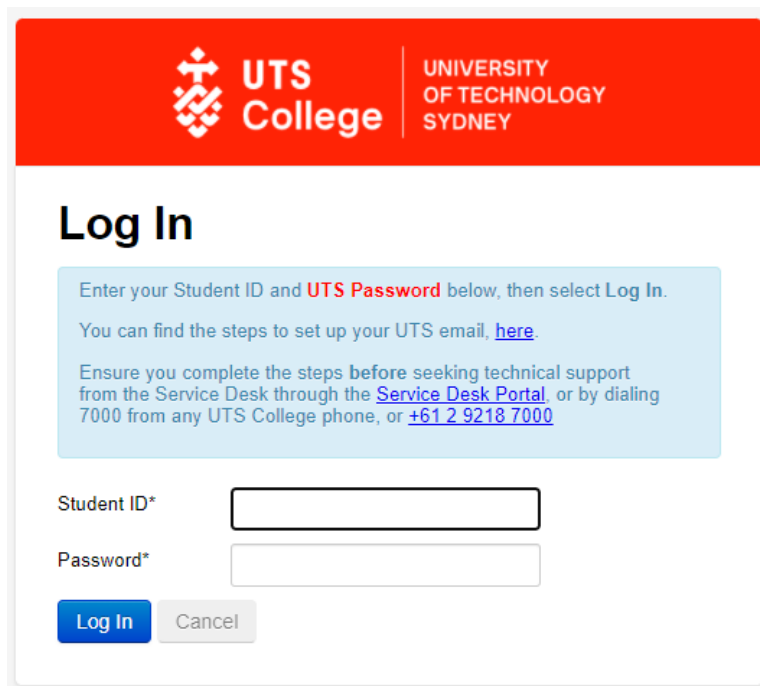


## Submit electronic Commonwealth Assistance Form (eCAF)

Only submit an eCAF if you are eligible to apply for FEE-HELP and wish to use the FEE-HELP loan scheme.

1. Log into the eStudent portal by clicking: <https://estudent.utscollege.edu.au/>

Enter your UTS College Student ID and the password you created. Click **Log In**.



2. You will need to make a declaration by clicking **OK** on the Student Declaration

**STUDENT DECLARATION**

I will activate my UTS email account and understand that this is the major means of communication at UTS College.

I cannot change my timetable after online enrolments have closed.

UTS College may change a student's timetable at any time due to cancellation of classes or any other unforeseen circumstances.

**IMPORTANT**

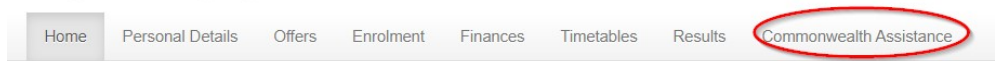
UTS College reserves the right to change a student's timetable, especially during the first three weeks of the semester.

Students are advised to check their UTS email account regularly as timetable-change notifications are sent to this email account.

By clicking 'OK', I acknowledge that I have read and understood the terms above, and that UTS College may adjust my timetable if it is required to do so.

