

UNIT COSTS 2021



This document sets out the unit costs that apply to students at CHC for the 2021 academic year. These consist of *Unit fees* and *Other costs*. It also includes information regarding HELP and the non-payment of tuition fees and student contribution amounts, refunds and the remittance of HELP debts, and student assistance.

All amounts are given in Australian dollars.

This document should be read in conjunction with the *Units on Offer Semester 1 2021, Allocation of Units to Fields of Education 2021* and *EFTSL Values for Units of Study 2021* documents on the CHC website.

UNIT FEES

The unit fees payable by students are determined according to whether they are *domestic students* or *international students*, as follows:

TYPE OF STUDENTS	COURSES
Domestic students – fee-paying places (pages 1-3)	All courses <i>except</i> Bachelor of Education and Master of Teaching initial teacher education courses
Domestic students – Commonwealth supported places (pages 3-5)	Bachelor of Education and Master of Teaching initial teacher education courses
International students (pages 5-6)	All courses

DOMESTIC STUDENTS

Domestic students are those students who belong to the following categories:

- Australian citizens;
- Australian permanent residents;
- Australian permanent humanitarian visa holders; and
- New Zealand citizens.

Domestic students may be in fee-paying places or in Commonwealth supported places.

FEE-PAYING PLACES

Domestic students in fee-paying places pay **tuition fees** as set by CHC. Tuition fees are subject to annual review and apply to all commencing and continuing domestic students in fee-paying places in an academic year, not to commencing domestic students only.

Tuition fees are charged according to the courses in which students are enrolled. Where units of study are offered in multiple courses, domestic students pay tuition fees as applicable to their course of study, not to the courses in which units of study are housed for administrative purposes.



The tuition fees payable by domestic students in fee-paying places at CHC in the 2021 academic year are indicated below. The tuition fees displayed are for standard units with a value of **10 credit points**. Units with credit point values that are multiples of 10 have tuition fees that are multiplied by the same factor: for example, a 20-credit point unit (two times 10 credit points) has tuition fees that are two times the tuition fees of a 10-credit point unit.

COURSE	TUITION FEES PER UNIT
BUSINESS	
Diploma of Business	\$ 2,020.00
Bachelor of Business	\$ 2,020.00
Graduate Certificate of Executive Leadership	\$ 2,535.00
Graduate Certificate in Management	\$ 2,535.00
Graduate Diploma in Management	\$ 2,535.00
Master of Business Administration	\$ 2,535.00
EDUCATION	
Graduate Certificate of School Leadership and Management	\$ 2,535.00
Graduate Certificate in Christian Education	\$ 2,535.00
Master of Education	\$ 2,535.00
LIBERAL ARTS	
Undergraduate Certificate of Literature	\$ 2,020.00
Diploma of Liberal Arts: Foundations of Wisdom	\$ 2,020.00
Bachelor of Arts in the Liberal Arts	\$ 2,020.00
Graduate Certificate in the Liberal Arts	\$ 2,535.00
Graduate Diploma in the Liberal Arts	\$ 2,535.00
MINISTRIES	
Undergraduate Certificate of Leadership	\$ 1,900.00
Diploma of Ministry	\$ 1,900.00
Bachelor of Ministry	\$ 1,900.00
Graduate Certificate in Ministry	\$ 2,000.00
Graduate Diploma in Ministry	\$ 2,000.00
Master of Ministry Leadership	\$ 2,400.00
SOCIAL SCIENCES	
Undergraduate Certificate of Human Services	\$ 2,020.00
Diploma of Social Science	\$ 2,020.00
Bachelor of Human Services	\$ 2,020.00
Bachelor of Counselling	\$ 2,020.00
Bachelor of Counselling – CO367, CO369 ¹	\$ 3,020.00
Graduate Certificate in Applied Neuroscience	\$ 2,535.00
Graduate Certificate in Social Science Leadership	\$ 2,535.00
Master of Social Science Leadership	\$ 2,535.00
Master of Counselling	\$ 2,535.00
Master of Counselling – CO667, CO669 ¹	\$ 3,535.00

CALCULATING TUITION FEES

To calculate the total tuition fees payable for a semester, locate the course of enrolment and multiply the tuition fees for a 10-credit point unit by the number of units of enrolment for that semester. For example:

- for a domestic student enrolled in the Diploma of Business, the total tuition fees payable for a standard full-time enrolment of four 10-credit point units are $4 \times \$2,020.00 = \$8,080.00$;
- for a domestic student enrolled in the Master of Counselling, the total tuition fees payable for a part-time enrolment of two 10-credit point units, including CO667, are $(1 \times \$2,535.00) + (1 \times \$3,535.00) = \$6,070.00$.

