



Australian Government

BEYOND SCHOOL STUDY GUIDE

Information for students about tertiary study options and government assistance

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The document must be attributed as the Beyond School Study Guide.



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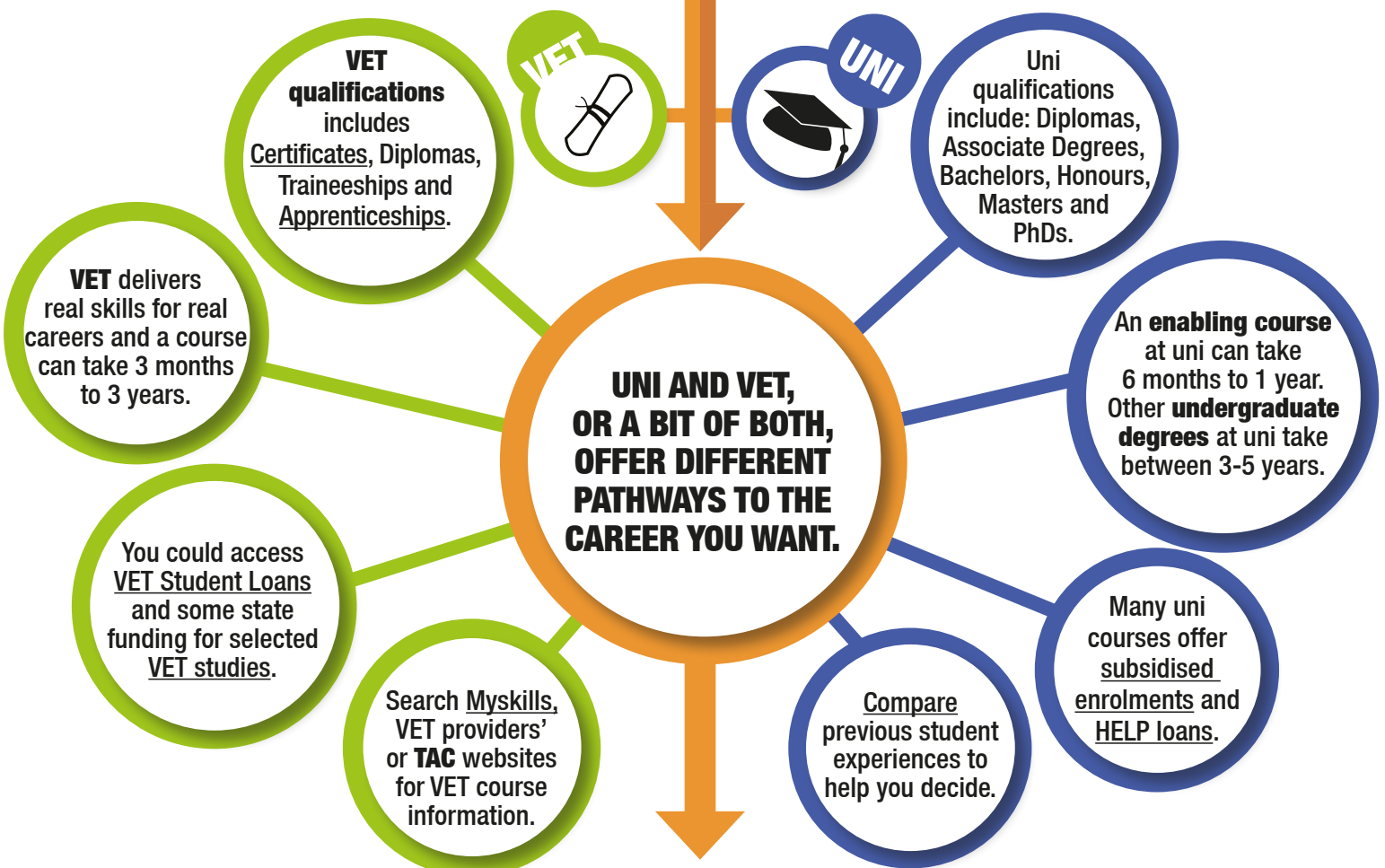
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WHAT TYPE OF STUDY WILL YOU NEED, TO GET THE CAREER YOU WANT?

If you already have a career in mind, look into the qualification you may need.

