

# **STUDENT FEES & SCHOLARSHIPS OFFICE**

## **FREQUENTLY ASKED QUESTIONS**

**2008**

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## **COMMONWEALTH SUPPORTED STUDENTS**

### **WHAT IS A COMMONWEALTH SUPPORTED PLACE (CSP)?**

A Commonwealth supported place (CSP) is a place for which the Australian Government makes a contribution towards the cost of your course. A Commonwealth supported student is a student who is studying in a Commonwealth supported place.

### **AM I ELIGIBLE FOR A COMMONWEALTH SUPPORTED PLACE?**

Higher education providers may offer Commonwealth supported places to Australian citizens, New Zealand citizens and holders of a Permanent Resident Visa.

### **HOW DO I APPLY FOR A COMMONWEALTH SUPPORTED PLACE?**

If you are an Australian Citizen, New Zealand Citizen or holder of a Permanent Humanitarian Visa and currently a HECS student, there is no need to apply for a Commonwealth Supported Place. However if you are currently a local fee paying student and wish to be Commonwealth-Supported then you need to apply for a transfer. Please contact your local student centre regarding the process for applying for a transfer to a CSP place.

### **I HAVE BEEN OFFERED A FEE PLACE; CAN I TRANSFER TO A CSP PLACE?**

Australian Catholic University students have the opportunity to apply for a Course/Campus transfer. Fee paying students wishing to apply for a Commonwealth supported place must have successfully completed a minimum of 8 units (usually one year of full time study-excluding credit) in their current course. Applications for transfer will be considered on a student's academic performance and/or the entrance requirements and availability of places in the course. Please contact your local student centre regarding a transfer to a Commonwealth supported place.

### **WHAT ARE MY RESPONSIBILITIES AS A COMMONWEALTH SUPPORTED STUDENT?**

You are responsible for:

- i. reading the Information for Commonwealth Supported Students booklet;
- ii. accurately filling out a Commonwealth Assistance Form;
- iii. notifying the university about corrections in your Commonwealth Assistance Notice (CAN) within 14 days after the notice has been made available on Student Connect – Managing Your Studies;
- iv. payment of student contributions and/or tuition fees when they fall due.

### **HOW MUCH DO I PAY?**

As a Commonwealth-supported student, you will pay part of the cost of your studies (known as 'student contribution'). Higher education providers (HEP's) can now determine their own charges and student contribution levels for each of their courses within ranges set by the Australian Government.

### **WHEN WILL I PAY AND HOW WILL I BE NOTIFIED ABOUT MY FEES?**

ACU National invoices students on a semester basis. The majority of students enrolled at ACU are enrolled in Semester One and Two. If a student chooses or is required to pay their fees upfront, an invoice will be produced with a due date the beginning of February for semester 1 and the end of July for semester 2. All students agree when they enrol to check their student email account on a regular basis. This becomes critical as the Student Fees & Scholarships Office will initially send emails to all students who have an outstanding balance an email, confirming

that an invoice is available for payment on ***Student Connect – Managing Your Studies***.

## HOW CAN I ACCESS MY FEES INFORMATION AND MY ON-LINE INVOICE?

All ACU National students administer their enrolment via an on-line student management system called ***Student Connect – Managing Your Studies***. This site can be accessed through the ACU website. All students who have outstanding fees are required to view their invoice on-line and make payment based on this invoice. Hard copies of invoices are produced in cases where the student can only pay for their fees with a cheque, money order or bank draft.

## HOW CAN I PAY MY FEES?

Students can pay their fees a number of ways:

- With a credit card via a secure site linked to ***Student Connect – Managing Your Studies***
- By Bpay through the student's bank account
- If a cheque or money order is the only option, the student will need to email the Student Fees & Scholarships Office and request a hard copy of their invoice to be sent to their mailing address

Payment methods that are not accepted are:

- Payment over the counter at an ACU campus
- Payment over the counter at a bank or post office
- Paying with cash
- Direct transfer from the student's account to an ACU account
- Sending a cheque or money order directly to the Student Fees & Scholarships Office

## COURSE COSTS

Higher education providers can now determine course costs and student contribution levels for each of their courses within ranges set by the Australian Government. The following table sets out the estimated annual course cost you would pay at ACU National as a full-time Commonwealth-supported student studying all units from one band.

