COMMONWEALTH OF AUSTRALIA

Higher Education Support Act 2003

HECS-HELP BENEFIT GUIDELINES No.1

I, JULIA GILLARD, Minister for Education, make the *HECS-HELP Benefit Guidelines No.1* under section 238-10 of the *Higher Education Support Act 2003*.

Dated   3 MARCH 2010

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JULIA GILLARD
Minister for Education

COMMONWEALTH OF AUSTRALIA

Higher Education Support Act 2003

HECS-HELP BENEFIT GUIDELINES No.1

1   CITATION

These guidelines may be cited as the *HECS-HELP Benefit Guidelines No. 1* (the Guidelines).

2   AUTHORITY

The Guidelines are made under section 238-10 of the *Higher Education Support Act 2003* (the Act), for the purposes of Part 4-2 of the Act.

3   DATE OF EFFECT

The Guidelines shall come into effect on the day after they are registered on the Federal Register of Legislative Instruments.

4   REVOCATION

The *HECS-HELP Benefit Guidelines*, dated 21 November 2008 (F2008L04659) (the Previous Guidelines) and all subsequent amendments are revoked.

5   TRANSITIONAL ARRANGEMENTS

(1)   The revocation of the Previous Guidelines, does not affect the validity of a payment or decision made under the Guidelines.

(2)   A decision made under the Previous Guidelines is taken to continue to have effect as if it were made under the Guidelines.

COMMONWEALTH OF AUSTRALIA

Higher Education Support Act 2003

HECS-HELP BENEFIT GUIDELINES No. 1

TABLE OF CONTENTS

CHAPTER 1   INTRODUCTION

1.1   PURPOSE

1.1.1   The purpose of these guidelines is to specify:
   (a)   the eligibility requirements for the HECS-HELP benefit;
   (b)   how the amount of an eligible person's HECS-HELP benefit for an income year is worked out;
   (c)   the form, manner and time within which an eligible person must apply for the HECS-HELP benefit;
   (d)   the time within which the Commissioner must notify an applicant of a determination of the person's HECS-HELP benefit.

1.5   INTERPRETATION

1.5.1   In these guidelines, unless the contrary intention appears, terms used have the same meaning as in the *Higher Education Support Act 2003.*

1.5.5   In these guidelines, unless the contrary intention appears:

Act means the *Higher Education Support Act 2003.*

Completion, in relation to a course of study, means successful completion of the academic requirements of the higher education provider at which that course of study was undertaken, and **completed** has an equivalent meaning.

Debt incurred at course completion means a person's *relevant debt* multiplied by the HELP debt indexation factor as at 1 June each year after *completion* of the course of study.

In this definition, the term HELP debt indexation factor includes reference to the factor specified in section 106N of the *Higher Education Funding Act 1988* where the person completed the course of study prior to 1 January 2005.

Early childhood education teacher means a person who:

(a)   *completed* an *early childhood education teaching course* as a Commonwealth supported or *HECS liable student* for the whole or part of the course*;* and

(b)   has a *debt incurred at course completion* in respect of that course; and

(c)   is employed in a facility for providing education and/or childcare services to children prior to their commencing formal schooling, and who spends more than fifty per cent of the time during an employed week teaching, in that facility, children who have not commenced formal schooling.

Early childhood education teaching course means a course that leads to the award of a qualification that is recognised by a State or Territory Government as meeting the requirements to teach early childhood education.

Education course of study means:

(a)   a course of study that leads to the award of a qualification that is recognised by a State or Territory Government as meeting the requirements for initial registration or employment as a teacher in a primary school, middle or intermediate school or a secondary school; or

(b)   an *early childhood education teaching course.*

Education graduate means a person who:

(a)   *completed* an *education course of study* in or later than *second semester 2009; and*

(b)   was a Commonwealth supported student for some or all of that course; and

(c)   has a *debt incurred at course completion* in respect of that course.

Eligible Occupation means, for a person who is:

(a) a *mathematics or science graduate*: an occupation specified in subsection 2.10.1 of these guidelines;

(b) an *early childhood education teacher*: an occupation in which the person meets the requirements of paragraph (c) of the definition of *early childhood education teacher* and the facility referred to in that paragraph is in a location specified in paragraph 2.15.1.15;

(c) an *education graduate:* an occupation specified in subsection 2.25.1 of these guidelines;

(d) a *nursing/midwifery graduate*: an occupation specified in subsection 2.35.1 of these guidelines.

Employed means having earned income from an *eligible occupation* for an income year where the person is a resident of Australia for taxation purposes.

Employed Week, in relation to an income year, means a *week* in the year, which does not include a day that is before 1 July 2008, during which a person is *employed* in an *eligible occupation* for at least 15 hours, including any period of paid or unpaid leave, or, if the *week* includes only some days in the income year, at least 15 hours divided by 7 and multiplied by the number of such days, rounded down to the nearest hour;

Entitlement weeks *means* for a person who is:

(a) a *mathematics or science graduate*, 260 weeks minus the number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit for all income years for the person as a *mathematics or science graduate*;

(b) an *early childhood education teacher*, 260 weeks minus the number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit for all income years for the person as an *early childhood education teacher;*

(c) an *education graduate*, 260 weeks minus the number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit for all income years for the person as an *education graduate;*

(d) a *nursing/midwifery graduate*, 260 weeks minus the number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit for all income years for the person as a *nursing/midwifery graduate.*

Section 3.15.1, examples 4 and 6 illustrate circumstances in which *entitlement weeks* in relation to more that one qualification can be simultaneously affected.

Form means the form referred to in section 4.5.

Formal schooling means schooling in any year from and including the year prior to Year 1.

HECS liable student means a contributing student as defined in section 34 of the *Higher Education Funding Act 1988.*

Mathematics or science graduate means a person who:

(a) *completed* an undergraduate *natural and physical science course of study* in or later than *second semester 2008*; and

(b) was a Commonwealth supported student for some or all of that course; and

(c) has a *debt incurred at course completion* in respect of that course.

Midwifery course of study means a course of study that leads to the award of a qualification that is recognised by a State or Territory Government as meeting the requirements for initial registration as a registered midwife.

Natural and physical science course of study means a course of study in the field of natural and physical sciences, as defined in sub item 13(4) of Schedule 2 of the *Higher Education Support Amendment (2008 Budget Measures) Act 2008*.

Nursing course of study means a course of study that leads to the award of a qualification that is recognised by a State or Territory Government as meeting the requirements for initial registration as a registered nurse.

Nursing/midwifery graduate means a person who:

(a)   *completed* a *nursing course of study* or a *midwifery course of study* in or later than second semester 2009; and

(b)   was a Commonwealth supported student for some or all of that course; and

(c)   has a *debt incurred at course completion* in respect of that course.

