



THE UNIVERSITY
of ADELAIDE



YOUR FINANCES

Important financial information for students studying
at The University of Adelaide

adelaide.edu.au



UNDERSTANDING STUDENT FEES

This brochure provides important information regarding fees, student contributions, payment and support options. It is important that you read it carefully.

Keeping informed

The University's primary method of communication with students is via student email. Make sure you regularly check your student email to receive important information regarding your student finances.

This includes advice of invoices, Commonwealth Assistance Notices, and other important financial matters.

New combined, renewable HELP loan limit

From 1 January 2020, if you choose to use HECS-HELP or FEE-HELP to cover the cost of your fees, you will be subject to a new combined HELP loan limit.

For 2020, the HELP loan limit will be \$106,319 for most students, and for students studying medicine, dentistry and veterinary science courses, the limit will be \$152,700.

Only new HECS-HELP loans incurred from 1 January 2020 will be counted towards the limit.

Any existing FEE-HELP, VET FEE-HELP or VET Student Loans taken out prior to 2020 will also count towards your new HELP balance.

Any compulsory or voluntary repayments can be re-borrowed in the future, up to the current HELP loan limit.

For more information please visit studyassist.gov.au/help-loans/2020-loan-limit-changes

Tax File Number (TFN)

If you wish to access any of the HELP loan schemes, you must provide your valid Tax File Number (TFN) to the University.

To enter your TFN, log in to Access Adelaide access.adelaide.edu.au, and select 'My Finances', 'Tax File Number'. If you don't yet have a TFN, it is important that you apply for one early via the ATO website ato.gov.au

Importantly, you must ensure that your personal details (first, middle, last names; date of birth, address) provided to the University match exactly with the details recorded for you with the ATO, otherwise you will not be able to access any of the HELP loans, and will need to pay all fees up-front in full.

Student Services and Amenities Fee (SSAF)

To assist with the funding of student services and amenities at the University, students are charged a Student Services and Amenities Fee (SSAF). The SSAF for full-time and part-time students can be found on our website at adelaide.edu.au/student/finance/ssaf

Eligible students may apply to defer this fee to a SA-HELP loan (See About SA-HELP section). For further information visit adelaide.edu.au/student/finance/ssaf

ABOUT SA-HELP

A SA-HELP loan allows eligible students to borrow from the Commonwealth to cover some or all of their SSAF.

Students who receive SA-HELP will have part or their entire SSAF paid to the University by the Commonwealth and a SA-HELP debt recorded for them with the Australian Taxation Office (ATO).

To access SA-HELP, you must complete a Request for SA-HELP assistance form for each program you are enrolled in. The form is available online as part of the enrolment process, and must be completed by the date

the fee is payable, as printed on the invoice. Students who are continuing a program for which they have completed this form in a previous year are not required to complete the form again. If you change program or commence a new program, you will need to complete a new form for your new program.

Please note: SA-HELP is a separate application from HECS-HELP and FEE-HELP.

All SA-HELP debts are indexed by the Australian Government each year to maintain their real value.

COMMONWEALTH SUPPORTED STUDENTS

Commonwealth supported students are domestic students who have been offered a Commonwealth supported place (CSP) by the University. This means the Commonwealth funds part of the cost of their study, while students pay a student contribution amount for their units of study.

Commonwealth supported students must pay their student contribution by the invoice due date, and/or may be eligible to apply for HECS-HELP to cover some or all of their student contribution (See About HECS-HELP section).

Commonwealth supported students who have not paid their student contribution by census date, and have not applied for HECS-HELP by census date or are not eligible to do so, may have their enrolment cancelled.

To be eligible for a CSP, you must either be:

- an Australian citizen residing in Australia for at least one unit of study contributing to your program; or
- a permanent visa holder or New Zealand citizen residing in Australia for the duration of each unit of study.

Important things to note:

- All Commonwealth supported students must complete a Request for Commonwealth support and HECS-HELP form for

each program they are enrolled in by the census date, otherwise their enrolment as a Commonwealth supported student will be cancelled. This form is available online as part of the enrolment process. Students who are continuing a program for which they have completed this form in a previous year are not required to complete the form again.

- New Zealand citizens who do not meet the eligibility criteria outlined at the end of this brochure, and holders of other permanent visas, are not eligible for HECS-HELP loans and must pay all student contributions to the University by the invoice due date.
- Student contribution payments received after the census date cannot be accepted and will either be returned or refunded.

Student contribution amounts

The maximum student contribution amounts for one year of full time study are determined each year by the Australian Government, and can be found on our website at adelaide.edu.au/student/finance/domestic/contribution

ABOUT HECS-HELP

A HECS-HELP loan allows students to borrow from the Commonwealth, up to the current HELP loan limit, to cover some or all of their student contribution.

