FEE-HELP
information for 2013

Studying a degree and need help paying your tuition fees?

www.studyassist.gov.au
YOU MUST READ THIS BOOKLET BEFORE SIGNING ONE OF THE COMMONWEALTH ASSISTANCE FORMS BELOW.

WHEN YOU SIGN THE FORM, YOU DECLARE THAT YOU HAVE READ THIS BOOKLET AND THAT YOU ARE AWARE OF YOUR OBLIGATIONS UNDER FEE-HELP.

USING THIS BOOKLET

• As you read through, you will notice that certain terms are highlighted in blue. These terms are defined in the glossary.
• If you have a specific question after reading this booklet, the contacts list at the end of this booklet will help you.
• More information about FEE-HELP is available at www.studyassist.gov.au.

IMPORTANT NOTE: The Department of Industry, Innovation, Science, Research and Tertiary Education has endeavoured to ensure that the information in this publication is consistent with the Higher Education Support Act 2003 (the Act) and guidelines made under the Act, available at www.comlaw.gov.au. However, there may be differences between this publication and the Act or guidelines - if there is any inconsistency the Act will take precedence.
WHO IS THIS BOOKLET FOR?

This booklet is for people enrolling in:

- a higher education course of study as a fee paying student;
- a higher education unit of study provided through Open Universities Australia; or
- bridging study required for professional recognition in Australia of qualifications gained overseas.

This booklet is a concise summary of the key points a person accessing the FEE-HELP loan scheme needs to know.

If, after reading this booklet, you require additional information about FEE-HELP, please visit the Study Assist website at www.studyassist.gov.au. For detailed information you may also refer to the new publication, the CSP and HELP Handbook.

Most students who enrol in an undergraduate degree at university are enrolled as a Commonwealth supported student. Information for these students is available from the Commonwealth supported places and HECS-HELP information for 2013 booklet. If you need information about loans for higher-level vocational education and training (VET) courses, please see the VET FEE-HELP Information for 2013 booklet.

The CSP and HELP Handbook and all the HELP student information booklets are available from www.studyassist.gov.au.
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GLOSSARY

Accumulated HELP debt: The consolidated total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP or SA-HELP debts you have incurred (including any Government study loans incurred before 2005).

Administrative date: A date (before the census date) set by approved providers for you to complete various requirements. See section 3.2 for more information.

Approved provider: In this booklet, this term means a university or other accredited higher education provider approved to offer FEE-HELP loans to eligible students.

ATO: Australian Taxation Office.

CAN (Commonwealth Assistance Notice): A notice from your approved provider detailing information about the Commonwealth assistance you have used for the study period.

Census date: This date is set by approved providers and it is the deadline for various requirements, including making upfront payments of your tuition fees, applying for a FEE-HELP loan or withdrawing your enrolment so you do not incur a debt. See section 3.2 for more information.

CSP and HELP Handbook: A comprehensive Handbook that contains information about Commonwealth supported places and the various HELP loans available to assist eligible tertiary students pay for their study.

EFTSL (equivalent full-time student load): How a student’s study load is measured. One EFTSL is the load a student has when studying full-time for a year.

FEE-HELP: An Australian Government loan scheme that assists eligible fee paying students, undertaking higher education courses at approved providers, to pay their tuition fees.
FEE-HELP balance: The amount of FEE-HELP (and VET FEE-HELP) you have left to use before reaching the FEE-HELP limit.

FEE-HELP limit: The maximum amount of FEE-HELP (and VET FEE-HELP) you can use over your lifetime.

Fee paying place: A place in a course which is not a Commonwealth supported place (not subsidised by the Australian Government) and for which students are required to pay tuition fees.

Fee paying student: A student who is enrolled in a fee paying place.

HELP (Higher Education Loan Program): An Australian Government loan program that helps eligible students pay their tuition fees (FEE-HELP and VET FEE-HELP), student contributions (HECS-HELP), overseas study expenses (OS-HELP) and student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.

Higher Education Support Act 2003: The Commonwealth legislation that specifies the requirements for a HELP loan (and to access a Commonwealth supported place).

OUA: Open Universities Australia.

Request for FEE-HELP assistance form: The form that you must submit to your approved provider to apply for a FEE-HELP loan.

Special circumstances: Specific requirements set out in the Higher Education Support Act 2003 and its associated guidelines that you must meet in order to have your FEE-HELP balance re-credited and your HELP debt removed or any upfront payment refunded.

