

Repaying your HELP debt 2011–12

Explains how Higher Education Loan Program (HELP) debts
will be repaid in the 2011–12 income year



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We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

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If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

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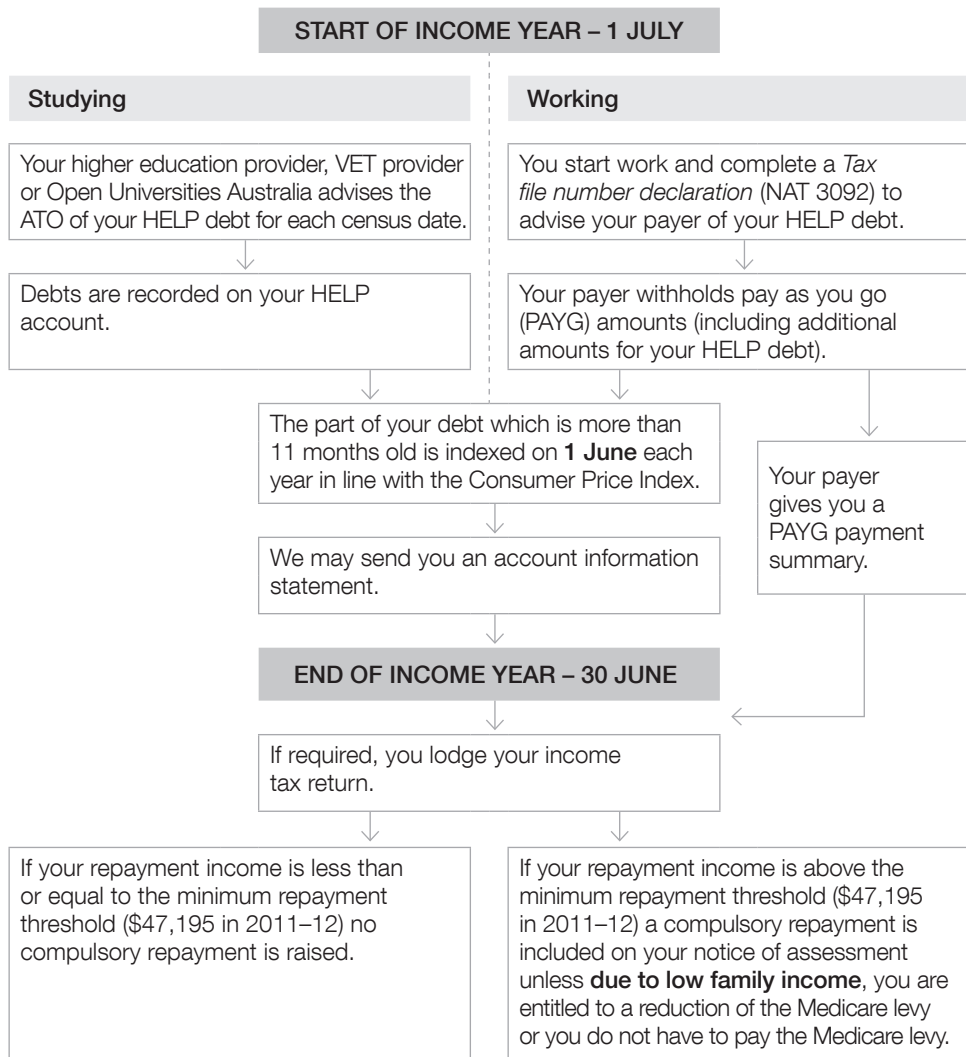
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REPAYING YOUR HELP DEBT – AT A GLANCE



You can make voluntary repayments to us at any time and receive a bonus on some payments. For more information, see 'Voluntary repayments' on page 25.

You may be eligible for the HECS-HELP benefit. For more information, see 'HECS-HELP benefit' on page 14.

BUDGET CHANGES EFFECTIVE 1 JANUARY 2012

The HELP voluntary repayment bonus is changing to 5%

From 1 January 2012, subject to the passage of legislation, the Government will lower the Higher Education Loan Program (HELP) voluntary repayment bonus, applied to payments of \$500 or more, from **10% to 5%**.

If you make a voluntary repayment of \$500 or more on or before 31 December 2011, you will receive a bonus of 10%.

Voluntary repayments of \$500 or more received **after** 31 December 2011 will attract a bonus of 5%.

Note that the bonus amount relates to the value of the payment made, not the value of the outstanding debt. For example, you will receive a bonus of 5% of the value of the payment if your voluntary repayment is received after 31 December 2011.

You will not receive a bonus on repayment amounts that exceed the balance of your account.

➤ For more information, see 'Voluntary repayments' on page 25.

The HECS-HELP discount applied to up-front student contributions of \$500 or more is changing to 10%

The Government will lower the HECS-HELP discount applied to up-front student contribution payments of \$500 or more, from 20% to 10%. Subject to the passage of legislation, the initiative will start on 1 January 2012.

➤ For more information about the HECS-HELP discount, visit the Department of Education, Employment and Workplace Relations (DEEWR) website at www.goingtouni.gov.au

HELP DEBT

You will have a HELP debt if the Australian Government lends you money under any of the schemes in Table 1 or you have a debt from the previous Higher Education Contribution Scheme (HECS).

RESPONSIBILITY FOR YOUR DEBT

Your HELP debt is your responsibility. However, anybody can pay your debt for you. A compulsory repayment of your debt will be required if your income is above the minimum repayment threshold. We will work out your compulsory repayment for the income year based on your income tax return.

For more information, see 'Starting repayment' on page 12.

You, or anyone paying on your behalf, can also make voluntary repayments at anytime. Some voluntary repayments attract a bonus. For more information, see 'Voluntary repayments' on page 25.


 For information on HELP eligibility requirements, visit the DEEWR *Going to Uni* website at www.goingtouni.gov.au

TABLE 1: HELP schemes

Name	for	provides
HECS-HELP	eligible students enrolled in Commonwealth supported places	<ul style="list-style-type: none"> ■ a loan to cover all or part of your student contribution ■ a discount for eligible students who pay \$500 or more of their student contributions up-front.
FEE-HELP	eligible fee-paying students enrolled at an approved higher education provider or Open Universities Australia	a loan to cover all or part of your tuition fees up to the FEE-HELP lifetime loan limit.
OS-HELP	eligible Commonwealth supported students who wish to undertake study overseas toward their Australian higher education award	a cash loan to cover expenses such as accommodation and travel.
VET FEE-HELP	eligible students undertaking vocational education and training (VET) accredited diploma, advanced diploma, graduate diploma and graduate certificate courses with an approved VET provider	a loan to cover all or part of your tuition fees up to the FEE-HELP lifetime limit.