The estimated yearly course cost you would pay as a **Commonwealth-Supported Student** is:

### 2008 Student Contribution Level–Commonwealth supported students

Discipline Cluster <sup>1</sup>	ACU National Student Contribution Level per standard year <sup>2</sup>			
	Students enrolled pre 1997	Students enrolled 1997-2005	Students enrolled in to 2008	Students to whom 2008 rates apply
Law	\$3,061	\$6,798		\$8,499 (\$1,062/unit)
Accounting, Commerce, Administration, Economics		\$5,807	\$7,260	\$8,499 (\$1,062/unit)
Mathematics, Statistics, Computing, Health, Science	\$3,061	\$5,807		\$7,260 (\$907/unit)

<sup>1</sup> This table combines funding clusters with the same value.

<sup>2</sup> A standard year is calculated on 8 units or a total of 80 cp.

<sup>3</sup> Units in higher bands must be charged no less than equivalent student contribution rate.

Discipline Cluster <sup>3</sup>	ACU National Student Contribution Level per standard year <sup>4</sup>			
	Students enrolled pre 1997	Students enrolled 1997-2005	Students enrolled in to 2008	Students to whom 2008 rates apply
National priorities: Education, Nursing	\$3,061	\$4077		\$4,077 (\$509)/unit

The actual Student Contribution level will vary if your enrolment includes subject/s from various bands or if you do more or less than the standard course load. For example, if you are enrolled in a Bachelor of Nursing, you will undertake 6 units classified as "nursing" and 2 units classified as "science". To check first year course costs: [http://inet.acu.edu.au/coursecost/course\\_search.cfm](http://inet.acu.edu.au/coursecost/course_search.cfm)

### WHAT IS A STUDENT CONTRIBUTION AMOUNT?

A student contribution amount is a financial contribution that a given Commonwealth supported student pays for a given unit of study. It is based on the student contribution amount for a place that the provider has set, and the EFTSL value of the unit. It is calculated with the following formula: Student Contribution Amount for a place (1 EFTSL) set by the provider for the unit X EFTSL value of that unit. The student contribution amount must not exceed the maximum student contribution amount for the funding cluster in which the unit is classified.

### WHAT IS AN EFTSL

An EFTSL is an equivalent full-time student load. Each Unit will have an EFTSL value (e.g. 0.125 EFTSL). 1 EFTSL is equivalent to 1 SLE and represents, in general terms, a student undertaking a course of study on a full time basis for 1 year.

### CAN I ENROL IN MORE THAN HALF OF MY EFTSL IN ONE SEMESTER?

Students will need to abide by the 2008 Academic Regulation (Section 4.3.3 Credit Point Limit in a Semester). Students wishing to enrol in more units than a normal full-time program load in any semester must first obtain the written approval of the Course Co-ordinator. The student's previous academic record will be taken into account in determining the application.

### AM I ELIGIBLE FOR HECS-HELP?

You are eligible for HECS-HELP if you are an Australian citizen or a holder of a permanent humanitarian visa and you have been allocated a Commonwealth-supported place.

### HECS-HELP PAYMENT OPTIONS.

#### WHAT IF I PAY MY FEES UPFRONT - OR PARTIAL-PAYMENT?

#### HOW CAN I REPAY MY HECS-HELP LOAN?

Australian citizens and permanent humanitarian visa holders are eligible for HECS-HELP assistance and can pay their student contribution in one of three ways:

- 1) **Full up-front payment** and receive a 20% HECS-HELP discount. This payment is made by the student, and paid directly to the higher education provider on or before the census date.
- 2) **Partial up-front payment** (20% discount on amounts of \$500.00 or more) and obtain a HECS-help loan for the remainder. This payment is made by the student directly to the higher education provider. The student must give their TFN to the provider, and make their partial payment prior to the census date; or

<sup>3</sup> This table combines funding clusters with the same value.

<sup>4</sup> A standard year is calculated on 8 units or a total of 80 cp.

<sup>3</sup> Units in higher bands must be charged no less than equivalent student contribution rate.

3) **Obtain a loan for the full amount** of the student contribution amount. A student must give their TFN to the provider before the census date. After the census date, students can make payments directly to the ATO.

Students with a HECS-HELP, FEE-HELP and OS-HELP debt must make compulsory repayments when their income reaches a minimum threshold, which is \$39,825 (in the 2007-08 income years).

All HELP debts are indexed each year according to movements in the Consumer Price Index (CPI) to maintain their real value but are otherwise interest free.

If a person has a HELP debt and earns more than the minimum repayment threshold their employer will withhold additional tax from their pay under the pay as you go (PAYG) withholding income tax arrangements to cover their anticipated compulsory repayment.

