

Government loan to assist your Medical Program

Can I use a government loan to pay for my study?

Higher education students may be eligible for a Higher Education Loan Program (HELP) loan from the Australian Government to help pay for the cost of their study, that they will repay later through the taxation system. At Bond University you may be eligible to access FEE-HELP (FH) and SA-HELP.

Will FEE-HELP (FH) cover the entire cost of my Bond medical degree?

No. There is a limit to the amount of tuition fees that can be deferred through HELP loans to be paid back to the government. There is a higher HELP loan limit for students in the medical program (\$182,172 in 2025), but this limit does not cover the full cost of the fees for the 3-year Bachelor of Medical Studies component of the program alone.

What if I have studied somewhere previously?

If you have used FH, HECS-HELP (since January 2020), or Vet Student Loans previously, the amount of your outstanding debt from these studies will contribute towards the overall HELP limit. You can check your available balance at myhelpbalance.gov.au.

What happens when the FH limit is reached?

If you do not have any remaining FH entitlement, all tuition fees must be paid upfront in full before the commencement of each semester.

Is there a way to balance the limit out during the entire program?

You can choose to pay a portion of the tuition fees each semester and only defer part fees to FH or alternate between paying the full fees upfront in one semester and using FH the next. Therefore, you are utilising some of the limit but not exhausting it early in the degree and then having to pay full fees for the remainder of the program.

What if I cannot pay when I reach the FH limit?

The total indicative cost of the medical program (both the Bachelor of Medical Studies and Doctor of Medicine) is listed on the offer letter so that the tuition costs are known before accepting the offer. It is expected that those who accept the offer will have made arrangements to ensure that the fees can be paid. Students who do not pay the semester fees after statements and reminders are sent, will have their access to IT and library services and gym membership cancelled and, if not paid by the final deadline, will be withdrawn from the semester subject and the program.

Who is eligible to access FH?

Australian citizens who have been made an offer into the Medical program will be eligible to access FH but must complete the Request for Commonwealth assistance form by the Census Date for the first semester in which they want to defer fees. You are required to submit a FH form or pay a deposit to accept your medical program offer.

New Zealand Special Category Visa (SCV) holders may be eligible for a HELP loan if they meet the long-term residency requirements that they:

- first began to be usually resident in Australia at least 10 years before you apply for FH, and
- were a dependent child under the age of 18 with no spouse or de facto partner when you first began to be usually resident in Australia, and
- have been in Australia for at least:
 - a total of 8 out of the past 10 years (from when you apply for the loan), and
 - a total of 18 months out of the last 2 years (from when you apply for the loan).

If you are a permanent resident who was formerly a New Zealand Special Category Visa holder but have transitioned to a permanent resident on the pathway to Australian citizenship, you may be eligible to access HELP if you meet the residency requirements.

[FAQs](#) about HELP loans can be found on the [Study Assist website](http://studyassist.gov.au) (studyassist.gov.au).