Relevant debt means:

(a)   for a person who is a *mathematics or science graduate*:
the sum of:
   (i)   the person's accumulated HELP debt plus any HECS-HELP debts that have been incurred but which have not yet become part of the person's accumulated HELP debt, at the time of *completion* of the person's *natural and physical science course of study* ('relevant course of study'); and
   (ii)   any amounts on account of the HELP debt indexation factor applied to those debts (in accordance with the *Act*) on or before *completion* of the relevant course of study;
minus the sum of:
   (iii)   any voluntary discharge of the amounts referred to in paragraphs (a)(i) or (a)(ii), in accordance with Division 151 of the *Act*, on or before *completion* of the relevant course of study; and
   (iv)   any compulsory discharge of the amounts referred to in paragraphs (a)(i) or (a)(ii), in accordance with Division 154 of the *Act*, on or before *completion* of the relevant course of study; and
   (v)   any other discharge of the amounts referred to in paragraphs (a)(i) and (a)(ii) other than as a HECS-HELP benefit on or before *completion* of the relevant course of study;

(b)   for a person who is an *early childhood education teacher*:
the sum of:
   (i)   the person's accumulated HELP debt plus any HECS-HELP debts that have been incurred but which have not yet become part of the person's accumulated HELP debt, at the time of *completion* of the person's *early childhood education teacher course of study* ('relevant course of study'); and
   (ii)   any amounts on account of the HELP debt indexation factor applied to those debts (in accordance with the *Act*) on or before *completion* of the relevant course of study;
minus the sum of:
   (iii)   any voluntary discharge of the amounts referred to in paragraphs (b)(i) or (b)(ii), in accordance with Division 151 of the *Act*, on or before *completion* of the relevant course of study; and
   (iv)   any compulsory discharge of the amounts referred to in paragraphs (b)(i) or (b)(ii), in accordance with Division 154 of the *Act*, on or before *completion* of the relevant course of study; and
   (v)   any other discharge of the amounts referred to in paragraphs (b)(i) and (b)(ii) other than as a HECS-HELP benefit on or before *completion* of the relevant course of study.

Where some or all of the *early childhood education teacher* course of study was undertaken prior to 1 January 2005, the terms accumulated HELP debt, HECS-HELP debts and HELP debt indexation factor in this definition respectively include any accumulated HEC debt, semester debt as defined in the *Higher Education Funding Act 1988 (HEFA)* and any amount on account of indexation factor applied to those debts under HEFA.

(c) for a person who is an *education graduate:*
the sum of:
   (i)   the person's accumulated HELP debt plus any HECS-HELP debts that have been incurred but which have not yet become part of the person's accumulated HELP debt, at the time of *completion* of the person's *education course of study* ('relevant course of study'); and
   (ii) any amounts on account of the HELP debt indexation factor applied to those debts (in accordance with the *Act*) on or before *completion* of the relevant course of study;
minus the sum of:
   (iii) any voluntary discharge of the amounts referred to in paragraphs (c)(i) or (c)(ii), in accordance with Division 151 of the *Act*, on or before *completion* of the relevant course of study; and
   (iv) any compulsory discharge of the amounts referred to in paragraphs (c)(i) or (c)(ii), in accordance with Division 154 of the *Act*, on or before *completion* of the relevant course of study; and
   (v)   any other discharge of the amounts referred to in paragraphs (c)(i) and (c)(ii) other than as a HECS-HELP benefit on or before *completion* of the relevant course of study;

(d) for a person who is a *nursing/midwifery graduate:*
the sum of:
   (i)   the person's accumulated HELP debt plus any HECS-HELP debts that have been incurred but which have not yet become part of the person's accumulated HELP debt, at the time of *completion* of the person's *nursing or midwifery course of study* ('relevant course of study') if the person has completed only one of those courses, but not both; or
   (ii) the person's accumulated HELP debt plus any HECS-HELP debts that have been incurred but which have not yet become part of the person's accumulated HELP debt, at the time of *completion* of the person's *nursing* or *midwifery course of study* ('relevant courses of study'), whichever is the later, if the person has completed both of those courses; and
   (iii) any amounts on account of the HELP debt indexation factor applied to those debts (in accordance with the *Act*) on or before *completion* of the relevant course of study;
minus the sum of:
   (iv) any voluntary discharge of the amounts referred to in paragraphs (d)(i), (d)(ii) or (d) (iii), in accordance with Division 151 of the *Act*, on or before *completion* of the relevant course of study; and
   (v)   any compulsory discharge of the amounts referred to in paragraphs (d)(i), (d)(ii) or (d) (iii), in accordance with Division 154 of the *Act*, on or before *completion* of the relevant course of study; and
   (vi) any other discharge of the amounts referred to in paragraphs (d)(i), (d)(ii) or (d) (iii) other than as a HECS-HELP benefit on or before *completion* of the relevant course of study;

Second semester 2008 means a teaching period, whether described by a higher education provider as a semester or by any other name, that commences after 30 June 2008 and on or before 31 December 2008.

Second semester 2009 means a teaching period, whether described by a higher education provider as a semester or by any other name, that commences after 30 June 2009 and on or before 31 December 2009.

Week, in relation to an income year, means a calendar week in that year, or where a calendar week includes only some days that are in the income year, the days in that calendar week that are in the income year.

1.5.10 Terms in these guidelines that are in *italics* have the meaning stated in subsection 1.5.5 of these guidelines.

CHAPTER 2   ELIGIBILITY REQUIREMENTS

2.1   PURPOSE

2.1.1   The purpose of this chapter is to specify the eligibility requirements for the HECS-HELP benefit for a person in respect of an income year for the purposes of section 157-1 of the Act.

2.5   ELIGIBILITY REQUIREMENTS FOR *MATHEMATICS OR SCIENCE GRADUATES*

2.5.1   A person is eligible for the HECS-HELP benefit for an income year if the person is a *mathematics or science graduate* and the person satisfies all of the following requirements:

2.5.1.1   The person has not at any time between *completion* of the person's *natural and physical science course of study* and the end of the income year discharged in full their accumulated HELP debt;

2.5.1.5   The person has a compulsory repayment amount for the income year;

2.5.1.10   The person has one or more *entitlement weeks* as a *mathematics or science graduate* at the commencement of the income year;

2.5.1.15   The person has at least one *employed week* in the income year in an *eligible occupation* as a *mathematics or science graduate*;

2.5.1.20   The HECS-HELP benefit determined by the Commissioner for the person as a *mathematics or science graduate* for all previous income years is less than the person's *debt incurred at course completion* as a *mathematics or science graduate.*

2.10   ELIGIBLE OCCUPATIONS FOR A MATHEMATICS OR SCIENCE GRADUATE

2.10.1   An *eligible occupation* for a *mathematics or science graduate* is an occupation that is specified in the table below or is determined in writing by the Minister for the purposes of this subsection:

OCCUPATION	DESCRIPTION
Actuary	Analyses mathematical, statistical, demographic, financial or economic data to predict and assess the long-term risk involved in financial decisions and planning.
Agricultural scientist	Studies commercial plants, animals and cultivation techniques to enhance the productivity of farms and agricultural industries.
Agronomist	Studies commercial plants, animals and cultivation techniques to enhance the productivity of farms and agricultural industries.
Biochemist	Studies the biochemistry of living organisms and the molecular structure and function of related components.

