



Charging a Student Services and Amenities Fee (SSAF) and offering SA-HELP fact sheet

For Higher Education Providers

If you have any questions about the Student Services and Amenities Fee (SSAF) or the SA-HELP loan program, please contact the Department of Education (the Department) at SSAF@education.gov.au.

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Student Services and Amenities Fee (SSAF) overview

Higher education providers (providers) approved under the *Higher Education Support Act 2003* (the Act) may charge a SSAF to support the provision to students of services and amenities of a non-academic nature, regardless of whether students choose to access any of those services and amenities on offer.

Providers may charge full-time students a SSAF of up to **\$351** in **2024**. This amount will be indexed annually and published on the Department's website late August or early September: <https://www.education.gov.au/higher-education-loan-program/approved-hep-information/funding-clusters-and-indexed-rates>.

Providers must **not** charge part-time students more than 75 per cent of the maximum SSAF determined for full-time students. For example, if a provider charges full-time students \$351 in 2024, part-time students may only be charged up to **\$263.25** in 2024. Providers cannot round this amount up to \$264 as this would exceed the 75 per cent rule under the Act. A part-time student is defined as a student undertaking a study load less than 75 per cent of the normal full-time study load.

Providers may charge a different SSAF for particular categories of students, up to the maximum, including a zero amount. For example, a provider may choose to charge an on campus full-time student a SSAF of \$351 in 2024, however may choose to charge an off campus/online full-time student a lesser amount of \$175.50 in 2024 or not charge a SSAF to this category of students at all.

Allowable expenditure of SSAF revenue

SSAF revenue may only be spent in accordance with section 19-38(4) of the Act on the following items:

- providing food or drink to students on a campus of the higher education provider;
- supporting a sporting or other recreational activity by students;
- supporting the administration of a club most of whose members are students;
- caring for children of students;
- providing legal services to students;
- promoting the health or welfare of students;
- helping students secure accommodation;
- helping students obtain employment or advice on careers;
- helping students with their financial affairs;
- helping students obtain insurance against personal accidents;
- supporting debating by students;
- providing libraries and reading rooms (other than those provided for academic purposes) for students;
- supporting an artistic activity by students;
- supporting the production and dissemination to students of media whose content is provided by students;
- helping students develop skills for study, by means other than undertaking *courses of study in which they are enrolled;
- advising on matters arising under the higher education provider's rules (however described);
- advocating students' interests in matters arising under the higher education provider's rules (however described);
- giving students information to help them in their orientation;
- helping meet the specific needs of *overseas students relating to their welfare, accommodation and employment.

Providers may spend SSAF revenue to directly provide a service, to get someone else to provide a service or subsidise a service provided by someone else, or on infrastructure for the provision of a service.

Providers must not allow SSAF revenue to be used to support political parties, or to support the election of a person to a Commonwealth or State or Territory Parliament or local Government body.

SSAF legislative requirements

The SSAF is governed by the *Higher Education Support Act 2003*, the Higher Education Support (Administration) Guidelines 2022 and the Higher Education Support (Student Services, Amenities, Representation and Advocacy) Guidelines 2022.

If a provider charges a SSAF, they must meet SSAF legislative requirements. This includes publishing, reporting and student consultation requirements.

Publishing requirements

Providers who charge a SSAF must publish on their website:

- the cost of the SSAF/enough information for a liable student to understand the total cost of the SSAF for a calendar year;
- the date on which the SSAF is payable (see **note** below);
- the period to which the SSAF relates; and
- a description of the category of persons required to pay the SSAF to allow a person to determine which SSAF amount applies to them.

The above information must be published by 1 October for a SSAF that is payable in the first half of the following year (between 1 January and 30 June) and by 1 April for a SSAF that is payable in the second half of that year (between 1 July and 31 December).

Providers must also publish their completed [SSAF Allocation Report](#) within six months of the end of their annual reporting period (by 30 June or 31 December, whichever is applicable). Further information about the SSAF Allocation Report can be found under the 'Reporting Requirements' heading below.

