



FEE-HELP INFORMATION FOR STUDENTS

- Fees Schedule (link)
- Policies on Refunds / Re-Crediting of Fees (link)
- Information about Census Dates

WHAT IS FEE-HELP?

FEE-HELP is a loan scheme that is provided by the Australian Government that is available to Australian citizens (and some others) to pay tuition fees. It is available to students undertaking a course of study with an approved Higher Education Provider (bachelor degree and above).

FEE-HELP is a program which has been available through approved private Higher Education Providers (HEP's) such as Tabor College NSW since 2005. It is similar to the old HECS scheme which was only available through approved universities.

The underlying principle on which HELP is based is that it removes the major financial barrier to entry to higher education allowing students to defer the majority of costs of further study (their tuition fees) through a loan that is offered on favourable terms compared to commercial loan arrangements. A HELP debt is repaid through the tax system once a person reaches the minimum income threshold level for repayment (see table below).

FOR WHAT COURSES/SUBJECTS IS FEE-HELP AVAILABLE?

FEE-HELP is now available for subjects that are being undertaken as part of an accredited Degree or Post-graduate level course. FEE-HELP is available to both full-time and part-time students and there is no means test.

At Tabor College NSW FEE-HELP is now available to eligible students enrolled in the following courses:

- Bachelor of Christian Counselling
- Associate Degree in Christian Counselling
- Bachelor of Ministry
- Associate Degree in Ministry
- Bachelor of Theology
- Associate Degree in Theology

Non-tuition and administration fees are not covered by FEE-HELP provisions and, where these apply, students will need to pay these in the usual way. This means that students will need to pay penalties and fines that may apply (such as, late enrolment penalty) as well as purchase their textbooks and personal stationery supplies.

There is no cost associated with gaining Recognition of Prior Learning (RPL) where this applies for students who are enrolled in an approved Course of Study. Students studying an approved course at university or another HEP may be able to study individual modules at Tabor College NSW under a Cross Institutional Credit arrangement and access FEE-HELP for the modules (subject to the approval of the home course provider).

WHO IS ELIGIBLE FOR FEE-HELP?

Australian citizens and holders of an Australian permanent humanitarian visa (who will be resident in Australia for the duration of the study unit) are eligible for FEE-HELP. Others (including Permanent Residents) are not eligible for FEE-HELP.

KEY FEATURES OF FEE-HELP

The key features of the scheme are as follows:

- A student may take out a FEE-HELP loan to pay for all or part of their tuition fees.
- The maximum FEE-HELP loan available for eligible Tabor courses as at 1 January 2010 is \$85,064 per student (this amount is indexed to the Consumer Price Index).
- The Government adds a 20% administration charge (not counted in the \$85,064 maximum) on undergraduate (but not post-graduate) courses (that is, to pay \$1000 of tuition fees the student will incur a \$1200 debt).
- The debt itself will be indexed to the Consumer Price Index.
- FEE-HELP does not affect AUSTUDY entitlements.



- FEE-HELP is additional to any HECS debt a student may already have, and the maximum FEE-HELP available is not affected by any existing HECS debt.
- Repayments are made through the taxation system, in a manner identical to HECS, beginning when taxable income reaches the nominated threshold.
- Any remaining FEE-HELP debt is cancelled at death.

HOW DOES FEE-HELP OPERATE?

Comprehensive information on how FEE-HELP works for Higher Education Courses is found in the FEE-HELP Information Booklet 2010 (pdf) which students must read before applying for FEE-HELP. This booklet explains FEE-HELP in detail, these are available at no charge from the College. Students who wish to receive a FEE-HELP loan must apply through the College by submitting a completed Request for FEE-HELP Assistance Application Form by the Census Date.

Students may apply for FEE-HELP assistance for all or part of their tuition fees for their course up to the FEE-HELP loan limit. The FEE-HELP debt is calculated at Census date for enrolled subjects. Payments made to the College for tuition fees prior to Census Date reduces the FEE-HELP debt. After Census Date no payments can be made to the College for these units but payments may then be made directly to the Australia Taxation Office.