YOUR HELP ACCOUNT

We keep track of any debts that you have deferred for payment through the tax system. Your account contains a complete record of your debt.

DEEWR report debts to us twice a year for collection through the tax system. You incur a debt on the census date for your unit of study. However, for administrative reasons, we record debts for the following periods:

- 1 January to 30 June as 1 January
- 1 July to 31 December as 1 July.

This does not affect your debt or the way we calculate indexation or compulsory repayments.



Do not confuse the dates we use for recording debts with the census date or payment dates set by your higher education provider, VET provider or Open Universities Australia.

Higher education providers, VET providers and Open Universities Australia can also set an academic withdrawal date as the final day that a student can withdraw from a unit of study without incurring an academic penalty. These dates are usually different to our dates.

EXAMPLE: Recorded with a date of 1 January

Madeline is enrolled in four units of study that all have a census date of 12 May 2011. When Madeline's debt is reported to us, her debt is recorded with a date of 1 January 2011.

EXAMPLE: Recorded with a date of 1 July

Hasam is enrolled in two units of study that both have a census date of 7 July 2011. When Hasam's debt is reported to us, his debt is recorded with a date of 1 July 2011.


If you already have a HELP debt, we add any new amounts to your existing HELP account. If you do not have an existing debt, we create a new account for you. Any repayments you make reduce your total debt.

GETTING ACCOUNT INFORMATION

Account information statements list all your account details including:

- your opening balance
- new debts (except those from the first half of 2011)
- variations to debts
- remissions of debts
- compulsory repayments
- voluntary repayments
- HECS-HELP benefits
- the indexation amount applied on 1 June
- the balance of your account
- the amount you need to pay if you wish to finalise your account in one voluntary repayment.

We send your statement to the latest home address shown on our records. If a home address is not recorded, it is sent to the postal address on your latest tax return. This may be a tax agent's address if tax returns are lodged through them.

 If you do not wish the statement to be sent to that address or if your postal address changes, you must notify the ATO. See 'More information' on page 32.

At any time during the year, you can phone us to get your balance or to order a statement. See 'More information' on page 32.


To protect the privacy of your information, we need to verify your identity before we can give you details of your account over the phone.

You must provide **one** of the following **account** identifiers:

- your tax file number (TFN)
- your Australian business number (ABN)
- your name.

You must also provide any **three** of the following identifiers:

- your date of birth
- your address (one only of residential, business, postal or email) or telephone number
- your current bank account details
- details from an ATO letter or notice issued within the last five years
- your account details – for example, balance, amount of any refund, payment or interest imposed, amount and frequency of a payment arrangement, or pay as you go (PAYG) instalment amount or rate.

 If you have never lodged a tax return, you only need to supply **two** identifiers from the list above.

HELP DEBT FOR STUDY IN THE FIRST HALF OF 2011

The balance on your 1 June 2011 statement does not include any HECS-HELP, FEE-HELP, VET FEE-HELP or OS-HELP debts incurred between 1 January and 30 June 2011.

HELP debts for study in 2011 become part of your accumulated HELP debt on 1 June 2012.


INDEXATION

Indexation is applied annually on 1 June to the part of your debt that has remained unpaid for more than 11 months, to maintain its real value by adjusting it in line with changes in the cost of living.

The change in the cost of living is measured by the Consumer Price Index (CPI).

The indexation rate applied to debts on 1 June 2011 was 3.0%.

When indexation is applied to your account, the new balance must be a whole dollar amount, so we disregard any cents in the total. This new balance becomes your new accumulated HELP debt.

 You will find a list of indexation rates applied to debts each year since 1990 at www.ato.gov.au

EXAMPLE: Indexation

Emily has an account balance of \$11,300, including her 2010 second half year debt of \$1,650. On 1 June 2011, we apply indexation of 3.0% to the portion of Emily's debt that has remained unpaid for more than 11 months. We use the following steps to calculate the indexation amount and Emily's new balance after indexation.

Step 1: As Emily's 2010 second half year debt has been unpaid for 11 months or less, this amount is subtracted before indexation is applied. $\$11,300 - \$1,650 = \$9,650$

Step 2: Indexation rate of 3.0% is applied to the amount from Step 1. $\$9,650 \times 3.0\% = \289.50

Step 3: The indexation amount at Step 2 is added to Emily's original account balance. $\$11,300 + \$289.50 = \$11,589.50$

Therefore, Emily's new accumulated HELP debt is \$11,589 (we ignore the cents).

GOING OVERSEAS AND VOLUNTARY REPAYMENTS

If you go overseas, we will continue to maintain your account. Your debt will not be waived. The amount outstanding will continue to be indexed each year until the debt is paid off.


You can still make voluntary repayments when you are overseas.

For information on how to make voluntary repayments when you are overseas, see 'Voluntary repayments' on page 25.

EARNING EXEMPT FOREIGN EMPLOYMENT INCOME OVERSEAS

If you are an Australian resident for tax purposes, you must pay tax in Australia on income from both Australia and overseas. In some circumstances, your foreign employment income may be exempt from Australian tax if you have worked overseas for a continuous period of more than 90 days. However, even if it is exempt, it still may be taken into account to work out the tax on your other assessable income.

For HELP purposes, exempt foreign employment income included in your tax return is used to work out your compulsory HELP repayment. For more information, see 'Compulsory repayments' on page 12.

 If you have exempt foreign employment income and you are unsure how you are affected, visit www.ato.gov.au or phone **13 28 61** between 8.00am and 6.00pm (EST), Monday to Friday.

The following examples show two common situations involving exempt foreign employment income.

EXAMPLE: Working overseas for more than 90 days


Jacob is employed by the Australian Federal Police and has been deployed in Papua New Guinea since 1 July 2010. He has no immediate plan to return to Australia. However, he is still an Australian resident for tax purposes. During this time, Jacob received AUD \$85,000 in exempt foreign employment income, so he lodges his 2010–11 tax return in Australia disclosing this amount.

As Jacob has an accumulated HELP debt of \$15,000 and his repayment income for the 2010–11 income year is more than the minimum repayment threshold, we include a compulsory repayment on his notice of assessment.