If you don't already have a career in mind **TRY THE CAREER QUIZ.**



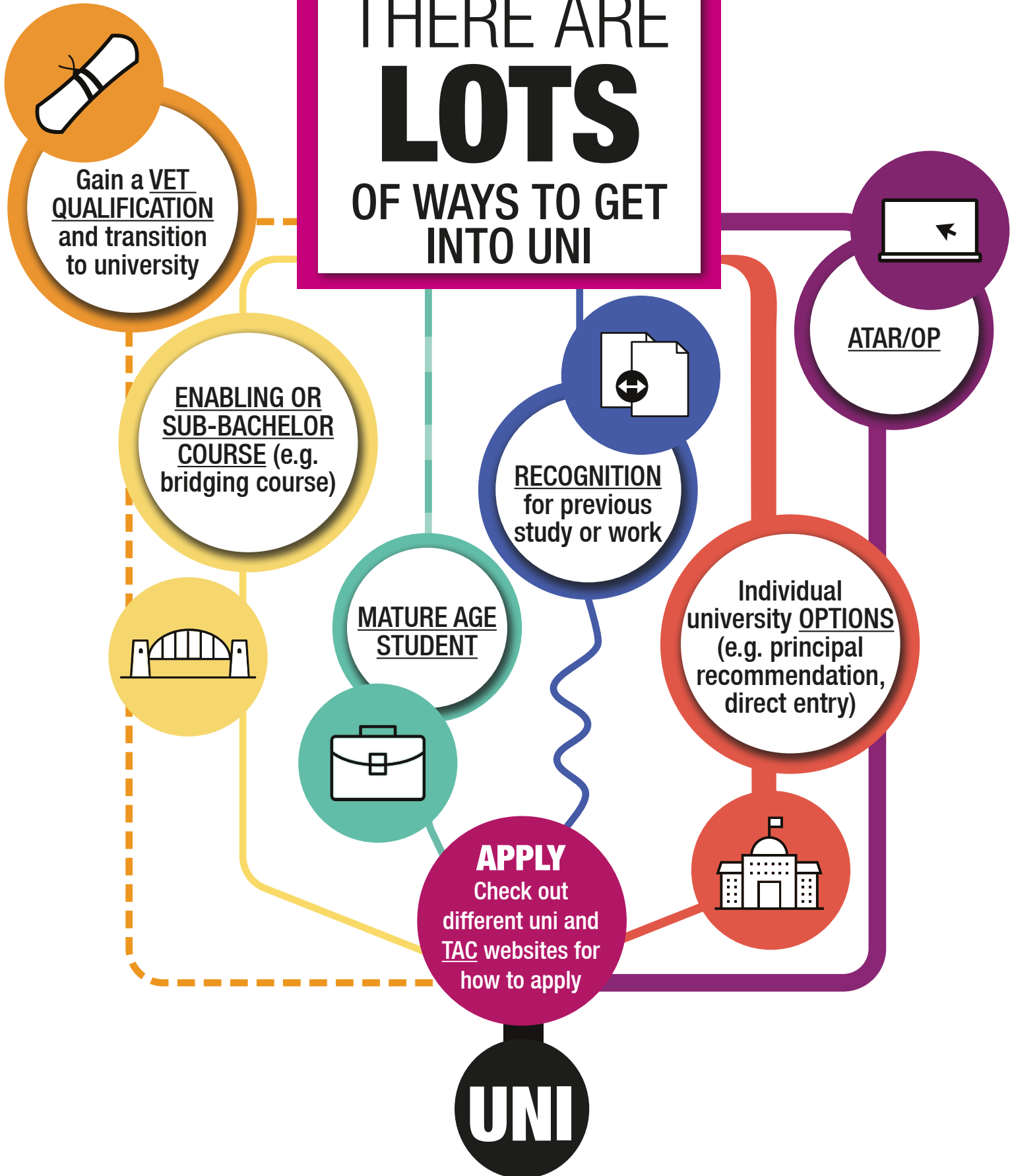
NOW YOU KNOW IF UNI, VET, OR BOTH IS FOR YOU, COMPARE COURSE COSTS AND REQUIREMENTS BY CONTACTING DIFFERENT PLACES YOU WOULD LIKE TO STUDY.



NOW YOUR STUDY PATH IS CLEAR, YOU CAN WORK TOWARDS YOUR CAREER!



THERE ARE **LOTS** OF WAYS TO GET INTO UNI



THESE OPTIONS MEAN **MORE STUDENTS THAN EVER** ARE GETTING INTO UNI



CHOOSE YOUR OWN HIGHER EDUCATION ADVENTURE

You've decided what **UNDERGRADUATE COURSE** you want to study... what next?

START

DO YOUR RESEARCH

Compare public and private providers and **ASK QUESTIONS** to help you decide where to study.

On campus or online study?

How much will the whole course cost me?

Is the provider approved to offer you a HELP loan?

Is the course offered as a CSP?

PUBLIC UNIVERSITY

The Australian Government will pay for part of your study via a Commonwealth supported place (CSP)!

