Request for a FEE-HELP Loan – 2027

Electronic Commonwealth Assistance Form (eCAF)

An eCAF is an 'electronic Commonwealth Assistance Form', the form you use to apply for a HELP loan. It is a contract between you and the Government for a study loan.

Congratulations on deciding to study! Accessing a student loan is a great way to pay for your studies, but it is also a big responsibility.

- **STEP 1:** Before you consider applying for a HELP loan, make sure you know:
  - **1.**How much the course is going to cost you;
  - **2**.If you will be charged a loan fee;
  - **3** That your debt is likely to grow with indexation; and
  - **4**.That you will repay your debt through the tax system.
- **STEP 2**: Review the Study Assist – FEE-HELP site (link below) and complete a short quiz before applying for the loan.
- **STEP 3**: Complete this eCAF.

Study Assist Site - This site explains some of the key points you need to be aware of whilst you study: Study Assist Site for FEE-HELP.

✓**Smart tip**:

- The form you are about to complete legally binds you to the liability of a HELP debt once the census date of your enrolled unit(s) of study passes.
- To get the loan you must provide your tax file number on the form. Repaying the debt primarily occurs through the tax system when you do your tax returns.
- If you change your mind about studying this course, you have until census date to cancel your HELP application and withdraw from the course without incurring the debt.

Please note: The current income repayment threshold for 2026-2027 is $69,528 with marginal repayment rates. For further information on current repayment thresholds and payment percent rates, please visit https://www.studyassist.gov.au/paying-back-your-loan/loan-repayment.

HELP debts and future financial decisions

Complete HELP Loan Quiz - The quiz will highlight some of those key points you need to know – HELP Loan Quiz.

Request for a FEE-HELP loan

Your FEE HELP loan is subject to the combined Higher Education Loan Program (HELP) loan limit and the renewable HELP balance. Visit www.studyassist.gov.au for more information so you understand how they affect you.

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.

How to complete this form

- Use this form to request a FEE-HELP Loan to cover all or a portion of your course tuition fees.

You must:

- Read the FEE-HELP information booklet before completing this eCAF. 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.
- Complete each question. Your form will not be valid unless each question is completed correctly.
- Submit this eCAF as part of your initial enrolment into the course.
- You will then be issued a copy of your submitted eCAF for your records. It is important that you retain a copy of your eCAF.

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. You must advise Box Hill Institute if you do not have enough HELP balance to cover your tuition fees. You can check your HELP balance on the **myHELPbalance portal**, at https://myhelpbalance.gov.au/

(V1 16/9/26)

Student ID (if known)				**USI:** *(compulsory)*	
First Name:				**Surname:** *(legal name)*	
Date of Birth:		**Age:**		**Email:**	
Course Code:		**Course Title:**			
Tax File Number: (see item 4 below)			or	**Certificate of Application for Tax File Number** (copy needed to finalise online application – please attach)	

Please Note: A 20% loan fee applies for students utilizing a FEE-HELP Loan for their tuition fees. This fee is added to your Combined HELP Debt and is also repayable via the Australian Taxation System, but is *not* included in the tally of tuition fees for your Combined HELP Loan Lifetime Limit.

FEE-HELP ELIGIBILITY CHECKLIST (*all sections must be read and completed)*

1 Academic Suitability - *You must meet one of the following criteria (enter a tick in the appropriate box):*

- ☐ **Have successfully completed Year 12 (Australian Senior Secondary Certificate) or equivalent** or **ATAR score awarded by an agency or authority** ***(i.e. Applicants via VTAC with ATAR)****; or*
- ☐ **Have completed a prior Certificate IV or higher-level Australian qualification (where language of instruction was English)***; or*
- ☐ **Professional/paraprofessional qualifications or employment experience)***; or*
- ☐ **Audition/portfolio/interview;** *or*
- ☐ **Other** (list method of academic suitability in box)

2 Citizenship - *You must be an Australian citizen or hold one of the following visas (enter a tick in appropriate box):*

