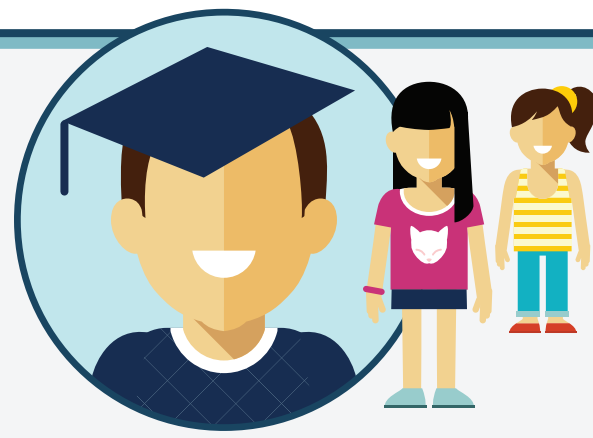




What the HECK is

HECS?



HECS-HELP is a government loan



STUDY NOW
and pay later

NO amount limit

NO interest charged

NO fee

Yay!



2 WAYS to pay it off



COMPULSORY REPAYMENTS

Automatic repayments start when earning **\$46,620** or higher

Repayment rate starts at **1%**

Increases as your income increases



VOLUNTARY REPAYMENTS

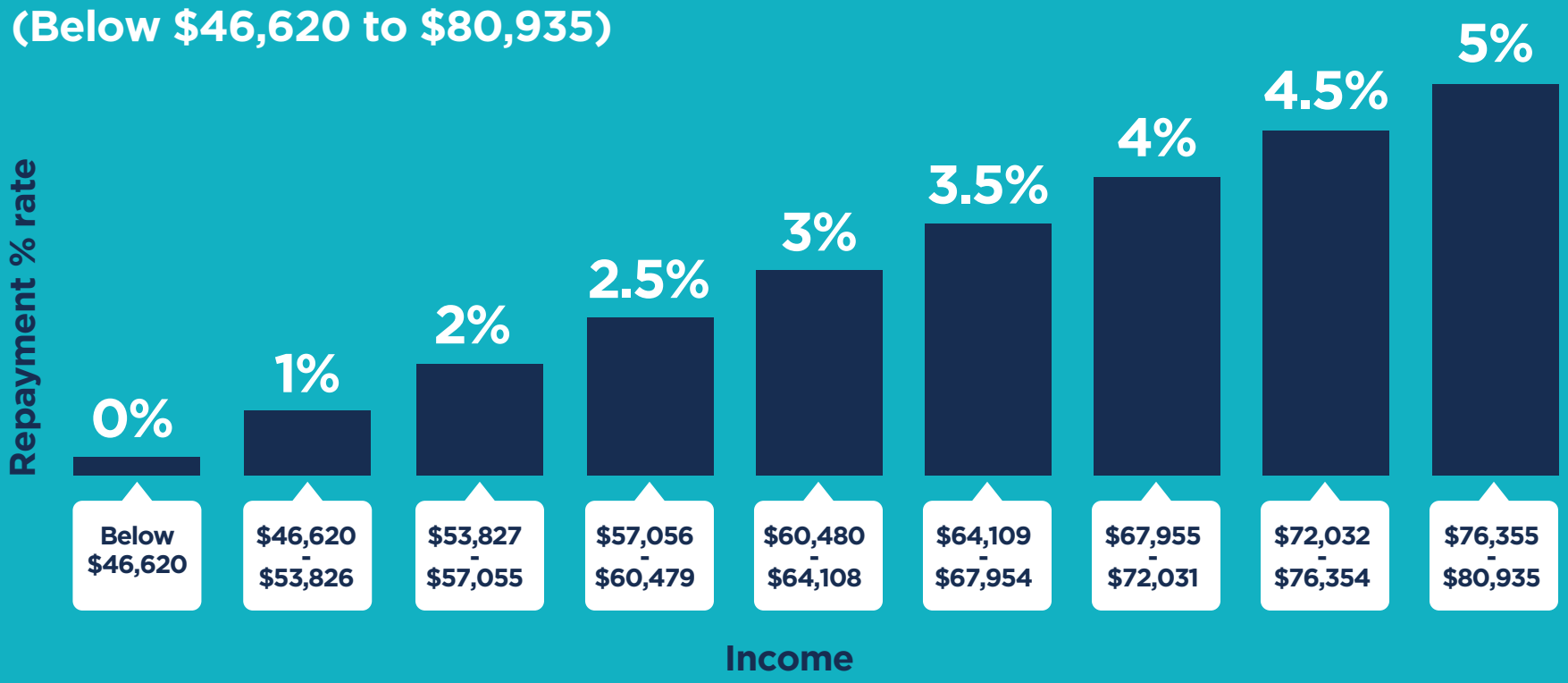
Make any time regardless of income

Pay by **BPAY** or **credit card**

Helps in the long run



2020-2021 Repayment threshold (Below \$46,620 to \$80,935)



2020-2021 Repayment threshold (\$80,936 to \$136,740 and above)

