**Subject: Higher Education Loan Program**

To my understanding is a loan arrangement by which students can have the fees of the universities deferred to be repaid at a later date once an individual meet an income threshold. However each year the total of one’s help loan increases in-line with the inflation. According to Islam, this is considered ribã (usury) under Muslim Shari’ah and is, per a default understanding, Haram (Prohibited).

As a result Muslims wishing to attend university (or tertiary education in general) have a choice between engaging in a ribã loan or not attending the university at all. Ultimately the result is that the Muslim community is held back and many of the dreams shattered. Most of the talented people which can give benefit to the Australian government are not able to move forward and this is a very frustrating situation for Muslims like me.

I humbly request Australian government to grant interest free loans to the Muslim students so that they can help their community as well as Australian government. Let’s contribute towards a positive change as I am sure that Australia is a land of opportunity for all of us. Save Muslim Students.