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**Sent:** Tuesday, 14 February 2023 4:52 PM  
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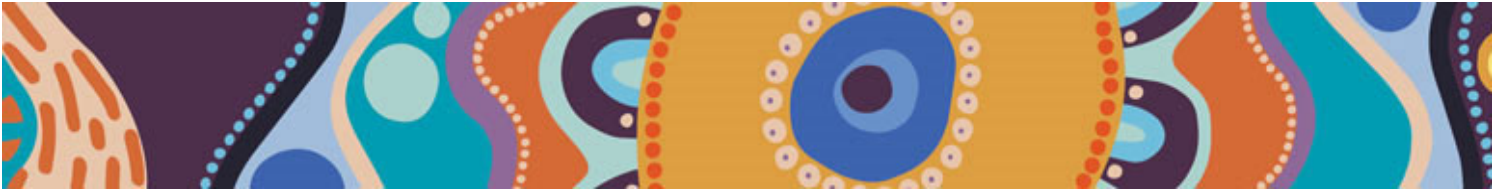
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**Subject:** Australian Universities Accord IDC Meeting - Slides and report analysing public submissions [SEC=OFFICIAL]

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Systems and Governance Policy | Australian Universities Accord Branch  
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Australian Government  
Department of Education

# Submissions on priorities for the Australian Universities Accord

Prepared by Nous Group

## Repayment Threshold

The salary threshold at which graduates are required to begin repaying their HELP loans was identified as a growing challenge by five submissions.

*“The HECS repayment threshold for 2022/23 is \$48,361. In 2017-18 it was \$55,874. Australians commence repayment of their HECS debt at an income threshold that is only 12.6% above the national annual minimum wage of \$42,255. This is an unacceptable burden on students in an environment of escalating inflation, interest rate rises, reduction of funding for university education, increases in indexation of HECS debt, incremental wage growth and shouldering the tax burden of supporting older Australians. The coalescing of these factors exemplifies the regressive circumstances Australian students face when choosing to commit to tertiary education. Changes to HECS are often not based on economic theory or evidence-based analysis, but are driven by compromise to achieve specific political objectives.” –*

**National Centre for Student Equity in Higher Education**



**PDR Number:** MC23-002053

**Subject:** HECS Debt Increasing with Inflation

**Requested Input:**

The Higher Education Loan Program (HELP) ensures that all Australians, regardless of their background or financial means, can access higher education without upfront fees. There is no commercial interest rate charged on HELP loans. However, when the debt is more than 11 months old, the balance is subject to indexation, which is applied on 1 June each year. Indexation maintains the real value of the debt in line with changes in the cost of living as measured by the Consumer Price Index (CPI).

In the 2022-23 October Budget, the Government announced the Australian Universities Accord. The Accord is a review of Australia's higher education system by a panel of eminent Australians, chaired by Professor Mary O'Kane AC. It will deliver recommendations to Government to drive accessibility, affordability, quality, certainty, sustainability and prosperity in the sector. The Accord has a broad Terms of reference, and it has been asked to consider a variety of issues relevant to higher education, including course prices and HELP debts.

The Panel will engage across all sectors and groups affected by higher education policy, including students and parents. Information on the Australian Universities Accord and consultation opportunities will be published on the Department of Education's website as they become available: <https://www.education.gov.au/australian-universities-accord>. Recently, the Accord released a discussion paper setting out a list of questions and some initial findings on the state of higher education. They are currently inviting submissions.

**Cleared By:** s22

**Cleared Date:** 24 February 2023