Biologist	Studies the origin, anatomy, physiology, reproduction and behaviour of living organisms and the ways in which they interact with the environment in which they live.
Biophysicist	Studies the structure and function of biological molecules, cells and organisms using the principles and methods of physics.
Botanist	Studies the anatomy, physiology, biochemistry and ecology of plants.
Chemist (not dispensing pharmacist)	Studies the chemical and physical properties of substances and develops and monitors chemical processes and production.
Chemistry technician	Performs laboratory tests on organic and inorganic chemicals, analyses test data and carries out technical functions in support of Chemists or Chemical Engineers in a wide variety of areas such as fuels, agricultural products, food, pharmaceuticals, paints, metals, plastics, textiles, detergents, paper, fertilisers and cosmetics.
Ecologist	Studies and develops policies and plans for the control of factors which may produce pollution, imbalance or degradation of the environment.
Environmental scientist	Studies, develops, implements and advises on policies and plans for managing and protecting the environment, flora, fauna and other natural resources.
Forester	Studies, develops and manages forest areas to maintain commercial and recreational uses, conserve flora and fauna, and protect against fire, pests and diseases.
Geologist	Studies the composition, structure and other physical attributes of the earth to increase scientific knowledge and to develop practical applications in fields such as mineral exploitation, civil engineering, environmental protection and rehabilitation of land after mining.
Geophysicist	Studies the composition, structure and other physical attributes of the earth, locates minerals, petroleum or ground water, and detects, monitors and forecasts seismic, magnetic, electrical, geothermal and oceanographic activity.
Laboratory assistant	Assists scientists in the physical, chemical, biological or life sciences by collecting and preparing samples, carrying out experiments, making measurements with scientific equipment, recording results and presenting results for critical analysis.
Laboratory technician	Performs tests and experiments, and provide technical support functions to assist with research, design, production and teaching in chemistry, earth sciences, life sciences, and physical sciences.

Life scientist	Examines the anatomy, physiology and biochemistry of humans, animals, plants and other living organisms to better understand how living organisms function and interact with each other and the environment in which they live.
Mathematician	Develops and applies mathematical principles and techniques to solve problems in all areas of the sciences, engineering, technology, social sciences, business, industry and commerce.
Medical laboratory scientist	Conducts medical laboratory tests to assist in the diagnosis, treatment and prevention of disease.
Medical laboratory technician	Performs routine medical laboratory tests and operates diagnostic laboratory equipment under the supervision of Medical Laboratory Scientists and Pathologists.
Medical physicist	Applies scientific knowledge and engineering and technological skills to help prevent, diagnose and treat diseases and health conditions, and develops, tests and evaluates specialist equipment.
Medical technician	Operates anaesthetic, cardiac, operating theatre and medical testing equipment, performs and assists with laboratory tests, and fills prescriptions in support of Health Professionals.
Metallurgist	Researches, develops, controls and provides advice on processes used in extracting metals from their ores, and processes used for casting, alloying, heat treating or welding refined metals, alloys and other materials to produce commercial metal products or develop new alloys and processes.
Meteorologist	Studies the physics and dynamics of the atmosphere to increase understanding of weather and climate, and to forecast changes in the weather and long-term climatic trends.
Microbiologist	Studies microscopic forms of life such as bacteria, viruses and protozoa.
Park ranger or ranger – environmental/cultural/guide	Assists in controlling a State or national park, scenic area, historic site, nature reserve, recreation area or conservation reserve in accordance with authorised policies and priorities.

Physicist	Studies matter, space, time, energy, forces and fields, and the interrelationship between these physical phenomena, to further understanding of the laws governing the behaviour of the universe; and seeks to apply these laws to solve practical problems and discover new information about the earth and the universe.
Physiologist	Studies the anatomy and physiology of humans.
Primary school teacher	Teaches a range of subjects within a prescribed curriculum to primary school students.
Secondary school teacher of mathematics or science	Teaches mathematics or science subjects within a prescribed curriculum to secondary school students, as the *majority* of the teacher's teaching activity in relation to each *employed week*.
Soil scientist	Studies the location, composition and characteristics of soils to improve soil management, ensure soil conservation, classify soil types and increase soil productivity.
Soil technician	Collects and tests earth and water samples, records observations and analyses data in support of Geologists or Geophysicists.
Statistician	Designs and applies statistical principles and techniques for collecting, organising and interpreting quantifiable data, and uses statistical methodologies to produce statistical reports and analyses for government, commercial and other purposes.
Technical officer	Performs tests and experiments, and provide technical support functions to assist with research, design, production and teaching in chemistry, earth sciences, life sciences, and physical sciences.
Zoologist	Studies the anatomy, physiology, characteristics, ecology, behaviour and environments of animals.

2.15   ELIGIBILITY REQUIREMENTS FOR *EARLY CHILDHOOD EDUCATION TEACHERS*

2.15.1   A person is eligible for the HECS-HELP benefit for an income year if the person is an *early childhood education teacher* and the person satisfies all of the following requirements:

2.15.1.1   The person has not at any time between *completion* of the person's *early childhood education teaching course* and the end of the income year discharged in full their accumulated HELP debt;

2.15.1.5   The person has one or more *entitlement weeks* as an *early childhood education teacher* at the commencement of the income year

2.15.1.10   The HECS-HELP benefit determined by the Commissioner for the person as an *early childhood education teacher* for all previous income years is less than the person's *debt incurred at course completion* as an *early childhood education teacher*;

2.15.1.15   The person has at least one *employed week* in the income year in an *eligible occupation* as an *early childhood education teacher* in any eligible postcode location (as specified in paragraphs 2.15.1.20 to 2.15.1.25 of these Guidelines[1]).

2.15.1.20   For the income years 2008–09 and 2009–10, the eligible postcode locations are:

(a) the Ongoing Postcode Locations (specified in paragraph 2.15.1.30); and

(b) the Restricted Non-ongoing Postcode Locations (specified in paragraph 2.15.1.35).

2.15.1.25   For the income year 2010–11 and any later income year, the eligible postcode locations for a person are the Ongoing Postcode Locations (specified in paragraph 2.15.1.30).

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[1] The postcode locations are for regional or remote areas, Indigenous Australian communities or areas of high socio-economic disadvantage. From time to time, the Minister may, by legislative instrument, make changes to the postcode locations.

