



Australian Government

Department of Industry, Innovation
Science, Research and Tertiary Education

VET FEE-HELP

information for 2013

Studying a VET
qualification but
can't afford the
tuition fees?



www.studyassist.gov.au

V E T
FEE-HELP

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 VET FEE-HELP.

VET FEE-HELP form



**Request for
VET FEE-HELP assistance**

1296A



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

You must:

- complete this form if you are requesting VET FEE-HELP assistance for all or part of your VET tuition fees for your VET course(s) of study;
- ensure that you complete each question that is relevant to you, including ticking the relevant boxes. Your form will not be valid unless each question is completed correctly; and
- return the completed form to your student administration area at your VET provider on or before the census date for the first unit(s) of study for which you are requesting 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.

IMPORTANT: this form is valid for your whole VET course(s) of study unless you cancel your request for VET FEE-HELP in writing to your provider. However, you will only be entitled to VET FEE-HELP for a particular VET unit of study if you remain eligible and have sufficient VET FEE-HELP balance. You must advise your VET provider if you do not have sufficient VET FEE-HELP balance to cover your VET tuition fees.

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USING THIS BOOKLET

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

IMPORTANT NOTE: The Department of Industry, Innovation, Science, Research and Tertiary 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 people enrolling in vocational education and training (VET) courses at the diploma level and above. It is a concise summary of the key points a person accessing the **VET FEE-HELP** loan scheme needs to know.

If, after reading this booklet, you require additional information regarding VET FEE-HELP, see the *Study Assist* website at **www.studyassist.gov.au**. You can also refer to the new publication, the *CSP and HELP Handbook*.

If you need information about loans for students in Commonwealth supported places or fee paying places at higher education providers, please see the *Commonwealth supported places and HECS-HELP information for 2013* booklet or the *FEE-HELP information for 2013* booklet.

The *CSP and HELP Handbook* and all the HELP student information booklets are available from **www.studyassist.gov.au**.

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GLOSSARY

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

Administrative date: A date (*before* the census date) set by approved providers for you to complete various requirements. See section 2.2 for more information.

Approved provider: In this booklet, this term means an organisation that has been approved by the Australian Government to offer VET FEE-HELP loans to eligible students.

ATO: Australian Taxation Office.

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

Census date: This date is set by approved providers and it is the deadline for various requirements, including making upfront payments of your tuition fees, applying for a VET FEE-HELP loan, and formally withdrawing from any units without incurring a debt. See section 2.2 for more information.

CSP and HELP Handbook: A comprehensive Handbook that contains information about Commonwealth supported places and the various HELP loans available to assist eligible tertiary students pay for their study.

EFTSL (equivalent full-time student load): How a student's study load is measured. One EFTSL is the load a student has when studying full-time for a year.

FEE-HELP: An Australian Government loan scheme to help eligible fee paying students undertaking higher education courses at approved providers to pay their tuition fees.

FEE-HELP balance: The amount of VET FEE-HELP (and FEE-HELP) you have left to use before reaching the FEE-HELP limit.

FEE-HELP limit: The maximum amount of VET FEE-HELP (and FEE-HELP) you can use over your lifetime.

Fee paying place: A place in a course which is not a Commonwealth supported place (not subsidised by the Australian Government) and for which students are required to pay tuition fees.

Fee paying student: A student who is enrolled in a fee paying place.

HELP (Higher Education Loan Program): An Australian Government loan program that assists eligible students pay their tuition fees (VET FEE-HELP or FEE-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) and student services and amenities fee (SA-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 Commonwealth supported place).

Request for VET FEE-HELP assistance form: The form that you must submit to your approved provider to apply for a VET FEE-HELP loan.

Special circumstances: Specific requirements set out in the *Higher Education Support Act 2003* and its associated guidelines that you must meet in order to have your FEE-HELP balance re-credited and your HELP debt removed or any upfront payment refunded.

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

Subsidised student: A student enrolled in a diploma or advanced diploma course at an approved provider in a state or territory that has implemented subsidised VET FEE-HELP arrangements and for whom the approved provider receives funding from a State or Territory Government.

TFN (tax file number): Your unique identification number from the ATO for everything tax-related, including making repayments on your HELP debt.

Tuition fees: The fees set by approved providers that fee paying students pay for their unit of study. These fees are individually set by approved providers and are not regulated by the Australian Government.

VET FEE-HELP: An Australian Government loan program to help eligible students enrolled in certain VET courses at approved providers to pay their tuition fees.

