# RURAL AND REMOTE HIGHER EDUCATION LOAN PROGRAM (HELP) DEBT REDUCTION

## REVIEW TERMS OF REFERENCE

I, Jason Clare, Minister for Education, initiate an independent review of the operation of the special measures for location-preferred HELP debtors, in accordance with section 144-20 of the *Higher Education Support Act 2003.*

The review will:

* 1. consider the effectiveness of the current HELP Debt Reduction Program to attract and retain:
		1. Medical practitioners and nurse practitioners in rural, remote and very remote locations, and
		2. Teachers in very remote locations
	2. consider the levels of take up of the HELP Debt Reduction Program by those who are:
		1. Medical practitioners and nurse practitioners or studying to be so
		2. Teachers or studying to be so
	3. consider how the HELP Debt Reduction Program operates in relation to other offerings or schemes to benefit medical practitioners and nurse practitioners and teachers offered by:
		1. the Australian Government
		2. State and Territory governments
		3. Local governments
		4. Industry or business or any other non-government organisations
	4. consider the current eligibility requirements of the HELP Debt Reduction Program and how they are being applied and any adjustments that may be needed to ensure they are appropriate and consistent;
	5. consider the current operational delivery of the HELP Debt Reduction Program and how efficiently and effectively the program is being delivered within current resources;
	6. consider, and make recommendations to the Australian Government about future opportunities for the HELP Debt Reduction Program including:
		1. which sectors may be those with future high skill needs in rural, remote and very remote Australia based on Australian Government analyses with a focus on the health, mental health and education sectors;
		2. whether the current definitions of rural, remote and very remote used in the program are appropriate for settings that apply to some of these workforces, for example where teachers are required to work at different campuses of a school that are located in different classifications;
		3. whether there are more effective ways that that funding for the program could be used to meet the objectives of the program; and
		4. how delivery of the program could be enhanced including timeframes for the assessment of applications and the use of secure digital technology platforms in receiving applications, and
	7. report on any other relevant matters raised by stakeholders relating to the HELP Debt Reduction Program.

The review will include consultation with:

* 1. rural, remote and very remote health, mental health and education service providers;
	2. the National Rural Health Commissioner;
	3. the Regional Education Commissioner;
	4. professional organisations;
	5. national peak bodies;
	6. unions; and
	7. the Australian Tertiary Education Commission, Jobs and Skills Australia, and other Australian Government departments and agencies.
1. The review is to be conducted within three months of commencement and a report of the review is to be provided to me by no later than mid-November 2025.

Jason Clare

Minister for Education

[Authority: Section 144-20 of the *Higher Education Support Act 2003*]