

2020



Australian Government

# Request for a Commonwealth supported place and a HECS-HELP loan



[www.studyassist.gov.au](http://www.studyassist.gov.au)

Read the booklet.

1

The combined Higher Education Loan Program (HELP) loan limit and the renewable HELP balance commences from 1 January 2020. Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information about these changes so you understand how they will affect you.

Complete each question that is relevant to you.

2

You must use this form to accept your enrolment in a subsidised Commonwealth supported place (CSP) and to apply for a HECS-HELP loan (if you are eligible). A student enrolled in a CSP is called a Commonwealth supported student.

## WHAT IS A CSP AND WHAT IS A HECS-HELP LOAN?

Section C is to access a CSP and, if eligible, section D is to get a HECS-HELP loan.

3

The total cost of a CSP is split into two parts: the Australian Government (Government) pays one part—this is a subsidy, and you pay the other part—this is called your student contribution amount. You will either pay your student contributions upfront, or if you are eligible, you can use a HECS-HELP loan. If you do not pay your student contributions (either upfront or if eligible, with a HECS-HELP loan) by the census date, then your approved education provider (provider) will cancel your enrolment in the CSP.

Sign the form at section E.

4

## HOW TO COMPLETE THIS FORM

1. You **MUST** read the *Commonwealth supported places and HECS-HELP information* booklet before completing this form. You can download your copy from [www.studyassist.gov.au](http://www.studyassist.gov.au). This booklet contains detailed information about:
  - who can get a CSP and how it works,
  - who can get a HECS-HELP loan and how it works,
  - the terms and conditions of the loan, and
  - an explanation of the words and terms used in this form.
2. To complete this form read the **Notes** on the back page.
3. Complete each question that is relevant to you. Your form will not be valid unless each question is completed correctly.
4. Return the completed PROVIDER COPY of this form to the student administration or enrolments office at your provider on or before the census date for your unit(s) of study.
5. Keep the STUDENT COPY of this form for your records.

Return the completed form to your provider.

5

Keep the student copy for your records.

6



## REMEMBER

- Your provider may set an earlier **administrative date** for the submission of this form—you should check with them.
- The Government-issued duplicate form is the **only valid** paper version of this form. PDF printouts are **not valid** and you will **not** be eligible for a CSP or a HECS-HELP loan if you submit a PDF printout of this form.



You **MUST** read the *Commonwealth supported places and HECS-HELP information* booklet before completing this form. When completing this form, please use a **black or blue ballpoint pen** and write neatly in **BLOCK LETTERS**.



### Enrolling in a CSP and your payment options

#### STEP 1



Complete **sections A, B, C & E** to ensure you enrol in the subsidised CSP.

#### STEP 2



The student contribution amount is what you will pay. There are 3 payment options depending on your eligibility.

**Your CSP will be cancelled unless you finalise your payment arrangements on or before the census date.**

2A



I am **NOT** eligible to get a HECS-HELP loan. I will pay my student contributions upfront on or before the census date.

2B



I am eligible for a HECS-HELP loan but I want to pay my student contributions upfront on or before the census date.

2C



I am eligible for a HECS-HELP loan and will get a loan to pay my student contributions on or before the census date.

Make sure you meet the tax file number requirements at **section D**.  
**You will incur a debt.**

### SECTION A. STUDENT DETAILS

1. Last name

First name(s)



2. Date of birth (dd/mm/yy)

3. Gender

 Female

 Male

 Gender X

### SECTION B. PROVIDER

4. Name of provider



Campus

5. Student identification number

6. Name of course (e.g. Bachelor of Science)

Provider use—course of study code

### SECTION C. CITIZENSHIP/VISA STATUS

To be eligible for a CSP, or a HECS-HELP loan, you **MUST** meet the relevant requirements at item 7, 8, 9, 10 or 11 in this section. Please tick the box(es) that apply to you.

7.  I am an Australian citizen.

### SECTION C. CITIZENSHIP/VISA STATUS

Will you be studying at least one unit of study of your course in Australia?

- Yes** Go to section D.
- No** You are not eligible for a CSP or a HECS-HELP loan.

8.  I am a permanent humanitarian visa holder (contact your provider if you need help to determine your subclass).

Will you be resident in Australia for the duration of your unit(s) of study?

- Yes** Go to section D.
- No** You are not eligible for a CSP or a HECS-HELP loan.



Read Note 1 about residency requirements.

9.  I am a New Zealand (NZ) citizen and I hold a Special Category Visa (SCV), and I meet ALL of the below criteria:

- I first began to be usually resident in Australia at least 10 years before the test day\* and at that time I was a dependent child\*\*; and
- I have been in Australia for at least:
  - A total of 8 out of 10 years immediately before the test day; and
  - A total of 18 months out of the 2 years immediately before the test day.

Will you be resident in Australia for the duration of your unit(s) of study?

- Yes** Go to section D.
- No** You are not eligible for a CSP or a HECS-HELP loan.



Read Note 2 about residency requirements.

10.  I am a New Zealand citizen (who is not also an Australian citizen, and does not meet the criteria at item 9).

Will you be resident in Australia for the duration of your unit(s) of study?