The remaining part is your student contribution and you could get a HECS-HELP LOAN if you can't pay it upfront.

OTHER PROVIDER

(private university, institute, college or TAFE)

You could get a FEE-HELP LOAN if you can't pay your tuition fees upfront (some CSPs may apply).

GOOD LUCK WITH YOUR STUDIES!

ON TO THE NEXT ADVENTURE



WHAT YOU NEED TO KNOW ABOUT AUSTRALIAN GOVERNMENT LOANS FOR YOUR BACHELOR DEGREE

WHAT TYPE OF FEES WILL YOU NEED TO PAY?	WHICH STUDY LOAN COULD YOU ACCESS?	HOW MUCH COULD YOU BORROW?	HOW WILL YOU REPAY YOUR LOAN?
<p>If you apply at a public university, you might be able to enrol in a <u>Commonwealth supported place (CSP)</u>.</p> <p>This means that the Government pays part of your tuition fees and you pay the student contribution amount.</p>	<p>HECS-HELP</p> <p>If you can't afford to pay your <u>student contribution amount</u> upfront, you could access a <u>HECS-HELP</u> loan.</p>	<p>There is no limit to how much <u>HECS-HELP</u> you can access over your lifetime.</p>	<p>Any HELP loan you access during your studies will become one accumulated HELP debt.</p> <p>You have to start <u>repaying your HELP debt</u> when your income reaches the compulsory repayment threshold.</p>
<p>If you apply at a private higher education provider, you will probably enrol in a fee-paying place.</p> <p>This means that you pay the full tuition fees.</p>	<p>FEE-HELP</p> <p>If you can't afford to pay your tuition fees upfront, you could get a <u>FEE-HELP</u> loan. For a bachelor degree you will also have to pay a <u>FEE-HELP loan fee</u>.</p>	<p>There is a <u>FEE-HELP limit</u>. It is \$100,879 for most students in 2017 and is a lifetime limit.</p>	<p>For more information about repayments, refer to the <u>Australian Taxation Office (ATO)</u>.</p>
<p>No matter where you study, you could be charged a student services and amenities fee for non-academic activities.</p>	<p>SA-HELP</p> <p>If you can't pay this fee upfront, you could get a <u>SA-HELP</u> loan.</p>	<p>In 2017, students can be charged up to \$294 and a <u>SA-HELP</u> loan can be used for the full amount.</p>	
<p>You may have extra expenses when you study, like a laptop, text books and accommodation.</p>	<p>You can't use a HELP loan for these expenses but you might be able to get a different Government loan or payment like Youth Allowance, Austudy or ABSTUDY. Use the <u>Payment and Service Finder</u> to see if you are eligible.</p>		



ARE YOU PLANNING ON GOING TO UNI AND NEED HELP PAYING FOR YOUR COURSE?

CSP AND HECS-HELP

THE IMPORTANT STUFF

A Commonwealth supported place (CSP) is a type of enrolment that is partly paid for by the Australian Government. CSPs are offered at all **public universities** in Australia (and some **private higher education providers** too), and the best bit is that it is cheaper for you!

The **CSP** doesn't cover all of your tuition fees – the rest is called the **student contribution amount**. You may be able to get a **HECS-HELP** loan for this part, so you don't pay anything upfront. You must be enrolled in a CSP before you can apply for a HECS-HELP loan. Use ATO online services to keep an eye on how much HELP you access.

Use the Payment and Service Finder to find out if you can get other Government payments like Youth Allowance, Austudy or ABSTUDY.



Compare what previous students thought about their higher education experiences to help you decide which course and uni is best for you!



Contact your chosen uni or private higher education provider to see if they can offer you a CSP and ask about important dates and deadlines.



You can still get both a **CSP** and a **HECS-HELP** loan even if you have a job and it doesn't matter how much you (or your parents) earn.



Contact your chosen uni or other provider to find out about course costs.



If you don't already have a tax file number, get one now! You can't get a HECS-HELP loan without it.



Don't forget, the HECS-HELP loan is like any other loan, which means that you have to pay it back. You only start making repayments when your income reaches a certain amount.



THINKING ABOUT STUDYING AT A PRIVATE HIGHER EDUCATION PROVIDER AND NEED HELP WITH YOUR TUITION FEES?



THE IMPORTANT STUFF



Compare what previous students thought about their higher education experiences to help you decide which course and private higher education provider is best for you!



Your chosen private higher education provider will help you out with the application for a FEE-HELP loan – ask them about important dates and deadlines.



You can still get a FEE-HELP loan even if you have a job and it doesn't matter how much you (or your parents) earn.



