

### What is FEE-HELP?

FEE-HELP provides you a loan for part or all of your UNE tuition fees. You can borrow up to the total tuition fees but the loan is limited to a lifetime maximum of \$50,000 (annually indexed by the CPI) (so repayments do not allow you to borrow more over the \$50,000 limit). You repay your loan through the Tax Office just like HECS.

### What does FEE-HELP cover?

FEE-HELP covers only your tuition fees. This includes any tuition or examination fee that is payable by you, other than (Commonwealth definitions):

- general service and amenities fees of a non-academic nature;
- fees in respect of student organisations;
- fees for residential accommodation;
- fees which are incidental to studies; and
- fees that are imposed in accordance with the Commonwealth Grant Scheme

Therefore, a FEE-HELP loan cannot include the UNE General Service Fee. Accommodation and your living expenses are also excluded.

### Eligibility

To be eligible for FEE-HELP you:

- must not be a Commonwealth-supported (HECS) student in the unit(s) that incur tuition fees;
- must meet the citizenship or residency requirements;
- must meet the course requirements;
- must not have exceeded your FEE-HELP limit;
- must be enrolled in the unit on or before the census date for the unit(s) and remain so enrolled at the end of the census date;
- must meet the Tax File Number (TFN) requirements; and
- must have completed and submitted a Request for FEE-HELP assistance form on or before the census date.

### Allocation of a CHESSN

Canberra allocates a Commonwealth Higher Education Student Support Number (CHESSN) to all students who apply for FEE-HELP. This will enable you to monitor your use of Commonwealth assistance.

### Loan fee and amount of FEE-HELP debt

- If your FEE-HELP loan is for an **undergraduate course**, your FEE-HELP debt will be the amount of the loan **plus 20%** and this is incurred by you immediately after the census date. However, the 20% loan fee is not included in your (\$50,000) FEE-HELP limit.
- The following courses of study do not attract the 20% loan fee:
  - fee-paying postgraduate courses, including fee-paying higher degrees by research
  - fee-paying courses to enable you to meet the requirements for entry into a UNE course;
  - bridging courses for overseas trained professionals; or
  - units of study offered through the Open University Australia.

### Applying for FEE-HELP

You request FEE-HELP by completing and submitting a Request for FEE-HELP assistance form to UNE on or before the census date for the unit.

### How are FEE-HELP debts repaid?

Your FEE-HELP debt is added to your accumulated HELP (HECS-HELP, OS-HELP and FEE-HELP) debt by the Tax Office. You repay your accumulated HELP debt through the taxation system once your income is above the minimum threshold for compulsory repayments.

**Tax deductibility of tuition fees paid through FEE-HELP**

You may be entitled to an income tax deduction for the amount of your tuition fees for which you receive FEE-HELP if your study meets the requirements for self-education expenses deductions. You must contact your Tax Adviser to see if your studies are eligible as 'self-education' - UNE cannot advise you on tax matters. The 20% loan fee for undergraduates is **not** tax deductible.