¹ The units shown for the Bachelor of Counselling and Master of Counselling incur higher fees due to supervision costs.



Students who include a 20-credit point unit in their enrolment should adjust the calculation of their semester tuition fees accordingly. For example:

- for a domestic student enrolled in the Master of Education, the total tuition fees payable for an enrolment of one 10-credit point unit and one 20-credit point unit are $(1 \times \$2,535.00) + (2 \times \$2,535.00) = \$7,605.00$.

NOTICE OF TUITION FEES

Domestic students in fee-paying places are issued with invoices at the time of completing their unit selection for a semester. An invoice lists the units in which a student is enrolled for a semester, the tuition fees payable for each of those units, the total of the tuition fees payable and the due date for payment.

PAYING TUITION FEES

Domestic students in fee-paying places can pay their tuition fees in the following ways:

- payment of the full amount to CHC by the due date; or
- payment of part of the amount to CHC by the due date, and deferral of the balance to FEE-HELP (eligible students only); or
- deferral of the full amount to FEE-HELP (eligible students only).

FEE-HELP is a loan scheme of the Commonwealth government that assists eligible students who are enrolled in fee-paying places to pay their tuition fees. Information regarding FEE-HELP, including eligibility requirements, loan limits, repayments and other conditions, is provided later in this document.

Where eligible students have submitted a *Request for FEE-HELP loan* form, CHC is able to accept up-front payments of tuition fees on or before the census date for a semester only. CHC is not able to accept up-front payments after the semester census date as the amount of tuition fees owing after the census date becomes HELP debt. Students who wish to make up-front payments after the census date may make voluntary repayments of their HELP debt directly to the Australian Taxation Office (ATO).

Domestic students in fee-paying places who do not pay their tuition fees by the due date, either upfront or via FEE-HELP, can have their enrolment at CHC cancelled.

COMMONWEALTH SUPPORTED PLACES

CHC offers Commonwealth supported places in its Bachelor of Education and Master of Teaching initial teacher education courses *only*.

Students in Commonwealth supported places pay **student contribution amounts** as set by CHC in accordance with Australian government guidelines. Student contribution amounts are subject to annual review and apply to all commencing and continuing students in Commonwealth supported places in an academic year, not to commencing students only.

Student contribution amounts for units are charged according to their field of education as determined by the Commonwealth government, not by the course of study. This means that units within a student's course can have different student contribution amounts if the units are located in different fields of education.

New funding clusters and student contribution amounts are being introduced that will apply to students who commence their courses as from 1 January 2021. For students who commenced their courses before 1 January 2021, grandfathering arrangements are in place which mean that units with higher student contribution amounts under the new schedules will be charged at the existing student contribution amount rates (indexed by CPI each year), while units with lower student contribution amounts under the new schedules will be charged at the lower student contribution amount rates.

The student contribution amounts payable by students in Commonwealth supported places who are enrolled in initial teacher education courses at CHC in 2021 are indicated below. The student contribution amounts displayed are for units with an **EFTSL value of 0.125²**. A standard full-time annual study load has an EFTSL value of 1.0; as the initial teacher education courses have a standard full-time annual study load of eight units, a standard unit has an EFTSL value of 0.125 (1.0 / 8 = 0.125).

Information regarding the allocation of fields of education to funding clusters for 2021 is available from the [Department of Education, Skills and Employment](#) website. Information regarding the allocation of CHC units to fields of education is available in the *Allocation of Units to Fields of Education* document on the CHC website.

STUDENTS COMMENCING IN 2021

The funding clusters and student contribution amounts in the table below apply to students who are commencing an initial teacher education course at CHC in 2021.

Please note that the initial teacher education courses contain units in Funding Clusters 1, 2 and 3B only.