EXAMPLE: Working overseas for part of the year and returning to Australia

Bridget is a social worker employed by a charitable organisation that provides assistance to developing countries. She worked in Nigeria for four months in the 2010–11 income year. During this time, Bridget earned AUD \$45,000 in exempt foreign employment income. She returned to Australia where she worked the remaining eight months of the income year. When Bridget lodged her 2010–11 tax return, she included her exempt foreign employment income as well as her income earned in Australia.

As Bridget has an accumulated HELP debt of \$8,000 and her repayment income for the 2010–11 income year is more than the minimum repayment threshold, we include a compulsory repayment on her notice of assessment.

 More information about exempt foreign employment income and residency for tax purposes is available at www.ato.gov.au

DECEASED ESTATE

A trustee or executor needs to lodge all outstanding tax returns on behalf of a deceased person, up to the date of the person's death. Any compulsory repayment included on a notice of assessment that relates to the period before the person's death must be paid from the estate, but the remainder of the accumulated debt is cancelled. Neither the deceased person's family nor the trustee is required to pay the rest of the accumulated HELP debt.

BANKRUPTCY

HELP debts and accumulated HELP debts are not provable under the *Bankruptcy Act 1966*. This means you will have to pay those debts as if you had not been declared bankrupt.


EXAMPLE: Deceased estate

When Iain died on 5 October 2010 he had an accumulated HELP debt of \$5,000. The trustee of Iain's estate lodged all of Iain's outstanding tax returns up to the date of death. These were the 2009–10 tax return and 2010–11 tax return (for the period from 1 July 2010 to 5 October 2010). There was a compulsory repayment of \$1,742.12 included in Iain's 2009–10 notice of assessment, but none in the 2010–11 notice because Iain's income for that part of the year was not more than the minimum repayment threshold. The \$1,742.12 was paid from Iain's estate, and the remaining debt of \$3,257.88 is cancelled.

STARTING REPAYMENT

You must start repaying your debt when your repayment income is above the minimum repayment threshold for compulsory repayment. Compulsory repayments are made through income tax assessments. You don't have to provide HELP information in your tax return. If you have a debt, and your repayment income is above the minimum repayment threshold, we will work out your compulsory repayment and include it on your notice of assessment.

The repayment thresholds are adjusted each year to reflect any changes in average weekly earnings. For the 2010–11 income year, the minimum threshold was \$44,911. For the 2011–12 income year, it is \$47,195.

 If your repayment income is above the minimum repayment threshold, you must start repaying your debt even if you are still studying.

REPAYMENT INCOME

Your HELP repayment income is calculated using the following amounts from your tax return:

- taxable income
- reportable fringe benefits (as reported on your payment summary)
- total net investment loss (which includes net rental losses)
- reportable super contributions
- any exempt foreign employment income amounts.

EXAMPLE: Repayment income for the 2011–12 income year

Samira will have a taxable income of \$50,420. In her tax return she will be claiming a total net investment loss of \$1,250, a total reportable fringe benefits amount of \$4,560, an exempt foreign employment income amount of \$2,580 and \$15,000 in reportable super contributions. Samira's repayment income for 2011–12 will be \$73,810 (\$50,420 + \$1,250 + \$4,560 + \$2,580 + \$15,000).

CALCULATING COMPULSORY REPAYMENTS

When your repayment income is above the minimum repayment threshold for an income year, we will calculate your compulsory repayment by applying different percentage rates for different ranges of income.

Your compulsory repayment increases as your repayment income increases. The more you earn, the higher your repayment. Your compulsory repayment is based on **your** income alone – not the income of your parents or spouse.

Compulsory repayments continue until you have repaid your debt.

The income thresholds and repayment rates for income earned during the 2010–11 and 2011–12 income years are shown in Table 2 and Table 3.

TABLE 2: Repayment rates for the 2010–11 income year

Repayment income	Repayment rate (% of repayment income)
Below \$44,912	Nil
\$44,912–\$50,028	4.0%
\$50,029–\$55,143	4.5%
\$55,144–\$58,041	5.0%
\$58,042–\$62,390	5.5%
\$62,391–\$67,570	6.0%
\$67,571–\$71,126	6.5%
\$71,127–\$78,273	7.0%
\$78,274–\$83,407	7.5%
\$83,408 and above	8.0%

EXAMPLE: Compulsory repayment

Isabella’s repayment income for the 2010–11 income year was \$45,882 and the repayment rate for repayment income from \$44,912 to \$50,028 was 4.0%. Isabella’s compulsory repayment was $\$45,882 \times 4.0\% = \$1,835.28$.

If the calculated repayment amount is more than the balance of your accumulated HELP debt, you only pay the balance.

TABLE 3: Repayment rates for the 2011–12 income year

Repayment income	Repayment rate (% of repayment income)
Below \$47,196	Nil
\$47,196–\$52,572	4.0%
\$52,573–\$57,947	4.5%
\$57,948–\$60,993	5.0%
\$60,994–\$65,563	5.5%
\$65,564–\$71,006	6.0%
\$71,007–\$74,743	6.5%
\$74,744–\$82,253	7.0%
\$82,254–\$87,649	7.5%
\$87,650 and above	8.0%

EXAMPLE: No compulsory repayment

Sam’s repayment income for the 2010–11 income year was \$39,125. As his repayment income was not above the minimum repayment threshold of \$44,911, we did not include a compulsory repayment on his 2011 notice of assessment.

HECS-HELP BENEFIT

The HECS-HELP benefit encourages:

- early childhood education teachers to work in specified locations including regional or remote areas, Indigenous Australian communities or areas of high socio-economic disadvantage
- graduates who complete any of the following to take up employment in an eligible occupation relating to their course:
 - a maths or science undergraduate course of study after 30 June 2008
 - an eligible nursing (including midwifery) course of study after 30 June 2009
 - an eligible education course after 30 June 2009.

The benefit is not a cash payment. It is a benefit to reduce your compulsory HELP repayment or accumulated HELP debt. You must meet certain eligibility requirements to receive the benefit and you must reapply each year. The maximum annual benefit amount is indexed each year.


 A graduate is a person who has satisfied the academic requirements of their eligible course of study regardless of whether they have attended a graduation ceremony.

