.30am to 5.00pm (EST) Monday to Friday; or
- Call **1800 554 609** for TTY*.

8.3 Australian Taxation Office (ATO)

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

- Visit the ATO website at **www.ato.gov.au**;
- Get the booklet *Repaying your HELP debt 2010–11* by calling **1300 720 092** anytime;
- Call the ATO for HELP and general tax information on **13 28 61** between 8.00am and 6.00pm (EST) Monday to Friday;

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

- 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; or
- Call the Australian Communications Exchange National Relay Service on **133 677 TTY*** or **1300 555 727 TTY*** for hearing impaired and speech impaired students.

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

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**;
- 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**; 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**; 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.

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www.deewr.gov.au/vetfeehelp