### **I AM A PERMANENT RESIDENT - CAN I GET HECS-HELP?**

A permanent resident student commencing study in 2008 who is not regarded as a continuing student cannot access HECS-HELP.

### **I AM A PERMANENT RESIDENT - DO I GET A DISCOUNT?**

A permanent resident student commencing study in 2008 is not eligible for a discount; they must pay their full student contribution upfront.

### **CROSS INSTITUTIONAL STUDENTS & STUDYING WITH ACU?**

If you are enrolled as a Commonwealth Supported Student (CSS) at your home provider, then the host provider only needs to offer you a Commonwealth Supported Place (CSP) in the unit of study applied if the unit is a compulsory requirement of the degree being undertaken at your home provider. For example, If THEO128 is a compulsory unit at ACU and you apply to undertake it at another provider, if you are a CSS then the other provider can offer you a CSP for THEO128. A request for Commonwealth Support and HECS-HELP or FEE-HELP will need to be completed at both providers. The Student Contribution of the units at both providers does not need to be equal. The same information is applicable to Fee Paying Students. Students need to also be aware of the each provider's requirements for variation of enrolments and withdrawals.

### **WHY DO DIFFERENT UNIVERSITIES HAVE DIFFERING COSTS?**

Under the new reforms, higher education providers can now determine the amount charged for their units of study and course of study costs, and have been permitted to increase their student contribution levels by the Australian Government. Higher education providers are permitted to increase their fees by up to 25% above the 2006 HECS levels. The increase in student contribution levels must be in accordance with the Discipline Cluster in which the unit of study is classified.

### **I STUDIED AT A DIFFERENT UNIVERSITY (NOT ACU) LAST YEAR.**

#### **AM I TRANSITIONAL STUDENT?**

#### **WHAT DO I NEED TO PROVE IT?**

You would still be considered transitional as long as you were a continuing student who commenced a course of study before 1 Jan 2005 and did not discontinue or complete that course. You would need to show that your enrolment at that University was not discontinued or completed.

### **WHAT IF I AM PRE-1997 STUDENT?**

Pre-1997 HECS students are not be required to pay student contributions that are greater than the 2005 flat rate HECS (indexed). These arrangements will also cease on 31 December 2008.

### **I HAVE GRADUATED THIS YEAR IN MY UNDERGRADUATE COURSE, IF I APPLY TO STUDY AT HONOURS LEVEL, WILL I STILL BE ELIGIBLE FOR PRE-2005 STATUS?**

Yes. After having completed your initial Bachelor's program, you are entitled to come under pre-2005 provisions for the Honours component of that program.

### **I AM TRANSFERRING FROM A SINGLE DEGREE TO A DUAL DEGREE (ie BBUS TO BA/BBUS), WILL I STILL BE ELIGIBLE FOR PRE-2005 STATUS?**

No. You will be assessed as a new student in 2008.

### **I AM A PRE-2005 STUDENT. DO I HAVE TO FILL IN A COMMONWEALTH ASSISTANCE FORM (CAF)?**

Yes - you would fill out a hard copy form for pre-2005 students available from the Student Centre.

### **I AM APPLYING FOR AUSTRALIAN CITIZENSHIP - WHAT AM I ENTITLED TO?**

As an Australian citizen you are eligible to apply for a Commonwealth supported place or a fee-paying place. There are a number of benefits of having a Commonwealth supported place, they are: The Australian Government contributes towards the cost of your education, you may apply for a HECS-HELP loan to pay your student contribution, you may be eligible for a Commonwealth Learning Scholarship, you may elect to pay your student contribution up-front and receive a 20% discount. If you are a fee-paying Commonwealth-supported student you may apply for FEE-HELP loan to pay your tuition fees, you may elect to pay your tuition fees up-front and receive a 20% discount.

### **I AM A COMMONWEALTH SUPPORTED PERSON CAN I UNDERTAKE ONE UNIT ON A FEE PAYING BASIS?**

Students may choose not to be Commonwealth supported for a unit of study. Students must notify ACU National in writing on or before the census date for the unit of study that they do not wish to be Commonwealth supported for this unit of study. Students do not consume Student Learning Entitlement (SLE) for units of study in which they are not Commonwealth supported.

