

CA Program

Australian Government FEE-HELP Loans

Frequently Asked Questions (FAQs)

*16 February 2023
(For Candidates)*



Table of contents

1. What is FEE-HELP?	3
2. Am I eligible for a FEE-HELP Loan?	3
3. Are New Zealand citizens and other non-Australian citizens eligible for a FEE-HELP Loan?	4
4. What CA Program course costs can be covered with a FEE-HELP Loan?	4
5. Can I cover the cost of my CASM studies, Foundation Program studies or CA ANZ Provisional membership fees with a FEE-HELP Loan?	4
6. How do I apply for FEE-HELP Loan assistance?.....	4
7. Can I mix a FEE-HELP loan with another payment method when paying for my CA Program subject enrolments?	5
8. Can I pay for a CA Program subject partially using my sponsoring employer’s payment token and partially by a FEE-HELP Loan?	5
9. Do FEE-HELP loans have loan fees? Do I pay interest on the loan?	5
10. When do I start repaying my FEE-HELP loan?	5
11. I already have a HELP debt from prior tertiary studies, what happens if I now use a FEE-HELP loan to help pay some or all of my CA Program course tuition fees?	5
12. What are the key differences between FEE-HELP and HECS-HELP Loans?	5
13. How is a FEE-HELP loan different to other forms of credit like a bank loan?.....	6
14. Is it correct that you don't have to repay a FEE-HELP loan, it is paid for by the Australian government?	6
15. Is it true my FEE-HELP debt will never increase?.....	6
16. Is it important to understand my own level of debt, especially when there is a change in my circumstances?	7
17. What are some good ways to get more information on the costs of study and FEE-HELP loans?.....	7
18. What are some key points I should be aware of if accessing a FEE-HELP loan to help pay for my studies?	7
19. What are the types of evidence I need to provide to CA ANZ as proof of my eligibility for a FEE-HELP Loan?	7
20. I am a holder of an ATSI AU Scholarship or Women in Finance & Economics Scholarship. Can I pay for a subject partially using my available scholarship monies and partially using my employee token?	8
21. Why has CA ANZ raised the course fees for overseas candidates studying in Australia from Term 2 2023?	8
22. What FEE-HELP related CA Program information updates should I be aware of?	9

1. What is FEE-HELP?

FEE-HELP is an Australian Government study assistance loan scheme that helps eligible full fee paying students pay all or part of their course tuition fees at Australian universities and other higher education providers.

FEE-HELP may assist eligible candidates to gain access more easily to the CA designation. It may also provide employers more flexibility to attract and retain employees in the 'race for talent'.

CA ANZ is the only professional accounting body in Australia approved by the Australian Government to offer FEE-HELP loans.

Eligible CA Program candidates will be able access a FEE-HELP loan to pay all or part of their Graduate Diploma of Chartered Accounting (GradDipCA) subject tuition fees from Term 2.

All candidates eligible for FEE-HELP when enrolling in their subjects will be presented the choice to pay for one, multiple or all of their selected term subject enrolments either by:

- Employer Token in full (if they have a valid employer token); or
- FEE-HELP Loan in full; or
- Credit Card payment in full; or
- Combining a partial FEE-HELP Loan with a partial Credit Card payment.

When a candidate uses a FEE-HELP loan to cover all or part of their GradDipCA subject fees the Australian Government pays the value of the loan directly to the candidate's education provider, in this case Chartered Accountants Australia and New Zealand (CA ANZ). The candidate then repays their loan through the Australian taxation system once their income rises above the minimum compulsory repayment threshold that is set by the Government annually. Repayments made through the Australian taxation system are called 'compulsory repayments'. In accordance with Chapter 4 of the Higher Education Support Act 2003 (the HESA) these repayments will continue while the payee's income is above the compulsory repayment threshold until the whole HELP debt has been repaid, even if the payee has not completed their studies and regardless of whether the payee has moved overseas.

2. Am I eligible for a FEE-HELP Loan?

To be eligible to access a FEE-HELP loan CA Program candidates must meet the scheme's eligibility requirements. These are summarised below. Any candidate considering accessing a FEE-HELP loan should read the eligibility requirements as detailed on the Government's [Study Assist](#) website carefully to determine their eligibility.