Note: Providers must determine a date on which the SSAF is payable. This date cannot be earlier than the last day on which a student who is required to pay the SSAF is able to enrol with the provider in a course of study or bridging course for overseas trained professionals. The last day on which a student is able to enrol means the enrolment closing date as specified by the provider.

Also, providers can vary the SSAF or the day on which the SSAF is payable, however this can only occur in certain circumstances and relevant publishing requirements must be met. Please refer to section 18.9 of the of the [Administrative Information for Providers](#) manual for further information. If you have any questions about making a variation to the SSAF or the day on which the SSAF is payable, please contact SSAF@education.gov.au in the first instance.

Reporting requirements

Allocation and expenditure reporting

Providers who charge a SSAF must provide a publicly available report on both their SSAF allocations and actual expenditure for the year as part of their annual reporting and in the form approved by the Minister. The [SSAF Allocation Report](#) is the form approved by the Minister for reporting the allocation of funds. Providers must upload their completed SSAF Allocation Report to their website within six months of the end of their annual reporting period (by 30 June or 31 December, whichever is applicable).

The SSAF Allocation Report is separate to the SSAF expenditure reporting requirements.

SSAF expenditure reporting requirements are specified in the *Financial Statement Guidelines* for Table A and B providers (i.e., universities), and in the [Financial Viability Instructions: Applicants and Providers of FEE-HELP](#) (FVI) for all other approved providers.

To meet the SSAF expenditure reporting requirements, all providers are required to provide to the Department:

- a SSAF acquittal to demonstrate how much SSAF revenue was earned and spent in the reported year; and
- a SSAF certification to confirm that SSAF was charged in accordance with the *Higher Education Support Act 2003* (the Act) and the Administration Guidelines made under the Act, and that SSAF was spent in accordance with subsection 19-38(4) of the Act.

Data reporting

As with other Higher Education Loan Programs (HELP) such as FEE-HELP, you will need to report accurate and complete SA-HELP student liability data to the Department through the Tertiary Collection of Student Information (TCSI) system. Further information about the SA-HELP loan program can be found under the 'SA-HELP' heading below.

Please refer to the [TCSI website](#) for further information, including the due date for the submission of the required data. If you have any questions about reporting in TCSI, please contact TCSIsupport@education.gov.au.

Student consultation requirements

The Higher Education Support (Student Services, Amenities, Representation and Advocacy) Guidelines 2022 require providers who charge a SSAF to formally consult with democratically elected student representatives at their institution about how, specifically, the proceeds from any compulsory SSAF are used. Some providers also choose to consult with the broader student community via a survey or questionnaire. Information about the student consultation process should be published on a provider's website.

The student consultation process must be timely, form part of a provider's annual financial planning, and must include notifying students enrolled and democratically elected student representatives of:

- the purpose of the SSAF;
- the amount of SSAF revenue anticipated;
- the mechanisms to establish priorities for SSAF revenue expenditure; and
- the timing and mechanism available to comment on the proposed priorities.

The student consultation process must be reviewed and approved annually by a provider's governing body.

Once consultation has been undertaken, providers must publish on their website the established priorities, proposed heads of expenditure and projects to be funded.

SA-HELP

SA-HELP (part of the Higher Education Loan Program) is a loan that assists eligible students to pay for all or part of their SSAF in the same way as FEE-HELP assists eligible students to pay for all or part of their tuition fees. Providers may not charge a SSAF unless they are able to properly administer

SA-HELP. This includes, but is not limited to, assessing student eligibility for SA-HELP loans, issuing electronic Commonwealth Assistance Forms (eCAFs) to eligible students and reporting SA-HELP liability data in TCSI.

Please note, students who are eligible to access a SA-HELP loan may still choose to pay their SSAF upfront.