2.15.1.30   The **Ongoing Postcode Locations** are:

State	Postcode
ACT/NSW	2017, 2018, 2094, 2128, 2141, 2142, 2143, 2144, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2168, 2170, 2174, 2177, 2190, 2191, 2192, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2204, 2256, 2262, 2263, 2281, 2284, 2294, 2295, 2296, 2297, 2298, 2303, 2304, 2306, 2307, 2308, 2312, 2319, 2324, 2325, 2326, 2327, 2329, 2338, 2341, 2343, 2346, 2347, 2355, 2356, 2357, 2359, 2360, 2361, 2365, 2369, 2370, 2371, 2372, 2379, 2380, 2381, 2382, 2386, 2387, 2388, 2390, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2408, 2409, 2410, 2411, 2415, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2440, 2441, 2443, 2447, 2448, 2449, 2452, 2453, 2455, 2456, 2460, 2462, 2463, 2465, 2466, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2485, 2502, 2505, 2506, 2518, 2528, 2536, 2540, 2541, 2545, 2546, 2551, 2555, 2559, 2564, 2566, 2581, 2584, 2585, 2587, 2588, 2590, 2609, 2623, 2633, 2645, 2648, 2649, 2650, 2653, 2660, 2661, 2663, 2668, 2672, 2675, 2700, 2702, 2706, 2711, 2712, 2715, 2717, 2720, 2722, 2725, 2726, 2730, 2731, 2739, 2760, 2767, 2770, 2790, 2791, 2792, 2793, 2794, 2795, 2797, 2805, 2806, 2807, 2808, 2809, 2810, 2820, 2821, 2823, 2824, 2825, 2827, 2828, 2829, 2830, 2831, 2832, 2833, 2834, 2835, 2836, 2839, 2840, 2842, 2843, 2844, 2845, 2846, 2847, 2848, 2849, 2852, 2864, 2868, 2869, 2870, 2871, 2873, 2874, 2875, 2876, 2877, 2878, 2879, 2880, 2898, 2899
VIC	3011, 3012, 3019, 3020, 3021, 3022, 3025, 3031, 3046, 3047, 3048, 3051, 3053, 3060, 3061, 3065, 3066, 3072, 3073, 3074, 3075, 3081, 3086, 3169, 3171, 3173, 3174, 3175, 3177, 3200, 3214, 3219, 3236, 3250, 3251, 3264, 3304, 3310, 3311, 3317, 3319, 3322, 3324, 3335, 3338, 3355, 3356, 3360, 3370, 3371, 3373, 3377, 3380, 3390, 3392, 3393, 3412, 3414, 3423, 3450, 3460, 3464, 3465, 3467, 3469, 3472, 3475, 3478, 3480, 3485, 3496, 3500, 3505, 3516, 3517, 3518, 3520, 3523, 3527, 3533, 3540, 3546, 3549, 3555, 3556, 3558, 3566, 3575, 3580, 3588, 3591, 3594, 3595, 3612, 3618, 3621, 3629, 3630, 3638, 3639, 3641, 3644, 3660, 3666, 3672, 3677, 3699, 3713, 3732, 3733, 3737, 3799, 3825, 3833, 3835, 3840, 3842, 3858, 3865, 3885, 3886, 3887, 3888, 3890, 3892, 3893, 3895, 3896, 3909, 3915, 3939, 3940, 3950, 3962, 3965, 3966, 3967, 3971, 3976, 3984, 3989, 3995

State	Postcode
QLD	4008, 4019, 4021, 4074, 4076, 4077, 4110, 4114, 4117, 4131, 4132, 4153, 4183, 4184, 4205, 4207, 4215, 4225, 4287, 4303, 4304, 4305, 4306, 4310, 4311, 4312, 4313, 4341, 4342, 4343, 4345, 4346, 4347, 4352, 4353, 4355, 4357, 4362, 4365, 4370, 4371, 4372, 4373, 4377, 4378, 4380, 4383, 4384, 4385, 4387, 4388, 4390, 4401, 4402, 4405, 4406, 4407, 4408, 4410, 4411, 4412, 4413, 4415, 4416, 4417, 4418, 4419, 4420, 4421, 4422, 4423, 4424, 4425, 4426, 4427, 4428, 4454, 4455, 4461, 4462, 4465, 4466, 4467, 4468, 4470, 4471, 4472, 4474, 4475, 4477, 4478, 4479, 4480, 4481, 4482, 4486, 4487, 4488, 4489, 4490, 4491, 4492, 4493, 4494, 4496, 4497, 4498, 4501, 4507, 4508, 4510, 4515, 4570, 4571, 4574, 4580, 4600, 4601, 4605, 4606, 4608, 4610, 4611, 4612, 4613, 4614, 4615, 4620, 4621, 4625, 4626, 4627, 4630, 4650, 4655, 4659, 4660, 4662, 4670, 4671, 4673, 4674, 4676, 4677, 4678, 4680, 4694, 4695, 4697, 4699, 4700, 4701, 4702, 4703, 4704, 4705, 4706, 4707, 4709, 4711, 4712, 4713, 4714, 4715, 4716, 4717, 4718, 4719, 4720, 4721, 4722, 4723, 4724, 4725, 4726, 4727, 4728, 4730, 4731, 4732, 4733, 4735, 4736, 4737, 4738, 4739, 4740, 4741, 4742, 4743, 4744, 4745, 4746, 4750, 4751, 4753, 4754, 4756, 4757, 4798, 4799, 4800, 4802, 4803, 4804, 4805, 4806, 4807, 4808, 4809, 4810, 4811, 4812, 4814, 4815, 4816, 4817, 4818, 4819, 4820, 4821, 4822, 4823, 4824, 4825, 4828, 4829, 4830, 4849, 4850, 4852, 4854, 4855, 4856, 4857, 4858, 4859, 4860, 4861, 4865, 4868, 4869, 4870, 4871, 4872, 4873, 4874, 4875, 4876, 4877, 4878, 4879, 4880, 4881, 4882, 4883, 4884, 4885, 4886, 4887, 4888, 4890, 4891, 4895
SA	5007, 5008, 5010, 5011, 5012, 5013, 5014, 5015, 5017, 5019, 5023, 5031, 5033, 5035, 5043, 5047, 5074, 5075, 5084, 5085, 5086, 5088, 5094, 5107, 5108, 5110, 5112, 5113, 5115, 5116, 5120, 5163, 5164, 5165, 5166, 5168, 5173, 5203, 5214, 5221, 5238, 5253, 5256, 5259, 5260, 5263, 5264, 5265, 5277, 5278, 5279, 5280, 5290, 5301, 5304, 5309, 5311, 5320, 5321, 5322, 5330, 5331, 5340, 5341, 5342, 5343, 5344, 5345, 5346, 5354, 5357, 5374, 5381, 5401, 5411, 5412, 5413, 5414, 5421, 5422, 5431, 5433, 5434, 5440, 5470, 5472, 5473, 5495, 5520, 5521, 5522, 5540, 5550, 5554, 5556, 5558, 5570, 5571, 5573, 5575, 5576, 5577, 5580, 5581, 5582, 5583, 5601, 5603, 5605, 5606, 5608, 5670, 5690, 5700, 5710, 5720, 5722, 5723, 5724, 5725, 5730, 5731, 5732, 5733, 5734
WA	6017, 6018, 6022, 6037, 6043, 6044, 6061, 6064, 6102, 6103, 6109, 6167, 6168, 6213, 6218, 6220, 6221, 6224, 6225, 6229, 6239, 6254, 6258, 6262, 6304, 6306, 6308, 6309, 6317, 6330, 6335, 6346, 6348, 6355, 6356, 6359, 6370, 6372, 6383, 6384, 6398, 6401, 6403, 6405, 6409, 6410, 6418, 6419, 6421, 6422, 6423, 6424, 6425, 6426, 6427, 6428, 6429, 6430, 6431, 6432, 6434, 6435, 6436, 6437, 6438, 6440, 6442, 6443, 6445, 6446, 6447, 6448, 6450, 6452, 6460, 6461, 6463, 6467, 6468, 6470, 6472, 6473, 6475, 6476, 6477, 6479, 6484, 6485, 6487, 6488, 6490, 6511, 6514, 6530, 6532, 6535, 6536, 6537, 6560, 6564, 6569, 6612, 6620, 6623, 6625, 6627, 6628, 6630, 6631, 6632, 6635, 6638, 6639, 6640, 6642, 6646, 6701, 6705, 6707, 6710, 6711, 6712, 6713, 6714, 6716, 6718, 6720, 6721, 6722, 6723, 6725, 6726, 6728, 6731, 6733, 6740, 6743, 6751, 6753, 6754, 6758, 6760, 6761, 6762, 6765, 6770, 6798, 6799