Study Assist (www.studyassist.gov.au): A website providing information about options for financing your tertiary study, including information on student loans, lists of approved providers and courses and information on student income support.
TFN (tax file number): Your unique identification number from the ATO for everything tax-related, including making repayments on your HELP debt.

Tuition fees: The fees set by approved providers that fee paying students pay for their units of study. These fees are individually set by approved providers and are not regulated by the Australian Government.

VET FEE-HELP: An Australian Government loan scheme that assists eligible students enrolled in certain VET courses at approved providers to pay their tuition fees.
1. THE FEE-HELP LOAN SCHEME

More information about FEE-HELP, including the eligibility requirements, is available from the CSP and HELP Handbook at www.studyassist.gov.au. You may be interested to know that:

- If you use a FEE-HELP loan, you will not have to make any repayments until you earn above the minimum repayment threshold: $49,095 in 2012-13; and
- If you make a voluntary repayment on your accumulated HELP debt to the ATO of $500 or more, you will be eligible for a 5% bonus on your repayment amount.

1.1 What is FEE-HELP?

FEE-HELP is a loan scheme that helps eligible higher education students enrolled in a fee paying place to pay their tuition fees.

You do not have to use a FEE-HELP loan to pay your tuition fees. You can choose to pay all your tuition upfront to your approved provider, you can pay some of your tuition fees upfront and use a FEE-HELP loan for the rest, or you can use a FEE-HELP loan for all your tuition fees (up to your FEE-HELP limit).

1.2 Who uses FEE-HELP?

FEE-HELP is only available to eligible fee paying higher education students. A fee paying student is a student enrolled in a fee paying place at an approved provider and who is charged tuition fees for their studies.

Fee paying places are generally available for postgraduate courses at universities and in both undergraduate and postgraduate courses offered by private higher education providers. The Australian Government does not subsidise fee paying places. Instead, it provides access to the FEE-HELP loan scheme to help eligible fee paying students with their tuition fees.
1.3 Am I eligible for FEE-HELP?

To be eligible for FEE-HELP:

if you are studying with an approved provider you must be either:

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<td>an Australian citizen</td>
<td>AND will undertake, in Australia, at least one unit of study contributing to your course of study</td>
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OR

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<th>Condition</th>
<th>Details</th>
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<td>a permanent ‘humanitarian’ visa holder (check <a href="http://www.diac.gov.au">www.diac.gov.au</a> for the list of humanitarian visa subclasses)</td>
<td>AND will be resident in Australia for the duration of your unit</td>
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OR

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<td>an Australian citizen</td>
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<td>AND</td>
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<td>will be resident in Australia on the day you submit your Request for FEE-HELP assistance form</td>
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If you are not eligible for FEE-HELP, you will need to confirm upfront payment dates and arrangements with your approved provider. If you cannot afford to pay your entire tuition fees upfront, contact your approved provider as some may offer their own payment options or plans.

**Important:** you must be studying at an approved provider or through OUA in order to access a FEE-HELP loan for your tuition fees. You can find a list of approved providers at [www.studyassist.gov.au](http://www.studyassist.gov.au).
1.4 How much can I borrow – what is the FEE-HELP limit?

The FEE-HELP limit is the maximum amount that you can borrow under FEE-HELP (and VET FEE-HELP) over your lifetime. The FEE-HELP limit is not reset or topped up by any repayments that you make. If you have reached the FEE-HELP limit (meaning the indexed amount for that year), you are no longer eligible to access a FEE-HELP (or VET FEE-HELP) loan.

However, it is important to note that some approved providers may have academic probation procedures in place and if you are not progressing satisfactorily in your course, your enrolment may be cancelled.

In 2013, the FEE-HELP limit is $93,204 for most students. If you are studying a medicine, dentistry or veterinary science course that leads to provisional registration to practise in one of those fields, your FEE-HELP limit is $116,507. This limit is indexed on 1 January each year.

1.5 What is the FEE-HELP balance?

Your FEE-HELP balance is the amount of FEE-HELP (or VET FEE-HELP) you are able to use before you reach the FEE-HELP limit. You are responsible for keeping track of your FEE-HELP balance and letting your approved provider know if you do not have enough left to cover your tuition fees.

1.6 Will I be charged interest?

No. There is no interest charged on HELP debts. However your debt will be indexed on 1 June each year to maintain its real value to reflect changes in the Consumer Price Index. Current and past indexation rates are available from the ATO website at www.ato.gov.au.
1.7 Is there a loan fee?
Yes. There is a 25% loan fee that is applied to FEE-HELP loans for undergraduate courses of study. The loan fee is 25% of the FEE-HELP loan incurred for each unit. The loan fee does not count towards your FEE-HELP limit.

