

Fees and FEE-HELP

Postgrad coursework fees

Some courses offer a limited number of Commonwealth Supported Places (CSP). The course fees for CSPs are partly subsidised by the the Australian Government and partly covered by you in the form of a student contribution. CSPs are highly competitive and based on merit. You don't need to apply for a CSP. You will be automatically assessed, and you will be notified in your letter of offer whether you have been offered a CSP or a full-fee-paying place.

To find out whether your course offers Commonwealth Supported Places, [check the University's course search](#).

What is HECS-HELP

Commonwealth Supported Places are sometimes called HECS places. HECS stands for Higher Education Contribution Scheme. HELP stands for Higher Education Loan Program. Domestic students who have a HECS place and fulfill other basic eligibility criteria can take out a [HECS-HELP loan](#) to pay for all or part of your tuition fees. HECS-HELP loans cannot be used for additional study costs such as accommodation or textbooks. Students on permanent humanitarian visas are eligible for HECS-HELP.

What is FEE-HELP?

[FEE-HELP](#) is a federal government loan scheme that assists eligible full-fee-paying students to pay all or part of their tuition fees. It cannot be used for additional study costs such as accommodation or textbooks.

Find [more information, how to apply, and eligibility](#) for FEE-HELP.

How much can I borrow?

You can borrow up to the combined HELP limit to pay your tuition fees. This includes all FEE-HELP, VET FEE-HELP and Vet Student Loans and any HECS-HELP loans incurred [from 1 January 2020](#).

Once you begin using your HELP loan limit, the amount of HELP you have left to borrow is known as your available HELP balance.

For 2020, **the HELP loan limit is \$106,319**. If you plan to study medicine, dentistry or veterinary science leading to initial registration, or eligible aviation courses **the HELP loan limit is \$152,700**.

You can check your HELP balance on [myHELPbalance](#). You will repay your HELP debt through the Australian Taxation Office once you meet a certain salary threshold.

Studying overseas and OS-HELP

OS-HELP is a government loan for CSP students who travel overseas for study purposes e.g. for exchange, fieldwork, etc. The loan contributes to your accumulated HELP debt. Find out [more about OS-HELP, applications and eligibility](#).

How do I know how much my accumulated HELP debt is?

After the census date each semester (March 31 & August 31) you will be emailed your Commonwealth Assistance Notice (CAN), an official statement outlining your unit of study enrolment for that session, your student contribution, and any HELP debt or loan fee you may have incurred.

You can access this information any time via [Sydney Student](#) (go to 'My finance', 'Your finances', then 'CAN statements'). The CAN statement also includes your Commonwealth Higher Education Student Support Number (CHESSN), which you will need to log in to check your HELP balance.

Do I need a Tax File Number (TFN)?

You must provide your TFN to be eligible for HELP. The Australian Taxation Office (ATO) can assist you with information on how to [obtain a TFN](#).

When do I need to start making compulsory HELP debt payments?

You have to start repaying your HELP debt through the taxation system once your income is above the compulsory repayment threshold, even if you are still studying. The compulsory repayment threshold is adjusted each year, increasing according to consumer price index. For the 2019-2020 income year, the compulsory repayment threshold is **\$45,881**.

Visit the [ATO](#) for more information.

Do I still have a debt if I withdraw from units?

Not if you withdraw before the census date. If you withdraw after the census date, you may be able to obtain a remission of your HELP debt if you can prove special circumstances, such as illness, injury or misadventure, which made it difficult for you to continue studying. You will need to prove your individual circumstances were unforeseen and happened after the census date.

To seek remission of your HELP debt after the census date you need to [make an application](#) within 12 months of you discontinuing the unit of study. It is very important that you have independent documentation confirming special circumstances (e.g. illness, injury or misadventure).

If your application to the University for remission of a HELP debt has been rejected, you can apply to the University for a review of the decision. If you are still not satisfied you can then appeal to the [Administrative Appeals Tribunal](#).

Unable to pay tuition fees for the semester

International coursework and research students may sometimes find they are unable to pay their semester fees within time. If you do not pay your semester fees the University will send you a notification to remind you about payment and a deadline for payment. If you have no capacity to pay the amount by the deadline you must contact International Fees and explain. In some cases you may be able to pay some of the amount and remain enrolled.

If you do not contact the University and ignore further notices you may face sanctions including un-enrolment from your course.

[Contact us](#) for further assistance.

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