



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

For Higher Education Providers

Charging a SSAF

Providers approved under the *Higher Education Support Act 2003* (HESA) may charge a SSAF to support non-academic services and amenities for students, regardless of whether students choose to access those services and amenities [HESA section 19-37(5)]. A provider can charge SSAF up to the prescribed maximum amount for the relevant calendar year, as [indexed](#) annually and published by the Department.

Providers must not charge part-time students (study load less than 75 per cent of the normal full-time) more than 75 per cent of the maximum SSAF determined for full-time students. Providers must not round this amount up as this would exceed the 75 per cent rule [*Higher Education Support (Administration) Guidelines 2022* (Administration Guidelines) section 7]. Providers may charge different SSAF amounts for different categories of students, including a zero amount, in a range of ways (i.e. mode of attendance, type of course, mode of study, or equity status) [Administration Guidelines section 6(3)].

Providers must determine a SSAF payment due date and develop their own policies in relation to the refund of the SSAF. The SSAF payment due date cannot be earlier than the last day on which (enrolment closing date) a student is able to enrol in a course of study with the provider [Administration Guidelines section 8].

SA-HELP

SA-HELP is part of the [HELP](#) scheme and assists eligible students to pay all or part of their SSAF. Providers are responsible for assessing [student eligibility](#) for SA-HELP, initiating [eCAF](#) process (also known as *Request for SA-HELP assistance* form), issuing [CAN](#), and reporting SA-HELP liability data through [TCSI](#) [HESA division 126; *Administrative Information for Providers* (AIP) section 33.2]. A student is taken to incur their SA-HELP debt immediately after the day the SSAF is payable [HESA section 137-16(3)]. A student's SA-HELP debt cannot be remitted once incurred, except where the student does not have a valid [TFN](#) [HESA sections 128-5 and 193-15]. SA-HELP debt is part of a student's accumulated HELP debt recorded through the [ATO](#). HELP debts are indexed annually on 1 June, which means students will repay more than the original loan amount.

SA-HELP estimate or variation requests with inadequate justification, or insufficient student liability data, will not be approved or may be approved for a lesser amount. SA-HELP estimates for the upcoming calendar year (advance payments) must be submitted to the Department in October each year, with payments are made according to the [UniPay payment schedule](#). SA-HELP variations are processed twice annually and must be submitted in March and September. Providers will be notified of estimate and variation submission opportunities via email to their nominated SSAF/SA-HELP contacts. End of year reconciliation of SA-HELP paid for the previous year occurs after a provider has verified the final student loan data with the Department. [AIP section 39.4]

Spending SSAF revenue

Providers may spend SSAF revenue on a list of 19 allowable expenditure items listed under HESA section 19-38(4). Providers may spend SSAF revenue to directly provide a service, engage or subsidise a third-party to provide a service, or on infrastructure for the provision of a service. When delivering health, welfare, advocacy, or career services directly to enrolled students, providers are responsible for ensuring that these services are delivered by trained and qualified staff, including where services are delivered by third-party organisations [*Higher Education Support (Student Services, Amenities, Representation and Advocacy) Guidelines 2022* (SSARA Guidelines section 9)]. 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 reporting

SSAF Expenditure Reporting requirements are specified in the [Financial Statement Guidelines](#) for Table A and B providers (universities), and in the [Financial Viability Instructions: Applicants and Providers of FEE-HELP](#) (FVI) for all other approved providers. Providers must submit SSAF Expenditure Report to the Department within six months of the end of their annual reporting period (by 30 June or 31 December, as applicable). Providers must also submit a SSAF acquittal showing how much SSAF revenue was earned and spent in the reported year, and a SSAF certification confirming that SSAF was charged and spent in accordance with HESA and associated guidelines.

Providers are required to publish the [SSAF Allocation Report](#) outlining how SSAF was allocated and spent in a particular year and how democratically elected student representatives were consulted on the use of SSAF revenue, specifically the proceeds from any compulsory SSAF. The SSAF Allocation Report does not require financial audit by an accountant. For reporting purposes, the 19 allowable expenditure items [HESA section 19-38(4)] are grouped into mandatory 'Key Areas' and providers must report against these Key Areas. Providers must also submit the SSAF Allocation Report to the Department by 30 June via email to SSAF@education.gov.au [SSARA Guidelines section 19(5)]. Providers with funding agreements for the relevant year under [CGS](#) [HESA part 2-2] must **publish** their completed SSAF Allocation Report on their website by 30 June [HESA section 19-67(1)].

Providers must allocate a minimum of 40 per cent of actual SSAF revenue collected to one or more student-led organisations before the end of the calendar year [HESA section 19-39]. Providers have discretion in the allocation of the remaining 60 per cent of SSAF revenue.

Student-led organisation

An organisation is considered student-led if its governing body comprises a majority of students and/or alumni (that were enrolled with the provider in any of the 3 immediately preceding calendar years) who have been democratically elected by the current student population of the provider

[HESA section 19-39(3)]. Providers must also be satisfied that student-led organisations meet the governance requirements, including that the organisation operates independently of the provider, prepares and publishes annual audited financial statements recording all income and expenditure, maintains and complies with corporate governance standards, and delivers the services to students specified under section 19-38(4) of HESA [SSARA Guidelines section 20].

Student-led organisations may contract a third-party organisation to deliver a service and spend their SSAF revenue allocated to them by their provider. Providers are responsible for working with student-led organisations to ensure legislative requirements are met and SSAF expenditure remains compliant. If a provider has sufficient evidence that SSAF funds are not being used for the allowable purposes set out under section 19-38(4) of HESA, the provider has an obligation to act.

Student consultation

Providers are required to formally consult with democratically elected student representatives about how, specifically, the proceeds from any compulsory SSAF are used. Some providers may choose to consult with the broader student community via a survey or questionnaire. The student consultation process must be timely, integrated into the provider's annual financial planning, reviewed and approved annually by the provider's governing body. Providers must notify enrolled students and democratically elected student representatives of the purpose of the SSAF, the anticipated SSAF revenue, the mechanisms to establish priorities for SSAF revenue expenditure, and the timing and mechanism available to comment on the proposed priorities. Providers must **publish** information about the student consultation process on their website and in their annual report. Once consultation has been undertaken, providers must **publish** the established priorities, proposed heads of expenditure and projects to be funded. [SSARA Guidelines section 19]

Publishing SSAF information

Providers must publish on their website the amount of SSAF, the date SSAF is payable, the period to which SSAF relates, and the categories of students to whom the SSAF relates. The information must be published by 1 October for SSAF payable between 1 January and 30 June of the following year (first half) and by 1 April for SSAF payable between 1 July and 31 December of that year (second half). [HESA section 19-37(6); Administration Guidelines section 10]

Providers may vary the SSAF amount or the SSAF payment due date, or both, where necessary due to new circumstances that did not apply when SSAF, or the SSAF payment due date, was determined, or to correct an administrative error. A provider must notify the Department of its intention to vary its published SSAF information in writing to SSAF@education.gov.au at least five working days before making the variation. The variation can only be made up to two months before the commencement of the course of study, if the variation would not disadvantage students [Administration Guidelines section 9]. A provider must publish the varied SSAF information no later than two weeks after making the variation [Administration Guidelines section 11(2)].

Any queries or concerns relating to SSAF or SA-HELP can be directed to SSAF@education.gov.au. A Frequently Asked Questions (FAQ) is also available on the Department's [website](#).