Students who receive HECS-HELP will have part or their entire student contribution amount paid to the University by the Commonwealth and a HECS-HELP debt will be recorded for them with the ATO.

To be eligible for HECS-HELP, you must:

- be studying in a Commonwealth supported place
- be an Australian citizen residing in Australia for at least one unit of study contributing to your program OR a New Zealand Special Category Visa holder who meets the eligibility criteria* and will be resident in Australia for the duration of each unit of study

* See information for New Zealand students at the end of this brochure

- complete and submit a 'Request for Commonwealth support and HECS-HELP' form for each program you are enrolled in by the census date

- provide your Tax File Number or a Certificate of application for a tax file number before the census date.

New Zealand citizens who do not meet the eligibility criteria outlined at the end of this brochure, and holders of other permanent visas, are not eligible for HECS-HELP loans and must pay all student contributions to the University by the invoice due date.

HECS-HELP eligible students may pay their student contribution in the following ways:

- pay the full amount to the University by the invoice due date
- pay some of the student contribution to the University by the invoice due date and receive a HECS-HELP loan, (if eligible) for the remainder of the student contribution
- receive a HECS-HELP loan (if eligible) for the full student contribution.

All HECS-HELP debts are indexed each year by the Australian Government to maintain their real value.

For 2020, the HELP loan limit will be \$106,319 for most students, and for students studying medicine, dentistry and veterinary science courses, the limit will be \$152,700.

Study Abroad and Exchange and OS-HELP

Eligible Commonwealth supported students wishing to undertake part of their study overseas may be able to apply for an OS-HELP loan to assist with the costs of undertaking study overseas.

For more information about OS-HELP please visit the Australian Government website studyassist.gov.au and adelaide.edu.au/student/finance/assistance/help/os

For more information about global experiences, please visit our Study Overseas website adelaide.edu.au/study-overseas

FEE PAYING STUDENTS

Students studying in a fee paying place (not Commonwealth supported) must pay their tuition fees by their invoice due date, or if eligible may apply for FEE-HELP by the census date (see FEE-HELP section). If tuition fees remain unpaid at census date, their enrolment may be cancelled.

International students

If an international student is unable to pay their tuition fees and subsequently has their program enrolment cancelled, the University may be required to advise the Department of Home Affairs (DHA).

Domestic students

Eligible domestic students may apply for FEE-HELP to cover some or all of their tuition fees (See About FEE-HELP section).

Domestic students who have not paid their tuition fees by census date, and have not applied for a FEE-HELP loan by census date or are not eligible to do so, may have their enrolment cancelled.

Students who wish to apply for a FEE-HELP loan must complete a Request for FEE-HELP Assistance form for each program they seek assistance for by the census date.



The form is available online as part of the enrolment process. Students who are continuing a program for which they have completed this form in a previous year are not required to complete the form again.

ABOUT FEE-HELP

A FEE-HELP loan allows students to borrow from the Commonwealth, up to the current HELP loan limit, to cover some or all of their tuition fees.

Students who receive a FEE-HELP loan will have part or their entire tuition fees paid to the University by the Commonwealth and a FEE-HELP debt recorded for them with the ATO.

To be eligible for FEE-HELP, you must:

- be an Australian citizen residing in Australia for at least one unit of study contributing to your program OR a New Zealand Special Category Visa holder who meets the eligibility criteria* and will be residing in Australia for at least one unit of study contributing to your program OR be a permanent visa holder undertaking bridging study for overseas-trained professionals, residing in Australia for the duration of each unit of study

* See information for New Zealand students at the end of this brochure

- complete and submit a Request for FEE-HELP Assistance form for each program you are enrolled in by the census date
- provide your TFN or a Certificate of application for a tax file number before the census date

New Zealand citizens who do not meet the eligibility criteria outlined at the end of this

brochure, and holders of permanent visas who do not meet the above criteria, are not eligible for FEE-HELP, and must pay their tuition fees to the University by the invoice due date.

FEE-HELP eligible students may pay their tuition fees in one of the following ways:

- pay the full tuition fee to the University by the invoice due date
- pay some of the tuition fee to the University by the invoice due date and receive a FEE-HELP loan for the remainder of the tuition fee
- receive a FEE-HELP loan for the full tuition fee

Undergraduate students who receive FEE-HELP will also incur a 25% loan fee, applied by the ATO, when their debt is created e.g. a loan for tuition fees of \$10,000, will attract a loan fee of \$2,500, making the total debt \$12,500. Postgraduate students do not have a loan fee applied to their FEE-HELP loan.

For 2020, the HELP loan limit will be \$106,319 for most students, and for students studying medicine, dentistry and veterinary science courses, the limit will be \$152,700.

All FEE-HELP debts are indexed each year by the Australian Government to maintain their real value.

