



Defer or amend your compulsory repayment or overseas levy

How to download and complete an application form to defer your study or training support loan.

Last updated 9 October 2024

You may be able to defer or amend your compulsory repayment for your:

- Higher Education Loan Program (HELP)
- Higher Education Contribution Scheme (HECS)
- VET Student Loan (VSL)
- Student Financial Supplement Scheme (SFSS)
- Student Start-up Loan (SSL)
- ABSTUDY Student Start-up Loan (ABSTUDY SSL)
- Australian Apprenticeship Support Loan (AASL) – previously known as Trade Support Loan (TSL)
- HELP, VSL or AASL overseas levy.

You need to show that either:

- making your repayment has caused or would cause you serious hardship
- there are other special reasons that make it fair and reasonable to defer making your repayment.

If you aren't eligible to defer your compulsory repayment, you may be able to enter into a payment plan for your income tax debt (which includes the compulsory repayment).

For more information, see [Tax support for individuals](#).

How to apply to defer or amend your payment



Find out how to make an application to amend or defer your compulsory repayment.

When you can apply – time limits



Find out about time limits.

How to complete your application form



Find out how to complete your application form.

Lodging your application



Find out about lodging your application.

After you have applied



We will advise you of our decision in writing within 28 days of receiving your application.

More information



How to download and complete an application form to defer your study or training support loan.

QC 18874

How to apply to defer or amend your payment

Find out how to make an application to amend or defer your compulsory repayment.

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You can make an application to amend or defer your compulsory repayment by completing a *Defer or amend your compulsory repayment or overseas levy* form.

You can download the form and either:

- print the form and complete it by hand
- fill in the form on screen, and either
 - print a copy and post it to us
 - email it to us.

Some questions on the application form have directions and information to help you provide the right answers. Other questions will direct you to this page for instructions.

Download the *Defer or amend your compulsory repayment or overseas levy* (NAT 2471, PDF 424KB) application form.

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When you can apply – time limits

Find out about time limits.

Last updated 9 October 2024

HELP, VSL, SSL, ABSTUDY SSL and AASL (previously known as TSL)

Compulsory repayments and overseas levy relate to particular years for each loan type and there are time limits that apply to defer them:

- HELP – 2005–06 and later income years

- AASL – 2014–15 and later income years
- SSL/ABSTUDY SSL – 2016–17 and later income years
- HELP/AASL overseas levy – 2016–17 and later income years
- VSL and VSL overseas levy – 2019–20 and later income years.

If you have lodged your tax return

If you have received a notice of assessment, notice of overseas levy or amended assessment that includes a compulsory repayment or overseas levy, you must make your application to amend the compulsory repayment or overseas levy within 2 years after the day the notice was issued.

If you apply outside this time period, you must provide reasons to justify the late application.

If you haven't lodged your tax return

If you have not yet lodged your tax return and you do not want a compulsory repayment or overseas levy raised on your notice of assessment or notice of overseas levy for that particular year, you may apply to defer the repayment for the following years:

- current income year
- previous income year
- next income year.

We cannot consider an application made outside these years.

If you have lodged your return, but not yet received an assessment, please wait until you get your assessment before applying.

HECS

Compulsory HECS repayments only relate to 2004–05 and earlier income years. You can apply to defer your compulsory HECS repayment at any time.

Financial Supplement

You can apply to defer your compulsory Financial Supplement repayment at any time.

Note: You cannot apply for a partial reduction of a compulsory Financial Supplement repayment.

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How to complete your application form

Find out how to complete your application form.

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Section A: Personal details

Section B: Details of amendment or deferment request

Section C: Reason for your application to amend or defer

Section D: Household income and expenditure

Section E: Assets and liabilities

Section F: Do you want to nominate a representative

Section G: Declaration

Section A: Personal details

We are authorised to collect your TFN. You are not required by law to provide it; however, quoting your TFN reduces the risk of administrative errors that could delay the processing of your application.