2021 FUNDING CLUSTER	PART OF FUNDING CLUSTER	STUDENT CONTRIBUTION AMOUNT PER UNIT
FUNDING CLUSTER 1		
Law, Accounting, Administration, Economics, Commerce, Communications, Society and Culture		\$ 1,810.00
FUNDING CLUSTER 2		
Education, Clinical Psychology, English, Mathematics, Statistics, Allied Health, Other Health, Built Environment, Computing, Visual and Performing Arts, Professional Pathway Psychology, Professional Pathway Social Work	2A: Education, Postgraduate Clinical Psychology, English, Mathematics, Statistics	\$ 490.00
	2B: Allied Health, Other Health, Built Environment, Computing, Visual and Performing Arts, Professional Pathway Psychology, Professional Pathway Social Work	\$ 990.00
FUNDING CLUSTER 3		
Nursing, Foreign Languages, Engineering, Surveying, Environmental Studies, Science	3A: Nursing, Foreign Languages	\$ 490.00
	3B: Engineering, Surveying, Environmental Studies, Science	\$ 990.00
FUNDING CLUSTER 4		
Agriculture, Medicine, Dentistry, Veterinary Science, Pathology	4A: Agriculture	\$ 490.00
	4B: Medicine, Dentistry, Veterinary Science	\$ 1,410.00
	4C: Pathology	\$ 990.00

² EFTSL: Equivalent Full-Time Student Load.

STUDENTS WHO COMMENCED PRIOR TO 2021

The funding clusters and student contribution amounts in the table below apply to students who are continuing an initial teacher education course at CHC in 2021.

Please note that the initial teacher education courses contain units in Funding Clusters 1A, 1B, 1C, 2A, 2C and 3B only.

GRANDFATHERED FUNDING CLUSTER	PART OF FUNDING CLUSTER	STUDENT CONTRIBUTION AMOUNT PER UNIT
FUNDING CLUSTER 1		
Law, Accounting, Administration, Economics, Commerce, Communications, Society and Culture	1A: Law, Accounting, Administration, Economics, Commerce	\$ 1,410.00
	1B: Any other subpart of the Society and Culture part of the first funding cluster	\$ 850.00
	1C: The Social Studies or Behavioural Science subpart of the Society and Culture part of the new first funding cluster	\$ 850.00
	1D: Communications	\$ 850.00
FUNDING CLUSTER 2		
Education, Postgraduate Clinical Psychology, English, Mathematics, Statistics, Allied Health, Other Health, Built Environment, Computing, Visual and Performing Arts, Professional Pathway Psychology, Professional Pathway Social Work	2A: Education, Postgraduate Clinical Psychology, English, Mathematics, Statistics	\$ 490.00
	2B: Allied Health, Other Health, Built Environment, Computing	\$ 990.00
	2C: Visual and Performing Arts	\$ 850.00
	2D: Professional Pathway Psychology, Professional Pathway Social Work	\$ 850.00
FUNDING CLUSTER 3		
Nursing, Foreign Languages, Engineering, Surveying, Environmental Studies, Science	3A: Nursing, Foreign Languages	\$ 490.00
	3B: Engineering, Surveying, Environmental Studies, Science	\$ 990.00
FUNDING CLUSTER 4		
Agriculture, Medicine, Dentistry, Veterinary Science, Pathology	4A: Agriculture	\$ 490.00
	4B: Medicine, Dentistry, Veterinary Science	\$ 1,410.00
	4C: Pathology	\$ 990.00

CALCULATING STUDENT CONTRIBUTION AMOUNTS

To calculate the total student contribution amount payable for a semester in an initial teacher education course, locate the funding cluster for each unit of enrolment and add together the applicable student contribution amounts. For example:

- for a student who is **commencing** a course in 2021 and undertakes a full-time load of four units, with one History unit (2021 Funding Cluster 1 - Society and Culture) and three Education units (2021 Funding Cluster 2a), the total student contribution amount payable is $(1 \times \$1,810.00) + (3 \times \$490.00) = \$3,280.00$;
- for a student who is **continuing** a course in 2021 and undertakes a full-time load of four units, with one Drama unit (Grandfathered Funding Cluster 2C - Visual and Performing Arts), one Literature unit (Grandfathered Funding Cluster 2A - English) and two Education units (Grandfathered Funding Cluster 2A - Education), the total student contribution amount payable is $(1 \times \$850.00) + (1 \times \$490.00) + (2 \times \$490.00) = \$2,320.00$.

