

**Senate Committee: Education and Employment**

**QUESTION ON NOTICE  
Supplementary Budget Estimates 2015 - 2016**

**Outcome: Higher Education Research and International**

**Department of Education and Training Question No. SQ15-000758**

Senator Carr, Kim provided in writing

***Higher Education Loan Program***

**Question**

In regards to the Higher Education Loan Program:

(a) What information does the Department provide to the Government Actuary to enable the Actuary to make estimates of doubtful or bad debt?

**Answer**

The department provides the Australian Government Actuary (AGA) with the information in the table below annually for each student accessing a HELP loan during the reference calendar year:

Student ID
Provider code
Commonwealth Higher Education Student Support Number (CHESSN)
Gender
Date of Birth
Student Status (type of loan accessed)
Level of course
HELP debt amount incurred
Loan fee amount
Equivalent Full-time Student load (EFTSL)
Unit of study census date
Reference reporting year/period

AGA also receives demographic, transaction and income information on individuals who have incurred a HELP debt annually from the ATO for the reference financial year period. This information is used by AGA to project future repayments.