State	Postcode
TAS	7009, 7010, 7011, 7016, 7019, 7027, 7030, 7112, 7113, 7116, 7117, 7119, 7120, 7139, 7140, 7150, 7163, 7172, 7173, 7174, 7175, 7176, 7177, 7178, 7179, 7180, 7182, 7183, 7184, 7185, 7186, 7187, 7190, 7209, 7210, 7211, 7213, 7214, 7215, 7216, 7248, 7253, 7255, 7256, 7257, 7259, 7260, 7261, 7263, 7264, 7265, 7270, 7301, 7302, 7304, 7305, 7306, 7310, 7315, 7320, 7321, 7322, 7325, 7330, 7331, 7466, 7467, 7468, 7469, 7470
NT	0800, 0810, 0812, 0820, 0822, 0828, 0830, 0832, 0835, 0836, 0837, 0838, 0840, 0841, 0845, 0846, 0847, 0850, 0852, 0853, 0854, 0860, 0862, 0870, 0872, 0880, 0885, 0886

2.15.1.35   The **Restricted Non-ongoing Postcode Locations** are:

State	Postcode
NSW/ACT	2454, 2464, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2486, 2487, 2488, 2489, 2490, 2500, 2508, 2515, 2516, 2517, 2519, 2520, 2522, 2525, 2526, 2527, 2529, 2530, 2533, 2534, 2535, 2537, 2538, 2539, 2548, 2549, 2550,
VIC	3873, 3874, 3875, 3878, 3880, 3882,
SA	5090

2.20   ELIGIBILITY REQUIREMENTS FOR *EDUCATION GRADUATES*

2.20.1   A person is eligible for the HECS-HELP benefit for an income year if the person is an *education graduate* and the person satisfies all of the following requirements:

2.20.1.1   The person has not at any time between *completion* of the person's *education course of study* and the end of the income year discharged in full their accumulated HELP debt;

2.20.1.5   The person has a compulsory repayment amount for the income year;

2.20.1.10   The person has one or more *entitlement weeks* in an *eligible occupation* as *an education graduate* at the commencement of the income year;

2.20.1.15   The person has at least one *employed week* in the income year in an *eligible occupation* as an *education graduate*;

2.20.1.20   The HECS-HELP benefit determined by the Commissioner for the person as an *education graduate* for all previous income years is less than the person's *debt incurred at course completion* as an *education graduate*.

2.25   ELIGIBLE OCCUPATIONS FOR *EDUCATION GRADUATES*

2.25.1   An *eligible occupation* for an *education graduate* is an occupation that is specified in the table below:

OCCUPATION	Description
Early childhood teacher (including early childhood special education teachers)	Teach the basics of numeracy, literacy, music, art and literature to early childhood students and promote students' social, emotional, intellectual and physical development.
Primary school teacher	Teach a range of subjects within a prescribed curriculum to primary school students and promote students' social, emotional, intellectual and physical development.
Middle school teacher	Teach one or more subjects within a prescribed curriculum to middle school or intermediate school students and promote students' social, emotional, intellectual and physical development.
Secondary school teacher	Teach one or more subjects within a prescribed curriculum to secondary school students and promote students' social, emotional, intellectual and physical development
Special education teachers	Teach primary, middle or intermediate, or secondary school students with learning difficulties, hearing impairment or sight impairment, and promote students' social, emotional, intellectual and physical development.
School principal (Headmaster/mistress)	Plan, organise, direct, control and coordinate the educational and administrative aspects of primary, middle or intermediate, or secondary schools including physical and human resources.

2.30   ELIGIBILITY REQUIREMENTS FOR *NURSING/MIDWIFERY GRADUATE*

2.30.1   A person is eligible for the HECS-HELP benefit for an income year if the person is a *nursing/midwifery graduate* and the person satisfies all of the following requirements:

2.30.1.1   Where the person has completed only one of the person's nursing course of study or midwifery course of study, the person has not discharged in full their accumulated HELP debt at any time between completion of that course and the end of the income year.
Where the person has completed both of the person's nursing course of study and midwifery course of study, the person has not discharged in full their accumulated HELP debt at any time between whichever was the later of the two course completions and the end of the income year.

2.30.1.5   The person has a compulsory repayment amount for the income year;

2.30.1.10   The person has one or more *entitlement weeks* as a *nursing/midwifery* graduate at the commencement of the income year;

2.30.1.15   The person has at least one *employed week* in the income year in an *eligible occupation* as a *nursing/midwifery graduate*;

2.30.1.20   The HECS-HELP benefit determined by the Commissioner for the person as a nursing/midwifery graduate for all previous income years is less than the person's *debt incurred at course completion* as a *nursing/midwifery graduate.*

2.35   ELIGIBLE OCCUPATIONS FOR *NURSING/MIDWIFERY GRADUATES*

2.35.1   An *eligible occupation* for a *nursing/midwifery graduate* is an occupation that requires nursing or midwifery registration as recognised by the relevant nursing and midwifery authority for employment purposes, as a registered nurse, registered midwife or an enrolled nurse (referred to as a Division 2 nurse in Victoria). Until 30 June 2010, the relevant authority will be the relevant State or Territory authority. From 1 July 2010, the relevant authority will be the national Nursing and Midwifery Board of Australia (and the term "Division 2 nurse" in Victoria will be discontinued).