The College is required to submit certain information (including certain personal information, such as Tax File Number) on each student seeking FEE-HELP assistance to enable the Government to issue a Commonwealth Higher Education Student Support Number (CHESSN) to each student. That number will stay with the student for the rest of their life. The student uses that number when applying for FEE-HELP assistance.

The College provides the Commonwealth Department of Education, Employment and Workplace Relations (DEEWR) details of students' liabilities to pay tuition fees, along with other information on each student. The information is used to calculate the actual student entitlements to FEE-HELP, to notify the amount of FEE-HELP debt to the Australian Taxation Office (ATO) and to calculate the total amount owing to the College for its students.

The Commonwealth lends to a student who is entitled to FEE-HELP the amount of their outstanding tuition fees. Following each Census Date, the College is required to issue to the student a Commonwealth Assistance Notice providing details of their enrolment and the payment of tuition fees, including the amount of FEE-HELP debt incurred by the student at that Census Date. At the end of the year the College advises DEEWR of units completed by each student.



HOW ARE FEE-HELP LOANS REPAYED?

A student's FEE-HELP debt is added to existing HECS debt (if any), and the total treated as a single debt. Repayment requirements apply to that debt, treated as a whole. The repayment requirements will be the same as apply to HECS debts. This is based on the person's HELP Repayment Income (HRI) which is the taxable income plus any net rental losses and total reportable fringe benefits amounts. For the 2009-2010 Income Tax year, repayments start at 4% of HRI for amounts over \$43,151. The table below shows the relevant repayment amounts for the 2009-2010 Income Tax year:

For 2009-2010 HELP repayment income in the range:	% rate to be applied to total HELP repayment income
Below \$43151	Nil
\$43151-\$48,066	4.0%
\$48,067-\$52,980	4.5%
\$52,981-\$55,764	5.0%
\$55,765-\$59,943	5.5%
\$59,944-\$64,919	6.0%
64,920-\$68,336	6.5%
\$66,337-\$75,203	7.0%
\$75,204-\$80,136	7.5%
\$80,137 and above	8.0%

More information about compulsory and voluntary repayments, and repayment exemptions, can be found at <http://www.goingtouni.gov.au/Main/FeesLoansAndScholarships/LoanRepayments/Compulsory-Voluntary.htm>

THE ADVANTAGES OF THE FEE-HELP SCHEME

1. The opportunity of attending College and earning a recognised award becomes a possibility for more students.
2. A student's immediate out of pocket costs for attending College will be limited to the purchase of textbooks, personal stationery and some limited administration fees.
3. FEE-HELP is not means tested.
4. Some students may be able to come to College younger if they need to save less beforehand.
5. FEE-HELP will give some flexibility to students who may choose to access FEE-HELP rather than draw on personal or family assets in order to come to College.
6. The 20% charge on FEE-HELP loans is equivalent to a low interest rate if the loan is re-paid over a long period of time.
7. Students unable to pay fees on time would be able to apply for FEE-HELP by the Census Date to cover part or all of their tuition fees.
8. Students would only have to begin repaying their FEE-HELP loan if and when their taxable income reaches the threshold.
9. Individual students would be free to have nothing to do with the scheme if they so wish.

APPLYING FOR FEE-HELP

Tabor College NSW has been approved as a qualifying HEP (Higher Education Provider) by the Department of Education, Employment and Workplace Relations (DEEWR). Therefore students fulfilling the above criteria and enrolling in an approved course may access FEE-HELP through Tabor College NSW.

If you wish to apply for FEE-HELP assistance you should obtain a Fee-Help Information Booklet and complete a Request for Fee-Help Assistance form which are available from the College office.

Further information can be obtained from the DEEWR website at

<http://www.goingtouni.gov.au>