Some FEE-HELP study has a 25% loan fee. Check out the details on *Study Assist*.



If you don't already have a tax file number, get one now! You can't get a FEE-HELP loan without it.



Don't forget, the FEE-HELP loan is like any other loan, which means that you have to pay it back. You only start making repayments when your income reaches a certain amount.

FEE-HELP

FEE-HELP is a loan you could use to cover your **tuition fees** if you can't pay them upfront.

To get a FEE-HELP loan, you have to be studying an **approved course** and your **private higher education provider** must be approved to offer HELP loans. Additionally, you need to meet the citizenship and residency requirements – among other things.

With FEE-HELP, you can borrow over \$100,000 for studies over your lifetime – so there is lots of \$\$ available to get you qualified for the career you want! Use ATO online services to keep an eye on how much HELP you access.

Use the Payment and Service Finder to find out if you can get other Government payments like Youth Allowance, Austudy or ABSTUDY.



THINKING ABOUT STUDYING A HIGHER-LEVEL VET QUALIFICATION BUT AREN'T SURE IF YOU CAN AFFORD IT?

VET STUDENT LOANS

VET Student Loans is a loan scheme you may be able to access to pay for some of your study (up to a **capped amount**) in your **approved VET course** at an **approved VET provider**.

There are a few boxes you have to tick to get the loan, some of these include that you are studying an approved VET qualification that is a diploma (or higher level course) as well as meeting the citizenship and residency requirements. Make sure you find out which courses are eligible for a VET Student Loan.

If you do get a VET Student Loan, the money doesn't go straight into your pocket! In fact, the Australian Government pays your loan amount to your approved VET provider on your behalf as you study and you pay it back once you're earning a certain amount.

THE IMPORTANT STUFF



It is important to compare costs, resources, class times and job opportunities so that you know what you're signing up for. The myskills website lets you search and compare VET courses and training providers.



Depending on what you want to study, there is a limit to how much you can borrow - \$5000, \$10,000 or \$15,000. Use ATO online services to keep an eye on how much VET Student Loans you access.



Not all VET providers offer VET Student Loans. Make sure you check the list to see where you can access VET Student Loans for the course that you want, before you sign up for anything.



Some VET Student Loans have a 20% loan fee, find more info in the VET Student Loans booklet.



DO YOU NEED HELP TO PAY YOUR STUDENT SERVICES AND AMENITIES FEE (SSAF)?

SA-HELP

THE IMPORTANT STUFF

SA-HELP is a loan that you could get to cover your **SSAF** if you are eligible. The **SSAF** is a fee that universities and other **private higher education providers** can charge students for non-academic stuff, like sporting events, career advice and much more.



You need to apply for a SA-HELP loan through your uni or private higher education provider. Don't forget to ask them about deadlines for the application.



In 2017, the annual fee cannot be more than \$294 (per person, per course) and the amount you pay will depend if you study full-time or part-time.



You can still get a **SA-HELP** loan even if you have a job and it doesn't matter how much you (or your parents) earn.



If you don't already have a tax file number, get one now! You can't get a SA-HELP loan without it.



Don't forget, the SA-HELP loan is like any other loan which means that you have to pay it back. You only start making repayments when your income reaches a certain amount.





DREAMING ABOUT STUDYING SOME OF YOUR COURSE OVERSEAS?

OS-HELP

OS-HELP is a cash loan that can help eligible students to study part of their course overseas. The loan can be used to cover airfares, accommodation or other travel costs.

To get an **OS-HELP** loan, you must be enrolled in a CSP and have completed some of your course in Australia, with some study remaining for when you get back. So start thinking about where you could go after your first year of **full-time study!**

The **best bit** – if eligible, you could get an OS-HELP loan for up to \$7,000 depending on where in the world you study and if you wanted, you could access an OS-HELP loan twice!



THE IMPORTANT STUFF



The overseas study must be full-time and count towards your Australian degree.



You can still get an OS-HELP loan even if you have a job and it doesn't matter how much you (or your parents) earn.



All unis will have their own application process so when the time comes, contact your uni to confirm details about the application, selection and deadlines.



Don't forget, the OS-HELP loan is like any other loan which means that you have to pay it back. You only start making repayments when your income reaches a certain amount.