Generally, Australian citizens and residents holding a permanent humanitarian visa are eligible for FEE-HELP subject to meeting all other eligibility requirements. Candidates in Australia on another permanent visa type or holding a temporary visa are not eligible for FEE-HELP. New Zealand citizens are also generally not eligible for FEE-HELP unless they are also Australian Citizens or hold a Special Category visa (SCV) and meet the scheme's residency requirements.

Eligibility requirements

A CA Program candidate to be eligible for a FEE-HELP loan must meet ALL the following criteria:

- Be enrolling in studies that form part of their CA Program GradDipCA award course;
- Be an Australian citizen or permanent Australian Government humanitarian visa holder or on a New Zealand Special Category visa (SCV) and meet the [residency requirements](#);
- Have enrolled in the GradDipCA subject on or before the census date and is still enrolled in the subject at the end of the subject census date;
- Have submitted a completed *Electronic Commonwealth Assistance Form (eCAF)* on or before the [census date](#) of the first enrolment period in which access to a FEE-HELP loan is sought. The form will require the candidate to enter their Australian Government issued Unique Student Identifier (USI)⁹ and their Australian Government Tax File Number (TFN)¹⁰ and to declare they have read the FEE-HELP Information booklet and are aware of their obligations under the loan scheme; and
- Have an available [HELP balance](#) that is greater than zero and sufficient to cover the cost of the FEE-HELP loan that is being sought for their enrolled GradDipCA subject.

Additionally, to remain eligible for the FEE-HELP loan scheme the candidate must

- maintain a pass-rate of 50 per cent or above, having undertaken 8 or more subjects as part of their current GradDipCA course unless the candidate applies in writing to the CA Program Assessment's team (assessment@charteredaccountantsanz.com) for an exemption from this requirement and CA ANZ is satisfied that special circumstances apply to the candidate.

If you are applying to get a FEE-HELP loan you are required to provide CA ANZ with proof of your citizenship or residency status. For further information see [Q. 19](#).

3. Are New Zealand citizens and other non-Australian citizens eligible for a FEE-HELP Loan?

Your eligibility to access a FEE-HELP Loan depends on your visa and residency status.

Generally, New Zealand citizens and non-Australian citizens are not eligible for a FEE-HELP loan, except where they meet the eligibility requirements as detailed on the Australian Government's [Study Assist](#) website.

New Zealand citizens may be eligible if they are a dual Australian and New Zealand citizen or a New Zealand citizen holding a Special Category Visa (SCV) who meets the Australian [residency requirements](#). If you are unsure whether you are a New Zealand Special Category Visa holder, you can check this on the [Visa Entitlement Verification Online \(VEVO\) system](#). You can also check with the [Department of Home Affairs \(DHA\)](#). If necessary, you can also obtain copies of your international movement records from DHA by lodging a Request for International movement records form. For further information relating to New Zealand citizens please visit [StudyAssist](#).[^]

As a permanent resident, you are not eligible to access a FEE-HELP loan. Permanent humanitarian visa holders and eligible former permanent humanitarian visa holders can access a FEE-HELP loan if they meet the residency requirements.

Any candidate considering accessing a FEE-HELP loan should read the eligibility requirements as detailed on the Government's [Study Assist](#) website carefully, including the [Study Assist website information for non-Australian citizens](#), to determine their eligibility.

[^]Notes:

An otherwise eligible New Zealand citizen holding a Special Category Visa (SCV) who meets the Australian [residency requirements](#) should note that if they cease to reside in Australia they will also immediately cease to be eligible for FEE-HELP assistance as the Special Category Visa only applies if you meet the Australian [residency requirements](#).

Access to the New Zealand Government's StudyLink program is not available for the CA Program's Graduate Diploma of Chartered Accounting course component as while this course is recognised under both the Australian Qualifications Framework (AQF) and New Zealand Qualifications Framework (NZQF) at Level 8, the course is a higher education course accredited by the Australia Government's Tertiary Education Quality and Standards Agency (TEQSA) under the Tertiary Education Quality and Standards Agency Act 2011 (TEQSA Act).