TABLE 4: Maximum annual HECS-HELP benefit amounts

Income year of tax return	Early childhood education teachers	Maths or science graduates	Nursing (including midwifery) graduates	Education graduates
2008–09	\$1,600	\$1,500	–	–
2009–10	\$1,662.40	\$1,558.50	\$1,558.50	\$1,558.50
2010–11	\$1,693.99	\$1,588.11	\$1,588.11	\$1,588.11
2011–12	\$1,744.81	\$1,635.75	\$1,635.75	\$1,635.75

HOW DO YOU APPLY FOR THE HECS-HELP BENEFIT?

For early childhood education teachers, complete the *HECS-HELP benefit application for early childhood education teachers* (NAT 72575).

For maths, science, education or nursing (including midwifery) graduates, complete the *HECS-HELP benefit application for maths, science, education and nursing (including midwifery) graduates* (NAT 73404).



More information about eligibility for the HECS-HELP benefit is available at www.ato.gov.au/hhb

LOW FAMILY INCOME

You will not have to make a compulsory repayment if you have a spouse or dependants and if, due to low family income, you:

- are entitled to a reduction of the Medicare levy
- do not have to pay the Medicare levy.

If you do not have to make a compulsory repayment, you may ask your payer not to withhold additional amounts from your pay. For more information, see 'HELP and pay as you go' on page 19.

MAKING A COMPULSORY REPAYMENT

When you lodge your tax return, we will process it and send you a notice of assessment. We calculate the amount of your compulsory repayment and include it on the notice of assessment. The repayment is part of your total tax assessment. Your notice of assessment will tell you the amount of your:

- compulsory repayment
- refund or tax debt.

If you have a tax debt, the notice of assessment will also show the due date for payment.

DEFERRING REPAYMENT

You may apply to defer your compulsory repayment if:

- making your compulsory repayment would cause you **serious hardship**
- there are **other special reasons** why you should not make a compulsory repayment.

If you apply to defer your repayment under serious hardship, we will ask you for a detailed statement of your household income and expenditure to justify your claim. You may also be asked to substantiate or provide further explanation of income and expenditure, and evidence, such as a copy of your most recent payslip.

Serious hardship

This means you are unable to provide food, accommodation, clothing, medical treatment, education or other necessities for you or your family or other people you are responsible for.

! If your expenditure exceeds your income, it does not automatically mean that your application will be successful under serious hardship. We consider other factors, such as your actions or decisions.

Other special reasons

These cover any unusual or exceptional circumstances that do not qualify as serious hardship but make it fair and reasonable for you not to make your compulsory repayment. If you consider that there are other special reasons why you should not make your compulsory repayment, clearly explain the grounds and reasons for your claim.

HOW DO YOU APPLY FOR DEFERMENT?

Complete *Deferring your compulsory HELP, HECS or Financial Supplement repayment* (NAT 2471), available from www.ato.gov.au/higheredloans. To get help completing the application, see 'More information' on page 32.

TIME LIMITS FOR APPLYING TO DEFER

Higher Education Loan Program (HELP)

Compulsory HELP repayments only relate to 2005–06 and later income years. There are time limits for applying to defer compulsory HELP repayments.

If you have lodged your tax return and you have received a notice of assessment that includes a compulsory HELP repayment, you can apply to defer that compulsory repayment **within two years** after the end of the income year the assessment relates to.

If the application is made outside this time period, you must provide reasons to justify the late application.

If you have not lodged your tax return and you do not want a compulsory HELP repayment included on your notice of assessment for that particular year, you may apply to defer the repayment for that year if it is either the:

- current income year
- previous income year
- next income year.

EXAMPLE: Deferring before lodgment

If you apply for a deferment on 8 August 2011, then the 'current' year is the 2012 income year. On that date, you can only apply to defer your compulsory repayment for the 2011, 2012 and 2013 income years.

If you are applying for both the HECS-HELP benefit and deferment of your compulsory HELP repayment, you may be entitled to receive the HECS-HELP benefit even if your application for deferment is successful.

Higher Education Contribution Scheme (HECS)


Compulsory HECS repayments only relate to 2004–05 and earlier income years. You can apply to defer your compulsory HECS repayment at any time.

APPLICATION PROCESS

We will advise you of our decision in writing within 28 days of receiving your application.

Successful application

If your application is successful and you had a compulsory repayment included on an assessment, we will amend your income tax assessment taking out the amount of repayment that was deferred.

 The amended notice of assessment you receive may not show a refund. It may simply show a reduction of your total outstanding tax debt.

Your compulsory repayment is not waived. It is added back on to your accumulated debt which we continue to index. A compulsory repayment will again be included on an assessment in the next income year that your repayment income is above the minimum repayment threshold. If you want to defer your repayment in later years you will need to reapply.

If you have additional amounts withheld from your payments and have successfully applied to defer a compulsory repayment being included for the current or future income years, we will send you a *PAYG withholding variation short application* (NAT 5425). When we receive your completed application, we will advise your payer of the change in the amount to withhold.

Your compulsory repayment may be deferred for any period we consider appropriate. However, in most circumstances it would not be deferred for more than one year.

Unsuccessful application or granted amount is different

If your application is not successful or is different from the amount requested, we will send you a letter including an explanation of the reasons for the decision. You will still be liable to pay any outstanding compulsory repayment.

If you are unhappy with the decision, you may:

- lodge a new application to defer the compulsory repayment if you have any new grounds or supporting documents not supplied with the first application
- apply to us for the decision to be reviewed.

If you apply for the decision to be reviewed you must make the request in writing within 28 days after the day you receive notice of the decision. We will tell you the outcome of the review within 28 days of us receiving your request.

If you are still unhappy with our decision, you may then apply to the Administrative Appeals Tribunal for a review of our decision. The application must be lodged with the Administrative Appeals Tribunal within 28 days of the letter advising you of the outcome of the review.

UNABLE TO PAY YOUR TAX DEBT ON TIME

Depending on your circumstances, you may be able to:

- defer the payment
- enter into an arrangement to pay by instalments.

In some circumstances, you will need to provide written details of your financial position, including a statement of your assets and liabilities and details of your income and expenditure. You may also be asked to substantiate or provide further explanation of that expenditure.

We will also want to know whether you have taken steps to obtain funds to pay your tax debt and how you will ensure you pay future tax debts on time.

If we agree to defer the time for payment, general interest charge (GIC) will not apply until after the deferred date for payment. Alternatively, if we allow you to pay by instalments, we will charge you GIC on the outstanding balance from the original due date.