For example, if you are undertaking a unit that costs $1,000, the loan fee is 25% of $1,000 = $250. As such, your FEE-HELP debt for that unit will be the cost of the unit ($1,000) + the loan fee ($250) = $1,250.

The loan fee is not applied to:

• postgraduate study;
• enabling courses;
• study undertaken through OUA; or
• bridging study for overseas-trained professionals.

1.8 FEE-HELP and OUA
If you are studying through OUA, you need to be aware that if you undertake eight or more units through OUA, you need to have a 50% pass rate to continue using FEE-HELP at OUA. This means that if you undertake 8 units, you must pass at least 4; if you undertake 10 units, you must pass at least 5 and so on.

If you do not maintain this pass rate, you will be required to pay your tuition fees upfront to OUA. Once your pass rate is at 50% or above, you may access FEE-HELP through OUA again.
2. BRIDGING STUDY FOR OVERSEAS-TRAINED PROFESSIONALS


2.1 What is bridging study for overseas-trained professionals?

Bridging study for overseas-trained professionals is a specific type of study undertaken by individuals with an overseas professional qualification, in order to meet the professional recognition requirements for practising in Australia.

To use FEE-HELP in this circumstance, you must hold an assessment statement from a professional assessing authority for the relevant occupation. The assessment statement lists the studies, examinations and/or tuition and training programs that you need to complete to meet the requirements to practise your occupation in Australia. A list of professional assessing authorities is available at Appendix D of the CSP and HELP Handbook.

2.2 Am I undertaking bridging study and can I use FEE-HELP?

There are specific eligibility criteria that you must meet in order for your study to be considered bridging study for FEE-HELP purposes.

You must be an Australian citizen or permanent resident and your study must:

- be listed on your assessment statement;
- be undertaken on a non-award basis (i.e. it is not being undertaken as part of a course of study);
• not constitute more than one EFSTL, generally one year of full-time study (or the part-time equivalent); and
• be undertaken at an approved provider. A list of approved providers is available at www.studyassist.gov.au.

2.3 How can I find out more about professional recognition of my qualifications?

If you gained your qualifications overseas, you should contact the relevant professional, registration or licensing body for more information about getting your qualifications recognised in Australia. See Appendix D of the CSP and HELP Handbook and the Australian Skills Recognition Information website at www.immi.gov.au/asri for more information.
3. APPLYING FOR A FEE-HELP LOAN

More information about applying for FEE-HELP, including information on enrolling in multiple courses or at different approved providers or through OUA, is available from the CSP and HELP Handbook at www.studyassist.gov.au.

3.1 How do I apply for FEE-HELP?

To apply for FEE-HELP, you must submit a valid Request for FEE-HELP assistance form to your approved provider by the census date. If you do not submit the form by the census date for your first unit of study, you will have to wait until the next study period (semester, trimester etc) to apply for FEE-HELP.

If you want to use a FEE-HELP loan to pay for your study, you must have a personal, valid TFN, even if you do not have a job. This is because repayments on your HELP debt are made through the Australian taxation system. If you do not provide your own TFN on the form or you give an incorrect one, your form will not be valid and you will not be able to use a FEE-HELP loan.

If you do not have a TFN, you will have to submit a Certificate of application for a TFN. This is available from the ATO. If you do not provide this information, your form will not be valid and you will not be eligible for FEE-HELP. You must advise your approved provider of your TFN when you receive it.

3.2 What is the census date?

The census date is the most important date for you to know about! Approved providers set their own census dates within rules set by the Australian Government, so this date will vary across units and approved providers.

The census date is:

- the last day for you to submit your Request for FEE-HELP assistance form to access a FEE-HELP loan; or
- the last day to withdraw your enrolment without incurring the cost or debt for that unit.
What is the administrative date?

In addition to the census date, some approved providers also set an administrative date for you to complete certain requirements before the census date. For example, some may want you to submit your Request for FEE-HELP assistance form or withdraw your enrolment by the administrative date so they have time to finalise your enrolment.

If you miss the administrative date, you may have to pay a late enrolment fee or a late withdrawal fee. However, you can still withdraw from a unit by the census date to avoid incurring the cost or debt for that unit.

Check with your approved provider to find out if they have an administrative date and when the census date is for your units of study.

3.3 What if I make a mistake on my form?

You have six weeks from the census date of a unit to correct information you have submitted about your entitlement to FEE-HELP, including collecting and submitting the documents you need to prove that you are an Australian citizen.

