



Fees Office, Student Administration, ANU  
Pauline Griffin Building (11)  
Canberra ACT 0200 Australia

Email: fees.officer@anu.edu.au  
Phone: +61-2-6125-8124  
Fax: +61-2-6125-7535

## HECS-HELP Information for Domestic Undergraduate Students

### HECS-HELP

In 2002 the Australian government conducted a review of Australia's higher education system. The government's response to the review was announced in the policy statement, *Our Universities: Backing Australia's Future*. As a result of this policy the government introduced a new system of funding and administration for Higher Education Providers (HEP) which took effect from 1 January 2005.

For details of these reforms refer to the following website:

[www.backingaustraliasfuture.gov.au/student\\_info.htm](http://www.backingaustraliasfuture.gov.au/student_info.htm)

All new eligible domestic students commencing undergraduate degree/diploma studies at the ANU will be offered a Commonwealth-supported place. This means that while the Commonwealth will provide some financial support to the University for students in this category, the student themselves will also be expected to make a contribution towards their studies.

#### Commonwealth-supported students fall into two categories:

1. Australian citizens and some holders of permanent humanitarian visas are eligible for a government loan – called HECS-HELP. A student in this category may elect to pay the student contribution amount in one of three ways:

- upfront to the institution and receive a 20% discount
- partial upfront payment with 20% discount (minimum amount of \$500.00. Discount on amount paid)
- defer the whole amount of the student contribution through the tax system.

Students who defer the payment of their loan through the tax system commence repaying their loan once they earn more than \$38,149 in the 2006/7 financial year (indexed each year).

2. New Zealand citizens and Australian permanent residents, other than those on humanitarian visas, are required to pay their full student contribution upfront to the institution and do not qualify for HECS-HELP, nor do they qualify for the discount.

International Students are not Commonwealth supported and must pay full tuition fees for their studies.

### Student Contribution Amounts for 2007

Student contribution amounts for 2007 for new students at ANU are indicated in the following table.

In 2007, the full-time full year contribution for domestic undergraduate coursework students for each band are:

	2007 Student Contributions
Band 1 (humanities, arts, behavioural science, social studies, foreign languages, visual and performing arts)	\$4,996
Band 2 (accounting, commerce, administration, economics, maths, statistics, computing, built environment, health, engineering, science, surveying, agriculture)	\$7,118
Band 3 (law, dentistry, medicine, veterinary science)	\$8,333

### Student Learning Entitlement (SLE)

Student Learning Entitlement (SLE) enables students to access a Commonwealth supported place. From 1 January 2005, all Australian citizens, New Zealand citizens and holders of permanent visas will receive SLE, giving them access to seven years equivalent full-time study (ie 7 EFTSL) in a Commonwealth supported place (to be extended on a pro-rata basis if studying part-time).

HECS-HELP : Undergraduates



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## HECS-HELP Information for Domestic Undergraduate Students

### How to Calculate the Student Contribution Amount for your Undergraduate Courses

The amount charged at the course level is apportioned on the Equivalent Full-Time Student Load (EFTSL) value of the course.

For a program with a standard Equivalent Full-Time Student Load of 48 units per year, the EFTSL value of 1 course worth 6 units is:

$$6 \div 48 = 0.125 \text{ EFTSL}$$

Assuming an EFTSL value of 0.125, the student contribution amounts applicable to each band are:

- Band 1 –  $\$4,996 \times 0.125 = \$624$  approx. (1 x 6-unit course)
- Band 2 –  $\$7,116 \times 0.125 = \$889$  approx.
- Band 3 –  $\$8,333 \times 0.125 = \$1,041$  approx.

(Amounts are rounded down; cents dropped.)

#### For example:

Suzie is enrolled in Bachelor of Arts. A standard full-time enrolment would consist of 48 units for the year (8x6-unit courses); one semester would be 24 units (4x6-unit courses) for a standard full-time load.

Therefore, if one 6-unit course = \$624, four 6-unit courses will equal  $\$624 \times 4 = \$2,496$  approximately. This is the amount that would be deferred if that were the option that Suzie choose.

If Suzie decided that she wanted to pay her contribution upfront in full, then she would receive a 20% discount so  $\$2,496 \times .80$  (20%) = \$1,996.80. Should Suzie decide to only make a partial payment, the 20% discount would only be applied to the amount that she paid. (These figures are only approximations).

### Relevant Websites

- Student and Academic Services, ANU  
[www.anu.edu.au/sas/](http://www.anu.edu.au/sas/)
- Course Fee Information  
<http://info.anu.edu.au/StudyAt/ListCourseFees.asp>
- Student Fees Office, ANU  
[www.anu.edu.au/sas/fees](http://www.anu.edu.au/sas/fees)
- HESA@ANU (Higher Education Support Act at ANU) –  
<http://info.anu.edu.au/cis/HESA/index.asp>
- [www.goingtouni.gov.au](http://www.goingtouni.gov.au)  
A new student website hosted by DEST providing information about higher education for prospective students and continuing students.

### Contact Student Fees Office

- Email: [fees.officer@anu.edu.au](mailto:fees.officer@anu.edu.au)
- Phone:

6125 8124

6125 8126

6125 0472

6125 0500

6125 0164

6125 9857

6125 5648

6125 3452

### Disclaimer

Information correct at the time of printing.

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