NOTICE OF STUDENT CONTRIBUTION AMOUNTS

Students in Commonwealth supported places are issued with invoices at the time of completing their unit selection for a semester. An invoice lists the units in which a student is enrolled for a semester, the student contribution amount payable for each of those units, the total of the student contribution amounts payable and the due date for payment.

PAYING STUDENT CONTRIBUTION AMOUNTS

Payment of student contribution amounts may be made in the following ways:

- payment of the full amount to CHC by the due date; or
- payment of part of the amount to CHC by the due date, and deferral of the balance to HECS-HELP (eligible students only); or
- deferral of the full amount to HECS-HELP (eligible students only).

HECS-HELP is a loan scheme of the Commonwealth government that assists eligible students who are enrolled in Commonwealth supported places to pay their student contribution amounts. Information regarding HECS-HELP, including eligibility requirements, loan limits, repayments and other conditions, is provided later in this document.

Where eligible students have submitted a *Request for Commonwealth support and HECS-HELP* form, CHC is able to accept up-front payments of student contribution amounts on or before the census date for a semester only. CHC is not able to accept up-front payments after the semester census date as the student contribution amount owing after the census date becomes HELP debt. Students who wish to make up-front payments after the census date may make voluntary repayments of their HELP debt directly to the Australian Taxation Office (ATO).

Students in Commonwealth supported places who do not pay their student contribution amounts by the due date, either upfront or via HECS-HELP, will have their enrolment at CHC cancelled.

DISCOUNT FOR UP-FRONT PAYMENTS

Students in Commonwealth supported places who are eligible for HECS-HELP assistance will receive a 10% discount if they make up-front payments of \$500 or more towards their student contribution amount. Up-front payments are payments that are made to CHC on or before the census date of the unit to which the payment applies.

The HECS-HELP up-front payment discount will apply for up-front payments of \$500 or more for units of study with a census date on or after 1 January 2021.

INTERNATIONAL STUDENTS

International students are those students who are studying in Australia under the provisions of a temporary visa, such as a student visa, business visa or spousal visa (onshore) as issued by the Department of Home Affairs, or those students who are studying in their home countries via external/online enrolment (offshore).

Onshore international students who hold a student visa are able to enrol only in those CHC courses that are registered on CRICOS³, while onshore international students who hold different types of temporary visas and offshore international students may enrol in any CHC course, the latter only in courses that are delivered entirely by external/online mode.

International students pay **tuition fees** as set by CHC in accordance with Commonwealth government guidelines. These fees apply to all types of international students at CHC. Tuition fees for international students are subject to annual review and apply to all commencing and continuing international students in an academic year, not to commencing international students only.

The tuition fees payable by international students at CHC in 2021 are indicated below. The tuition fees displayed are for units with a value of **10 credit points**. Units with credit point values that are multiples of 10 have tuition fees that are multiplied by the same factor: for example, a 20-credit point unit (two times 10 credit points) has tuition fees that are two times the tuition fees of a 10-credit point unit.

COURSE	TUITION FEES PER 10-CREDIT POINT UNIT
Diploma courses and Bachelor courses (see <i>Exceptions</i> below)	\$ 2,500.00
Graduate Certificate and Graduate Diploma courses (see <i>Exceptions</i> below)	\$ 3,050.00
Masters courses (see <i>Exceptions</i> below)	\$ 3,050.00
EXCEPTIONS	
Bachelor of Counselling – CO367, CO369 ⁴	\$ 3,500.00
Graduate Certificate in Ministry and Graduate Diploma in Ministry	\$ 2,800.00
Master of Counselling – CO667, CO669 ⁶	\$ 4,050.00

CALCULATING TUITION FEES

To calculate the total tuition fees payable for a semester, locate the course of enrolment and multiply the tuition fees for a 10-credit point unit by the number of units of enrolment for that semester. For example:

- for an international student enrolled in the Bachelor of Counselling, the total tuition fees payable for a standard full-time enrolment of four 10-credit point units, including CO369, are $(3 \times \$2,500.00) + (1 \times \$3,500.00) = \$11,000.00$.