New Zealand based candidates seeking to access the New Zealand Government's StudyLink financial supports may be able to do so by enrolling in the Master of Professional Accounting degree qualification delivered by CA ANZ's [Masters Pathway](#) partner, Te Herenga Waka—Victoria University of Wellington subject to meeting eligibility criteria. CA ANZ will be monitoring insights afforded from our offering FEE-HELP over the coming years to guide whether there is merit in our assessing the feasibility for providing some form of comparable payment offering for New Zealand based candidates.

Overseas candidates who are required to hold a student visa for study in Australia are not permitted to enrol in the CA Program, (see CA ANZ CA Program website information on [Right to study/visa requirements - Australian based applicants](#)).

4. What CA Program course costs can be covered with a FEE-HELP Loan?

A FEE-HELP loan can only be used by eligible candidates to cover the cost of all or part of their CA Program GradDipCA course subject tuition fees. A FEE-HELP loan cannot be used to cover the costs of other incidental CA Program fees, items like laptops or textbooks, or CA Study Masterclass (CASM) fees or Foundation Program module fees.

5. Can I cover the cost of my CASM studies, Foundation Program studies or CA ANZ Provisional membership fees with a FEE-HELP Loan?

No. A FEE-HELP loan can only be used by eligible candidates to cover the cost of all or part of their CA Program GradDipCA course subject tuition fees. See [Q. 4](#) for further information.

6. How do I apply for FEE-HELP Loan assistance?

The steps on how to **apply for FEE-HELP Loan Assistance for your CA Program course studies** will be provided in the Term 2 '*Subject Enrolment How To Guide Term 2 2023*'. This guide will be available on the CA Program's [Timetables-Fees-Enrolments](#) website from when Term 2 enrolments open on 20 February 2023.

This guide will set out the steps you need to follow to:

- Complete and lodge your electronic Commonwealth **assistance** form (eCAF) through CA ANZ's Student Information System (SIS) called "My Capability – Program"

Provide CA ANZ your proof of citizenship or residency status confirming your eligibility for FEE-HELP Loan Assistance ahead of or at the time of lodging your completed Electronic Commonwealth Assistance Form (eCAF). Note: This information must be uploaded to the location specified in the '*Subject Enrolment How To Guide Term 2 2023*'. You are responsible for providing this information **ONLY** as set out in this How to Guide. For details on the types of Citizenship/Residency evidence you will be required to provide see [Q. 19](#).

7. Can I mix a FEE-HELP loan with another payment method when paying for my CA Program subject enrolments?

Yes. FEE-HELP eligible candidates can use a mix of FEE-HELP and Credit Card payments for any subject they are paying upfront. A mix of payments is not available for subjects that a candidate is covering the payment for using their sponsoring employer's token as this must be sponsored in full. Related further information is available in the CA Program's [Candidate Course Fees Refund Appeals and Review Policy and Procedure](#).

8. Can I pay for a CA Program subject partially using my sponsoring employer's payment token and partially by a FEE-HELP Loan?

No – the sponsoring employer's payment token must be used to cover the full subject tuition fee as the subject enrolment must be sponsored in full.

A mix of payment methods can, however, be used across different subject enrolments. E.g.

- Subject enrolment 1: Candidate covers 100% of required payment using their sponsoring employer's token
- Subject enrolment 2: Candidate covers 100% of required payment using 100% FEE-HELP loan
- Subject enrolment 3: Candidate covers 50% of required payment using 50% FEE-HELP loan and pays 50% upfront by credit card.

Further information on paying for your CA Program course studies is available in the CA Program's [Candidate Course Fees Refund Appeals and Review Policy and Procedure](#).

9. Do FEE-HELP loans have loan fees? Do I pay interest on the loan?

The Government will not apply any loan fee to FEE-HELP loans relating to CA ANZ's CA Program Graduate Diploma of Chartered Accounting (GradDipCA) course as this is a postgraduate course of study. The Government does not charge interest on FEE-HELP debts but does apply indexation to the debt on 1 June each year. (For further information refer to the Government's [Study Assist - Loan repayment](#) web page).