### **WHAT IS THE CENSUS DATE?**

A census date is the date on which a student's enrolment is taken to be finalised for a given semester. HECS-HELP and FEE-HELP debts are incurred and SLE is consumed on the census date. Students must make their up-front payments and submit their request/s for Commonwealth Assistance by the census date. The census date is set by the higher education provider, and it is set for each unit it provides or proposes to provide during the academic year. The census date for a unit is to be no earlier than 20% of the way through the period of time which the unit is undertaken, and this period must include any assessment or exam period. The higher education provider must publish their census dates by December 1st of the year prior to the commencement of that unit.

### **WHAT ARE NATIONAL PRIORITIES?**

National priorities include Education and Nursing units. The Australian Government decides which units are national priorities. These units are charged

at a cheaper rate to encourage more secondary school leavers to apply for places in these courses.

### **WHAT IS SLE?**

A Students Learning Entitlement (SLE) is what all eligible persons are entitled to as of the 1st January 2005. To meet eligibility requirements you need to hold a Commonwealth Supported Place (Australian Citizens, New Zealand Citizens and holders of Permanent Visas). All students will have an amount of 7 equivalent full time student loads (EFTSL) allocated. As you progress through your course of study, you will consume SLE.

### **WHAT HAPPENS IF I USE ALL MY SLE?**

SLE is an entitlement that gives eligible students access to a Commonwealth supported place. There are three types of SLE: Ordinary SLE, Additional SLE and Lifelong SLE, these are used in that particular order. Once a student has used up all their SLE, they can continue studying as a non Commonwealth supported student. When a student is not Commonwealth supported, they do not pay student contribution amounts, receive HECS-HELP assistance, or use their SLE. Students who are not Commonwealth supported will be charged Tuition Fees, and may be eligible for FEE-HELP assistance for all or part of these tuition fees.

### **I WANT TO APPLY FOR TRANSFER CREDIT - HOW DOES THIS AFFECT MY SLE?**

Consumption of SLE occurs when a student is enrolled, on the census date, in a unit of study as a Commonwealth supported student. It is at this point in time that the student's SLE balance is reduced. When a student applies for credit, or recognition of prior learning, they do not consume SLE as it is a unit which has previously been studied, and where SLE (if applicable) has already been consumed.

### **IF I AM PART TIME DO I STILL ONLY HAVE 7 YEARS TO FINISH**

Under ACU Academic Regulation 3.8 *Period of Candidature* "The minimum and maximum period for completion of a course will be specified by Academic Board for each course and prescribed in course requirements. The maximum period of candidature will normally be one year more than twice the minimum period. For example a Bachelor of Arts award should take three years full time to complete, therefore, 3 years X 2 + 1 year = 7 years.

### **WHAT IF I TAKE LONGER THAN 7 YRS TO COMPLETE MY DEGREE?**

If you are a Commonwealth-supported student, you will receive an SLE or Student Learning Entitlement of seven years equivalent full-time study. This means that the Australian Government will normally only contribute towards the cost of your study for a total accumulated period of seven years.

Students who have consumed all of their learning entitlement won't be able to access a Commonwealth supported place. They may be able to access a fee paying place.

Some providers may offer fee paying places to students who do not receive a Commonwealth supported place. Students who accept a fee paying place will have to pay for the full cost of their course. The Australian Government will not contribute to course costs and will not set maximum fees for fee paying places. Therefore, the tuition fees for fee payers will generally be higher than the student contributions for Commonwealth supported students.

Eligible fee paying students will be able to access a FEE-HELP loan to pay for their tuition fees. FEE-HELP loans are different to HECS-HELP loans (only

Commonwealth supported students may access HECS-HELP). For more information on Australian Government loans and the differences between them, see the HELP page on the website [www.goingtouni.gov.au](http://www.goingtouni.gov.au)

### **CAN I TAKE EXTRA UNITS OUTSIDE MY DEGREE? HOW MUCH WILL IT COST?**

Yes. Students wishing to undertake units of study that are not part of their course structure may do so as a full-fee paying student. As a fee-paying student you will pay tuition fees and the Australian Government will not contribute towards the cost of your study. The tuition fees you pay at ACU National will depend on the unit you wish to study. For information on specific units / courses please refer to the ACU National website.

### **AM I SUPPORTED OVERSEAS?**

Financial assistance is available to eligible students who undertake part of their course of study overseas through OS-HELP. OS-HELP may be used to cover expenses associated with the overseas study, such as airfares, accommodation and other travel or settling expenses. OS-HELP is not available in the first year of a student's enrolment. Applicants are required to apply through their higher education provider and meet specified requirements

### **HOW CAN I REPAY MY LOAN**

OS-HELP: A student OS-HELP debt is included in their accumulated HELP debt by the ATO.