Section B: Details of amendment or deferment request

Complete Question 6 for a compulsory repayment and Question 7 for an overseas levy.

Also, check whether time limits apply – see [When you can apply](#).

6. Details of compulsory repayment to be amended or deferred

Compulsory repayments can include:

- **HELP** – compulsory Higher Education Loan Program repayments only relate to 2005–06 and later income years
- **HECS** – compulsory HECS repayments only relate to 2004–05 or earlier income years
- **VSL** – Compulsory VET Student Loan repayments only apply to the 2019–20 and later income years
- **Financial Supplement** – there are no time limits for applying to defer your compulsory Financial Supplement repayment.
- **SSL/ABSTUDY SSL** – compulsory Student Start-up Loan and ABSTUDY Student Start-up Loan repayments only relate to 2016–17 and later income years
- **AASL** – compulsory Australian Apprenticeship Support Loan (AASL) – previously known as Trade Support Loan (TSL) – repayments only relate to 2014–15 and later income years.

You can also apply to reduce your compulsory repayment raised on your notice of assessment. For example, you may wish to reduce your compulsory repayment on your income tax notice of assessment to nil. Indicate the income years you wish to apply for and the amount to be reduced.

For more information about reducing your compulsory repayment, phone us on **1300 650 225** between 8.00 am and 6.00 pm AEDT, Monday to Friday.

7. Details of overseas levy to be amended or deferred

Overseas levy can include:

- **HELP** – HELP overseas levy only relates to 2016–17 and later income years
- **VSL** – VSL overseas levy only relates to 2019–20 and later income years.

- **AASL** – AASL overseas levy only relates to 2016–17 and later income years.

You can also apply to reduce the overseas levy raised on your notice of overseas levy. For example, you may wish to reduce the amount of overseas levy on your notice of overseas levy to nil. Indicate the income years you wish to apply for and the amount to be reduced.

For more information about reducing your overseas levy, phone us on **1300 650 225** between 8.00 am and 6.00 pm AEDT, Monday to Friday. If you are calling from overseas, phone **+61 2 6216 1111** and ask for the Loan Accounts Service Delivery line on **1300 650 225**.

8. Reason for applying for an amendment outside the time limits

Provide reasons for why your application should be considered if it is outside of the time limits.

This question should only be completed where you have already received a notice of assessment or notice of overseas levy for the relevant year and it is more than 2 years after the date on the notice.

Note: If you have not lodged your return and do not want a compulsory repayment (or overseas levy) raised on your notice of assessment (or notice of overseas levy) for that particular year, you may apply to defer the assessment for that year if it is the current income year, the previous income year, or the next income year. We cannot consider an application made outside these years.

Section C: Reason for your application to amend or defer

9. Reason for your application

Indicate your reason for applying for a deferment or amendment by placing an **X** in the boxes that apply to your situation. Your reason may include:

- serious hardship
- other special reasons.

If you are applying on the grounds of other special reasons, and these do not include financial reasons, you only need to complete this question and go to [section F](#).

Serious hardship

Serious hardship exists when you are unable to provide food, accommodation, clothing, medical treatment, education or other necessities for you, your family or other people for whom you are responsible.

If your expenditure exceeds your income, it does not automatically mean that your application will be successful under serious hardship. We consider other factors, such as your actions or decisions.

There are several types of assets that are generally regarded as normal and reasonable possessions. You are not expected to sell these to meet a compulsory repayment or overseas levy. These assets include:

- your home
- your motor vehicle
- tools of trade.

To pay a compulsory repayment or overseas levy, you will not be expected to use any cash on hand or a bank balance which you need to meet the cost of your necessities.

If you have assets such as rental property, shares or other investments, you may be regarded as having the capacity to make your repayment without suffering serious hardship.

You must clearly describe in writing your own particular situation and why the repayment will cause you serious hardship.

Other special reasons

These cover any unusual or exceptional circumstances that do not qualify as serious hardship. For example, natural disasters affecting you, death or serious illness in the family that requires you to travel, or if you had not commenced study in the year that a compulsory repayment or overseas levy was raised on your notice of assessment or notice of overseas levy.