If you are considering a FEE-HELP loan, it is essential that have read the information about the FEE-HELP loan scheme available on the Government's [Study Assist](#) website.

For more information on repaying and viewing an existing HELP debt, visit www.ato.gov.au/getloaninfo (<https://www.ato.gov.au/getloaninfo>) or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

10. When do I start repaying my FEE-HELP loan?

A FEE-HELP loan is an 'income contingent loan' – which means The Australian Taxation Office, or ATO, will calculate your repayments based on your income. When you start working, you will need to declare that you have a HELP debt. Repayments are deducted from your pay by your employer once you reach the '**income threshold**' which is the amount you need to earn before you have to repay your HELP debt.

For more information see Study Assist's [Paying Back Your Loan] <https://www.studyassist.gov.au/paying-back-your-loan>, and MoneySmart's [Paying off your uni debt] <https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying/paying-off-your-unidebt#when>.

If you have an existing HELP debt you can view your loan account online via the ATO website at <https://www.ato.gov.au/Individuals/Study-and-training-support-loans/View-your-loan-balance-online>

11. I already have a HELP debt from prior tertiary studies, what happens if I now use a FEE-HELP loan to help pay some or all of my CA Program course tuition fees?

The Australian Taxation Office (ATO) will include your FEE-HELP loan amounts in their calculation of your total HELP debt when they calculate your HELP repayments based on your income. See [Q. 10](#) for further information on paying back your HELP loan.

12. What are the key differences between FEE-HELP and HECS-HELP Loans?

Some key differences between FEE-HELP & HECS-HELP study assistance are summarised below.

Differences between FEE-HELP & HECS-HELP	FEE-HELP	HECS-HELP
Loan type defined	FEE-HELP is a Commonwealth <u>Assistance</u> Loan. FEE-HELP is available for eligible domestic fee paying students. These places are not subsidised by the Government and tuition fees are set by the approved providers. FEE-HELP is available at both	HECS is a Commonwealth <u>Support</u> Loan. HECS-HELP is a loan for eligible Commonwealth supported students studying at public universities (and some approved private higher education providers)

	public universities and approved FEE-HELP providers.	
Eligibility differences	Nil except as noted under HECS-HELP opposite	Eligibility requirements are the same except must also be enrolled in a be studying in a Commonwealth supported place have sufficient Student Learning Entitlement
Loan requires the student to be enrolled in the provider's eligible higher education course at the census date	YES	YES
Loan can be used for costs of higher education course tuition fees	YES	YES
Loan can be used for costs like laptops, webcams, text books, incidental course fees (e.g. fines), other non-award course fees (e.g. CASM), travel, accommodation	NO	NO
Loan must be repaid when the payee's income threshold has been met as a percentage of taxable income, even if you leave Australia where the percentage increases as your income increases	YES	YES
	The compulsory repayment threshold for the 2022-23 income year will be \$48,361 Paying Back Your Loan	
Loan Application differences	YES Must submit Commonwealth Assistance Form supplying this information A separate form is required for each enrolled course	YES Must submit Commonwealth Support & HECS-HELP Form with this information A separate form is required for each enrolled course
	Form requires supply of Australian Tax File number (TFN), Australian Government issued Unique Student Identifier (USI) and agreement to Loan Terms and Conditions	
Loan processing fee is payable	NO - for postgraduate courses like the GradDipCA course component of the CA Program YES - for undergraduate courses (Not applicable for CA ANZ CA Program course candidates)	NO
Interest is payable on loan	NO	NO
	There is no interest charged on HELP debts. However, indexation is added to your debt on 1 June each year. Indexation is applied to your debt to maintain its real value by adjusting it in line with changes in the cost of living. HELP debts are not indexed until they are 11 months old. See the ATO website for current and past indexation rates.	