Students who include a 20-credit point unit in their enrolment should adjust the calculation of their semester tuition fees accordingly. For example:

- for an international student enrolled in the Bachelor of Human Services, the total tuition fees payable for a standard full-time enrolment of two 10-credit point units and one 20-credit point unit are $(2 \times \$2,500.00) + (2 \times \$2,500.00) = \$10,000.00$.

³ CRICOS is the Commonwealth Register of Institutions and Courses for Overseas Students.

⁴ The units shown for the Bachelor of Counselling and Master of Counselling incur higher fees due to supervision costs.

NOTICE OF TUITION FEES

International students are issued with invoices at the time of completing their unit selection for a semester. An invoice lists the units in which a student is enrolled for a semester, the tuition fees payable for each of those units, the total of the tuition fees payable and the due date for payment.

PAYING TUITION FEES

International students must pay the full amount of their tuition fees to CHC by the due date.

International students who do not pay their tuition fees by the due date can be issued with a notice of intent to report them to the Department of Education, Skills and Employment, which can result in the cancellation of their enrolment at CHC and their student visa. In the event that this occurs, students are advised to contact the Department of Home Affairs with regard to the impact upon their student visa.

OTHER COSTS

Some units involve other costs, separate to tuition fees and student contribution amounts, that are to be met by students. Many are associated with elective units and will be incurred only if students choose to enrol in those units; however, some costs are associated with activities that are part of core units. These costs are payable in the semesters in which the unit enrolments occur and must be paid according to the arrangements that are provided to students at the beginning of those semesters. They are not able to be deferred to FEE-HELP or HECS-HELP and are non-refundable.

The information below represents all units in which other costs may be incurred. Please refer to the document, *Units on Offer*, for the units to be offered in the current or subsequent semester.

BUSINESS

Students who enrol in the Bachelor of Business undertake work-integrated learning in the area of their major by enrolling in *BZ309 Work Integrated Learning*. Travel, accommodation and other costs may be incurred in the fulfilment of this requirement.

CHRISTIAN STUDIES

Christian Studies units may require students to engage with others at individual, community or organisational levels. Travel, accommodation and other costs may be incurred in the fulfilment of these requirements.

EDUCATION

Students may be required to attend activities such as excursions, performances, films and exhibitions. Travel, accommodation, entry fees and other costs may be incurred in the fulfilment of these requirements.

Students in initial teacher education courses complete a series of core units within the Professional Experience Program (PEP) as applicable to their courses. Costs associated with the completion of PEP units may include travel, accommodation and other living expenses. Eligible students may have access to additional income support through Centrelink when engaging in 'away' PEP units and should contact Centrelink for further information.

The *Literacy and Numeracy Test for Initial Teacher Education* (LANTITE) was introduced by the Commonwealth government to ensure that teachers are equipped to meet the demands of teaching and to provide increased confidence in the skills of graduating teachers. CHC requires that students in initial teacher education courses successfully complete LANTITE by a defined stage of their enrolment in order, either, to progress to a subsequent stage of their course or to graduate from their course. Students are informed of the requirement that applies to their course at the commencement of their enrolment. Information regarding LANTITE, including costs, the locations of testing centres, the dates of the various testing windows and the registration process, can be found at <https://teacheredtest.acer.edu.au/>.

LIBERAL ARTS

Students may be required to attend activities such as excursions, performances, films and exhibitions. Travel, accommodation, entry fees and other costs may be incurred in the fulfilment of these requirements.

MINISTRIES

Several Ministries units require students to complete specified numbers of practicum hours. Travel, accommodation and other costs may be incurred in the fulfilment of these requirements.

SOCIAL SCIENCES

Several Social Sciences units require students to engage with others at individual, community or organisational levels. Travel, accommodation and other costs may be incurred in the fulfilment of these requirements.

Several Social Sciences units require students to complete specified numbers of practicum or internship hours. Travel, accommodation and other costs may be incurred in the fulfilment of these requirements.