1. THE VET FEE-HELP LOAN SCHEME

More information about [VET FEE-HELP](#), including the eligibility requirements, is available from the [CSP and HELP Handbook](#) at www.studyassist.gov.au. You may be interested to know that:

- If you use a VET FEE-HELP loan, you will not have to make any repayments until you earn above the minimum repayment threshold: \$49,095 in 2012-13; and
- If you make a voluntary repayment on your [accumulated HELP debt](#) to the [ATO](#) of \$500 or more, you will be eligible for a 5% bonus on your repayment amount.

1.1 What is VET FEE-HELP?

VET FEE-HELP is a loan scheme that helps eligible VET students pay their tuition fees for certain VET qualifications at the following levels:

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

You do not have to use a VET FEE-HELP loan to pay your tuition fees. You can choose to pay all your tuition fees upfront to your [approved provider](#), you can pay some of your tuition fees upfront and use a VET FEE-HELP loan for the rest, or you can use a VET FEE-HELP loan for all your tuition fees (up to your [FEE-HELP limit](#)).

1.2 Who uses VET FEE-HELP?

VET FEE-HELP is available to eligible VET [fee paying students](#). A fee paying student is a student enrolled in a [fee paying place](#) at an approved provider and who is charged tuition fees for their studies.

VET FEE-HELP is also available to eligible VET subsidised students enrolled in a state or territory that has implemented subsidised VET FEE-HELP arrangements. Subsidised students must also be enrolled with an approved provider to use VET FEE-HELP.

1.3 Am I eligible for VET FEE-HELP?

To be eligible for VET FEE-HELP you must be either:		
an Australian citizen	OR	a permanent humanitarian visa holder (check www.diac.gov.au for the list of humanitarian visa subclasses) who is resident in Australia for the duration of your unit.
If you are not eligible for VET FEE-HELP, you will need to confirm upfront payment dates and arrangements with your approved provider. If you cannot afford to pay your entire tuition fees upfront, you should contact your approved provider as some may offer their own payment options or plans.		

Important: You must be studying at an approved provider in order to access a VET FEE-HELP loan for your tuition fees. You can find a list of approved VET FEE-HELP providers at www.studyassist.gov.au.

1.4 How much can I borrow – what is the FEE-HELP limit?

The FEE-HELP limit is the maximum amount you can borrow under VET FEE-HELP (and FEE-HELP) over your lifetime. The FEE-HELP limit is not reset or topped up by any repayments that you make. If you have reached the FEE-HELP limit (meaning the indexed amount for that year), you are no longer eligible to access a VET FEE-HELP (or FEE-HELP) loan.

However, it is also important to note that some **approved providers** may have academic probation procedures in place and if you are not progressing satisfactorily in your course, your enrolment may be cancelled.

In 2013 the FEE-HELP limit is **\$93,204** for most students. If you are studying a medicine, dentistry or veterinary science course that leads to provisional registration to practise in one of those fields, your FEE-HELP limit is **\$116,507**. This limit is indexed on 1 January each year.

1.5 What is the FEE-HELP balance?

The **FEE-HELP balance** is the amount of **VET FEE-HELP** (or FEE-HELP) you are able to use before you reach the **FEE-HELP limit**. You are responsible for keeping track of your FEE-HELP balance and letting your approved provider know if you do not have enough left to cover your tuition fees.

1.6 Will I be charged interest?

No. There is no interest charged on HELP debts, however your debt will be indexed on 1 June each year to maintain its real value to reflect changes in the Consumer Price Index. Current and past indexation rates are available from the **ATO** at **www.ato.gov.au**.

1.7 Is there a loan fee?

Yes. There is a 20% loan fee which is applied to VET FEE-HELP loans. The loan fee is 20% of the **VET FEE-HELP** loan incurred for each unit. The loan fee does not count towards your FEE-HELP limit.

For example, if you are undertaking a unit which costs \$1,000, the loan fee is 20% of \$1,000 = \$200. As such, your VET FEE-HELP debt for that unit will be the cost of the unit (\$1,000) + the loan fee (\$200) = \$1,200.

The loan fee is not applied to **subsidised students** studying in a state or territory that has implemented subsidised VET FEE-HELP arrangements.

1.8 VET FEE-HELP for subsidised students

A subsidised student is a student, studying in a state or territory that has implemented subsidised VET FEE-HELP arrangements, who is enrolled in a course at an **approved provider**, that the state or territory government has approved as a subsidised provider. Subsidised students are only eligible for **VET FEE-HELP** if they are:

- studying for a diploma or an advanced diploma; and
- enrolled with an approved provider in a state or territory that has implemented subsidised VET FEE-HELP arrangements.