Students commence to repay their accumulated HECS-HELP, FEE-HELP and OS-HELP debt through the taxation system once their income is above the minimum threshold for compulsory repayments.

### **I AM AN OVERSEAS STUDENT. CAN I GET OS-HELP?**

No. Only Australian citizens and holders of Permanent Humanitarian Visas are eligible to apply and receive OS-HELP.

### **WHAT IS CHESSN?**

CHESSN stands for: **C**ommonwealth **H**igher **E**ducation **S**tudent **S**upport **N**umber. If you are a Commonwealth-supported student or a student receiving FEE-HELP you will be allocated a CHESSN by the Department of Education, Science and Training (DEST). This number will stay with you throughout your academic life. It allows your eligibility for Commonwealth assistance to be facilitated and monitored.

### **WHERE CAN I GET MY CHESSN?**

You will be advised of your CHESSN when you receive your Commonwealth Assistance Notice from ACU National. Commonwealth Assessment Notices are produced and made available after the census date for a given semester.

### **IF I WITHDRAW WHAT DO I STILL HAVE TO PAY**

Students who enrol in a unit of study, but subsequently withdraw on or before the census date, are not liable to pay their student contribution amount/tuition fees. If a student has made up-front payments for that unit of study prior to withdrawal, the amount paid will be refunded to the student. If a student has requested a HECS-HELP/FEE-HELP loan, the student will not incur a debt for that unit. Students who withdraw from their studies after the census date will be financially liable for the unit, and will also consume SLE (if applicable).

## **WHAT HAPPENS IF MY ENROLMENT IS WRONG**

It is a student's responsibility to check that their enrolment for each study period is correct. A student can change their enrolment under the ACU guidelines of Academic Regulations 3.3 and 3.4. A student will receive a final Commonwealth Assistance Notice (CAN) after the census date of that study period. When a student believes that the information on the CAN is incorrect, the student must, within 14 days of the CAN being made available on Student Connect – Managing Your Studies, ask in writing for the CAN to be corrected. The student's request must specify the particular information the student considers is incorrect. Making the request does not affect the student's entitlement to Commonwealth assistance.

## **WILL A HECS HELP OR FEE-HELP LOAN AFFECT MY AUSTUDY ENTITLEMENTS**

No.

## **EXEMPTION SCHOLARSHIPS - WHAT ARE THEY - HOW DO I APPLY - WHERE DO I GET THE INFO?**

ACU National currently does not offer exemption scholarships. We offer a number of scholarships for students once they are successful at gaining a place however we do offer Commonwealth Scholarships (CS).

All enquiries should be directed to the website address:

<http://www.acu.edu.au/scholarships>

The CS aims to facilitate choice in higher education and increase participation by students from low socio-economic backgrounds. There are two components types:

- Commonwealth Education Costs Scholarships (Ordinary-CECS) to assist with general education costs for up to four years;
- Commonwealth Education Costs Scholarships (CECS-Associate Degree) to assist with general education costs for up to two years;
- Commonwealth Accommodation Scholarships (Ordinary-CAS) to assist students with accommodation costs for up to four years where they have had to move from a rural or remote area in order to undertake higher education studies.
- Commonwealth Accommodation Scholarships (CAS-Associate Degree) to assist students with accommodation costs for up to two years where they have had to move from a rural or remote area in order to undertake higher education studies.
- Commonwealth Accommodation Scholarships (CAS-Indigenous Payment) a once only payment to assist commencing students where they have had to move from a rural or remote area in order to undertake higher education studies.

## **MY EMPLOYER WILL BE PAYING MY FEES - HOW WILL THIS WORK?**

Confirm with your employer how they wish to pay your fees. This may involve requesting a hard copy of your invoice which you will give to them or they may give you funds to pay your fees yourself.

## **CAN I MAKE A VOLUNTARY PAYMENT TO ATO?**

- Students can make voluntary repayments to reduce their HELP debts.
- Voluntary repayments are made direct to the ATO. Voluntary repayments of \$500 or more attract a 10% bonus. For example, if a voluntary

repayment of \$500 is made then the outstanding HELP debt is reduced by \$550.

### **DO I GET CHARGED INTEREST FOR MONEY DEFERRED TO ATO?**

No - there is no interest charged on your accumulated HECS debt but the debt is indexed annually 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 adjustment is made by the ATO on **1 June** each year and applies to the portion of debt, which has remained unpaid for 12 months or more.