CHAPTER 3   WORKING OUT AN ELIGIBLE PERSON'S HECS-HELP BENEFIT FOR AN INCOME YEAR

3.1   PURPOSE

3.1.1   The purpose of this chapter is to specify how an eligible person's HECS-HELP benefit amount for an income year is worked out for the purpose of subsection 157-15(1) of the *Act.*

3.5   MAXIMUM HECS-HELP BENEFIT AMOUNT FOR AN INCOME YEAR

3.5.1   The maximum HECS-HELP benefit for a *mathematics or science graduate* is $1,500 for the 2008–09 income year. For each subsequent income year it is the amount specified in subsection 3.5.20.

3.5.5   The maximum HECS-HELP benefit for an *early childhood education teacher* is $1,600 for the 2008–09 income year. For each subsequent income year it is the amount specified in subsection 3.5.20.

3.5.10   The maximum HECS-HELP benefit for an *education graduate* is $1,558.50 for the 2009–10 income year. For each subsequent income year it is the amount specified in subsection 3.5.20.

3.5.15   The maximum HECS-HELP benefit for a *nursing/midwifery graduate* is $1,558.50 for the 2009–10 income year. For each subsequent income year it is the amount specified in subsection 3.5.20.

3.5.20   The maximum HECS-HELP benefit referred to in paragraphs 3.5.1 and 3.5.5 for an income year that is later than the 2008–09 income year and the maximum HECS-HELP benefit referred to in paragraphs 3.5.10 and 3.5.15 for an income year that is later than the 2009–10 income year is worked out by multiplying the maximum HECS-HELP benefit for the previous income year by the HELP debt indexation factor (as calculated in accordance with section 140-10 of the *Act*) for 1 June in the financial year that coincides with that previous income year.

3.10   WORKING OUT A PERSON'S HECS-HELP BENEFIT FOR AN INCOME YEAR

Mathematics or science graduate

3.10.1   The HECS-HELP benefit amount for an income year that must be determined by the Commissioner for a person who is to receive the benefit as a *mathematics or science graduate* is the smallest of the three amounts worked out in paragraphs 3.10.1.1, 3.10.1.5 and 3.10.1.10 ("**Benefit 3.10.1**"), unless subsection 3.10.20 applies, in which case the HECS-HELP benefit amount is Benefit 3.10.1 multiplied by the Reduction Factor specified in subsection 3.10.20.

3.10.1.1   The amount worked out using the following formula:

$$A \div 52 \times B$$

Where:

A =   the maximum HECS-HELP benefit amount for a *mathematics or science graduate* for the income year, calculated in accordance with subsections 3.5.1 and 3.5.20; and

B =   the number of *employed weeks* for the person in the income year that does not exceed the lesser of 52 weeks and the person's *entitlement weeks*;

3.10.1.5   The compulsory repayment amount for the person for that income year; or

3.10.1.10   The person's *debt incurred at course completion* as at the time of the determination in respect of the course that qualifies the person to be a *mathematics or science graduate* minus the sum of the HECS-HELP benefit amounts that the Commissioner has determined for all income years for the person as a *mathematics or science graduate*.

Early childhood education teacher

3.10.5   The HECS-HELP benefit amount for an income year that must be determined by the Commissioner for a person who is to receive the benefit as an *early childhood education teacher* is the smallest of the four amounts worked out in paragraphs 3.10.5.1, 3.10.5.5, 3.10.5.10 and 3.10.5.15 ("**Benefit 3.10.5**"), unless subsection 3.10.20 applies, in which case the HECS-HELP benefit amount is Benefit 3.10.5 multiplied by the Reduction Factor specified in subsection 3.10.20.

3.10.5.1   The amount worked out using the following formula:

$$A \div 52 \times B$$

Where:

A =   the maximum HECS-HELP benefit amount for an *early childhood education teacher* for the income year, calculated in accordance with subsections 3.5.5 and 3.5.20; and

B =   the number of *employed weeks* for the person in the income year that does not exceed the lesser of 52 weeks and the person's *entitlement weeks*;

3.10.5.5   if the person has a compulsory repayment amount, the compulsory repayment amount for the person for that income year;

3.10.5.10   if no compulsory repayment amount is required for that income year, the amount of the person's accumulated HELP debt for that income year; or

3.10.5.15   the person's *debt incurred at course completion* as at the time of the determination in respect of the course that qualifies the person to be an *early childhood education teacher* minus the sum of the HECS-HELP benefit amounts that the Commissioner has determined for all income years for the person as an *early childhood education teacher*.

Education Graduate

3.10.10   The HECS-HELP benefit amount for an income year that must be determined by the Commissioner for a person who is to receive the benefit as an *education graduate* is the smallest of the three amounts worked out in paragraphs 3.10.10.1, 3.10.10.5 and 3.10.10.10 ("**Benefit 3.10.10**"), unless subsection 3.10.20 applies, in which case the HECS-HELP benefit amount is Benefit 3.10.10 multiplied by the Reduction Factor specified in subsection 3.10.20

3.10.10.1   The amount worked out using the following formula:

$$\mathbf{A} \div \mathbf{52} \times \mathbf{B}$$

Where:

A =   the maximum HECS-HELP benefit amount for an *education graduate* for the income year, calculated in accordance with subsections 3.5.10 and 3.5.20; and

B =   the number of *employed weeks* for the person in the income year that does not exceed the lesser of 52 weeks and the person's *entitlement weeks*;

3.10.10.5   The compulsory repayment amount for the person for that income year;

3.10.10.10   The person's *debt incurred at course completion* as at the time of the determination in respect of the course that qualifies the person to be a *education graduate* minus the sum of the HECS-HELP benefit amounts that the Commissioner has determined for all income years for the person as an *education graduate*.