13. How is a FEE-HELP loan different to other forms of credit like a bank loan?

HELP loan is 'indexed', meaning your HELP debt increases to keep up with changes in the cost of living each year. The Australian Taxation Office, or ATO, will calculate your repayments based on your income. When you start working, you will need to declare that you have a HELP debt. Repayments are deducted from your pay once you reach the 'income threshold' which is the amount you need to earn before you have to repay your HELP debt.

For more information see Study Assist's [Loan indexation] <https://www.studyassist.gov.au/paying-back-your-loan/loan-indexation>, and MoneySmart's [Paying off your uni debt] <https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying/payingoff-your-uni-debt#when>.

14. Is it correct that you don't have to repay a FEE-HELP loan, it is paid for by the Australian government?

No. You are responsible for repaying the debt, not the Australian government. When you start working, you will need to declare that you have a HELP debt and repayments are deducted from your pay by your employer once you reach the 'minimum repayment threshold' (this is also sometimes called the 'compulsory repayment threshold').

You may also be required to repay your debt if you defer your study or move overseas to work.

For more information see Study Assist's [Paying Back Your Loan] <https://www.studyassist.gov.au/paying-back-your-loan/loan-indexation>, and MoneySmart's [Paying off your uni debt] <https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying/paying-off-your-unidebt#when>.

See the ATO's [Overseas Repayments] <https://www.ato.gov.au/Individuals/Study-and-training-support-loans/Overseas-repayments/> for more information, including how to keep up to date while living abroad.

15. Is it true my FEE-HELP debt will never increase?

No. A HELP loan is 'indexed', meaning your HELP debt increases to keep up with changes in the cost of living each year. The Australian Taxation Office, or ATO, will calculate your repayments based on your income. When you start working, you will need to

declare that you have a HELP debt. Repayments are deducted from your pay once you reach the 'income threshold' which is the amount you need to earn before you have to repay your HELP debt.

For more information see Study Assist's [Loan indexation] <https://www.studyassist.gov.au/paying-back-your-loan/loan-indexation>, and MoneySmart's [Paying off your uni debt] <https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying/payingoff-your-uni-debt#when>.

16. Is it important to understand my own level of debt, especially when there is a change in my circumstances?

Yes. You should consider your HELP debt when you are:

Buying a car or taking out a home loan	If you apply for a bank loan or any other forms of credit, you need to declare that you have a HELP debt. Your HELP debt should be part of any budgeting you do especially if you are thinking about taking out another loan. Use MoneySmart's [Budget planner](https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budgetplanner) to work out where your money is going, and whether your income covers your expenses.
Getting a pay rise at work	The rate you pay back your loan depends on how much you earn and varies from 1-10% of your income. The Australian Taxation Office, or ATO, will calculate your repayments based on your income and as your pay increases, the amount you need to repay will also increase. See Study Assist's [Loan repayment](https://www.studyassist.gov.au/paying-back-your-loan/loan-repayment) for more information.
Working overseas	People working overseas who have a HELP debt have the same repayments obligations as if they were living in Australia. Their repayment is based on their world-wide income. See Study Assist's [What if I move overseas?](https://www.studyassist.gov.au/paying-back-your-loan/what-if-i-moveoverseas) page for more information. See the ATO's [Overseas Repayments](https://www.ato.gov.au/Individuals/Study-and-training-support-loans/Overseas-repayments/) for more information, including how to keep up to date while living abroad.

17. What are some good ways to get more information on the costs of study and FEE-HELP loans?

Ask your friends and family for advice?	Yes	It is never a bad idea to ask friends and family for advice and it is a good place to start. Once you have a better idea about what you want to do, it is also a good idea to do your own research online or get in touch with a government organisation that can give you advice. Visit the [Study Assist website](https://www.studyassist.gov.au/) and MoneySmart's [Studying costs money](https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying/studying-costs-money) for more information.
Get in touch with a government organisation or Study Assistance expert?	Yes	There is a lot of information online from government organisations who can provide tips and information on the cost of study and HELP loans See [Study Assist](https://www.studyassist.gov.au/), and [MoneySmart](https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying) for more information.
Ask a CA ANZ staff member for financial advice?	No	CA ANZ staff, our agents and representatives are not permitted to advise you on the suitability of the costs of your study or HELP loan for your circumstances. When determining how you wish to pay for your CA Program studies, you are responsible for doing your own research or getting in touch with a government organisation that can give you advice.
Wait until you start studying and work it out as you go?	No	Before you start study or access a HELP loan it is important to know what kinds of costs you need to consider and your obligations around repaying your HELP debt. Check [Study Assist](https://www.studyassist.gov.au/) and MoneySmart's [Studying costs money](https://www.moneysmart.gov.au/life-events-and-you/under-25s/studying/studying-costs-money) for more information.