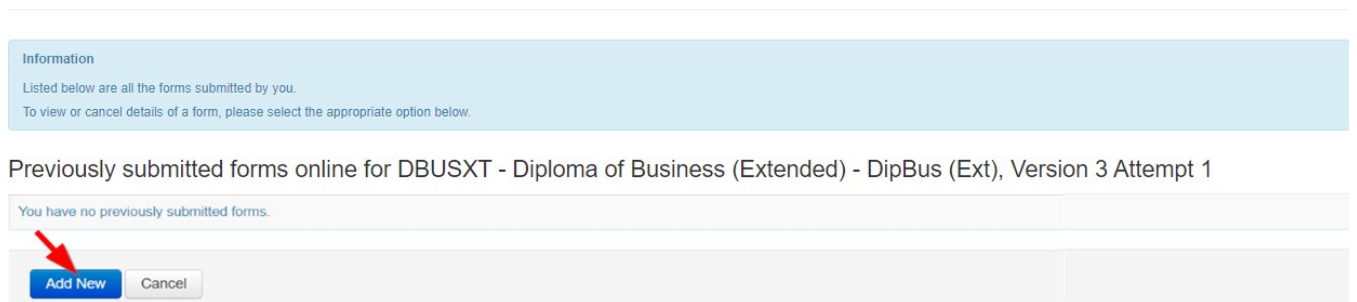
**OK**

**3. Click the “Commonwealth Assistance” tab on the tool bar**



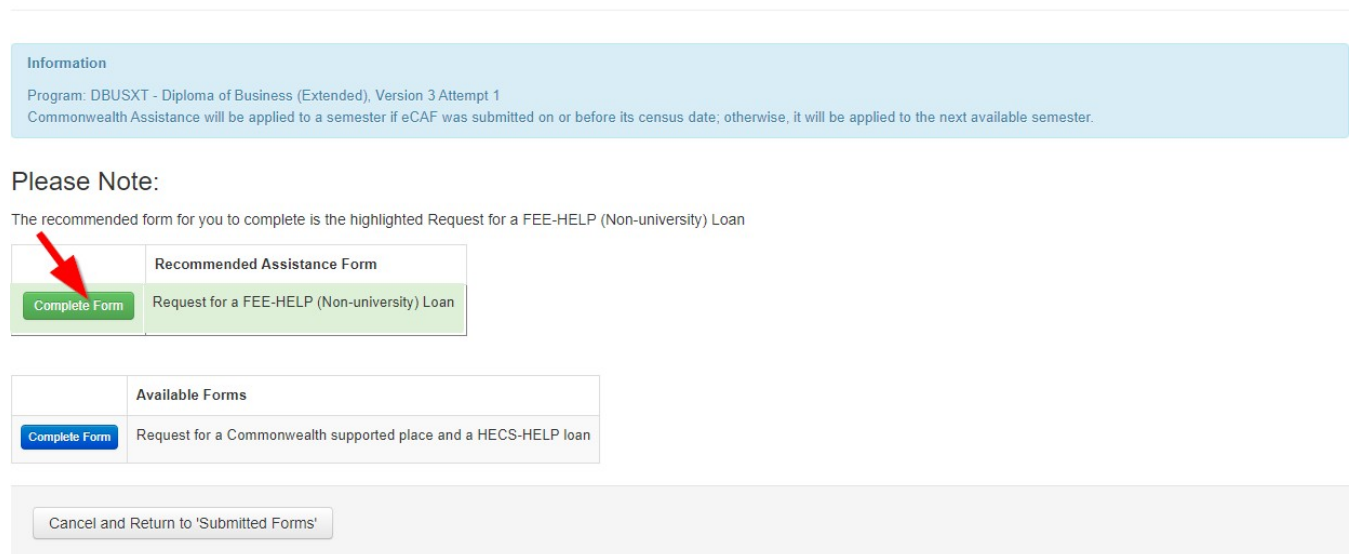
**4. Your course details will appear on the following screen. Click *Add New***

**Commonwealth Assistance Forms > Submitted Forms**



**5. The recommended form is Request for a FEE-HELP (non-university) loan. Click *Complete Form***

**Commonwealth Assistance Forms > Choose a form**



## 6. The following screen will appear:

### Commonwealth Assistance Form > Request for FEE-HELP (Non-university) Loan

#### Warning

Please note that you must answer 'Yes' to the **Will you be studying at least part of your course of study in Australia?** or **Will you be resident in Australia for the duration of your unit(s) of study?** questions below in order to submit this form. If you answer 'No' to these questions, you are not eligible for a FEE-HELP (Non-university) loan and will be unable to submit this form. For more information, please visit [Study Assist](#).

### Request for a FEE-HELP loan Non-university higher education providers

- 1 Read the [FEE-HELP Information](#) booklet.
- 2 Complete each section and question that is relevant to you.
- 3 Sections C and D are to get a FEE-HELP loan.
- 4 Tick the declaration at item 15.
- 5 Submit the completed form.
- 6 Print a copy for your records.