- Yes** You are only eligible for a CSP.  
Go to section E.
- No** You are not eligible for a CSP or a HECS-HELP loan.

## SECTION C. CITIZENSHIP/VISA STATUS



Read Note 2 about residency requirements.

11.  I am a permanent visa holder  
(contact your provider if you need help to determine your subclass).

Will you be resident in Australia for the duration of your unit(s) of study?

Yes You are only eligible for a CSP.

Go to section E.

No You are not eligible for a CSP or a HECS-HELP loan.

IF NOT ELIGIBLE UNDER ITEM 7, 8, 9, 10 OR 11,  
DO NOT COMPLETE THIS FORM.

## SECTION D. TAX FILE NUMBER (TFN)



Read Note 3 about TFNs.

ONLY complete this section if you answered 'yes' at item 7, 8 or 9 in section C.

To be eligible for a HECS-HELP loan, you MUST supply your valid TFN or your *Certificate of Application for a TFN* (certificate) in this section.

Declining to quote your TFN or provide your certificate is not an offence. However, by not doing so you will be unable to get a HECS-HELP loan for the amount of your student contribution that remains unpaid on the census date.

Your provider is authorised under the *Higher Education Support Act 2003* (HESA) to collect and retain your TFN only for the purpose of reporting details of your HECS-HELP loan to the Australian Taxation Office (ATO). To be eligible for a HECS-HELP loan, your TFN and personal information provided in this form needs to be verified with the ATO. If, by the unit's census date, your information is not assessed as correct, your application will not be finalised and you will be ineligible for a HECS-HELP loan.

12. Your tax file number (it will have 9 digits e.g. 123 456 789)

OR

*Certificate of Application for a TFN* attached.

You must submit your certificate with your form as proof that you have applied for a TFN. You must advise your provider of your TFN within 21 days of receiving it.

Go to section E.

## SECTION E. DECLARATION/SIGNATURE

For this *Request for a Commonwealth supported place and a HECS-HELP loan* form to be valid, you MUST tick all the boxes which apply to you in this section and sign and date the form.

13. By signing this form, you are declaring that you agree to the following statements:



Read Note 4 about repaying your HELP debt.

Students requesting a HECS-HELP loan

I am requesting that:

- the Government lends me the student contribution amount for unit(s) of study in my course that remain unpaid at the census date. I will not receive the money but it will be paid to my provider on my behalf.



### WARNING

Your enrolment as a Commonwealth supported student will be cancelled if you do not either:

- pay your student contributions upfront, or
- if you are eligible, give your TFN (or the certificate from the ATO) to your provider, on or before the census date, to get a HECS-HELP loan.

## SECTION E. DECLARATION/SIGNATURE

I understand that:

- from 2020, there is a combined HELP loan limit in place. I can visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.
- over my lifetime, the amount of HECS-HELP (and FEE-HELP/VET Student Loans/VET FEE-HELP) that I access must not exceed the combined HELP loan limit as set out in HESA.
- it is my responsibility to be aware of my available HELP balance. If I am approaching my combined HELP loan limit, and may not have enough HELP balance to cover my student contributions, it is my responsibility to advise my provider(s). In this situation, I must tell my provider(s) how much HECS-HELP I wish to access for my unit(s) of study.
- it is my responsibility to keep track of my entitlements to ensure I do not go over the combined HELP loan limit.
- when I first enrol with a provider, I will be given a tracking number, called a Commonwealth Higher Education Student Support Number (CHESSN). I must make a note of my CHESSN and keep it in a safe place. My CHESSN is important because I will use it to track all my HELP entitlements through the [MyHELPBalance portal](http://MyHELPBalance.portal) ([www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au)). It is important that I only have one CHESSN across the life of my studies, even if I study with multiple providers. If I already have one CHESSN, and am undertaking further studies with a new provider, I must tell my new provider of my CHESSN. I will visit the [MyHELPBalance portal](http://MyHELPBalance.portal) regularly during my studies to ensure my records are accurate and that my records include all units of study I have undertaken. I can visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.
- I have an obligation to repay to the ATO the amount that the Government has loaned me, regardless of whether I complete my studies or not, and regardless of where I live, including overseas.
- my HELP debt to the Government will remain if I withdraw or cancel my enrolment after the census date but my debt may be removed by my provider in special circumstances. My HELP balance will then be re-credited. I can visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.
- my HELP debt will be indexed annually in line with HESA, which I also agree to repay to the ATO.
- I am able to cancel this request, in writing, at any time, with my provider, and it will no longer apply from that time. However, I must do this on or before the census date, otherwise I will have a debt to the Government that I am legally required to repay.



Read Note 5 about use of personal information.

All students

I declare that:

- the information on this form is complete and correct and I can produce documents to verify this if required.
- I have read and understood the **Notes** on the back page of this form.
- I have read the *Commonwealth supported places and HECS-HELP information* booklet and I am aware of my obligations as a Commonwealth supported student.