Student eligibility and requesting a SA-HELP loan

SA-HELP eligibility requirements are set out under section 126-1 of the Act. To access a SA-HELP loan, a student must:

- Meet the citizenship or residency requirements under section 126-5 of the Act;
- Be enrolled in a course of study or a bridging course for overseas-trained professionals (as defined in the Act) on the day on which the SSAF is payable;
- Meet the tax file number (TFN) requirements under section 187-1 of the Act;
- Submit a SA-HELP electronic *Request for Commonwealth Assistance Form* (eCAF) on or before the day on which the SSAF is payable;
- Have a Unique Student Identifier (USI) before the day on which the SSAF is payable; and
- Have read the [SA-HELP Information Booklet](#) for the relevant year.

Please note, providers are responsible for assessing a student's eligibility for a SA-HELP loan.

Providers can refer to Chapter 33 of the [Administrative Information for Providers](#) for further guidance on assessing a student's eligibility for SA-HELP, cross-institutional enrolments and remitting a SA-HELP debt.

The SA-HELP Information Booklet is an annual publication with information for students about the SSAF and SA-HELP, it is published on the Study Assist website at: www.studyassist.gov.au/help-publications.

Students must read the SA-HELP Information Booklet for the relevant year before they sign and submit their eCAF to understand the SA-HELP loan program, and their rights and responsibilities when accessing SA-HELP assistance. When a student submits a SA-HELP eCAF, they are declaring that they have read the SA-HELP Information Booklet and are aware of their obligations under SA-HELP. A student's SA-HELP debt is part of their accumulated HELP debt recorded through the ATO. Students repay their accumulated HELP debt through the taxation system once their repayment income is above the minimum repayment threshold. Each year on 1 June, HELP debts are indexed which means an amount is added to a HELP debt to keep up with changes in the cost of living. Indexation means that HELP debts are likely to grow and the amount a student will repay in total will be more than the original amount of the loan.

SA-HELP eCAFs and access to the Government SA-HELP eCAF

The approved electronic Commonwealth Assistance Forms (eCAFs) are the forms that a student must complete to be eligible for a Higher Education Loan Program (HELP) loan, including a SA-HELP loan. Provider's may choose to use their own eCAF, however they must replicate the approved Government eCAFs, these are known as non-Government eCAFs. 'Replicate' means all aspects of the Government eCAFs must be in a provider's non-Government eCAF, without exception.

Providers can access the Government eCAF training site to view eCAF templates in order to replicate their own non-Government eCAF. However, it is recommended that providers use the Government eCAF system to issue eCAFs to their students.

To gain access to the Government eCAF, you must complete and return to the Department the [eCAF System Access Request form](#) for each individual officer requesting access to the system, and/or the [eCAF API System Access Request form](#) for a provider service account. Your individual API provider service account details will be sent to you with the applicable eCAF URL upon the creation of your account details. Please return the completed forms and any questions to HEnquiries@education.gov.au. Third party IT providers supplying software services to approved providers will also require written approval from the related provider.

The API is an Application Programming Interface; it is a system-to-system connection so your student management system will interface directly to the eCAF system. This will mean you do not have to manually upload enrolment information into the eCAF system. This role is a provider server account only role, and one account will be created per organisation.

A training environment is available for the eCAF system which providers can access to familiarise themselves in this environment. In the training environment, providers are able to access definition templates of Government eCAFs to ensure non-Government eCAFs replicate Government eCAFs (which is mandatory). To access the eCAF training environment please email the contact details for each staff member wishing to gain access to HEnquiries@education.gov.au.

Providers should review the [eCAF fact sheet](#) so they are aware of their obligations. An online user manual can be found in either the eCAF live site or the training environment under the 'Help' tab. An eCAF development Google Group has been established where detailed technical information targeted towards developers will be posted. If you would like your system developers (including third party providers) to have access to the group, please email the contact details for each staff member wishing to gain access to HEnquiries@education.gov.au.

If you have any questions, please contact the eCAF team via HEnquiries@education.gov.au.

SSAF refund and SA-HELP debt remission

Providers are expected to develop their own policies in relation to the refund of the SSAF.