Your approved provider can advise you about subsidised VET FEE-HELP arrangements. For more information about subsidised VET FEE-HELP arrangements, please visit **www.studyassist.gov.au**.

2. APPLYING FOR A VET FEE-HELP LOAN

More information about applying for [VET FEE-HELP](#), including information on enrolling in multiple courses or at different approved providers is available from the *CSP and HELP Handbook* at www.studyassist.gov.au.

2.1 How do I apply for VET FEE-HELP?

To apply for VET FEE-HELP you must submit a valid *Request for VET FEE-HELP assistance* form to your [approved provider](#) by the [census date](#). If you do not submit the form by the census date for your first unit of study, you will have to wait until the next study period (semester, trimester etc) to apply for VET FEE-HELP.

If you want to use a VET FEE-HELP loan to pay for your study, you must have a personal, valid [TFN](#), even if you do not have a job. This is because repayments on your HELP debt are made through the taxation system. If you do not provide your own TFN on the form or you give an incorrect one, your *Request for VET FEE-HELP assistance* form will not be valid and you will not be able to use a VET FEE-HELP loan.

If you do not have a TFN, you will have to submit a *Certificate of application for a TFN*. This is available from the [ATO](#). If you do not provide this information, your form will not be valid and you will not be eligible for VET FEE-HELP. You must advise your approved provider of your TFN when you receive it.

2.2 What is the census date?

The census date is the most important date for you to know about! Approved providers set their own census dates within rules set by the Australian Government, so this date will vary across units and approved providers.

The **census date** is:

- the last day for you to submit a *Request for VET FEE-HELP assistance* form to access a VET FEE-HELP loan; or
- the last day to withdraw your enrolment without incurring the cost or debt for that unit.

What is the administrative date?

In addition to the census date, some **approved providers** also set an **administrative date** for you to complete certain requirements before the census date. For example, some may want you to submit your *Request for VET FEE-HELP assistance* form or withdraw your enrolment by the administrative date so they have time to finalise your enrolment.

If you miss the administrative date, you may have to pay a late enrolment fee or a late withdrawal fee. However, you can still withdraw from a unit by the census date to avoid incurring the cost or debt for that unit.

Check with your approved provider to find out if they have an administrative date and when the census date is for your units of study.

2.3 How will I know if my application for VET FEE-HELP is accepted?

You must contact your approved provider as all *Request for VET FEE-HELP assistance* forms are processed by approved providers and not the Australian Government.

3. KEEPING TRACK OF YOUR VET FEE-HELP LOAN

More information about keeping track of your VET FEE-HELP loan is available from the *CSP and HELP Handbook* at www.studyassist.gov.au.

3.1 Your CAN

Your approved provider will send you a CAN within 28 days after the census date of each study period that you are using Commonwealth assistance. Your CAN will tell you how much you have been charged for the units you are enrolled in and the amount of HELP debt you have incurred for that study period.

Check your CAN carefully to make sure that:

- the tuition fees on the CAN are the same as those published on your approved provider's website;
- any loan fee has been calculated correctly; and
- the CAN does not include any units you withdrew from by the census date.

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

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

You will be allocated a CHESSN when you first apply for admission to your approved provider or Tertiary Admissions Centre. The CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your approved provider and the Australian Government stay up to date with information about the Commonwealth assistance for tertiary study that you have used. You will be notified of your CHESSN in 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. You can access *myUniAssist* to find out how much **FEE-HELP balance** you have left to use before you reach your **FEE-HELP limit**.

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

myUniAssist will not provide information about the amount of your HELP debt as repayments are made to the ATO and *myUniAssist* does not record this information.

4. WITHDRAWAL OR NON-COMPLETION OF STUDIES

More information about withdrawal procedures, applying for special circumstances and appeal processes is available from the *CSP and HELP Handbook* at www.studyassist.gov.au.

4.1 What happens if I fail/withdraw from a unit?

If you fail a unit, or withdraw from the unit after the **census date**, you will still incur a HELP debt or lose an upfront payment, regardless of whether you attended any classes or handed in any assessment items.

If you correctly withdraw from the unit by the **census date**, you will not have to pay the cost or debt of that unit. If you have already paid your tuition fees, you will get a refund from your approved provider.

If you failed the unit or withdrew from the unit after the census date because you became seriously ill or because of other special circumstances, you can apply to your **approved provider** to have your **FEE-HELP balance** re-credited and your HELP debt removed or upfront payment refunded.

4.2 How do I withdraw from a unit?

You need to complete the formal withdrawal process for every unit you want to withdraw from. If the course you are withdrawing from involves enrolment with more than one approved provider, you will need to withdraw from each one individually.

