

About Fee-Help

Fee-Help is a government loan given to eligible ECGI students who satisfy the eligibility requirements - you must be an Australian citizen. Fee-Help pays for tuition AND therapy fees for our Post-Graduate Diploma in Gestalt Therapy.

The therapist will invoice East Coast Gestalt (showing name, address, dates of consultation, whether GST is claimed and delivered at the end of each month) and we will send them a cheque.

You are eligible for Fee-Help if you are an Australian Citizen and accepted into our course. You are not eligible if you are a Permanent Visa holder or from New Zealand or overseas. You will need to provide a Tax File Number. If you apply for Fee-Help and then withdraw after the start of the course and after the Census Date you are liable for the debt for the whole year.

To apply please fill in the government Request for Fee-Help Assistance Form available from our office before the commencement of the course.

Fee-Help can cover tuition fees up to \$80,000 and the debt incurred will then be made as repayments at a rate calculated by the Tax Office and is indexed to your income (only your income and does not include that of your spouse).

The income threshold is \$39,825 and for example there is a 4% repayment rate if your income is \$40,000. Your repayments increase as your income increases. You start repaying your debt when your income is above the minimum threshold for compulsory repayment even if you are still studying.

You can make voluntary repayments and if you pay in bulk sums - over \$500 - there is a 10% discount.

There is no interest charged for your debt - though it is indexed to maintain its real value.

For more information go to <http://www.goingtouni.gov.au>