Note: This six-week period cannot be used to apply for Australian citizenship, submit your Request for FEE-HELP assistance form or to provide your TFN, which all must be done by the census date. It just gives you the chance to correct information on your form, or to collect and provide the relevant documentation, to prove your eligibility for FEE-HELP as at the census date.

3.4 How will I know if my application for FEE-HELP is accepted?

You must contact your approved provider directly for assistance as all Request for FEE-HELP assistance forms are processed by approved providers.
4. KEEPING TRACK OF YOUR FEE-HELP LOAN


4.1 Your CAN

Your approved provider will send you a CAN within 28 days after the census date of each study period that you are using Commonwealth assistance. Your CAN will tell you how much you have been charged for the units you are enrolled in and the amount of HELP debt you have incurred for that study period.

Check your CAN carefully to make sure that:

- the tuition fees listed on your CAN are the same as those published on your approved provider’s website;
- any loan fee has been calculated correctly; and
- the CAN does not include any units you withdrew from by the census date.

If you believe the information on your CAN is incorrect, you have 14 days to submit a written correction to your approved provider (some approved providers may allow for a longer correction period).

4.2 Your Commonwealth Higher Education Student Support Number (CHESSN) and myUniAssist

You will be allocated a CHESSN when you first apply for admission to your approved provider or Tertiary Admissions Centre. The CHESSN is a unique identification number that remains with you during and after your studies. It helps you, your approved provider and the Australian Government stay up to date with information about the Commonwealth assistance for
tertiary study that you have used. You will be notified of your CHESSN in your CAN.

You can use your CHESSN, and other personal identifying details, to access myUniAssist at www.studyassist.gov.au. myUniAssist provides information on how much Commonwealth assistance you have received. You can access myUniAssist to find out how much FEE-HELP balance you have left to use before you reach your FEE-HELP limit.

myUniAssist is updated with details about your HELP usage as reported by your approved provider. It is important that you understand that your data must be verified to ensure it is correct before it is uploaded on myUniAssist and reported to the ATO. Given the time lag, you may need to add any units you have recently enrolled in/are currently enrolled in (refer to your CAN for the relevant study period) to the information shown on myUniAssist to determine your entitlements.

myUniAssist will not provide information about the amount of your HELP debt as repayments are made to the ATO and myUniAssist does not record this information.
5. WITHDRAWAL OR NON-COMPLETION OF STUDIES


5.1 What happens if I fail/withdraw from a unit?

If you fail a unit, or withdraw from the unit after the census date, you will still incur a HELP debt or lose an upfront payment, regardless of whether you attended any classes or handed in any assessment items.

If you correctly withdraw from the unit by the census date, you will not have to pay the cost or debt of that unit. If you have already paid your tuition fees, you will get a refund from your approved provider.

If you failed the unit or withdrew from the unit after the census date because you became seriously ill or other special circumstances, you can apply to your approved provider to have your FEE-HELP balance re-credited and your HELP debt removed or upfront payment refunded.

5.2 How do I withdraw from a unit?

You need to complete the formal withdrawal process for every unit you want to withdraw from. If the course you are withdrawing from involves enrolment with more than one approved provider, you will need to withdraw from each one individually.
Contact your approved provider (or OUA if you are studying through OUA) to ensure you withdraw your enrolment by the census date and in accordance with the required procedures to avoid incurring the cost or debt of the unit.

5.3 Special circumstances

If you fail or withdraw from a unit after the census date because you become seriously ill or for other special circumstances, you can apply to your approved provider to have your FEE-HELP balance re-credited and your HELP debt removed. There are no provisions under the Higher Education Support Act 2003 to have your debt removed if you have already successfully completed your unit of study.

If you withdrew from a unit after the census date because you changed your mind about studying, you will still be required to repay your HELP debt.

For your approved provider to be satisfied that special circumstances applied to you, you must be able to prove that the circumstances:

- were beyond your control; and
- did not make their full impact on you until on or after the census date; and
- made it impracticable for you to complete the requirements for your unit(s) of study.

Note: You need to submit your application for special circumstances to your approved provider within 12 months of your withdrawal day.
6. REPAYING YOUR HELP DEBT

More information about HELP repayments, including bonuses for voluntary repayments, is available from the Repayments section of the CSP and HELP Handbook at www.studyassist.gov.au. It also contains information about how the ATO calculates your compulsory repayment.