18. What are some key points I should be aware of if accessing a FEE-HELP loan to help pay for my studies?

Accessing a student loan is a great way to pay for your studies, but it is also a big responsibility.

This video from the Australian Government Department of Education at <https://youtu.be/BBzlrTsvKKE> will highlight some of the key points you need to be aware of while you study. For information on how and when to repay your HELP loan, please visit the Study Assist website at <https://www.studyassist.gov.au>

Please note – This video displays the payment percentage rates as 2% to 8%. The income repayment threshold for the 2022-23 income year will be \$48,361 and payment percentage rate is 1% to 10%. For further information on current repayment thresholds and payment percent rates, please visit [<https://www.studyassist.gov.au/paying-back-your-loan/loan-repayment>]

Smart-Tip: You may also wish to visit ASIC's MoneySmart website section on studying <https://www.moneysmart.gov.au/life-events-andyou/under-25s/studying>, which has lots of information to assist you to manage your money while you are studying.

19. What are the types of evidence I need to provide to CA ANZ as proof of my eligibility for a FEE-HELP Loan?

As noted at Q. 6 above, in line with the HESA, CA ANZ, as the Higher Education Provider, has responsibility for ensuring candidates accessing the Commonwealth Assistance Support FEE-HELP Loan are eligible to do so. As part of this responsibility, CA ANZ requires

all candidates eligible and seeking to access FEE-HELP to provide evidence of their Citizenship/Residency status in ahead of or at the time of lodging their completed *Electronic Commonwealth Assistance Form as indicated above*.

The steps on how to supply this evidence to CA ANZ will be provided in the Term 2 **Subject Enrolment How To Guide Release Term 2 2023** which will be available on the CA Program’s [Timetables-Fees-Enrolments](#) website from Term 2 enrolment open on 20 February 2023.

When supplying evidence you should ensure it is as follows and supplied in PDF format.

Australian citizen	Permanent Australian Government humanitarian visa holders	New Zealand SCV Holder
<ul style="list-style-type: none"> A copy of your Australian birth certificate, passport photo ID page, or certificate of citizenship (Only one of these is required) 	<ul style="list-style-type: none"> A copy of your Passport ID page AND Australian Visa letter or label evidencing you hold an Australian Permanent humanitarian visa) (Both items are required) As a Permanent Humanitarian Visa holder, you must be resident in Australia for the duration of your units(s) to meet the CSP and HELP residency requirements. However, any period of residence outside Australia will be disregarded if: (a) it cannot be reasonably regarded as indicating an intention to reside outside Australia for the duration of the subject, or (b) it is required for the purpose of completing a requirement of that subject. 	<p>Examples of proof include:</p> <ul style="list-style-type: none"> Evidence of your SCV status Proof that you resided in Australia as per the timelines above, such as: <ul style="list-style-type: none"> An international movements record https://immi.homeaffairs.gov.au/entering-and-leaving-australia/request-movement-records records evidencing that you first began residing in Australia as a minor at least 10 years immediately before the test day[^] Australian academic transcripts dated when you were a minor School reports / certificates Australian proof of age cards from the time of being a minor Australian candidate ID card or concession card Stamped passport Payslips or payment summaries from the time of being a minor Certificate of application for a TFN, TFN advice or notification of assessment of income tax dated from the time of being a minor <p>Note: If you are a SCV holder you must ensure you have answered ‘yes’ to all the eligibility questions above. If you answered ‘no’ to any of the questions above, you are not eligible for FEE-HELP. You will need to arrange to make your payments as a domestic fee payer. [^]The test day for assessing eligibility against the residency requirements is the day the student successfully applies for a FEE-HELP loan.</p>

You can submit your proof of citizenship/residency documents securely from the open of enrolments for Term 2 2023 by logging into the *My CA web portal* and going to *My Education - My Requests* and selecting the option *Upload Citizenship/Residency evidence (secure)* and uploading your documents.

