

108 – Paying for my degree

Most students who go to university will choose to pay for their degree after they finish studying. They can do this by deferring their payments to the Commonwealth Government's Higher Education Contribution Scheme and Higher Education Loan Program (HECS-HELP).

1. If you are studying at university or at an approved private higher education provider, you will be offered either a Commonwealth supported place (HECS-HELP) or a fee paying place (FEE-HELP). Most undergraduate students studying at university are enrolled in Commonwealth supported places.
2. Get a Tax File Number (TFN)! If you want to use a any type of HELP loan to pay for your study, you must submit a valid TFN (or valid Certificate of application for a TFN) by the census date of each semester, otherwise, you will not be able to use HECS-HELP to pay for your courses for that semester.
3. If you don't have a TFN, you can apply to the Australian Taxation Office (ATO) [website](#) for one.
4. To make HELP loan repayments, the ATO will automatically collect small annual repayments of your HELP debts from your pre-tax income once you begin to earn more than \$54,126.
5. You can fast-track repayment of your debt by making extra payments. For extra payments over \$500 you'll receive a 5% discount.
6. Services & Amenities Fee (SA-HELP) - This is a fee charged to university students for the use of non-academics services and amenities such as sporting and recreational activities, employment and career advice, financial advice and food services. In 2015 the fee is \$286 annually, you can pay this fee before the census date each semester or alternative, you can choose to defer the payment to your HELP debt.
7. Enabling Student Exemptions - Many students on Enabling Programs at university are exempt from paying HECS-HELP fees, however double check with your university or Indigenous Unit if you are undertaking this type of course.
8. Unpaid university debts such as unpaid university loans (other than HECS-HELP) and SA-Help Fees may block your access to University services and can even prevent you from graduating. Make sure you pay your debts prior to graduating.
9. FEE HELP - If a degree is not HECS-HELP supported, then you may be eligible for FEE-HELP. This is a loan repayment scheme administered by the University as opposed to the ATO. For more information see [Study Assist](#).