Yo oo o n *qu st or Co onw t support*
p n HEC HE p n o
n o o o o n o oo n
o o o o on Co on ppo n n n
C

o ono o o o C lo n o p o n on on
o n n o C n n a n n
M o no n o n – ask your provider if you don't know.

KEY POINTS BEFORE YOU SIGN UP

D n on oo n n p on p n p o n o n n p o o o o o o

o o p o n po no o n

o p o n C n n no Yo n

on o o n C o on p o l o

po C

o p p n o p o p n n l o o n no n

o o po o p D

Do o no o **course will cost** o o n l n n

n on o l o n

Do o no **HELP balance** o o o o o

A o o **deadline to withdraw**

WHO IS THIS BOOKLET FOR

CONTENTS

CONTENTS

GLOSSARY

COMMONWEALTH SUPPORTED PLACES (CSP) 7

HECS HELP

APPLYING FOR A HECS HELP LOAN 6

WITHDRAWING FROM STUDY 8

REPAYING YOUR HELP DEBT 8

What if I can't make my compulsory repayment? 2

FURTHER CONTACTS

H r E u t on upport A t **.the Act** — ☛ Co on ☛ on ☛
o n

COMMONWEALTH SUPPORTED PLACES CSP

What is a CSP

n **CSP** o o o p n o o p

- A n o n n p o o o o **provider**— o o n
- o p o o o — n o **student contribution amount** o o n **HECS HELP** o n o p o n on on o n o no n a n C o n a n p n p n o no o C p n p no o n n o n p on C p n p n p o n a n p n p p n o on oo o o n o on o n o

Where can I get a CSP

CSPs p n n on o **the Act** Yo n o C o p on p o p o no n A n A n n on p o n n o on o o n o o n 2 2

Mo C o n o o o C o po o p o

Yo n o p n o n n C o o

Can I get a CSP

o o **CSP** o

- n A n n o o p o o o o o n A o
- Z n n p n n a p n n n n a o o p n n n n a o n A o on o o

Yo o

- o n n o n n o o on o n 2 2
-

[illegible]

[illegible]

[illegible]

SLE calculation example

[illegible] **CSP** [illegible]

[illegible] John's SLE amount reduces by 0.5 [illegible]

[illegible]

How much will my student contributions be in

[illegible] **student contribution amount** [illegible]

Table maximum student contribution amounts for full time study for students who are not grandfathered

Student contribution band	maximum student contribution amount per EFTSL
Band	

Table maximum student contribution amounts for full time study for grandfathered students

- no **available HELP balance** n o p o n on on
- o p on q n o n n a n o n 2 22
- n n n o o n o
- n n on o o no o n2 **EFTSL** p n pp o o **provider** o p o o o
- oo
- **CSP** n **HECS HELP eCAF** o o p o **census date** o **administrative date**

What is my visa status

Yo **provider** n p oo o o o o o **HECS HELP** you don't know your visa status, you can check it on the Department of Home Affairs website o o o

NZ SCV residency requirements

o **NZ SCV** a o o **HECS HELP** o n o o a o n a n

- o n o n n A o n
- o p n n n o no po o o p n n
- o n A o
  - o o o o o
  - o o on o o o o o
- o o o C

Yo o p o n o n n A no o Yo n o q n o n n on Mo n o o D p n o o A o o n n n q n o p

*'test day' means the first day you successfully applied for a HECS o p o o o n Z C a 'test day' o o **CSP** n C **eCAF**

**a 'dependent child' is someone who is aged under 18 and o no po o o p n

What are the completion rate requirements

o n o o n 2 22 o on n o o **CSP** o **HECS HELP** o n o o n o o p on q n o o o on o n n n o p o o n o o p o o n n n o o o n o Co on n o o o p o n p o o p on pp on o n n o n n o o Yo n on o p o o o no on o o p on pp o o o ppo n o o o p o n o

How much HECS HELP can I borrow

HELP loan limit

n n 2 2 n ‘**HELP loan limit**’ on o n o o o o
p p o o n n n o
o n n o n o n o o o o
n n C o n o n **census date** on o n 2 2
o n 2 o o n n n 2 22
o

What is my USI

A **Unique Student Identifier** [illegible] **CSP**

How do I apply

Yo n o o **CSP** n **HECS HELP eCAF** CA p o o o Yo p o o n on on o o o on before your provider's **census date** o **administrative date**

Yo o p o o **TFN USI** o o n n n o on o n 2 2 n o n Yo n o on **ATO** n If the details in your application don't match **ATO** o n n o won't be able to access a HECS o n n o o o

o o on o pp o p p n A o o o n o no o n o A n o *C rt t o App t on or F* o n o o p o Yo no o C o n p o n A o p o o pp on o n n o o o o o p o n2 o o o C

p n **Table** q n p n n o n o
n o o A n no q n p n n on o
o p o p n n no n
p n on o n o – no o o
o n p n o po a o o o p o o o p n o

Table Repayment rates for the – income year

B o	

FURTHER CONTACTS

Department of Home Affairs

Office of the Student Identifiers Registrar