**The combined Higher Education Loan Program (HELP) loan limit and the renewable HELP balance commenced 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.**

#### WHAT IS A FEE-HELP LOAN?

FEE-HELP is an Australian Government (Government) loan scheme to help eligible full fee-paying students pay their tuition fees. A 20% loan fee will be applied to your FEE-HELP loan if it relates to an undergraduate course, and this loan fee will be included in your HELP debt.

This is the form you must use if you are studying through a non-university higher education provider and want to apply for a FEE-HELP loan. 'Non-university' refers to all FEE-HELP higher education providers not listed as Table A or B in the *Higher Education Support Act 2003* (HESA).

#### HOW TO COMPLETE THIS FORM

1. You **MUST** read the [FEE-HELP Information](#) booklet before completing this form. This booklet contains detailed information about:
  - who can get a FEE-HELP loan and how it works,
  - the terms and conditions of the loan, and
  - an explanation of the words and terms used on this eCAF.
2. Ensure you have read the **Notes** at the end of the form.
3. Complete each question that is relevant to you. Your form will not be valid unless each question is completed correctly.
4. Submit this eCAF **on or before the census date** for your unit(s) of study.
5. Please print a copy of this form for your records.



#### REMEMBER

- You will get a FEE-HELP loan for a unit of study only if you remain eligible and have enough available HELP balance to cover your tuition fees.
- It is your responsibility to know your HELP balance and you must advise your provider if you do not have enough HELP balance to cover your tuition fees. You can check your HELP balance on the [myHELPSBalance](#) portal.
- Your provider may set an earlier **administrative date** for the submission of this form - you should check with them.
- Check all information carefully. Some of the information on this form is supplied by your provider. You should thoroughly check these details and **if any of the information on this form is incorrect, do not submit**. Please notify your provider of any incorrect information.



You **MUST** read the [FEE-HELP Information](#) booklet before completing this form.



7. Name of course:   
(eg. Master of Business Administration)

Course Code:

**8. Basis for assessment of student's academic suitability**

- Australian Senior Secondary Certificate of Education (year 12 Certificate) or ATAR score awarded by an agency or authority
- Australian Qualifications Framework (AQF) Certificate IV or higher qualification
- Special Tertiary Admissions Test (STAT)
- Professional/paraprofessional qualifications or employment experience
- Audition/Portfolio/Interview
- Other

**Other basis for assessment of student's academic suitability:**

**9. Complete Sections C to declare your citizenship/visa status**

**SECTION C. CITIZENSHIP/VISA STATUS**

To be eligible for a FEE-HELP loan, you MUST meet the relevant requirements at item 9, 10, 11 or 12 in this section. Please tick the box(es) that apply to you.

**9. I am an Australian Citizen** Yes

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

Yes  No  (if 'Yes', go to section D.)

If 'No', you are not eligible for a FEE-HELP loan.

**DO NOT COMPLETE THIS FORM.**

**10. I am a permanent humanitarian visa holder or eligible former permanent humanitarian visa holder\*** Yes

(If you need help confirming your visa subclass visit [Visa Entitlement Verification Online \(VEVO\)](#) or contact your provider).

\*For eligible former permanent humanitarian visa holders, please select permanent visa holder as the citizenship type.


An eligible former permanent humanitarian visa holder means a person who is:

- not a permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- is the holder of a subclass 155 or subclass 157 Resident Return visa.

Will you be resident in Australia for the duration of your unit(s) of study for which you are applying for a FEE-HELP loan?

Yes  No  (if 'Yes', go to section D.)

If 'No', you are not eligible for a FEE-HELP loan. **DO NOT COMPLETE THIS FORM.**

 **Read Note 1** about residency requirements.

**11. I am a New Zealand (NZ) citizen and hold a Special Category Visa (SCV), or a New Zealand citizen who is a permanent visa holder and formerly held a Special Category Visa (SCV), and I meet ALL of the below criteria:**(If you need help confirming the student's

Yes

Special Category Visa status visit the [Visa Entitlement Verification Online \(VEVO\)](#) site.)

- 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 have not ceased being usually resident in Australia since that time; 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 two years immediately before the test day.

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

Yes  No  (if 'Yes', go to section D.)