WARNING: Candidates are cautioned that submitting fraudulent documentation is a criminal offence in Australia that can attract a penalty of imprisonment upon a guilty finding and conviction. For any matter that involves fraudulent behaviour under this Policy and Procedure, the matter will be recorded on CA ANZ’s Fraud Risk Register and will be reported to the CA ANZ’s Professional Conduct Committee for consideration on whether to initiate an investigation and open a complaint in respect of the candidate’s compliance with their obligations as a provisional member of CA ANZ and external enforcement authorities as appropriate.

Please note, where CA ANZ has any doubt about the authenticity of a submitted document CA ANZ may request the candidate to supply a Certified copy of the required document(s).

20. I am a holder of an [ATSI AU Scholarship](#) or [Women in Finance & Economics Scholarship](#). Can I pay for a subject partially using my available scholarship monies and partially using my employee token?

This is not possible. If you wish to pay this way you will need to pay for a subject partially using your available scholarship monies and then paying for the remainder due monies using by credit card. You may wish to liaise with your employer ahead of opting to pay for your subject this way.

21. Why has CA ANZ raised the course fees for overseas candidates studying in Australia from Term 2 2023?

As an approved FEE-HELP provider CA ANZ’s CA Program higher education course fees must align with the relevant minimum indicative course fees for overseas students specified in the legislated HEP Guidelines. Accordingly, CA ANZ’s Course Fees Schedule has been updated to ensure our international candidates studying from in Australia pay the minimum indicative course fees for overseas students specified in the HEP Guidelines.

Information outlining how CA ANZ is minimising the impact of this change for candidates has been provided to current overseas candidates who are studying the CA Program from within Australia on a temporary visa.

New CA Program applicants who are intending to be overseas candidates studying the CA Program from within Australia on a temporary visa may be eligible for a ‘CA ANZ AU Visa Candidate Scholarship’ which has the effect of reducing the CA Program course tuition fees to those paid by domestic candidates studying in Australia. To obtain details please include information on your Australian visa type at the time of applying for admission to the CA Program.

Note: Overseas candidates who are required to hold a student visa for study in Australia are not permitted to enrol in the CA Program (see CA Program information on [Right to study/visa requirements - Australian based applicants](#) on CA ANZ website).

22. What FEE-HELP related CA Program information updates should I be aware of?

The following Program resources have been established or refreshed to help you manage your studies.

- A revised [GradDipCA Course Tuition Fee Schedule and CA Program Timetable covering Terms 2 - 4 2023](#) has been released.
- There is a new [Candidate Course Fees Refund Appeals and Review Policy and Procedure](#) (Fees Policy).
This Fees Policy sets out CA ANZ's principles and procedures for setting, communicating, charging, refunding, re-crediting, and remitting CA Program course fees, and provides explanatory information about registering for a FEE-HELP Loan in Annexure A. Notably, any candidate who notifies CA ANZ of a subject withdrawal on or before the subject's published census date will not be liable for the subject's tuition fee and if accessing FEE-HELP, no FEE-HELP debt will be incurred for the withdrawn subject and (as per current) any tuition fee amount paid upfront to CA ANZ for the withdrawn subject will be automatically refunded to the payee (including any NZ GST paid if applicable).
- The [Candidate Enrolment Terms and Conditions](#) has been updated to provide further information on CA ANZ's Privacy and Personal Information Procedures.
- The [Candidate Complaints Grievances and Appeals Policy and Procedure](#) has been updated making clearer the internal complaints, internal appeals and external appeals processes.
- A [Subject Enrolment How to Guide for Term 2](#) will be released when enrolments open on 20 February 2023.