



THE UNIVERSITY
of ADELAIDE

Your finances

Important financial information for students
studying at the University of Adelaide



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.

Unique Student Identifier (USI)

A USI is a reference number issued to you by the Australian Government. It creates an online record of your training and qualifications attained in Australia. All students (excluding international offshore students) undertaking a higher education qualification need a USI in order to receive Commonwealth financial assistance (e.g. HECS-HELP loan) and a qualification upon successful completion of your degree.

You will need to provide your USI to the University online before you can enrol.

For more information, including how to create a USI, or to check if you already have one, please visit usi.gov.au/students

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 My Adelaide myadelaide.uni.adelaide.edu.au and select Personal Details, 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

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, will have their enrolment cancelled.

To be eligible for a CSP, you must:

- be one of the following:
 - 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.
- have a Unique Student Identifier (USI) prior to your first census date
- have sufficient Student Learning Entitlement available
- meet the completion rate requirements
- not undertake more than 2 years' worth of

study within 12 months (unless approved by the University).

For more information please visit studyassist.gov.au

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

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 *About FEE-HELP* section). If tuition fees remain unpaid at census date, their enrolment may be cancelled.

International students

International students will receive an invoice electronically for each study period, with due date and payment options listed. If you are experiencing financial hardship, you may apply to pay your fees by instalments (see *Financial Hardship* below).

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.

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 My Adelaide (myadelaide.uni.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 My Adelaide: myadelaide.uni.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 myadelaide.uni.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 My Adelaide.

Students will receive a Commonwealth Assistance Notice (CAN) through My 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 My Adelaide account.

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.

Electronic Funds Transfer (EFT)

Pay via your normal bank transfer method (directly with your bank or via your own banking app or online service). Note: if you have an Australian bank account, the preferred payment method is BPAY as noted

above. With this payment option, you must always populate the Account Number using your unique University of Adelaide 7 digit Student ID. View the guide, How to Pay via EFT, at: adelaide.edu.au/student/finance/payments/how-to-pay-EFT-guide.pdf

ePayment

Pay your account via the University's secure ePayment gateway using MasterCard, Visa or American Express. This payment option will incur a surcharge.

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

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*, OR a permanent humanitarian visa holder, and will be resident in Australia for the duration of each unit of study
- 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
- be enrolled in each unit by the census date
- provide your Unique Student Identifier (USI)
- have enough available HELP balance to pay your student contribution amounts

- be assessed as a genuine student and as academically suitable for your unit of study
- meet the completion rate requirements
- have sufficient Student Learning Entitlement available
- maintain a reasonable study load of no more than two EFTSL per year unless approved by your provider to study a higher load.

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.

To check the current HELP loan limit, please visit studyassist.gov.au

* See information for New Zealand students, above.

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.



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 a permanent humanitarian visa holder, OR be a permanent visa holder undertaking bridging study for overseas-trained professionals, residing in Australia for the duration of each unit of study
- 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
- be enrolled in a fee paying place (not a Commonwealth supported place)
- be enrolled in an eligible program by the census date

- provide your Unique Student Identifier (USI)
- have enough available HELP balance
- be assessed as a genuine student and as academically suitable for your unit of study
- maintain a completion rate of 50 percent or above
- maintain a reasonable study load of no more than two EFTSL per year unless approved to study a higher load.

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.

To check the current HELP loan limit, please visit www.studyassist.gov.au

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

* See *information for New Zealand students* on opposite page.



Further enquiries

The University of Adelaide SA 5005 Australia

enquiries future.ask.adelaide.edu.au

phone +61 8 8313 7335

free-call 1800 061 459

web adelaide.edu.au/student/finance

Disclaimer The information in this publication is current as at the date of printing and is subject to change. You can find updated information on our website at adelaide.edu.au The University of Adelaide assumes no responsibility for the accuracy of information provided by third parties.

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Kaurna acknowledgement

We acknowledge and pay our respects to the Kaurna people, the original custodians of the Adelaide Plains and the land on which the University of Adelaide's campuses at North Terrace, Waite, and Roseworthy are built. We acknowledge the deep feelings of attachment and relationship of the Kaurna people to country and we respect and value their past, present and ongoing connection to the land and cultural beliefs. The University continues to develop respectful and reciprocal relationships with all Indigenous peoples in Australia, and with other Indigenous peoples throughout the world.