6.1 When do I start paying back my loan?

Your FEE-HELP debt becomes part of your accumulated HELP debt. This is the total of any FEE-HELP, VET FEE-HELP, HECS-HELP, OS-HELP or SA-HELP debts you have incurred for your study. Your accumulated HELP debt will also include any Australian Government study loans incurred prior to 2005.

You must start repaying your HELP debt when your repayment income is above the minimum repayment threshold for compulsory repayment: $49,095 for the 2012-13 income year. Repayments made through the Australian taxation system are called compulsory repayments. Compulsory repayments continue until you have repaid your whole debt. The amount you repay each year is calculated as a percentage of your repayment income. The percentage increases as your income increases.

6.2 Is there a bonus for voluntary repayments?

If you make a voluntary repayment of $500 or more, you will receive a bonus of 5%. This means your account will be credited with an additional 5% of your payment. You should note that the bonus is 5% of the payment amount, not 5% of the outstanding debt.
For example, if you make a voluntary repayment of $500, your bonus is 5% of $500 = $25. As such, the value of your voluntary repayment is your payment ($500) + the bonus amount ($25) = $525.

You may benefit if you make a voluntary repayment before indexation is applied to your HELP debt on 1 June each year. If you intend to make a payment before this date it is important to allow enough time for the payment to be received and processed by the ATO before 1 June. Voluntary repayments are in addition to compulsory repayments and are not refundable.

There are several ways you can make a voluntary repayment, including via BPAY, direct credit, mail, or in person at an Australia Post outlet. For more information on making a voluntary repayment, contact the ATO.

6.3 Are repayments tax deductible?

Voluntary repayments made by you or someone other than your employer are not tax deductible. Your employer may be able to claim a tax deduction for voluntary repayments it makes on your behalf, but it may also be liable for fringe benefits tax on the repayments. For more information, contact the ATO.
CONTACTS AND ADDITIONAL INFORMATION

Study Assist website
(www.studyassist.gov.au)

The Study Assist website provides information about options for financing tertiary study, including:

- student HELP loans available in both the higher education and vocational education and training sectors;
- courses, institutions and other approved providers that offer Australian Government assistance; and
- student income support and Australian Scholarships and Awards.

The CSP and the HELP Handbook

If you are seeking more information about FEE-HELP or about HELP loans in general, the CSP and HELP Handbook provides in depth information about all loans under the HELP scheme. It is available from the Publications page under the Helpful Resources section at www.studyassist.gov.au.

Your approved provider

The student administration area at your approved provider will be able to help you with:

- enrolments;
- tuition fees;
- census dates and administrative dates;
- eligibility criteria for FEE-HELP;
- applying for a FEE-HELP loan;
- withdrawals;
- getting your FEE-HELP balance re-credited and your HELP debt removed under special circumstances; and
- grievance procedures for student complaints.
Department of Industry, Innovation, Science, Research and Tertiary Education

The Department can help you with:

- FEE-HELP and other loans available under the HELP scheme; and
- other forms of Australian Government assistance.

Contact details:

- visit [www.studyassist.gov.au](http://www.studyassist.gov.au) (click on ‘Contact us’ to complete a Student HELP loans enquiry form online);
- call the student enquiry line on **1800 020 108** (or +61 3 9938 2545 from outside Australia); or
- call the student enquiry line on **1800 554 609** TTY for hearing or speech impaired students.

Australian Taxation Office

The Australian Taxation Office can help you with:

- your accumulated HELP debt and compulsory repayments; and
- bonuses for voluntary repayments.

Contact details:

- visit [www.ato.gov.au](http://www.ato.gov.au);
- call **1300 720 092** to get the booklet *Repaying your HELP debt in 2012-2013*;
- call **13 28 61** for information about your HELP account and personal tax topics;
- call **133 677** TTY or **1300 555 727** TTY for hearing or speech impaired students; or
- write to PO BOX 1032, Albury NSW 2640 (do not send voluntary repayments to this address).
Department of Human Services

The Department can help you with:
• Youth Allowance, Austudy and other forms of student income support assistance.

Contact details:
• visit www.HumanServices.gov.au;
• call Youth and Student Services on 13 24 90 for information on Youth Allowance, Austudy and Pensioner Education Supplement;
• call 13 23 17 for information on ABSTUDY;
• call 1800 810 586 for other payment enquiries; or
• call 13 12 02 for information in languages other than English.

Department of Immigration and Citizenship

The Department can help you with:
• visas; and
• Australian citizenship.

Contact details:
• visit www.immi.gov.au for visa information;
• visit www.citizenship.gov.au for citizenship information;
• call 13 18 81 for visa enquiries; or
• call 13 18 80 for citizenship enquiries.