

Information about FEE-HELP

The Institute of Counselling is an approved Higher Education Provider (HEP) under the Higher Education Support Act 2003 (HESA). This status represents the Australian Governments recognition of the Institute of Counselling as a quality educational institution that meets with stringent government standards.

As a HEP the Institute of Counselling is able to offer FEE-HELP to eligible students studying in a Higher Education accredited course.

What is FEE-HELP?

FEE-HELP is a loan given to eligible fee-paying students to help pay their tuition fees.

A FEE-HELP loan can cover all or part of a student's tuition fees. A maximum of \$80,000 in tuition fees is available from FEE-HELP over a student's lifetime. This is the FEE-HELP limit and it is indexed each year. No loan fee applies to FEE-HELP loans for postgraduate courses.

The Commonwealth Government pays the amount of the loan directly to the Institute.

Students repay their loan through the tax system once their income is above the minimum threshold for compulsory repayment.

Your eligibility for FEE-HELP is **not** affected by your income and assets. When you complete the course and your income is above the minimum repayment threshold of \$38,184 you will have to commence repayments of your FEE-HELP debt.

Interest is not applied to FEE-HELP debts however; an index amount is applied each year. The indexation amount is in line with the Consumer Price Index (CPI) and is applied to the outstanding debt that has existed for 11 months or more.

Who is eligible for FEE-HELP?

You **ARE** eligible for a FEE-HELP loan if you are either:

- an Australian Citizen; or
- hold a permanent humanitarian visa

and you are planning to study the following programs at the Institute of Counselling:

- Graduate Certificate in Counselling
- Graduate Diploma of Counselling
- Master of Counselling (FEE-HELP available through ACU)

Want to know more?

If you have questions about FEE-HELP and studying at the Institute Counselling. Visit the Institute of Counselling Website at www.institutecounselling.nsw.edu.au. or call us on (02) 9746 8800.