You can claim any interest we charge as a tax deduction in the income year you incur it. If we charge you interest, you can request a remission of all or part of the charge.

➤ If you cannot pay your tax debt on time, or would like further information, phone **13 11 42** between 8.00am and 6.00pm (EST), Monday to Friday to discuss your situation.

OBJECTING

If you think the compulsory repayment shown on your notice of assessment is wrong, check the details on your notice of assessment against those in your tax return.

You can phone us if you still think there is a problem, see 'More information' on page 32.

When you phone us, you need your notice of assessment and, if possible, a copy of your tax return.

After speaking to us, if you still believe the details shown on your notice of assessment are wrong, you can request an amendment or lodge an objection with us within the appropriate time limits.

You must make requests for amendments and objections in writing.

➤ Refer to *TaxPack 2011* (NAT 0976) or *e-tax 2011* for more information on time limits and how to request an amendment or lodge an objection.

If you are unhappy with our decision, you can apply to the Administrative Appeals Tribunal or the Federal Court for a review of the decision.

TAX DEDUCTIONS

Compulsory repayments are not tax deductible.

The PAYG system has two distinct parts:

- PAYG withholding
- PAYG instalments.

PAYG WITHHOLDING

You may have amounts withheld from your payments under the PAYG withholding system if you receive any of the following:

- work and services payments
- benefit and compensation payments
- super income streams and annuity payments.

You **must** advise your payer if you have an accumulated HELP debt. Your payer or payers (if you have more than one source of income) **must** withhold an additional amount from payments made to you, to cover your compulsory repayment.

When you first start to receive payments subject to PAYG withholding, you will need to complete a *Tax file number declaration* (NAT 3092). Your payer may have copies of this form or see 'Useful products and services' on page 30 to order a copy. You must answer 'YES' to the question 'Do you have an accumulated Higher Education Loan Program (HELP) debt?'

Your payer will withhold an amount from your payments according to the information provided in your *Tax file number declaration* and the rates specified in the PAYG tax tables.

If you are a resident for tax purposes, your payer must withhold from your payments at the highest marginal tax rate plus Medicare levy where:

- you choose not to provide a *Tax file number declaration*
- your declaration is incomplete.

CHANGING CIRCUMSTANCES

You need to advise your payer if you are receiving payments and you acquire a debt. Complete a *Withholding declaration* (NAT 3093) and answer 'YES' to the question 'Do you have an accumulated Higher Education Loan Program (HELP) debt?'

You need to advise your payer if you have paid off your entire HELP debt. Complete a new *Withholding declaration* and answer 'NO' to the question 'Do you have an accumulated Higher Education Loan Program (HELP) debt?'

To order a *Withholding declaration* (NAT 3093) see 'Useful products and services' on page 30.

! IF YOU DON'T ADVISE YOUR PAYER

If your payer does not withhold an additional amount, you may end up with a large sum to pay when your tax return is processed and your notice of assessment is issued.

ADDITIONAL AMOUNTS WITHHELD FOR HELP DEBTS

In the 2011–12 income year, your payer must withhold additional amounts for your HELP debt when your payments reach \$907 or more per week. We can provide tax tables to show you the additional amount that will be withheld from your payments.



Tax tables are available from www.ato.gov.au

The following tables show sample figures taken from the HELP weekly and fortnightly tax tables for 2011–12.

TABLE 5: Weekly tax table 2011–12

Weekly income	Weekly component
\$907	\$36.00
\$969	\$39.00
\$1,070	\$48.00
\$1,128	\$56.00
\$1,250	\$69.00
\$1,350	\$81.00
\$1,467	\$103.00
\$1,545	\$108.00
\$1,674	\$126.00

TABLE 6: Fortnightly tax table 2011–12

Fortnightly income	Fortnightly component
\$1,814	\$72.00
\$1,938	\$78.00
\$2,140	\$96.00
\$2,256	\$112.00
\$2,500	\$138.00
\$2,700	\$162.00
\$2,934	\$206.00
\$3,090	\$216.00
\$3,348	\$252.00

The additional amounts withheld by your payer are to cover any compulsory repayment that may be calculated on your notice of assessment. The additional amounts withheld are not credited to your HELP account throughout the year, but form part of the 'total tax withheld' on your annual PAYG payment summary. Your payer will provide you with your payment summary at the end of each income year.

When you lodge your tax return, we calculate the amount of tax, Medicare levy and compulsory repayment to be paid, based on the information in your tax return. You will receive a credit for all the amounts withheld during the year. They are shown on your notice of assessment as 'PAYG credits and other entitlements'.

If you had too much withheld during the year and you have no other outstanding debts, we will refund the excess to you.

The compulsory repayment shown on your notice of assessment is credited to your HELP account on the date your tax return is processed. This date may be different to the issue date on your notice of assessment.

EXAMPLE: Additional amount withheld

Nathan has a HELP debt of \$25,000. In the 2010–11 income year, Nathan earned \$2,614 per fortnight. His payer withheld an amount of \$748 each fortnight (\$578 for tax and the Medicare levy plus \$170 for HELP). At the end of the income year, Nathan received his annual PAYG payment summary showing he had received gross payments of \$67,964 and had \$19,448 withheld from his payments.

On 12 July 2011, Nathan lodged his 2010–11 tax return. As well as the income from his job, Nathan received interest of \$200 from his bank account. He also claimed a deduction of \$100 for gifts to charity and \$300 for work related expenses. With interest and deductions included, Nathan's total taxable income was \$67,764.

On 25 July 2011, Nathan's tax return was processed. His notice of assessment issued on 29 July 2011. It looks like this:

NOTICE OF ASSESSMENT

Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997

Description	Debits \$	Credits \$
Your taxable income is \$67,764.00		
Tax on your taxable or net income	13,879.20	
Assessed tax payable	13,879.20	
Plus other liabilities		
Medicare levy	1,016.46	
Compulsory Higher Education Loan repayment	4,404.66	
Less PAYG credits and other entitlements		19,448.00
Result of this notice		147.68 CR

Nathan had more than enough withheld during the year and received a refund of \$147.68. The compulsory repayment of \$4,404.66 (that is, 6.5% of \$67,764) was credited to Nathan's HELP account on 25 July 2011, the date his tax return was processed.