Nursing/midwifery Graduate

3.10.15   The HECS-HELP benefit amount for an income year that must be determined by the Commissioner for a person who is to receive the benefit as a *nursing/midwifery graduate* is the smallest of the three amounts worked out in paragraphs 3.10.15.1, 3.10.15.5 and 3.10.15.10 ("**Benefit 3.10.15**"), unless subsection 3.10.20 applies, in which case the HECS-HELP benefit amount is Benefit 3.10.15 multiplied by the Reduction Factor specified in subsection 3.10.20

3.10.15.1   The amount worked out using the following formula:

$$\mathbf{A} \div \mathbf{52} \times \mathbf{B}$$

Where:

A =   the maximum HECS-HELP benefit amount for a *nursing/midwifery graduate* for the income year, calculated in accordance with subsections 3.5.15 and 3.5.20; and

B =   the number of *employed weeks* for the person in the income year that does not exceed the lesser of 52 weeks and the person's *entitlement weeks*;

3.10.15.5   The compulsory repayment amount for the person for that income year;

3.10.15.10   The person's *debt incurred at course completion* as at the time of the determination in respect of the course that qualifies the person to be a *nursing/midwifery graduate* minus the sum of the HECS-HELP benefit amounts that the Commissioner has determined for all income years for the person as a *nursing/midwifery graduate*.

More than one of a mathematics or science graduate, an early childhood education teacher, an education graduate and a nursing/midwifery graduate

3.10.20   This section applies if a person is eligible for a HECS-HELP benefit in an income year:

(a) as more than one of a *mathematics or science graduate,* an *early childhood education teacher*; an *education graduate* or a *nursing/midwifery graduate;* and

(b) the person has a compulsory repayment amount for that income year (CR); and

(c) the sum of any Benefit 3.10.1, Benefit 3.10.5, Benefit 3.10.10 and Benefit 3.10.15 exceeds the person's compulsory repayment amount for that income year.

The **Reduction Factor** is:

CR   ÷   Combined Benefits

with the result rounded to six decimal places with 0.0000005 to be rounded down

where

"**Combined Benefits**"   =   **The sum of: Benefit 3.10.1, Benefit 3.10.5, Benefit 3.10.10 and Benefit 3.10.15**

3.10.20.1   If 3.10.20 applies, then, with reference to paragraphs (a), (b), (c) and (d) of the definition of the term *entitlement weeks* in subsection 1.5.5 above, the 'number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit' under subsections 3.10.1, 3.10.5, 3.10.10 and 3.10.15 respectively for the income year is taken to be the result of the following calculation rounded to the nearest whole number of weeks with 0.5 to be rounded down:

For paragraph (a):

Value of B in 3.10.1.1	**x**	**Reduction Factor** (as calculated in subsection 3.10.20)

For paragraph (b):

Value of B in 3.10.5.1	**x**	**Reduction Factor** (as calculated in subsection 3.10.20)

For paragraph (c):

Value of B in 3.10.10.1	**x**	**Reduction Factor** (as calculated in subsection 3.10.20)

For paragraph (d):

Value of B in 3.10.15.1	**x**	**Reduction Factor** (as calculated in subsection 3.10.20)

3.15 EXAMPLES OF CALCULATING THE HECS-HELP BENEFIT

3.15.1   The following examples are provided to illustrate the calculation of the HECS-HELP benefit.

Example 1

Anna completed an eligible undergraduate science degree in November 2008 and worked as a chemistry technician from January 2009 to June 2009 for a period of 26 *employed weeks* in the 2008-09 income year.

Anna had incurred a HELP debt of $12,000 upon completion of her science degree.

Anna lodges her 2008-09 income tax return in August 2009 and applies for the HECS-HELP benefit at the same time.

Her repayment income is $60,000 and her compulsory repayment amount is $3,600.

Anna's HECS-HELP benefit amount is calculated as follows:

Maximum HECS-HELP benefit amount for the income year for a mathematics or science graduate	÷	52	x	Number of employed weeks for the person in the income year	=	HECS-HELP benefit for income year
$1,500	÷	52	x	26	=	$750

The Commissioner determines that Anna's HECS-HELP benefit is $750. Anna is required to make a HELP repayment of $2,850 ($3,600 - $750) (section 154-3 of the *Act*).

Anna's accumulated HELP debt is reduced by her compulsory repayment amount (ie $3,600) (Step 4 of the Method Statement under subsection 140-5(1) of the *Act*).

Example 2

Max completed an *early childhood education teaching course* of study in 2007.

He was employed as a preschool teacher in an eligible remote area for the entire 2008-09 income year.

Max lodges his 2008-09 income tax return in July 2009 and applies for the HECS-HELP benefit at the same time.

His repayment income is $28,000 and his accumulated HELP debt is $10,000.

Max's repayment income is below the minimum repayment threshold and no compulsory HELP repayment is required.

Max is eligible for the maximum HECS-HELP benefit as an *early childhood education teacher*, which is $1,600.

The Commissioner determines that Max's HECS-HELP benefit is $1,600. Max's accumulated HELP debt is reduced by $1,600 to $8,400 (Step 4A of the Method Statement under subsection 140-5(1) of the *Act*).

Example 3

Sharon completed an undergraduate science degree course of study at the end of 2008.

She has worked as a laboratory assistant since January 2009 and received a HECS-HELP benefit in each income year prior to 2013–14. The Commissioner had determined a HECS-HELP benefit as a *mathematics or science graduate* for all income years for a total of 228 *employed weeks*.

Sharon lodges her 2013–14 income tax return and applies for the HECS-HELP benefit at the same time. Sharon was employed for 40 *employed weeks* in 2013–14.

Her accumulated HELP debt is $2,000 and her repayment income in 2013–14 is $70,000

The number of *entitlement weeks* for Sharon as a *mathematics or science graduate* is:

260 weeks	**–**	The number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit for all previous income years as a *mathematics or science graduate.*

That is: *260 – 228 = 32 weeks*

Although Sharon was employed for 40 *employed weeks* she will only be entitled to receive the HECS-HELP benefit for 32 weeks as this is all that remains in relation to her *entitlement weeks.*

Sharon will then have received her full entitlement to a HECS-HELP benefit in respect to her eligible undergraduate science degree.

Example 4

Ben completed an undergraduate science degree at the end of 2008. He paid for some of his course of study up front and his accumulated HELP debt when he completed this course was $13,000. Ben had also previously completed an *early childhood education teaching course* in 2001. His HECS debt when he completed this course of study was $11,040.

Ben was employed for 15 hours per week as a preschool teacher in an eligible remote area for the 50 weeks in the 2008–09 income year. He also worked for 15 hours per week for 40 weeks as a teacher in a primary school over the same period.

Ben is eligible for the HECS-HELP benefit as both a *mathematics or science graduate* and *an early childhood education teacher.*

Ben's repayment income is $50,000 and his compulsory repayment amount is $2,250.

Ben's HECS-HELP benefit that would have been worked out under each of those subsections ("Benefit 3.10.1" and "Benefit 3.10.5", respectively) is:

For subsection 3.10.1 (Mathematics and science graduate):

A	**÷**	**52**	**x**	**B**
$1500	÷	52	x	40

= $1153.85

For subsection 3.10.5 (Early childhood education teacher):

A	**÷**	**52**	**x**	**B**
$1600	÷	52	x	50

= $1538.46

As the sum of these amounts ($2692.31) is greater than Ben's compulsory repayment amount ($2250), for the purposes of their respective subsections, each of the two benefit amounts is reduced by the "Reduction Factor".