Students who enrol in the Bachelor of Counselling and Master of Counselling must complete the following requirements as part of their studies. As a minimum, 10 hours of personal counselling, 10 hours of external professional development and five site visits must be completed before enrolling in the first practicum unit, with the remainder of the requirements completed prior to graduation. The amounts associated with these activities must be paid upfront by students to the relevant individual/organisation.

ITEM	COST
10 hours of personal counselling at CHC	Nil
At least 10 hours of personal counselling with an approved counsellor	Up to \$120 per hour
15 hours of external professional development	\$200-\$600 depending on sessions chosen
5 site visits	Nil

'HELP' INFORMATION

The Commonwealth government makes available the Higher Education Loan Program (HELP) to assist eligible students to defer all or part of their unit fees. This scheme includes FEE-HELP for students in fee-paying places and HECS-HELP for students in Commonwealth supported places.

Further information regarding HELP is available in the CHC *Student Handbook* and on the CHC website (www.chc.edu.au) and *Study Assist* website (www.studyassist.gov.au).

FEE-HELP

Students in fee-paying places who are *Australian citizens, Australian permanent humanitarian visa holders or eligible New Zealand Special Category Visa holders*⁵ are eligible to access FEE-HELP.

Students in fee-paying places who are *Australian permanent residents, other New Zealand citizens or international students* are not eligible to access FEE-HELP and are required to make full payment of their tuition fees to CHC by the due date specified on the invoice.

LOAN FEE

Students in undergraduate courses who access FEE-HELP incur a loan fee that is levied by the Commonwealth government and is added to the amount of a student's HELP debt. The loan fee does not apply to postgraduate courses.

In response to the COVID-19 pandemic, the Commonwealth government is providing an exemption from the loan fee to 30 June 2021. This means that CHC students who access FEE-HELP in Semester 1, 2021 and Winter Semester 2021 will not pay the loan fee.

From 1 July 2021, the FEE-HELP loan fee will be reinstated, but at the reduced rate of 20%. This reduction in the loan fee from the original rate of 25% was included in the new funding arrangements introduced by the Commonwealth government under its 'Job-ready Graduates' package of university reforms announced in June 2020 and passed by the federal parliament in October 2020.

CONTINUED ELIGIBILITY

In order to remain eligible for FEE-HELP, students who commenced their course after 1 January 2018 and who undertake eight or more units in a bachelor or higher course, or four or more units in a diploma or associate degree, must pass **at least 50%** of their total attempted units. Students who do not maintain this pass rate will need to pay their tuition fees upfront to continue in their course of study unless they are able to demonstrate that special circumstances apply.

⁵ See the [Financial Information](#) page on the CHC website for eligibility requirements for NZSCV holders.

HECS-HELP

Students in Commonwealth supported places who are *Australian citizens, Australian permanent humanitarian visa holders or eligible New Zealand Special Category Visa holders*⁵ are eligible to access HECS-HELP.

Students in Commonwealth supported places who are *Australian permanent residents, other New Zealand citizens or international students* are not eligible to access HECS-HELP and are required to make full payment of their student contribution amounts to CHC by the due date specified on the invoice.

CONTINUED ELIGIBILITY

In order to remain eligible for HECS-HELP, students who commenced their course after 1 January 2021 and who undertake eight or more units in a bachelor or higher course, or four or more units in a diploma or associate degree, must pass **at least 50%** of their total attempted units. Students who do not maintain this pass rate will need to pay their tuition fees upfront to continue in their course of study unless they are able to demonstrate that special circumstances apply.

ACCESSING HELP

Students who are eligible to access HELP will be sent an email by the Department of Education, Skills and Employment that includes a link to the relevant HELP form. To access HELP, students must complete and submit this form.

Please note the following:

- HECS-HELP forms are required to be submitted at the beginning of a student's enrolment in a course of study in a Commonwealth supported place. Students who do not submit a HECS-HELP form by the census date of their first semester of enrolment in a course of study in a Commonwealth supported place will have their enrolment in that course of study cancelled.
- FEE-HELP forms are required only if a student wishes to access FEE-HELP. Students who wish to pay their tuition fees upfront are not required to submit a FEE-HELP form. If students wish to access FEE-HELP in a later semester in their course of study, they must submit a FEE-HELP form prior to the census date of that semester. FEE-HELP forms that are submitted during a student's course of study are not able to be applied retrospectively: that is, if a FEE-HELP form is not submitted at the beginning of a student's enrolment in a course of study, any tuition fees that are accrued prior to the submission of a FEE-HELP form are not able to be deferred but must be paid upfront to CHC.
- HELP forms need be submitted only once for a student's enrolment in a course of study: that is, once submitted the forms apply to all remaining semesters of a student's course enrolment and do not need to be submitted again for subsequent semesters.
- Students who change courses of study at the same provider or who change providers must submit new HELP forms as applicable to their new course enrolment.