I understand that:

- I must either make a full upfront payment to my provider, or meet the TFN requirements on or before the census date otherwise my enrolment as a Commonwealth supported student in the unit(s) of study will be cancelled.
- if my eligibility for a CSP and/or a HECS-HELP loan changes, I must notify my provider.
- by signing this form, I am consenting to the collection, use and disclosure of my personal information as outlined in **Note 5**.
- giving false or misleading information is a serious offence under the *Criminal Code Act 1995*.

Go to item 14.

14. Declaration

Signature

Date (dd/mm/yy)

## Request for a Commonwealth supported place and a HECS-HELP loan

[www.studyassist.gov.au](http://www.studyassist.gov.au)

**The fine print: this is important information you need to know about completing your form, your CSP, and your HECS-HELP loan (if applicable).**

#### NOTE 1 — Residency requirements for NZ SCVs

You must provide evidence to your provider, on or before the census date, that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs.

\*For the purposes of this form, 'test day' means the first day you successfully applied for a HELP loan as an eligible NZ SCV holder for a unit of study that formed part of the same course of study. If you have not previously applied for a HELP loan for a unit that forms part of your course of study then the 'test day' is the date you submit this form.

\*\*Under HESA, a 'dependent child' is someone who is aged under 18 and does not have a spouse or de facto partner.

#### NOTE 2 — Residency requirements for permanent non-humanitarian visa holders and other NZ citizens

Both permanent non-humanitarian visa holders, and NZ citizens who do not meet the eligibility criteria noted at item 9 in section C are only eligible for a CSP. You are not eligible for a HECS-HELP loan and must pay your student contributions upfront and in full, on or before the census date, or your enrolment as a Commonwealth supported student will be cancelled.

#### NOTE 3 — The importance of your TFN

You need a TFN if you want to use a HECS-HELP loan to pay for your study as repayments on your HELP debt are made through the Australian taxation system using your TFN to identify you.

By providing your TFN on this form, you are requesting the Government to loan you an amount for the student contribution that remain unpaid at the census date for the unit(s) of study in your course. You will not receive the money but it will be paid to your provider on your behalf. Privacy and taxation laws protect your TFN information.

TFNs are usually provided within 28 days of your application. It is essential that you apply early to make sure you have your TFN on or before the census date. The fastest way to apply for a TFN is with Australia Post. You can find out how to apply at [www.ato.gov.au/TFN](http://www.ato.gov.au/TFN).

#### NOTE 4 — Repaying your HELP debt

Once your income is above a certain level (the minimum compulsory repayment threshold), you are required to make compulsory HELP debt repayments to the ATO through the Australian tax system. The threshold is indexed annually. In accordance with Chapter 4 of HESA, these repayments will continue while your income is above the compulsory repayment threshold until you have repaid your whole debt. This will continue to occur, even if you have not completed your studies or have moved overseas.

You can view your HELP debt, confirm your payment reference number and view payment options online. To do so, you need to create a myGov account and link it to the ATO's online services—find out how at: [www.ato.gov.au/OnlineLoanBalance](http://www.ato.gov.au/OnlineLoanBalance).

For more information on repaying your HELP debt, visit [www.ato.gov.au/getloaninfo](http://www.ato.gov.au/getloaninfo) or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

#### NOTE 5 — Use of personal information

Your personal information, including your TFN, is protected by law, including the *Privacy Act 1988 (Cth)*. The Australian Government Department of Education (the department) (GPO Box 9880, Canberra ACT 2601, phone: 1300 566 046) collects your personal information for the purpose of administering the HELP scheme, which includes verifying your eligibility for a loan and for overseas HELP debt recovery under HESA. The department also collects your personal information for the purpose of research, statistics, policy formation and broader HELP program management. The collection, use and disclosure of your personal information is authorised under section 19–70 and/or Division 180 of HESA. If you do not provide the information required on this form, you may not be eligible for Government assistance.

The department may disclose your information to Australian Government agencies, including:

- the ATO for the purposes of calculating and administering your HELP debt;
- the Department of Human Services for the purposes of pre-populating your claim form for a student payment and assessing or reviewing your eligibility or entitlement for a student payment; and
- the Commonwealth Ombudsman if you lodge a complaint in relation to your HELP loan or compliance by your provider with HESA.

Your personal information may also be disclosed to a Tuition Protection Administrator for the purposes of administering the Tuition Protection Scheme if required. The department may also disclose your information to a domestic entity (other than the ATO) or to an overseas entity for the purposes of HELP debt collection. The department will not disclose your personal information for any other purpose without first seeking your consent, unless that disclosure is authorised or required by law.

You can find more information about the way in which the department will manage your personal information, including how to access and correct your information, and how to make a complaint, in the department's privacy policy at [www.education.gov.au/privacy](http://www.education.gov.au/privacy), or by requesting a copy from the department at [privacy@education.gov.au](mailto:privacy@education.gov.au).



#### IMPORTANT INFORMATION

The department has endeavoured to ensure that the information in this publication is consistent with HESA and guidelines made under HESA. However, if there is any inconsistency between this form and HESA or guidelines, HESA will take precedence.