If 'No', You are not eligible for a FEE-HELP loan. **DO NOT COMPLETE THIS FORM.**

**I have Documentary Evidence that I began residing in Australia as a minor at least 10 years immediately before the test day.** (you will need to supply this to your provider on or before the census date).

**12. I am a permanent non-humanitarian visa holder / permanent resident** (If you need help confirming your visa subclass visit [Visa Entitlement Verification Online \(VEVO\)](#) or contact your provider).

Yes

Is your course a bridging course for overseas-trained professionals, and will you be resident in Australia for the duration of the unit(s) of study for which you are applying for a FEE-HELP loan?

Yes  No  (if 'Yes', go to section D.)

If 'No', You are not eligible for a FEE-HELP loan. **DO NOT COMPLETE THIS FORM.**

**10. Complete Section D** to provide your Tax File Number (TFN) or upload a copy of your TFN Application Summary and Australia Post receipt.

## SECTION D. TAX FILE NUMBER (TFN)



Read [Note 2](#) about TFNs.

**ONLY complete this section if you answered 'yes' at item 9, 10, 11 or 12 in section C.**

To be eligible for a FEE-HELP loan, you MUST supply your valid TFN or your Certificate of Application for a TFN in this section.

The department and your provider are authorised under the *Higher Education Support Act 2003* (HESA) to collect, use or disclose your TFN only for the purposes under HESA, including for the purpose of reporting details of your FEE-HELP loan to the Australian Taxation Office (ATO). To be eligible for a FEE-HELP loan, your TFN and personal information provided in this eCAF need to be verified with the ATO. If, by the unit's census date, the information supplied in your eCAF does not match your personal data held by the ATO, your application will not be finalised and you will be ineligible for a FEE-HELP loan.

Declining to quote your TFN or your Certificate of Application for a TFN is not an offence. However, by not doing so, you will be unable to get a FEE-HELP loan for the amount of your tuition fees which remain unpaid on the census date.

**13. Your Tax File Number**  (It will have 9 digits e.g. 123456789)

OR

***Certificate of application for a TFN attached*** (You will need to supply this to your provider on or before the census date. You must submit a photo or scanned copy of 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.](#)

**11. Complete Section E by ticking the boxes to confirm your statement and declaration.**

## SECTION E. DECLARATION

For this *Request for a FEE-HELP loan Non-university higher education providers form* to be valid, you **MUST** tick all the boxes in this section and tick the declaration at item 15.

14. By submitting this eCAF, you are declaring that you agree to the following statements:

 **Read Note 3** about repaying HELP debt.

**I am requesting that:**

- The FEE-HELP loan assistance from the Commonwealth to be paid to my course provider on my behalf.
- The Government lends me the amount of tuition fees 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.

**I am declaring that:**

- I have an obligation to repay through the ATO the amount that the Commonwealth has loaned me, plus the loan fee if applicable, regardless of whether I complete my studies or not, and regardless of where I live, including overseas.
- My debt to the Commonwealth will remain if I withdraw or cancel my enrolment from my unit of study or course after the census date but my HELP balance may be re-credited by my provider in special circumstances. 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 the Commonwealth through the ATO
- The information on this eCAF is complete and correct and I can produce documents to verify this if required.
- I have sufficient HELP balance to cover my tuition fees or have advised my provider of how much FEE-HELP I wish to access.
- I have read and understood the **Notes** at the end of this form.
- I have read the *FEE-HELP Information* booklet and I am aware of my obligations under the FEE-HELP loan scheme.

**I understand that:**

- I am requesting a loan from the Australian Government that I am legally required to repay.
- By submitting this eCAF, I am providing a digital signature.
- I must either make a full upfront payment or provide my TFN (or the certificate from the ATO) to my provider on or before the census date otherwise my enrolment in the unit(s) of study may be cancelled.
- It is my responsibility to be aware of my available HELP balance and to advise my provider(s) if I am approaching my HELP loan limit and may not have enough HELP balance to cover my tuition fees.
- For 2022, the HELP loan limit is \$156,847 for students in medicine, dentistry, veterinary science, and specified aviation courses, and \$109,206 for students in all other courses.
- If my eligibility for a FEE-HELP loan changes, I must notify my provider.
- Since 2020, there has been a combined HELP loan limit in place. For 2022, the HELP limit is \$156,847 for students in medicine, dentistry, veterinary science and specified aviation courses, and \$109,206 for students in all other courses.
- My available HELP balance is the amount of HELP assistance I have available to borrow. My available HELP balance is the difference between the HELP loan limit and the amount of FEE HELP, VET Student Loans, and VET FEE HELP loans, and HECS-HELP loans from 1 January 2020, I have already received plus any repayments from 1 July 2019. I can visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information.



