

**Senate Standing Committee on Education and Employment - Education**

**QUESTIONS ON NOTICE  
Budget Estimates 2014-2015**

**Outcome 3 - Higher Education, Research & International**

**Department of Education Question No. ED0379\_15**

**Senator Carr asked on 5 June 2014 , Hansard page 89**

**Question**

**1999 cabinet submission**

Senator KIM CARR: I will take you through another cabinet submission that has been made public, and that relates to the Dr Kemp submission from 1999.... (see attached) Senator KIM CARR: ... The 1999 submission refers to prudential limits that would be set on student loans to manage the Commonwealth exposure to bad debts and manage the risks that an individual might become overindebted. What prudential limits of this kind have been proposed in this package? Ms Paul: I am sorry?

Senator KIM CARR: What prudential limits of the kind that were spoken of in 1999 have been applied in this package? Ms Paul: We do not know what they were in 1999, so we cannot comment here. We can take it on notice. We are happy to take it on notice. Senator KIM CARR: Take it on notice, if you like, because I am quite happy to read them out to you here. It might be better if I just table the cabinet submission.

**Answer**

The reforms to the Higher Education Loan Programme (HELP) announced in the 2014-15 Budget remove the current lifetime limits on FEE-HELP and VET FEE-HELP.