- ☐ **Australian Citizen** *(must attach a copy) (***(must be resident in Australia for at least one unit of study)***; or*
- ☐ **Permanent Humanitarian Visa holder** *(must attach a copy); or*
- ☐ **Eligible Former Permanent Humanitarian Visa holder (resident return).** **(Student is not a current permanent humanitarian visa holder visa holder AND was previously a permanent humanitarian visa holder AND is the holder of a subclass 155 or 157 Resident Return visa** *(must attach a copy);* **(must be resident in Australia for study duration)**
- ☐ **New Zealand Special Category Visa holder & Long Term Resident (resident in Australia for at least 10 years and entered Australia whilst under 18, AND has been in Australia for at least 8 of the past 10 years and 18 months of the past 2 years)** *(must attach evidence – e.g. copy of 'Movement Records' list from Department of Home Affairs - Immigration and citizenship. You can apply for this summary online at no cost – at: https://immi.homeaffairs.gov.au/help-support/departmental-forms/online-forms/request-international-movement-records).* **(Must be resident in Australia for the duration of study)**
- ☐ **Permanent Visa holder who held a NZ special category visa immediately prior to their permanent visa and have previously met the long-term residency requirements;** *or*
- ☐ **Permanent Visa holder enrolling in a bridging course for overseas-trained professional** **(must be resident in Australia for the duration of study)**
- ☐ **Pacific Engagement Visa holder** **(must be resident in Australia for the duration of study)** *(must attach a copy).*

(please note - Permanent Residents are generally not eligible for a FEE-HELP Loan)

3 Residency – Australian Citizens only - *You must meet the criteria below (must tick): (all other resident types must be in Australia for the full study duration)*

- ☐ **I will be studying at least one unit of study for this course in Australia**

4 Tax File Number (TFN)

Please provide your Tax File Number on Page 1 in the space provided or attach your Certificate of Application for TFN.

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

The department and Box Hill Institute are authorised under the Higher Education Support Act 2003 (the Act) to collect, use or disclose your TFN only for the purposes under the HESA, including for the purposes 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 provide 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 your tuition fees which remain unpaid on the census date.

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

By providing your TFN on this eCAF you are requesting the Commonwealth to loan you the amount of tuition fees that remain unpaid at the census date of the unit(s) of study in your course. You will not receive the money, but it will be paid to Box Hill Institute 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 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/

5 Not Have Exceeded Combined HELP Loan Limit - *You must have sufficient Combined HELP Loan balance available.*

This is the cumulative total of any prior VET FEE-HELP, FEE-HELP, VET Student Loan and HECS-HELP* debts you have incurred. In 2027 students are entitled to **$134,558** in VET Student Loan, VET FEE-HELP, FEE-HELP and HECS HELP combined. (*Only HECS-HELP debts incurred from 1/1/2020 contribute towards your Combined HELP Loan Limit). It is your responsibility to keep track of your HELP Loans utilised. You will receive an invoice for upfront payment for fee excess if your Combined HELP Loan Limit has been reached.

- ☐ **I have sufficient Combined HELP Loan balance available to cover this enrolment.**

6 Census Date

Earliest unit census date for the enrolled course of study: _____

Unit census dates are found on your Statement of fees/Tick sheet, next to each unit ticked for your enrolment.

The earliest unit census date is the *earliest* census date listed, for a unit that is ticked for enrolment.

***** Further information about census dates can be found at https://www.boxhill.edu.au/study-with-us/fees-financial-support/

Standard 2027 HE census dates*

Semester-based units (Music, Design, and Community Services degrees) *
February Course Start - HE
Semester 1 - **25/3/2027**
July Course Start - HE
Semester 2 - **27/8/2027**

Term-based units (IT, Commerce, Hospitality degrees) *
Term 1 start – **16/3/2027**
Term 2 start – **24/5/2027**
Term 3 start – **9/8/2027**
Term 4 start – **18/10/2027**

*Some individual course variations can apply depending on units studied.
Please note:
Early Childhood operates on different dates.
Early Childhood First Census Date Sem1 – **3/3/2027**
Early Childhood First Census Date Sem2 - **4/8/2027**
Graduate Diploma operates on different dates. Please refer to Statement of Fees.

Important information you need to know about completing this form and your FEE-HELP loan.

