

To whom it may concern,

There is a significant problem with the HELP-HECS loan structure as defined in the Interim Report, which provides the Muslim community, one of the many diverse communities of Australia, with a disadvantage in terms of tertiary studies.

The HELP-HECS loan, a loan in which students seeking tertiary studies must pay back more than that of which they borrowed according to the CPI, is problematic for the Muslim community due to it clashing with religious beliefs. As such, Muslims are forced into a dilemma, having to choose between being unable to pursue a tertiary education and potentially compromising their religion or going against their religious beliefs.

This matter can be addressed through consultations between Islamic Councils and experts aware of all areas of the Shari'ah law (Islamic Law). Through this, the loan can be altered and improved to increase access of tertiary education for not only the Muslim community, but also other communities whose beliefs or circumstances may be similar.