- If I applied for Commonwealth assistance between 2005 and 1 January 2021, I would already have a government identifier, known as 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 [myHELPEBalance](#) portal. 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 my CHESSN. I will visit the [myHELPEBalance](#) 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.
- If I commenced in my course of study on or after 1 January 2021, I must have a valid Unique Student Identifier (USI) prior to the census date to be eligible for Commonwealth assistance under HESA. My USI will be used to connect my student loan information to my personal details. I understand that I can log in and check or update my details at any time. My USI is important because I will use it to track all my HELP entitlements through the [myHELPEBalance](#) portal. It is important that I only have one USI across the life of my studies, even if I study with multiple providers. If I already have a USI, and am undertaking further studies with a new provider, I must tell my new provider my USI. I will visit the [myHELPEBalance](#) 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.
- If I undertake eight or more units as part of a bachelor or above qualification, or four or more units as part of a sub-bachelor qualification, I must pass at least 50% of these units to remain eligible for a FEE-HELP loan for this course at my provider. If I do not maintain this pass rate, I will need to pay my tuition fees upfront to continue in this course unless I am able to demonstrate to my provider that special circumstances apply.
- In order to receive FEE-HELP assistance I must not exceed a study load of 2.0 Equivalent Full Time Study Load (EFTSL) (2 years full time study) per year, unless my provider determines that an additional unit of study will not impose an unreasonable study load on me.
- For undergraduate units of study with a census date on or after 1 January 2022, a loan fee of 20 per cent will be applied to my FEE HELP loan, and this loan fee will be included as part of my HELP debt.
- If I am studying at a Table B provider (Bond University, the University of Notre Dame Australia, Torrens University or the University of Divinity), a loan fee will not be applied to my FEE-HELP loan.
- The Government may place the following limits on my provider regarding: the amount of students who can get a FEE-HELP loan, the actual loan amount available, and whether FEE-HELP loans will only be available for certain course modes of delivery. I understand I will not be eligible for FEE-HELP, if by giving FEE-HELP to me, my provider would exceed any limits placed on it by the Government.
- I am able to cancel this request for FEE-HELP, in writing, at any time with my provider. If I cancel my request on or before a unit's census date, I will not be charged for that unit. Where withdrawal occurs after the census date, I will incur a debt to the government for those units (that I am legally required to repay) unless I apply to have my HELP debt remitted under 'special circumstances'.



Read **Note 4** about personal information.

- By submitting this eCAF, I am consenting to the collection, use and disclosure of my personal information as outlined in **Note 4**.
- Giving false or misleading information is a serious offence under the *Criminal Code Act 1995*.

[Go to item 15.](#)

#### 15. Declaration:

I Agree

**The fine print: important information you need to know about completing this form and your FEE-HELP Loan.**

## 12. Read the Notes for important information you need to know about completing this form and your FEE-HELP Loan.

**The fine print: important information you need to know about completing this form and your FEE-HELP Loan.**

**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.

\*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 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 your eCAF.

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

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**NOTE 2 - The importance of your TFN**

You need a TFN if you want to use a FEE-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 the amount for the tuition fees 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.

**Note: TFNs are usually provided within 28 days of 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/Individuals/Tax-file-number/](http://www.ato.gov.au/Individuals/Tax-file-number/).