VARYING OR STOPPING ADDITIONAL AMOUNTS WITHHELD

You pay off your accumulated HELP debt part way through the year

If you know that your accumulated HELP debt will be reduced to nil part way through the income year (either through a voluntary repayment or through amounts withheld), complete a *Withholding declaration* (NAT 3093) when you estimate the debt has been paid off. Answer 'NO' to the question 'Do you have an accumulated Higher Education Loan Program (HELP) debt?' This means your payer can stop withholding additional amounts.

If you have had too much withheld, you can either:

- wait until we issue your notice of assessment to receive a refund
- apply to vary the amount withheld, by sending us a *PAYG withholding variation short application* (NAT 5425). We will then advise your payer the reduced amount to withhold.

You have more than one job

If your payments from all jobs add up to more than the minimum repayment threshold for the income year, you will have a compulsory repayment included in your next notice of assessment.

You can ask one or more of your payers to withhold additional amounts to cover your compulsory repayment by completing a *Withholding declaration – upwards variation* (NAT 5367).

To order a copy, see 'Useful products and services' on page 30.

Your repayment income will be much lower than your annual income

If, for example, you earn \$65,000 per year but you have deductions (such as self education expenses) that will reduce your repayment income to \$55,000, you can arrange to reduce the amount withheld to reflect your adjusted repayment income. In the 2011–12 income year, the additional amount withheld for \$65,000 is \$69.00 per week while for \$55,000 the additional amount withheld is \$48.00 per week.

You will need to complete and send us a *PAYG withholding variation application* (NAT 2036). We will then advise your payer the reduced amount to withhold.

To order a copy, see 'Useful products and services' on page 30.

You are a full-time student and only work full-time during your holidays

If you have a holiday or part-time job and you earn \$907 or more per week, but your repayment income for the 2011–12 income year is not above the minimum repayment threshold, you can apply to us to get your payer to stop withholding additional amounts for your HELP debt. You will need to complete and send us a *PAYG withholding variation application* (NAT 2036).

Enough additional amounts are withheld to cover your current year compulsory repayment

If part way through a year, enough has been withheld to meet your compulsory repayment, you can apply to us to get your payer to stop withholding additional amounts for the rest of that year. You will need to complete and send us a *PAYG withholding variation short application* (NAT 5425).

To order a copy, see 'Useful products and services' on page 30.

EXAMPLE: Varying amount withheld

Anh has an accumulated HELP debt of \$5,000 and estimates that his compulsory repayment for the 2011–12 income year will be \$1,797. Anh has additional amounts withheld from his payments, but later realises that the additional amounts withheld will reach \$1,797 by March 2012. In February 2012, Anh completes a *PAYG withholding variation short application* (NAT 5425) and sends it to us. We then advise Anh's payer to stop withholding additional amounts for the rest of the 2011–12 income year.


If you receive 53 weekly pays or 27 fortnightly pays in an income year

The amounts to be withheld for HELP debts as shown in the PAYG withholding tax tables are based on income being received over 52 weekly pays or 26 fortnightly pays. In some income years you may have 53 weekly pays or 27 fortnightly pays.

If you have an extra payday that will take your annual income into a higher repayment bracket, you may not have enough amounts withheld to cover the increase in your compulsory repayment. If you want your payer to withhold extra amounts to cover the increase, you can complete the *Withholding declaration – upwards variation* (NAT 5367) and give it to your payer.

If you will receive reportable fringe benefits amounts of \$3,738 or more

Your total reportable fringe benefits amounts shown on your annual PAYG payment summary are included when working out your repayment income. Amounts withheld from your payments do not take reportable fringe benefits amounts into consideration. If you want your payer to withhold additional amounts to cover the increased compulsory repayment due to reportable fringe benefits amounts, you can complete the *Withholding declaration – upwards variation* (NAT 5367) and give it to your payer.

 For more information, refer to *Reportable fringe benefits – facts for employees* (NAT 2836). See 'Useful products and services' on page 30 to order a copy.

You are not required to make a compulsory repayment because of low family income

If, due to low family income, you are entitled to a reduction of the Medicare levy or you do not have to pay the Medicare levy, you can give your payer a completed *Medicare levy variation declaration* (NAT 0929). Answer 'YES' to question 11a. Your payer will then stop withholding additional amounts for that year. To order a copy, see 'Useful products and services' on page 30.

When your payer is going to pay your debt

The debt is legally yours so you must have additional amounts withheld to cover any compulsory repayment that may be included on your notice of assessment. If your payer chooses to reimburse you, your payer may be liable for fringe benefits tax.

PAYG INSTALMENTS


PAYG instalments is a system where you make payments towards your expected tax liability on your investment and business income for the current income year.

Based on your last assessed tax return, we calculate and advise you of:

- a PAYG instalment amount that you can pay (quarterly, twice yearly or annually), and
- an instalment rate that you can use to work out your instalment amount yourself (quarterly).

The instalment rate and instalment amount take into account your accumulated HELP debt. You can vary your instalment rate or amount to take into account your personal circumstances.

If you pay off your entire HELP debt with a voluntary repayment during the year, after you have been advised of your instalment rate or amount, you may want to vary your instalment rate or amount to take out the HELP component.

 For more information, refer to *How to vary pay as you go (PAYG) instalments* (NAT 4159).

See 'Useful products and services' on page 30 to order a copy.

You can make voluntary repayments to reduce your HELP debt at any time.

Making a voluntary repayment reduces your debt immediately.

However, you may still have to make a compulsory repayment if, after making the voluntary repayment:

- you still have an accumulated HELP debt
- your repayment income is above the minimum compulsory repayment threshold.

Voluntary repayments are in addition to compulsory repayments. They are not refundable.

Some voluntary repayments attract a bonus.

THE 10% BONUS FOR VOLUNTARY REPAYMENTS ON OR BEFORE 31 DECEMBER 2011

If you make a voluntary repayment of \$500 or more on or before 31 December 2011, you will receive a bonus of 10%. This means your account will be credited with an additional 10% of your payment.

! The bonus is 10% of the payment that you make, not 10% of the outstanding debt. You will not receive a bonus on repayment amounts that are more than the balance of your account.

EXAMPLE: Voluntary repayment on or before 31 December 2011

Briannan has a debt of \$4,500 and makes a \$1,500 voluntary repayment. With the 10% bonus, the value of her repayment is \$1,650 ($\$1,500 \times 1.10$) and her total debt is reduced to \$2,850 ($\$4,500 - \$1,650$). Her bonus amount is \$150 ($\$1,500 \times 10\%$).