For FEE-Help debts there is a one off charge of 20% for all undergraduate courses in addition to the indexation above.

### **FEE PAYING STUDENTS**

If you are a **Fee-Paying Student** you will pay tuition fees and the Australian Government will not contribute towards the cost of your study. ACU National tuition fees per unit (subject) are:

### **FULL FEE DOMESTIC TUITION FEES AND UNIT LEVELS FOR 2008**

<b>Course</b>	<b>Per standard year</b>	<b>Per unit (0.125 unit load)</b>
Bachelor degree and postgraduate courses not specifically listed below Associate degrees (other than Social Sciences)	\$9,520	\$1,190
Theology and Religious Education undergraduate and postgraduate courses	\$7,160	\$895
<b><i>Undergraduate and postgraduate courses</i></b> in Business, Information Systems Information Technology Management Visual Arts <b><i>Undergraduate units, graduate diploma and postgraduate diploma courses</i></b> in Music Psychology	\$11,120	\$1,390
Nursing undergraduate courses {includes midwifery}	\$13,120	\$1,640
Associate Degree in Social Sciences <sup>3</sup>	\$5,880	\$735
Master of Music Master & Doctor of Psychology	\$13,680	\$1,710
Non-award units	The same rate as applies to undergraduate units in the relevant discipline	
Auditing of units		\$525

### **I PAID UP FRONT FEES IN 2007. CAN I GET FEE-HELP IN 2008?**

Yes, provided that you are an Australian Citizen or a holder of a Permanent Humanitarian visa.

Note: If the FEE-HELP loan relates to a unit of study that forms part of an undergraduate course of study, the amount of FEE-HELP debt is the amount of the FEE-HELP loan plus a 20% loan fee per unit.

Postgraduate students do not incur the 20% loan fee.

## **CAN I APPLY FOR FEE HELP?**

You can apply for FEE-HELP if you are an Australian citizen or a holder of a permanent humanitarian visa. FEE-HELP is available for both undergraduate and postgraduate students. Please note there is a 20% loan fee charged against the cost of each undergraduate unit deferred to the Australian tax office via a FEE-HELP loan.

## **HOW CAN I REPAY MY FEE-HELP LOAN?**

FEE-HELP: A student's FEE-HELP debt is added to their accumulated HELP debt by the ATO. After the census date, students can make payments directly to the ATO. Students commence to repay their accumulated HECS-HELP and/or FEE-HELP debt through the taxation system once their income is above the minimum threshold for compulsory repayments.

## **HOW MUCH CAN I BORROW FOR A FEE HELP LOAN? ANY INTEREST?**

- FEE-HELP is a loan program that assists eligible fee paying students to pay their tuition fees.
- The FEE-HELP limit is the maximum amount that a person can borrow under FEE-HELP over their life-time. This limit excludes any loan fee. The FEE-HELP limit for 2008 is \$81,600.
- A loan fee of 20% applies to FEE-HELP loans for undergraduate course of study.
- People with a HELP debt must make compulsory repayments when their income reaches a minimum threshold, which is \$39,825 (in the 2007-08 income year).
- All HELP debts are indexed each year according to movements in the Consumer Price Index (CPI) to maintain their real value but are otherwise interest free.
- If a person has a HELP debt and earns more than the minimum repayment threshold their employer will withhold additional tax from their pay under the pay as you go (PAYG) withholding income tax arrangements to cover their anticipated compulsory repayment.

## **DOES A FEE-HELP LOAN ACCRUE INTEREST**

- A FEE-HELP loan does not accrue interest. However, a 20% loan fee is applied to a FEE-HELP loan provided for units of study that form part of an undergraduate course of study (e.g. unit cost \$100, actual liability \$120). The loan fee does not count towards the \$81 600 limit, and does not accrue interest. Postgraduate FEE-HELP Units do not attract the 20% Loan Fee. All HELP debts are indexed each year according to movements in the Consumer Price Index (CPI) to maintain their real value, they are interest free.

## **WHAT ARE INCIDENTAL FEES?**

Incidental fees are for goods or services related to a student's unit of study. A provider may charge a fee for the following:

- A good or service that is not essential to the unit of study
- An alternative form of a good or service that is essential to the unit but is otherwise available at no charge
- An essential good or service that the student can get from another supplier and is for:
  - An item the student owns and is not consumed during the unit; or
  - Food, transport or accommodation for field trips; or
- Penalties and fines