Contact your approved provider to ensure you withdraw your enrolment by the census date and in accordance with the required procedures to avoid incurring the cost or debt of the unit.

4.3 Special circumstances

If you withdraw from a unit after the [census date](#) because you become seriously ill or for other [special circumstances](#), you can apply to your [approved provider](#) to have your [FEE-HELP balance](#) re-credited and your HELP debt removed. There are no provisions under the [Higher Education Support Act 2003](#) to have your debt removed if you have successfully completed your unit of study.

If you withdrew from a unit after the census date because you changed your mind about studying, you will still be required to repay your HELP debt.

For your approved provider to be satisfied that special circumstances applied to you, you must be able to prove that the circumstances:

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

Note: You need to submit your application for special circumstances to your approved provider within 12 months of your withdrawal day.

5. REPAYING YOUR HELP DEBT

More information about HELP repayments, including bonuses for voluntary repayments, is available from the Repayments section of the *CSP and HELP Handbook* at www.studyassist.gov.au. It contains information about how the [ATO](#) calculates your compulsory repayment.

5.1 When do I start paying back my loan?

Your **VET FEE-HELP** debt becomes part of your **accumulated HELP debt**. This is the total of any VET FEE-HELP, FEE-HELP, HECS-HELP, OS-HELP or SA-HELP debts you have used. Your accumulated HELP debt will also include any Australian Government study loans used prior to 2005.

You must start repaying your HELP debt when your repayment income is above the minimum repayment threshold for compulsory repayment: \$49,095 for the 2012-13 income year. Repayments made through the Australian taxation system are called compulsory repayments. Compulsory repayments continue until you have repaid your whole debt. The amount you repay each year is calculated as a percentage of your repayment income. The percentage increases as your income increases.

5.2 Is there a bonus for voluntary repayments?

If you make a voluntary repayment of \$500 or more, you will receive a bonus of 5%. This means your account will be credited with an additional 5% of your payment. You should note that the bonus is 5% of the payment amount, not 5% of the outstanding debt.

For example, if you make a voluntary repayment of \$500, your bonus is 5% of \$500 = \$25. As such, the value of your voluntary repayment is your payment (\$500) + the bonus amount (\$25) = \$525.

You may benefit if you make a voluntary repayment before indexation is applied to your HELP debt on 1 June each year. If you intend to make a payment before this date it is important to allow enough time for the payment to be received and processed by the ATO before 1 June. Voluntary repayments are in addition to compulsory repayments and are not refundable.

There are several ways you can make a voluntary repayment, including via BPAY, direct credit, mail, or in person at an Australia Post outlet. For more information on making a voluntary repayment, contact the [ATO](#).

5.3 Are repayments 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

Study Assist website (www.studyassist.gov.au)

The *Study Assist* website provides information about options for financing your tertiary study, including:

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

The CSP and HELP Handbook

If you are seeking more information about VET FEE-HELP or about HELP loans in general, the *CSP and HELP Handbook* provides in depth information about all loans available under the HELP scheme (and Commonwealth supported places for higher education). It is available from the Publications page under the Helpful Resources section at www.studyassist.gov.au.

Your approved provider

The enrolments area at your approved provider will be able to help you with:

- enrolments;
- tuition fees;
- census dates and administrative dates;
- eligibility criteria for VET FEE-HELP;
- applying for a VET FEE-HELP loan;
- withdrawals;
- getting your FEE-HELP balance re-credited and your HELP debt removed under special circumstances; and
- grievance procedures for student complaints.

Department of Industry, Innovation, Science, Research and Tertiary Education

The Department can help you with:

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

Contact details:

- visit **www.studyassist.gov.au** (click on 'Contact us' to complete a Student HELP loans enquiry form online);
- call the student enquiry line on **13 38 73** (or **+61 3 9938 2545** from outside Australia); or
- call the student enquiry line on **1800 554 609** TTY for hearing or speech impaired students.

Australian Taxation Office

The Australian Taxation Office can help you with:

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

Contact details:

- visit **www.ato.gov.au**;
- call **1300 720 092** to get the booklet *Repaying your HELP debt in 2012-2013*;
- call **13 28 61** for information about your HELP account and personal tax topics;
- call **133 677** TTY or **1300 555 727** TTY for hearing or speech impaired students; or
- write to PO BOX 1032, Albury NSW 2640 (do not send voluntary repayments to this address).

Department of Human Services

The Department can help you with:

- Youth Allowance, Austudy and other forms of student income support assistance.

Contact details:

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

Department of Immigration and Citizenship

The Department can help you with:

- visas; and
- Australian citizenship.

Contact details:

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

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