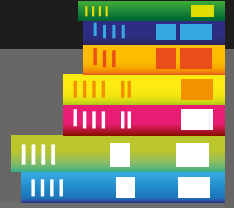
GLOSSARY



GLOSSARY TERM	DEFINITION
Accumulated HELP debt	The total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP/VET Student Loans or SA-HELP debts a student has (including any Australian Government study loans incurred before 2005).
Approved course	Refers to a course of study that an approved higher education provider may offer their students a FEE-HELP or HECS-HELP loan for.
Approved VET course	A course for which students can access a VET Student Loan. These courses are listed in the courses and loan caps determination and are a high national priority, meet industry needs, contribute to addressing skills shortages and align with strong employment outcomes.
Approved VET provider	A registered training organisation approved by the Australian Government where eligible students can access VET Student Loans for approved VET courses.
Capped amount	The maximum amount of VET Student Loans that a student can access for their approved VET course. More information about these capped amounts can be found at: https://www.education.gov.au/vet-student-loans .
Commonwealth supported place (CSP)	A place at a public university that is subsidised by the Australian Government. Students enrolled in a CSP only pay the 'student contribution' amount set for their study.
Compulsory repayment threshold	A person starts repaying their HELP debt through the taxation system once their repayment income is above the compulsory repayment threshold, even if they are still studying. The repayment threshold is indexed each year.
Enabling course	This is a preparation course a student can undertake to develop their skills in specific prerequisite areas, before they enrol in a bachelor degree.
FEE-HELP	An Australian Government loan scheme that helps eligible fee-paying students pay their tuition fees.
Fee-paying place	A place in an approved course which is not a CSP (not subsidised by the Australian Government) and for which students are required to pay tuition fees.



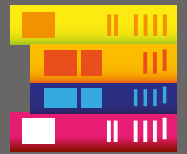
GLOSSARY




GLOSSARY TERM	DEFINITION
Full-time study	Generally refers to a student who completes one EFTSL (equivalent full-time student load) of study per year. The amount of units it takes to equal one EFTSL is different at each public university, private higher education provider or VET provider. A student will need to contact their provider to find out how many units make up one EFTSL. EFTSL is different to credit points.
HECS-HELP	An Australian Government loan scheme that helps eligible students enrolled in a CSP pay their student contributions. Before 2005, this was known as HECS.
HELP loan	Australian Government loans that help eligible students to pay their tuition fees (FEE-HELP and VET Student Loans); student contributions (HECS-HELP); overseas study expenses (OS-HELP); or the student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.
OS-HELP	An Australian Government loan scheme that helps eligible students pay their overseas study expenses.
Private higher education provider	Generally a private higher education provider will not be approved to offer their students a CSP however, if approved, they may be able to offer their students FEE-HELP to pay their tuition fees.
Public university	A higher education provider that can offer their students Australian Government subsidies (also known as CSPs) and HELP loans. Most universities in Australia are public universities.
SA-HELP	An Australian Government loan scheme that helps eligible students pay their student services and amenities fee.
Student contribution amount	The amount of fees a student enrolled in a CSP must pay for their study.
Student services and amenities fee (SSAF)	A fee that all public universities and private higher education providers can charge for specific student services and amenities of a non-academic nature.
Tuition fees	Fees that students enrolled in a fee-paying place are charged for their units of study. These fees are set by individual providers and are not regulated by the Australian Government.



GLOSSARY



GLOSSARY TERM	DEFINITION
Tertiary Admission Centre (TAC)	<p>A TAC is the organisation that processes and assesses applications for admission into undergraduate courses. While their main role is in undergraduate admissions, each one provides a slightly different service. See below a list of the TACs:</p> <ul style="list-style-type: none">• NSW and ACT - Universities Admissions Centre (UAC)• QLD - Queensland Tertiary Admissions Centre (QTAC)• SA and NT - South Australian Tertiary Admissions Centre (SATAC)• VIC - Victorian Tertiary Admissions Centre (VTAC)• WA - Tertiary Institutions Service Centre (TISC)• TAS - as there is only one university, please contact the University of Tasmania directly with your application enquiries.
Undergraduate course or undergraduate degree	<p>An undergraduate course can be:</p> <ul style="list-style-type: none">• an enabling course;• a diploma;• an advanced diploma;• an associate bachelor degree; or• a bachelor degree.
VET	<p>Vocational education and training (VET) is a type of education which provides people with occupational or work-related knowledge and skills. In addition to a VET qualification, people can be trained in part qualifications or 'skills sets'. VET is delivered in a number of ways – through schools, dual sector universities with VET courses, TAFE institutes, private registered training organisations and community colleges.</p>
VET qualification	<p>A VET qualification can be:</p> <ul style="list-style-type: none">• a certificate I to IV;• a diploma;• an advanced diploma;• an apprenticeship; or• a traineeship. 
VET Student Loans	<p>An Australian Government loan program established by the <i>VET Student Loans Act 2016</i> that assists eligible students enrolled in approved higher level vocational education and training courses, at approved VET providers, pay their tuition fees.</p>