



Australian Government

**THIS IS HOW IT WORKS:**

**STEP**

**1**



If you are enrolled in a CSP, the cost of your study is split into two parts—the Government pays one part and you pay the other part.

**STEP**

**2**



The 'student contribution' is the part that you pay. There are three payment options depending on your eligibility.

You **MUST** organise to pay your student contributions on or before your provider's census date—otherwise your CSP enrolment will be cancelled.

How will you pay?

**2A**



I am **NOT** eligible to get a HECS-HELP loan. I will pay my student contributions upfront on or before the census date.

**2B**



While I am eligible for a HECS-HELP loan, I want to pay some/all of my student contributions upfront on or before the census date.

**2C**



I am eligible for a HECS-HELP loan and will get a loan to pay my student contributions on or before the census date.

Make sure you meet the tax file number requirements.  
**You will now have a HELP debt.**



**NEED MORE INFORMATION?**

Go to [www.studyassist.gov.au](http://www.studyassist.gov.au) to:

- get your copy of the *Commonwealth supported places and HECS-HELP information* booklet
- check if you are eligible to receive any student income support payments while you are studying
- get a copy of the *Beyond school study guide*.



Visit

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**THINKING ABOUT UNIVERSITY?**

You could enrol in a subsidised place and get a HECS-HELP loan to pay your student contributions.

for up-to-date information.



In Australia there are two types of university places:

- subsidised Commonwealth supported places (CSPs)
- non-subsidised fee paying places.

This brochure focuses on CSPs. Before you enrol, ask your provider if a CSP is available for your course. You should also compare courses and costs at different universities. Things to compare include course fees, facilities, course delivery and graduate outcomes.

## WHAT IS A CSP?

A CSP is a type of university enrolment where the total cost of your study is split into two parts:

- the Australian Government (Government) pays one part—this is a subsidy
- you pay the other part—this is called your student contribution amount.

Your university sets the student contributions you pay, and these fall within a range set by the Government. There are three student contribution bands. Different fields of study will fall into one of these bands. There is a fee range for each band.

In 2020, if you are enrolled full-time in a CSP, the maximum you can expect to pay is:

- \$6,684 for Band 1 units
- \$9,527 for Band 2 units
- \$11,155 for Band 3 units.

For more information, contact your university or visit [www.studyassist.gov.au/help-loans/commonwealth-supported-places-csp](http://www.studyassist.gov.au/help-loans/commonwealth-supported-places-csp).



### AM I ELIGIBLE FOR A CSP?

To get a CSP you must:

- meet the CSP citizenship and residency requirements
- be correctly enrolled by the census date
- read the [Commonwealth supported places and HECS-HELP information](#) booklet
- submit a valid *Request for a Commonwealth supported place and a HECS-HELP loan* form (the form) by the census date
- finalise your payment arrangements by the census date.

## HOW DO I GET A CSP?

Being eligible for a CSP is not a guarantee that you will be offered one. You must also meet the course entry requirements set by the university.

### Applying for a CSP

You apply for a CSP through the Tertiary Admissions Centre in the state or territory where your university is located. In some cases, you may be able to apply directly to the university, but confirm this with them. CSPs are available at all public universities and at some private higher education providers—check with them to confirm.

### Accepting your offer of a CSP

Your university will give you instructions on how to do this. This is usually done online and must be done by the census date. Check your student portal and/or personal email for instructions.

## PAYING MY STUDENT CONTRIBUTIONS

You MUST pay your student contributions by the census date, otherwise your CSP enrolment will be cancelled. Refer to the 'This is how it works' graphic in this brochure for an explanation of your payment options.



### AM I ELIGIBLE FOR A HECS-HELP LOAN?

To be eligible for HECS-HELP, you must meet you must:

- be enrolled in a CSP
- meet the citizenship and residency requirements
- be enrolled correctly by the census date
- meet the tax file number (TFN) requirements,
- read the [Commonwealth supported places and HECS-HELP information](#) booklet
- submit a valid form by the census date to your university.

## HOW DO I GET A HECS-HELP LOAN?

You use the same form to accept your CSP and to request a HECS-HELP loan. This must be done by the census date. You MUST submit your TFN or a *Certificate of Application for a TFN* with the form. If you do not have a TFN, you must apply for one. The fastest way is via Australia Post. Find out how at [www.ato.gov.au/TFN](http://www.ato.gov.au/TFN).

## HOW MUCH CAN I BORROW?

### The combined HELP loan limit

You can borrow up to the combined HELP loan limit to pay your student contributions. It is the total amount you can borrow over your lifetime and includes all HECS-HELP loans from 2020 (and all previous and new FEE-HELP, VET FEE-HELP [closed] and VET Student Loans).

In 2020, the combined HELP loan limit is \$106,319 for most students (a higher limit of \$152,700 applies for medicine, dentistry and veterinary science courses leading to initial registration, and for certain aviation courses). This limit is indexed on 1 January each year.

Check *Study Assist* for more information about the combined HELP loan limit and renewable HELP balance.

### The renewable HELP balance

Your HELP balance is now renewable. This means that repayments starting from the 2019–20 income year will 'credit' or 'top up' your HELP balance to use for further study.

## REPAYING MY HECS-HELP LOAN

If you get a HECS-HELP loan, you will have a legal obligation to the Government to repay your debt. Your debt is repaid through the tax system once you earn over a certain amount. In the 2019–20 income year, you must make a compulsory repayment once your income is \$45,881 or above. You are not charged interest on your debt, but your debt is indexed each year to maintain its real value.