



The University of Sydney Faculty of Arts

FEE-HELP INFORMATION 2010 Postgraduate Coursework

On 1 January 2005, the Commonwealth Government introduced FEE-HELP to assist students in funding higher education study by coursework.

Comprehensive information about FEE-HELP can be found at:

<http://www.goingtouni.gov.au>

Applicants obtain a *Request for FEE-HELP assistance* form at the time of enrolment. Important points for prospective applicants to note are as follows:

1. FEE-HELP provides a loan for tuition fees only. FEE-HELP cannot cover general services, University compulsory subscriptions, accommodation or living expenses.
2. Students may borrow up to the amount of the tuition fee charged per unit of study. Over a lifetime, individuals can only borrow up to the FEE-HELP limit. In 2010, the FEE-HELP limit is \$85,062. This amount is indexed each year.
3. There is no application fee for postgraduate students requesting FEE-HELP.
4. An interest rate is not applied to FEE-HELP debts, however the debt is indexed each year to maintain its real value.
5. Students may choose to request FEE-HELP to cover part of their course, rather than the whole course i.e., assistance may be provided for some units of study in the course, while others are paid for up front. Please note that this split cannot occur within the same semester i.e., you may choose to pay up front tuition fees in Semester 1 then opt for FEE-HELP in Semester 2, but you cannot have some units of study in Semester 1 covered by FEE-HELP and pay up front for others in the same semester.
6. Students are asked to provide a Tax File Number (TFN) when completing and signing the *Request for FEE-HELP assistance* form. If you choose not to provide your TFN, you will not be entitled to FEE-HELP, as the TFN is required to enable the University to advise the amount of your loan to the Australian Tax Office. Please provide your TFN at the time of enrolment.
7. The closing date for requesting FEE-HELP is the census date for enrolment in units of study. These dates are 31 March for units of study in Semester 1, 2010, and 31 August for units of study in Semester 2, 2010. It is not possible to request FEE-HELP after these dates. These are also the last dates for which you can vary your enrolment (add, change, or withdraw from units of study), or cancel your request for FEE-HELP.
8. You will need to submit a new *Request for FEE-HELP assistance* form if you transfer/upgrade to a different course of study.
9. You do not have to begin re-paying your FEE-HELP debt until the 2010-2011 financial year. You will be required to make a compulsory payment in that year if your FEE-HELP repayment income is above \$43,151.
10. Repayment of FEE-HELP debt is calculated by the Australian Tax Office and the amount will be included in your income tax notice of assessment.