If you consider that there are other special reasons why you should not have to make your compulsory repayment or pay the overseas levy,

you should clearly explain the grounds and reasons for your claim.

Section D: Household income and expenditure

You only need to complete this section if you are asking to defer or amend your compulsory repayment or overseas levy due to serious hardship.

Use Australian dollars for all amounts.

10. Do you have any dependants (or other people) who rely on you for financial support?

List anyone you consider to be a dependant. In general we consider a dependant to be:

- a child
- a student under 25 years old who is studying full-time and still living with you
- your spouse or partner
- an invalid relative.

Indicate the age of each dependant and if they personally receive a regular income (for example, Austudy, Age Pension).

11. Are you currently employed?

If 'No', supply the date and reason you stopped working (for example, termination of employment). Payments from an eligible termination payment (ETP) or redundancy package include:

- an ETP, which is a lump sum paid to you by your payer when you retire or cease employment
- a redundancy package paid to you as a lump sum by your payer when you cease employment.

12. Is your spouse or partner currently employed?

If 'No', supply the date and reason they stopped working (for example, termination of employment).

13. Your fortnightly income

Where requested, specify the amount received by you and your spouse or partner.

If you have added an amount to 'Any other sources of regular fortnightly income', specify what type. Include payments received over an income year, for example:

- bonuses
- director's fees
- net foreign income
- Defence Force Reserve income.

Show these as fortnightly amounts.

Your combined fortnightly expenses

Where requested, specify the expenses incurred by you and the household.

If you have added an amount to 'Other', specify the type, for example:

- donations
- gifts
- pets
- holidays and travel.

Section E: Assets and liabilities

This section collects information in relation to:

- assets acquired or disposed of in the last 2 years
- any liabilities.

These assets and liabilities may be in your name, or in joint names with your spouse or other people.

14. Have you acquired or disposed of any assets in the last 2 years?

List any asset acquired in the last 2 years. Assets include homes, rental properties, motor vehicles, shares or other investments. If you disposed of any assets in the last 2 years, indicate how the funds were used.

15. Minimum fortnightly repayment for liabilities

List your liabilities owing for mortgages, personal loans (including reasons for each personal loan) and credit card debts. We may ask you to provide evidence of these debts such as loan contracts, conditions of the loan repayments and credit card statements.

16. What is the estimated value of household furniture and personal effects owned by you or jointly owned with your spouse?

Estimate the total market value of your furniture and personal effects.

17. List accounts held at banks, credit unions, building societies, cooperative societies or other financial institutions, include accounts held in joint names and accounts held under other names.

List all of your accounts held at financial institutions. If you need more space, you can attach additional pages.

Section F: Do you want to nominate a representative

Complete this section if you would like to appoint a representative to deal with us on your behalf about any matters relating to this application.

Section G: Declaration

Once you have completed this application, you need to read and sign the declaration.

If an authorised person is signing the declaration, then the name and contact details fields will need to be completed.

In signing the declaration you are stating that you have provided true and correct information. Penalties may be imposed for giving false or

misleading information.

For details about the personal information we collect from you see [Privacy notice – Study and training support loans – defer or amend your compulsory repayment or overseas levy](#).

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Lodging your application

Find out about lodging your application.

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[How to lodge](#)

[Posting your application](#)

[Faxing your application](#)

[Emailing your application](#)

How to lodge

You can either:

- print this form by selecting the **Print** button on the form, complete it by hand and post it or fax it to us
- fill in the form on screen and either
 - email it to us by selecting the **Email** button
 - print a copy by selecting the **Print** button and post it or fax it to us.

Note: Make a copy of your application for your own records before you send it.

Posting your application


If you are posting your completed application, include any attachments and post it to:

Australian Taxation Office
PO Box 1032
ALBURY NSW 2640

Faxing your application

You can fax your application and any attachments to **1300 130 900**.