If you make a voluntary repayment to pay off your total debt, the amount of the repayment you need to make is calculated by dividing the debt by 1.10. Round the amount of your payment down to the nearest dollar.

! If you pay off your entire HELP debt with a voluntary repayment, you are entitled to the 10% bonus. However, if you have any HELP debts that have not been reported to us at the time of the payment, the bonus may be reversed or adjusted once those debts are transferred to your account.

EXAMPLE: Voluntary repayment of a total debt on or before 31 December 2011

Vittorio's total debt is \$2,002. To pay off his debt he only needs to repay \$1,820 ($\$2,002 \div 1.10 = \$1,820$). His bonus amount would be \$182 ($\$1,820 \times 10\%$).

THE 5% BONUS FOR VOLUNTARY REPAYMENTS AFTER 31 DECEMBER 2011

Subject to the passage of legislation, if you make a voluntary repayment of \$500 or more after 31 December 2011, you will receive a bonus of 5%. This means your account will be credited with an additional 5% of your payment.

! The bonus is 5% of the payment that you make, not 5% of the outstanding debt. You will not receive a bonus on repayment amounts that are more than the balance of your account.

EXAMPLE: Voluntary repayment after 31 December 2011

Kate has a debt of \$4,500 and makes a \$1,500 voluntary repayment. With the 5% bonus, the value of her repayment is \$1,575 ($\$1,500 \times 1.05$) and her total debt is reduced to \$2,925 ($\$4,500 - \$1,575$). Her bonus amount is \$75 ($\$1,500 \times 5\%$).

If you make a voluntary repayment to pay off your total debt, the amount of the repayment you need to make is calculated by dividing the debt by 1.05. Round the amount of your payment down to the nearest dollar.

! If you pay off your entire HELP debt with a voluntary repayment, you are entitled to the 5% bonus. However, if you have any HELP debts that have not been reported to us at the time of the payment, the bonus may be reversed or adjusted once those debts are transferred to your account.


EXAMPLE: Voluntary repayment of a total debt after 31 December 2011


Courtney's total debt is \$2,002. To pay off her debt she only needs to repay \$1,906 ($\$2,002 \div 1.05 = \$1,906$). Her bonus amount would be \$96 ($\$2,002 - \$1,906$).

THE BEST TIME TO PAY

If you plan to pay off your total debt with a voluntary repayment, make the repayment before you lodge your tax return. If your tax return is processed before your voluntary repayment is received, a compulsory repayment may be included on your notice of assessment and you may not receive the bonus on the voluntary repayment.

You may also benefit if you make a voluntary repayment before indexation is applied on 1 June (see 'Indexation' on page 8). If you intend to make a voluntary repayment before indexation is applied, it is important to allow enough time for the payment to be received and processed by us before 1 June.

 Note, do not make voluntary repayments to us before you have incurred a debt.

 For more information, refer to *Salary sacrifice arrangements for employees* (NAT 7424). See 'Useful products and services' on page 30 to order a copy.

SALARY PACKAGING

Some people make salary packaging arrangements with their payers to pay off their debts with voluntary repayments. If you make such an arrangement you must:

- make your repayments using one of the methods listed under 'Making a voluntary repayment' on page 27 so that they are promptly credited to your account
- stop making repayments as soon as you have paid off your debt.

Voluntary repayments made through salary packaging are in addition to compulsory repayments. If your repayment income is above the minimum repayment threshold for an income year, a compulsory repayment will be included on your notice of assessment.

The bonus on voluntary repayments only applies to individual repayments of \$500 or more (after any administrative costs or fees that may be imposed by your payroll company). Two payments of \$250 each will not receive a bonus, but one payment of \$500 will receive a bonus.

Entering into a salary sacrifice arrangement may result in your payer providing a fringe benefit to you. You will have a reportable fringe benefits amount stated on your annual PAYG payment summary if the total grossed up value of the fringe benefits you receive in a fringe benefits tax year is \$3,738 or more.

TAX DEDUCTIBILITY

Any voluntary repayments made by you or by someone other than your payer are not tax deductible. If your payer makes voluntary repayments on your behalf, they may be able to claim a tax deduction. However, they may also be liable for fringe benefits tax on the repayments.

MAKING A VOLUNTARY REPAYMENT

We offer a range of convenient payment options both in Australia and overseas.

BPAY®

Make a payment directly from your cheque or savings account to us using your financial institution's telephone or internet banking service.

Details you need



Biller code: 75556
Reference: Your PRN


BPAY payments made out of hours, on a weekend or public holiday will not reach us until the next working day.

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Credit card

Credit card payments can be made online or by phone. To make a credit card payment you will need:

- a current Visa, MasterCard or American Express card
- your PRN.

 A card payment fee applies to transactions made using the credit card payment service.

To make credit card payments online or for further information go to www.ato.gov.au/howtopay

To make credit card payments by phone call **1300 898 089**.

Direct Credit

Transfer your payment to us online from your cheque or savings account.

Details you need

Bank: Reserve Bank of Australia
BSB: 093 003
Account number: 316 385
Account name: ATO direct credit account
Reference: Your PRN

Direct credit payments made out of hours, on a weekend or public holiday will not reach us until the next working day.

Mail


Mail your cheque or money order to us. Cheques and money orders should be for amounts in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post dated.

You should also include your payment slip or a note that states your:

- full name
- address and telephone number
- account identifier: tax file number (TFN), Australian business number (ABN) or client identification number, and
- payment type: HELP.

Mail your payment and payment slip or note to:


- **WA, SA, NT, TAS or VIC residents**
Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936
- **NSW, ACT or QLD residents**
Australian Taxation Office
Locked Bag 1793
PENRITH NSW 1793

 Do not use pins, staples, paper clips or adhesive tape. Do not send cash.

Australia Post

If you have a pre-printed payment slip with a barcode, you can pay in person at any Australia Post outlet.

A \$3,000 limit applies to cash payments. EFTPOS payments are subject to daily withdrawal limits.

 Cheques and money orders should be for amounts in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable' and must not be post dated.

Payment reference number

Your PRN is your reference number. It is printed on the front of your payment slip or on your account information statement.

If you pay using BPAY, credit card or direct credit, you will need this number.

Order payment slips

You may need to use personalised pre-printed payment slips for some payment options.

