

FEE-HELP (Only Available for Australian Citizens)

Students interested in FEE-HELP should read the 'FEE-HELP Information Booklet' and 'Request for FEE-HELP Assistance Application' available from Deakin College and also refer to the following Australian Government website: www.studyassist.gov.au.

What is FEE-HELP?

Deakin College is a recognised Higher Education Provider (HEP), allowing eligible students the opportunity to access the FEE-HELP loan scheme.

FEE-HELP can cover all or part of a student's tuition fees, up to a lifetime limit of \$126,101 for medicine, dentistry and veterinary science students (as defined in HESA) and \$100,879 for all other students. (A student can elect to pay a portion of fees directly to Deakin College, and the remaining debt will be registered as a loan through the Australian Taxation Office). The FEE-HELP limit is indexed annually (as measured by the CPI index). **A loan fee of 25% applies to FEE-HELP loans.** Indexation and the loan fee do not count towards your FEE-HELP limit.

The Government pays the amount of the loan directly to the student's higher education provider.

Who is entitled to FEE-HELP?

To be entitled to FEE-HELP, students must be:

- an Australian citizen; or
- the holder of a permanent humanitarian visa who will be a resident in Australia for the duration of the unit; or
- the holder of a permanent visa who is undertaking bridging study for overseas-trained professional (and resident in Australia for the duration of the study)

When do FEE-HELP loans need to be repaid?

A student will commence repaying any FEE-HELP loan through the Australian Taxation Office once their income reaches the minimum threshold for compulsory repayment (\$54,869 per annum).

How does FEE-HELP assist students to pay tuition fees?

Deakin College sets the tuition fee(s) for students unit(s) of study. If students are eligible for FEE-HELP, they may choose to pay their tuition fee in three ways:

- pay the full tuition fee up-front to Deakin College;
- pay some of the tuition fee up-front and request a FEE-HELP loan for the remainder of the tuition fee; or
- request a FEE-HELP loan for the full tuition fee.

How to apply for FEE-HELP

Eligible students who wish to pay for part or all of their tuition fees through FEE-HELP must fully complete a 'Request for FEE-HELP assistance' form available at Deakin College. Students must complete and sign the form and return it to Deakin College by the relevant census date for the units of study that they undertaking, including the provision of a tax file number.

Eligible students who fail to pay their tuition fees in full or who do not apply for FEE-HELP (and provide a tax file number) will be at risk of having their enrolment invalidated.

Census Dates

Students need to check the census date for their units.

What happens next?

Commonwealth Assistance Notice (CAN)

Within 28 days of the census date Deakin College will provide students with a Commonwealth Assistance Notice (CAN). This will be forwarded to their local address. The notice will provide students with information on the unit(s) for which they have received FEE-HELP assistance and their FEE-HELP debt, including any loan fee amount they may have incurred for those units.

If students believe the notice to be incorrect they should contact the Deakin College FEE-HELP Officer (in writing) within 14 days of the date of their Commonwealth Assistance Notice. Disputes lodged after the 14 days will not be considered.

Failure to dispute an incorrect Commonwealth Assistance Notice results in this fee liability being reported to the Australian Taxation Office (ATO).

Commonwealth Higher Education Student Support Number (CHESSN)

The CAN notice will provide students with their Commonwealth Higher Education Student Support Number (CHESSN). Students' CHESSN is unique and will enable them to access information on their FEE-HELP balance from the [myUniAssist](#) website.

How do you withdraw your enrolment in unit(s) of study?

To withdraw from a unit(s) of study, a student may make changes to their original enrolment/unit selection on-line through the [student portal](#). After on-line enrolment is closed, students who want to make an enrolment change will be required to complete the appropriate 'Enrolment Variation' form and submit to Deakin College reception on or before the census date.

What happens if you withdraw on or before the census date?

Students who correctly withdraw from any unit on or before the census date will not incur a FEE-HELP debt for that unit.

What happens if you withdraw after the census date?

Students who have requested FEE-HELP assistance and withdraw after the census date, will have a debt with the Commonwealth that they are legally required to repay. Students cannot withdraw after the census date without incurring a FEE-HELP debt.