HELP LOAN LIMIT

The *HELP loan limit* is the maximum amount that students can borrow with respect to tuition fees and student contribution amounts. It includes FEE-HELP, VET FEE-HELP and VET Student Loans (VSL). It also includes HECS-HELP debt with a census date of 1 January 2020 onwards. HECS-HELP debt that was accrued prior to 1 January 2020 is not included in the HELP loan limit.

In 2021, the HELP loan limit that applies to courses in the fields of education offered by CHC is \$108,232.00.

HELP BALANCE

A student's HELP balance is their available borrowing capacity for HECS-HELP, FEE-HELP, VET FEE-HELP and VET Student Loans (VSL). It is calculated by subtracting the amount of current HELP debt from the HELP loan limit in a given year. For example:

- in 2020, a student with a current HELP debt of \$43,500.00 will have an available HELP balance of \$108,232.00 – \$43,500.00 = \$64,732.00.

Taking out a further HELP loan will reduce the available HELP balance, while making a repayment will increase the available HELP balance.

HELP balances are renewable. Students who reach the limit can make repayments on their HELP debt and access HELP until they reach the applicable HELP loan limit again.

No interest is charged on HELP debt; however, indexation is added on 1 June annually to maintain its real value by adjusting it in line with changes in the cost of living. Information on current and past indexation rates is available on the [ATO website](#).

Students can get information about their HELP balances via the following means:

- **myGov** – Students' *myGov* accounts will show how much HELP debt they owe and any repayments they have made.
- **myHELBalance** – Students can check their HELP balances the [myHELBalance](#) portal.

REPAYING HELP DEBT

HELP debt is repaid through the tax system once students earn above the compulsory repayment threshold. For the 2020-21 income year, this is \$46,620.00. A student's compulsory repayment amount is calculated by the Australia Taxation Office (ATO) as part of their annual tax assessment.

You can make a [voluntary repayment](#) to the Australian Taxation Office (ATO) at any time.

Further information regarding [repayment of HELP debt](#) is available on the Study Assist website.

NON-PAYMENT OF TUITION FEES AND STUDENT CONTRIBUTION AMOUNTS

Students who do not meet their financial obligations regarding tuition fees and student contribution amounts (as applicable) may have their enrolment at CHC cancelled and will not be able to graduate from their courses of study until such time as these obligations are met.

Students can ensure that they meet their financial obligations by:

- Payment of the full amount of their tuition fees or student contribution amounts (as applicable) to CHC by the due date specified on the invoice for the relevant semester; or
- For eligible students, payment of part of the amount of their tuition fees or student contribution amounts (as applicable) to CHC by the due date specified on the invoice for the relevant semester, and deferral of the balance to FEE-HELP or HECS-HELP (as applicable); or
- For eligible students, deferral of the full amount of their tuition fees or student contribution amounts (as applicable) to FEE-HELP or HECS-HELP (as applicable).

REFUNDS AND REMITTANCE OF HELP DEBTS

Circumstances may arise in which students are eligible to claim a refund of unit fees that have been paid upfront to CHC, or to have their HELP debt remitted where unit fees have been deferred through HELP.

The conditions that must be met for eligibility, and the processes that apply to requests for refunds or the remittance of HELP debt, are described in the following CHC policy statements (as applicable), which are available on the [Policies](#) page of the CHC website:

- *Re-crediting 'HELP' Debt and Review of Decisions*; and
- *Refunds for Overseas Students*.

STUDENT ASSISTANCE

Students are able to receive assistance with the matters described in this document via the services of the CHC Student Advocacy Officer (studentadvocacy@chc.edu.au) and CHC Student Services.