Commonwealth Assistance Notices

Within 28 days of the census date of each term a Commonwealth Assistance Notice (CAN) is provided to all Commonwealth supported and domestic fee paying students who have deferred some or all of their fees to a HECS-HELP, FEE-HELP or SA-HELP loan. This notice provides information on the fees that students have received a HECS-HELP, FEE-HELP or SA-HELP loan for, and any upfront payments of student contribution, tuition fees or SSAF payments that have been made.

For students who have accessed OS-HELP, the CAN is issued within 28 days of receiving the loan.

The CAN will be provided online through Access Adelaide, access.adelaide.edu.au, and students will be notified via their University of Adelaide student email account when it is available.

Students must check this notice carefully. If any information on the CAN is incorrect they must contact Student Finance in writing within 14 days of the date of the notice, or email studentfinance@adelaide.edu.au

Financial hardship

If you are unable to pay your tuition fees by the due date, and are in genuine financial hardship, you may be eligible to apply to pay by instalments. To apply, read the conditions and complete the application form available at adelaide.edu.au/student/finance/assistance/instalments

Applications must be lodged by the due dates stated on the application form. Please note payments for the SSAF cannot be made by instalments.

Applying for a Special Circumstances Repayment, Remission or Re-credit

For information on the policy and procedures for applying for a remission of HECS-HELP debt, a re-credit of FEE-HELP balance, or a repayment of tuition fees or upfront student contribution payment under special circumstances visit adelaide.edu.au/student/finance/special/

Invoicing

The University provides invoices online through Access Adelaide access.adelaide.edu.au. You will be notified via your University of Adelaide student email account when an invoice has been generated.

Students who change their enrolment after initial invoicing will receive further invoices, detailing the changed enrolments and charges. Students who make enrolment changes close to or on census date are required to finalise their account immediately.

Please note: All students who have applied for HECS-HELP, FEE-HELP or SA-HELP, will still receive an invoice for student contributions, tuition fees or SSAF respectively. This is regardless of whether they have indicated that they wish to defer their student contribution, tuition fees or SSAF to a HELP loan.

Then, at census date each study period, Commonwealth supported students who are eligible for HECS-HELP and have provided their valid TFN, and students who have successfully applied for FEE-HELP or SA-HELP, will have any outstanding student contribution, tuition fees or SSAF deferred to the Australian Taxation Office.

Online services

You can access your financial records (including invoices, letters, CANs) and make ePayments at access.adelaide.edu.au



The Request for Commonwealth support and HECS-HELP, Request for FEE-HELP Assistance and Request for SA-HELP Assistance forms will be presented to eligible domestic students as part of the online enrolment process in Access Adelaide.

Students will receive a Commonwealth Assistance Notice (CAN) through Access Adelaide detailing any HELP assistance they have received.

You will be advised via your student email account when invoices and CANs are available, and if important Student Finance communications have been posted to your Access Adelaide account.

Key Access Adelaide pathways:

Account Balance: My Finances > My Account

Payment Options: My Finances > Payment Options

Apply for HECS-HELP, FEE-HELP, or SA-HELP: My Finances > Payment Category

Commonwealth Assistance Notices: My Finances > Commonwealth Assistance Notice

Student Finance Letters: My Finances > Letters

Please check your student email account regularly.

Payment options

Payment options will be listed on your invoice and include the following:

BPAY® (Preferred payment method):

Pay anytime directly through your internet, mobile or phone banking. Payment can be made using credit/debit cards (Visa, MasterCard), savings or transaction accounts.

ePayment Gateway: Pay your account via the University's secure ePayment gateway using MasterCard, Visa or American Express. ePayments will incur a surcharge commencing Nov 2019.

Privacy

The University's relationship is with the student. In accordance with the University's Privacy Policy information cannot be released to a third party, including parents and employers, without the written consent of the student.

Fee information on the web

The University publishes tuition fees and Commonwealth supported student contributions for all courses on its website at access.adelaide.edu.au/courses/search.asp

New Zealand Special Category Visa holder information

If you are a New Zealand Special Category Visa holder, you may be able to access HELP loans, providing you:

- first entered Australia at least 10 years ago as a dependent child aged under 18 years; and
- have been in Australia for at least:
 - a total of 8 out of the past 10 years; and
 - a total of 18 months out of the past two years

You will need to provide the following forms of evidence to the University at the time of application for HELP, to demonstrate that you meet the eligibility criteria:

1. Current New Zealand passport
2. International Movements Record (available to request from the Department of Home Affairs (DHA))
3. Copy of your Special Category Visa entitlement, available from the DHA Visa Entitlement Verification Online (VEVO) website

For further information about each of the HELP loans, please read the relevant sections in this brochure. To check your current visa status, visit the Department of Home Affairs website homeaffairs.gov.au

FOR FURTHER ENQUIRIES

The University of Adelaide SA 5005 Australia

ENQUIRIES future.ask.adelaide.edu.au

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