A SA-HELP debt can only be remitted if the student does not have a valid tax file number. Please refer to section 33.8 of the [Administrative Information for Providers](#) manual for further information. Please note, the special circumstances provisions are not applicable to SA-HELP debts.

SA-HELP estimates and variations

The SA-HELP estimates, variations and reconciliation processes are similar to that of FEE-HELP.

SA-HELP estimates for the upcoming calendar year are required to be submitted to the Department in October each year. Providers will be notified of the opportunity to submit a SA-HELP estimate for the upcoming year via email. Please contact SSAF@education.gov.au if you would like to update your organisation's SSAF/SA-HELP contacts. You will be required to estimate the number of students expected to access SA-HELP in the upcoming calendar year and the corresponding estimate of SA-HELP liabilities.

SA-HELP variations are processed twice per year and are required to be submitted to the Department in March and September. You will be notified of the opportunity to submit a SA-HELP variation via email.

The Department places significant emphasis on the availability of recent student liability data when assessing SA-HELP estimate and variation requests. This data will be sourced from the Tertiary Collection of Student Information (TCSI) system. Estimate or variation requests without a satisfactory justification, or where the student liability data does not support the request, will not be approved or may be approved for a lesser amount.

SA-HELP advance payments are made according to the UniPay payment schedule. Payments should be received in your nominated bank account within five days of the completion of the UniPay pay run.

PAYMENT ARRANGEMENTS FOR 12 STANDARD PERIODIC PAYMENTS TO PROVIDERS 2024 YEAR				
Payment Number	Reference Month	Payment Date	Cumulative payment Proportion of grant YTD	Periodic payment Percentage of grant this pay
1	January	11-Jan-24	12%	12%
2	February	15-Feb-24	20%	8%
3	March	21-Mar-24	28%	8%
4	April	18-Apr-24	36%	8%
5	May	16-May-24	44%	8%
6	June	13-Jun-24	50%	6%
7	July	18-Jul-24	60%	10%
8	August	15-Aug-24	68%	8%
9	September	19-Sep-24	76%	8%
10	October	17-Oct-24	84%	8%
11	November	14-Nov-24	92%	8%
12	December	5-Dec-24	100%	8%

Reconciliation

Reconciliation of SA-HELP payments paid in the previous year and any prior years will occur after your organisation has verified your final student loan data with the Department. The SA-HELP advance amount that was given to your organisation for the year will be reconciled against the liabilities for your organisation for that year. If your organisation's advance was less than the payable amount, your organisation will be paid the amount owing. Where your organisation's advance was greater than the payable amount, the difference will be recovered from your organisation's advance payments for the current year or by a lump-sum debt invoice.



Resource List

- *Higher Education Support Act 2003*: <https://www.legislation.gov.au/Series/C2004A01234>
- Higher Education Support (Administration) Guidelines 2022: <https://www.legislation.gov.au/Series/F2022L00344>
- Higher Education Support (Student Services, Amenities, Representation and Advocacy) Guidelines 2022: <https://www.legislation.gov.au/Series/F2022L00346>
- Department of Education SSAF webpage: <https://www.education.gov.au/higher-education-loan-program/approved-hep-information/student-services-and-amenities-fee>
- Administrative Information for Providers manual: <https://www.education.gov.au/higher-education-publications/higher-education-administrative-information-providers>
 - See [section 18](#) for SSAF information and [section 33](#) for SA-HELP information.
- Study Assist website: <https://www.studyassist.gov.au/>
 - See the [SA-HELP webpage](#) for an overview of the SA-HELP loan program and the [HELP Publications webpage](#) for the latest SA-HELP Information Booklet.
- *Financial Viability Instructions: Applicants and Providers of FEE-HELP*: <https://www.education.gov.au/higher-education-loan-program/resources/financial-viability-instructions-applicants-and-providers-fee-help>
 - See section 4.5.9 for information about SSAF and SA-HELP expenditure reporting requirements.