

FEE ALTERNATIVES FOR DOMESTIC POSTGRADUATE COURSEWORK STUDENTS

If you are:

- an Australian or New Zealand citizen,
 - a holder of a permanent resident visa
- you may, depending on the course you are enrolled in, have a choice of what type of student fees you pay - domestic tuition fees or student contribution. These are quite different from each other and you are encouraged to investigate your options and to make an informed decision about which option suits you best. The student contribution amount that a Commonwealth supported student pays is less than the tuition fee for the same subject. However, if you are working and your study is related to your work, tuition fees may be tax deductible, whereas student contribution amounts are not.

COMPARISON OF FEE ALTERNATIVES:

TUITION FEE PAYING:

You pay the full cost of study.

EXAMPLE OF COST PER SUBJECT:

Social Work (3 credit point subject)*

Upfront payment: \$2 160.00

Deferred payment: \$2 160.00

*Please note: example based on **2016 domestic tuition fees**. Costs per subject may vary, depending on credit points and subject discipline.

DO I HAVE TO PAY MY FEES UP FRONT?

If you are an Australian citizen, New Zealand citizen who meets certain criteria or holder of a permanent humanitarian visa admitted to an award course, and meet the residency requirements, you are eligible to defer payment of tuition fees through the Australian Tax Office (ATO). Other New Zealand citizens and holders of a non-humanitarian permanent visa have to pay the full amount upfront.

IS THERE A DISCOUNT FOR PAYING UP FRONT?

No.

ARE THERE ANY TAX BENEFITS?

Tax benefits may be available. Contact the Australian Tax Office on 13 28 61 or consult an independent tax accountant before making a decision about what type of fees to pay.

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COMMONWEALTH SUPPORTED PLACE:

You pay part of the fees (student contribution) and the Government contributes the rest.

EXAMPLE OF COST PER SUBJECT:

Social Work (3 credit point subject)*

Discounted Upfront payment (90% of full amount): \$703.80

Full Upfront payment or Deferred payment: \$782.00

*Please note: example based on **2016 student contribution amounts**. Costs per subject may vary, depending on credit points and student contribution band. Band information for subjects is available through [Subject Search](#)

CAN I BE COMMONWEALTH SUPPORTED IN MY COURSE?

Only if your course is listed [here](#)

DO I HAVE TO PAY MY FEES UPFRONT?

If you are an Australian citizen, New Zealand citizen who meets certain criteria or holder of a permanent humanitarian visa admitted to an award course, and meet the residency requirements, you are eligible to defer payment of student contributions through the Australian Tax Office (ATO). Other New Zealand citizens and holders of a non-humanitarian permanent visa have to pay the full amount upfront.

IS THERE A DISCOUNT FOR PAYING UP FRONT?

Yes, a 10% discount is available to Australian citizens, certain New Zealand citizens and holders of a permanent humanitarian visa who make an upfront payment of \$500 or more (discount will be abolished from 1/1/2017).

There is no discount available to other New Zealand citizens or holders of a non-humanitarian permanent visa.

ARE THERE ANY TAX BENEFITS?

No, student contributions are not a tax deductible expense. The Commonwealth is already contributing toward the cost of study for Commonwealth supported students.

HOW DO I INDICATE MY CHOICE OF FEE LIABILITY?

Follow the instructions [here](#)

FURTHER INFORMATION:

JCU Student Centre: 1800 246 446  Enquiries@jcu.edu.au

Fees and Financial Support

Read the relevant government publications:

[FEE-HELP Information](#)

[SA-HELP Information](#)

[HECS-HELP Information](#)