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**NOTE 3 - Repaying your HELP debt**

You may be able to check your available HELP balance at [www.myHELPlbalance.gov.au](http://www.myHELPlbalance.gov.au) however, if you are a commencing student, who is new to higher education, you may not be able to access your available HELP balance through this site

Once your income is above a certain level (the minimum compulsory repayment threshold), you are required to make compulsory HELP debt repayments through the Australian tax system. The threshold is indexed annually. Repayments made through the Australian taxation system are called 'compulsory repayments'. 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 HELP debt. This will continue to occur, even if you have not completed your studies or have moved overseas.

HELP debts are managed by the ATO. You can view your HELP debt, confirm your payment reference number and view payment options online. To do so, you will need to create a myGov account and link it to the ATOs online services - find out how at: [www.ato.gov.au/General/Online-services/Create-your-myGov-account-and-link-it-to-the-ATO](http://www.ato.gov.au/General/Online-services/Create-your-myGov-account-and-link-it-to-the-ATO).

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

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**NOTE 4 - Use of personal information**

Your personal information, including your TFN and USI, is protected by law, including the *Privacy Act 1988* (Cth) and the *Student Identifiers Act 2014* (Cth) (SI Act). The Australian Government Department of Education, Skills and Employment (the department) (GPO Box 9880, Canberra ACT 2601, phone: 1300 566 046), collects your personal information, including your USI, for the purpose of administering the HELP scheme, which includes verifying your eligibility for a loan and for overseas HELP debt recovery under the HESA. The department also collects your personal information for the purpose of research, statistics, policy formation, tuition assurance and broader HELP program management. The department may also collect your USI from your education provider, where the provider submits your eCAF on your behalf. The collection, use and disclosure of your personal information is authorised under section 179-10 and Division 180 of HESA. The collection, use and disclosure of your USI is authorised under section 18B of the SI Act for the purposes of higher education. If you do not provide the information required in this form, you may not be eligible for Government assistance.

The information you have provided on this eCAF (your TFN, USI and email address) will be shared with your provider for the purposes of them satisfying their reporting obligations to the department.

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

- the Student Identifiers Registrar for the purposes of verifying your USI
- the ATO for the purposes of calculating and administering your HELP debt
- Services Australia for the purposes of pre-populating your claim for a student payment and assessing or reviewing your eligibility or entitlement for a student payment
- the Commonwealth Ombudsman if you lodge a complaint in relation to your HELP loan or compliance with your provider under HESA.

Your personal information may also be shared with the Higher Education Tuition Protection Director (the Director) for the purposes of administering arrangements relating to tuition protection under HESA and the *Tertiary Education Quality and Standards Agency Act 2011* (TEQSA Act). The Director may disclose your information to other higher education providers for the purposes of facilitating your transfer to a replacement provider under tuition protection arrangements.

The department and Director may also disclose your personal information to the Australian Government Actuary to assist with the performance of duties or functions or exercise powers relating to tuition protection under HESA, TESQA Act, *Higher Education Support (HELP Tuition Protection Levy) Act 2020* and *Higher Education (Up-front Payments Tuition Protection Levy) Act 2020*.

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 or a court/tribunal order.

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

You can find more information on how the Office of Student Identifiers Registrar manages your personal information at [www.usi.gov.au/about/privacy-and-unique-student-identifier](http://www.usi.gov.au/about/privacy-and-unique-student-identifier)

If you wish to correct your personal information provided on this form, please contact your provider directly.

[\[Return\]](#)

Submit

Print

Reselect

**13. Click *Submit*.** A Success Confirmation screen will appear. You can view and print a copy of the Submitted form.

[Commonwealth Assistance Forms > Submit Form Confirmation](#)

#### Success

Thank you for using eCAF. Your submission has been forwarded to UTS Insearch for assessment. You will be contacted soon about the outcome. Should you have any query, please do not hesitate to visit UTS Insearch Student Admissions

Study Plan	DBUSXT - Diploma of Business (Extended), Version 3 Attempt 1
Form Type	Request for a FEE-HELP (Non-university) Loa
Status	Submitted By Student
Date Submitted	21/01/2022
Time Submitted	12:33 PM

[View Submitted Forms](#)

**After you have submitted your eCAF on eStudent, UTS College will:**

1. Assess your application for a FEE-HELP loan.
2. Issue you with Orientation and Academic Preparation Week information.