You can order a booklet of payment slips by phoning:

- **13 28 65** anytime. You will need your tax file number (TFN) to use this automated service.

We will mail a booklet of payment slips to your address.

PAYING FROM OVERSEAS

BPAY

If you have an Australian bank account, you can use your financial institution's phone or internet banking service to make your payment from your cheque or savings account.



Billers code: 75556
Reference: Your PRN

Credit card

To pay by credit card you require a current Visa, MasterCard or American Express card and your PRN. Payments from overseas can only be made using the online service.

Direct credit through SWIFT or by mail

For more details about these payment options:

- visit www.ato.gov.au/howtopay
- phone **+61 2 6216 1111** and ask to be connected to **extension 87811** ATO Payment Helpdesk, 8.00am and 5.00pm (AEST), Monday to Friday
- email payment@ato.gov.au


RECEIPTS

To request a receipt:

- phone **1800 815 886**
- email payment@ato.gov.au

Your request will need to include the:

- date of payment
- amount paid, and
- PRN that appears on your HELP account information statement.

 For more information about BPAY, credit card, direct credit, Australia Post and mail payments:

- phone **1800 815 886**
- email payment@ato.gov.au

FORMS AND PUBLICATIONS

You can access the following forms and publications at www.ato.gov.au

- *Salary sacrifice arrangements for employees* (NAT 7424)
- *Higher Education Loan Program weekly tax table* (NAT 2173)
- *Higher Education Loan Program fortnightly tax table* (NAT 2185)
- *Higher Education Loan Program monthly tax table* (NAT 2186)
- *Statement of formulas for calculating HELP component* (NAT 2335)
- *Repaying your Financial Supplement debt* (NAT 2789)
- *Reportable fringe benefits – facts for employees* (NAT 2836)
- *Medicare levy variation declaration* (NAT 0929)
- *TaxPack 2011* (NAT 0976)
- *Tax file number declaration* (NAT 3092)
- *Withholding declaration* (NAT 3093)
- *Withholding declaration – upwards variation* (NAT 5367)
- *How to vary pay as you go (PAYG) instalments* (NAT 4159)
- *PAYG withholding variation application* (NAT 2036)
- *PAYG withholding variation short application* (NAT 5425)
- *Deferring your compulsory HELP, HECS or Financial Supplement repayment* (NAT 2471)
- *HECS-HELP benefit for early childhood education teachers* (NAT 72575)
- *HECS-HELP benefit for maths, science, education and nursing (including midwifery) graduates* (NAT 73404).

A number of forms and publications are available in print and can be ordered at www.ato.gov.au/onlineordering or by phoning our automated publications ordering service on **1300 720 092** 24 hours a day, 7 days a week.

INCOME TAX ONLINE

You can lodge your tax return online using *e-tax* at www.ato.gov.au

The advantages of using *e-tax* are:

- it's free, fast, safe and secure and most refunds are issued in 14 days
- there are built in checks and calculators to help you get it right
- it can give you an estimate of your compulsory HELP repayment (you may need to enter information from your HELP account information statement)
- it will allow you to pre-fill information into your tax return, including:
 - the downloaded balance of your HELP debt
 - PAYG payment summary information
 - government payment summary information
 - interest and dividend income
 - private health insurance details
 - Medicare benefit tax statement.

You can download *e-tax* at www.ato.gov.au from 1 July.

TAX HELP

Tax Help may be the answer if you are a low income earner and need help completing any of the following:

- tax return
- application for a refund of imputation credits
- education tax refund.

Tax Help is a network of community volunteers trained and supported by us to help taxpayers. Each year, Tax Help volunteers assist more than 55,000 Australians with their tax obligations.

It is a free and confidential service available to people on low incomes, including:

- seniors
- people from non-English speaking backgrounds
- people with a disability
- Aboriginal people
- Torres Strait Islander people
- students.

Volunteers can explain your tax obligations and help you prepare your tax return accurately.

Tax Help is available during tax time – 1 July to 31 October. To see if you are eligible, or to find out where your nearest Tax Help centre is, phone **13 28 61** between 8.00am and 6.00pm (EST), Monday to Friday.


MORE INFORMATION

Internet

- Visit www.ato.gov.au to download HELP and general tax publications.

Phone

- **13 28 61** for information about HELP and personal tax topics. We can help you:
 - understand how repayments are calculated and how indexation works
 - order a HELP account information statement
 - get the balance of your account
 - confirm a voluntary repayment.
- **1300 650 225** for help with:
 - getting your HELP PRN
 - the effect of bankruptcy on your debt
 - completing the *Deferring your compulsory HELP, HECS or Financial Supplement repayment* (NAT 2471) form
 - eligibility for the HECS-HELP benefit and how to apply.
- **1300 720 092** to order the publications listed in ‘Useful products and services’ on page 30.
- **13 11 42** if you are unable to pay your debt on time.

 Our phone services are available from 8.00am to 6.00pm (EST), Monday to Friday.

Mail

- Write to us at:
Australian Taxation Office
PO Box 1032
ALBURY NSW 2640

Other services

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you are deaf, or have a hearing or speech impairment, you can contact us through the National Relay Service (NRS) on the numbers listed below:

- TTY users, phone **13 36 77** and ask for the ATO number you need
- Speak and Listen (speech-to-speech relay) users, phone **1300 555 727** and ask for the ATO number you need
- internet relay users, connect to the NRS on www.relayservice.com.au and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone **1800 555 660** or email helpdesk@relayservice.com.au

Other agencies

Department of Education, Employment and Workplace Relations

The Department of Education, Employment and Workplace Relations (DEEWR) can provide general information about eligibility for HELP and a wide range of other information for higher education students.

If you are a higher education student you can:

- visit the *Going to Uni* website at **www.goingtouni.gov.au**
- submit an enquiry through the Student Enquiry Form available in the 'Questions, feedback, contacts' section of the website
- phone DEEWR's higher education student enquiry line on:
 - **1800 020 108** between 8.00am and 6.00pm (EST), Monday to Friday
 - TTY Freecall **1800 554 609**
 - International callers **+61 3 9938 2545**.

If you are a Vocational Education and Training student, you can:

- visit **www.deewr.gov.au/vetfeehelp** and check the 'Frequently Asked Questions' page
- phone the contact centre on **13 38 73** between 8.00am and 6.00pm (EST), Monday to Friday
- email an enquiry to **vetfeehelp@deewr.gov.au**