Emailing your application

You can send your completed application by email, by using the **Submit by email** button, or emailing us at HELA@ato.gov.au .

Warning: You should be aware the internet is not always a secure environment. By pressing **submit**, this form will be sent to the ATO via email. We don't control the path of inbound/outbound emails so the privacy of personal information sent by email can't be guaranteed. Instead, you may wish to print and mail or fax the request to us.

Note: If you have emailed your application, we may contact you by email to request further information. We will identify the parts of the application that are incomplete or additional documents we require.

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After you have applied

We will advise you of our decision in writing within 28 days of receiving your application.

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If your application is successful

If your application is not successful or is different from the amount requested

If you are unable to pay your income tax debt on time

If your application is successful

If your application is successful and you had a compulsory repayment or overseas levy included on an assessment, we will amend your tax assessment, taking out the amount of the repayment or levy that was deferred.

The amended notice of assessment you receive may not show a refund. It may simply show a reduction of your total outstanding tax debt.

Your compulsory repayment or overseas levy is not waived. It is added back on to your accumulated debt, which we continue to index. A compulsory repayment/overseas levy will be included again on an assessment in the next income year that your repayment income is above the minimum repayment threshold. If you want to defer your repayment or levy in later years you will need to reapply.

If you have additional amounts withheld from your payments in Australia and have been granted a deferment for the current or future income years, we will send you a **PAYG withholding variation short application (NAT 5425)**. When we receive your completed application, we will advise your payer of the reduced amount to withhold. Your compulsory repayment or overseas levy may be deferred for any period we consider appropriate. However, in most circumstances it would not be deferred for more than one year.

If your application is not successful or is different from the amount requested

If your application is not successful or is different from the amount requested, we will send you a letter including an explanation of the reasons for the decision. If you are unhappy with the decision, you may:

- lodge a new application to defer/amend the compulsory repayment or overseas levy if you have any new grounds or supporting documents not supplied with the first application

- apply to us for a review of our decision.

If you apply for the decision to be reviewed, you must make the request in writing within 28 days after the day you receive notice of the decision. We will tell you the outcome of the review within 28 days of us receiving your request.

If you disagree with our decision, you may then apply to the Administrative Review Tribunal (ART) for a review of our decision. The application must be lodged with the ART within 28 days of the letter advising you of the outcome of the review.

If you are unable to pay your income tax debt on time

If you are unable to pay your income tax debt on time, you may be able to enter into an arrangement to pay by instalments. For more information see [Help with paying](#).

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More information

How to download and complete an application form to defer your study or training support loan.

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[Online services](#)


[Phone](#)

Online services

You can use our online services to view your loan balance and other information, such as your payment reference number (PRN) and

voluntary repayment options.

You can also complete a **Non-lodgment advice** to notify us that you do not need to lodge a tax return for a particular year.

To access our online services for individuals, you need to create a [myGov](#)  account and link it to the ATO.

If you already have a myGov account linked to the ATO, you can log in at any time.

As your loan information is transferred to us from other government agencies, there may be a delay between when you incur the loan and when it is reflected in your loan balance.

At any time during the year, you can phone us to request a statement.

Phone

- **13 28 61** for information about HELP, VSL, SFSS, SSL, ABSTUDY SSL or AASL and personal tax topics. We can help you
 - understand how repayments are calculated and how indexation works
 - get the balance of your account
 - confirm a voluntary repayment
 - confirm your HELP, VSL, SFSS, SSL, ABSTUDY SSL or AASL PRN
 - order a HELP, VSL, SFSS, SSL, ABSTUDY SSL or AASL account information statement
- **1300 650 225** for help with
 - the effect of bankruptcy on your debt
 - partial deferments
 - completing the *Defer or amend your compulsory repayment or overseas levy* (NAT 2471) form.

Note: If you are calling from overseas, phone **+61 2 6216 1111** then ask for the Loan Account Service Delivery line on **1300 650 225**.

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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