The **Reduction Factor** is:

CR ÷ **Combined Benefits**

where

"**Combined Benefits**" = **Benefit 3.10.1** + **Benefit 3.10.5**

$2250 ÷ **$2692.31**

= 0.835713

For the purposes of subsection 3.10.1, the amount of Benefit (3.10.1) is reduced to:

Reduction Factor x **Preliminary Benefit (3.10.1)**

0.835713 x $1153.85

= $964.29

For the purposes of subsection 3.10.5, the amount of Benefit (3.10.5) is reduced to:

Reduction Factor x **Benefit (3.10.5)**

0.835713 x $1538.46

= $1285.71

Entitlement weeks

In addition, with reference to paragraphs (a) and (b) of the definition of the term *entitlement weeks* in subsection 1.5.5, the 'number of weeks in respect of which the Commissioner has determined a HECS-HELP benefit' for Ben under subsections 3.10.1 and 3.10.5, respectively for the 2008–09 income year is taken to be the result of the following calculation rounded to the nearest whole number of weeks with 0.5 to be rounded down:

For paragraph (a) of the definition of entitlement weeks, the number of weeks is:

Value of B in 3.10.1.1	**x**	**Reduction Factor** (as calculated in subsection 3.10.20)
40	**x**	**0.835713**

= 33.43 weeks rounded to 33 weeks.

For paragraph (b) of the definition of entitlement weeks, the number of weeks is:

Value of B in 3.10.5.1	**x**	**Reduction Factor** (as calculated in subsection 3.10.20)
50	**x**	**0.835713**

= 41.79 weeks rounded to 42 weeks

Ben will have 33 weeks deducted from his *entitlement weeks* as a *mathematics or science graduate* and 42 weeks deducted from his *entitlement weeks* an *early childhood education teacher*.

Noting the amount of the HECS-HELP benefit:

- for a *mathematics or science graduate* specified in subsection 3.10.1:

  Ben's total lifetime benefit in relation to an *eligible occupation* (specified in subsection 2.10.1 of these guidelines) as a *mathematics or science* graduate cannot exceed $13,000 indexed as specified in subsection 3.5.1.

- for an *early childhood education teacher* specified in subsection 3.10.5:

  Ben's total lifetime benefit in relation to his occupation (specified in paragraph (b) of the definition of the term *eligible occupation* in subsection 1.5.5 of these guidelines) as an *early childhood education teacher* cannot exceed $11,040 indexed as specified in subsection 3.5.10.

Example 5

Michelle completed a Bachelor of Education (Early Childhood and Primary) at the end of 2009.

She worked as an early childhood education teacher in an eligible remote area for the 20 weeks in the 2009–10 income year.

Michelle's accumulated HELP debt is $28,000.

Michelle's repayment income for 2009–10 is $50,000 and her compulsory repayment amount is $2250.

Michelle is eligible for the HECS-HELP benefit for the 2009–10 income year as both *early childhood education teacher* and an *education graduate*.

Michelle elects to apply for both benefits for the same employment period with the same employer.

Michelle's benefit:

For subsection 3.10.5 (*Early childhood education teacher*)*:*

| $1662.40[1] | ÷ | 52 | x | 20 |

= $639.39

For subsection 3.10.10 (*Education graduates*)*:*

| $1558.50[1] | ÷ | 52 | x | 20 |

= $599.42

Michelle's compulsory HELP repayment would be reduced by $1238.81. In addition, Michelle's eligible employment weeks would be reduced by 20 weeks for each of;

- an *early childhood education teacher*; and
- an *education graduate*.

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1.   2009–10 indexed amounts

Example 6

Kimberley completed a Bachelor of Science/Bachelor of Education at the end of 2009.

She worked as a teacher for 20 weeks in the 2009–10 income year.

Kimberley's accumulated HELP debt is $28,000.

Kimberley's repayment income for 2009–10 is $60,000 and her compulsory repayment amount is $3600.

Kimberley is eligible for the HECS-HELP benefit for the 2009–10 income year as an *education graduate* and as a *science graduate*.

Kimberley elects to apply for both benefits for the same employment period with the same employer.

Kimberley's benefit:

For subsection 3.10.1 (*Mathematics and science graduate*)*:*

$1558.50[1]   ÷   52   x   20

= $599.42

For subsection 3.10.10 (*Education graduate*)*:*

$1558.50[1]   ÷   52   x   20

= $599.42

Kimberley's compulsory HELP repayment would be reduced by $1198.84. In addition, Kimberley's eligible employment weeks would be reduced by 20 weeks for each of;

- a *mathematics and science graduate*; and
- an *education graduate*.

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1.   2009–10 indexed amounts

CHAPTER 4   APPLYING FOR THE HECS-HELP BENEFIT

4.1   PURPOSE

4.1.1   The purpose of this chapter is to specify for the purposes of subsection 157-5 of the *Act* the:
- (a)   manner in which a person must apply to the Commissioner for the HECS-HELP benefit;
- (b)   information that must be included in the *form*; and
- (c)   time within which the application must be made to the Commissioner.

4.5   MANNER OF APPLICATION

4.5.1   An application must be made in the form approved in writing by the Commissioner.

4.5.5   A person must complete, sign and submit the *form* to the Commissioner in respect of the income year for which they are applying. It must contain the information that the *form* requires.

4.5.10   A person must submit the *form* in accordance with the instructions determined in writing by the *Commissioner*.

4.5.15   An application is not valid unless the person lodges an income tax return for the income year or advises the Commissioner that they are not required to lodge a return for the income year.

4.10   INFORMATION THAT THE *FORM* MUST CONTAIN

4.10.1   The *form* must contain the information required to identify the person and enable their eligibility for the HECS-HELP benefit to be determined. The *form* may require documents or other information to be attached to the *form*.

4.15   TIME WITHIN WHICH AN APPLICATION MUST BE MADE

4.15.1   An application must be submitted no later than two years after the end of the income year for which a person is applying for the HECS-HELP benefit.

CHAPTER 5   NOTIFICATION OF DETERMINATIONS MADE BY THE COMMISSIONER

5.1   PURPOSE

5.1.1   The purpose of this chapter is to specify for the purposes of subsection 157-25 of the *Act* the time within which the Commissioner must notify an applicant in writing of his or her determination of the person's HECS-HELP benefit.

5.5   TIME WITHIN WHICH NOTIFICATION OF A DETERMINATION MUST BE MADE

5.5.1   The Commissioner must notify a person in writing of the Commissioner's determination of the person's HECS-HELP benefit on or before 60 days after the day on which the Commissioner has made the determination.