Unique Student Identifier (USI)

To be eligible for a FEE HELP loan, you MUST supply your verifiable USI on this form. The department and Box Hill Institute are authorized under the Student Identifiers Act 2014, to collect and retain your USI for the purposes of administering your Commonwealth supported place and loans under the Higher Education Support Act 2003 (HESA), including to report details of your FEE HELP loan to the Australian Taxation Office (ATO) and to connect you to your loan information. HESA, the Privacy Act 1988 and the Student Identifiers Act 2014 protect your USI information.

Declining to quote your USI 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.

Note: From 2023 all students must have a USI to graduate and receive their award, unless an exemption applies. Check if you have a USI, or create your USI easily here: https://portal.usi.gov.au/student.

You should only have one USI, as you keep the same USI for life. Please ensure your account details on the USI Registry system are up to date and correctly match the details (first, middle and last names, date of birth) with the detail provided here in your eCAF. If these details do not match, verification will fail and your education provider will contact you to resolve the issue, and you will need to resubmit this form. You can check your details by logging into your USI account here: https://portal.usi.gov.au/student.

Residency requirements for New Zealand Special Category Visa Holders

You must provide evidence on or before census date, that you first began residing in Australia as a minor at least 10 years immediately 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 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 for de facto partner.

Student Declaration and Signature –

by signing and submitting this eCAF, I am declaring that I agree to the following statements:

(please read and sign at bottom of form)

Repaying your Loan:

- I am requesting FEE-HELP loan assistance from the Commonwealth to be paid to my course provider on my behalf.
- 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 Box Hill Institute in special circumstances. I can visit www.studyassist.gov.au for more information.
- My FEE HELP debt will form part of my HELP debt which will be indexed on 1 June each year, which I agree to repay the Commonwealth through the ATO. The rate of indexation changes each year as it is based on the Consumer Price Index (CPI) or Wage Price Index (WPI), whichever is lower.
- Indexation is added to HELP debts, which means the amount I repay in total is likely to be more than the original amount of the loan.
- I must start repaying my HELP debt through the Australian tax system once my income is above a certain level (the minimum compulsory repayment threshold). 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 my income is above the compulsory repayment threshold until I have repaid my whole HELP debt, even if I have not completed my studies and regardless of whether I have moved overseas.
- HELP debts are managed by the ATO. I can view my HELP debt, confirm my payment reference number, and view payment options online. To do so, I will need to create a myGov account and link it to the ATO's online services. I can find out how at: www.ato.gov.au/General/Online-services/Online-services-for-individuals-and-sole-traders/ATO-online-services-and-myGov/Create-a-myGov-account-and-link-it-to-the-ATO/ .
- For more information on repaying my HELP debt, I can visit www.ato.gov.au or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

Information booklet:

Before submitting this eCAF you MUST read the FEE HELP information booklet, available at studyassist.gov.au.

If you have not already done so you must follow the above link to read the information booklet now.

- I have read the FEE-HELP information booklet and I am aware of my obligations under the loan scheme.

Declarations:

- I declare that the information on this eCAF is complete and correct and I can produce documents to verify this if required.
- I understand that I must either make a full upfront payment or provide my TFN (or the certificate from the ATO) to Box Hill Institute on or before the census date otherwise my enrolment in the unit(s) of study may be cancelled.
- I understand that 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.
- I have sufficient HELP balance to cover my tuition fees or I have advised Box Hill Institute of how much FEE-HELP I wish to access. Note: you may be able to check your available HELP balance at www.myHELPbalance.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.
- I understand that, for 2027, the HELP loan limit is $193,259 for students in medicine, dentistry, veterinary science, and specified aviation courses, and $134,558 for students in all other courses.
- I understand that if my eligibility for a FEE-HELP loan changes, I must notify Box Hill Institute.

By submitting this eCAF I am requesting that:

- The Commonwealth lends me the amount of tuition fees for my 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 Box Hill Institute on my behalf.

By submitting this eCAF I understand the following:

- For 2027, the HELP loan limit is **$193,259** for students in medicine, dentistry, veterinary science, and specified aviation courses, and **$134,558** 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 HECSHELP loans from 1 January 2020 I have already received, plus repayments I have made against the debt from 1 July 2019. I can visit 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 track all my HELP entitlements through the myHELPbalance 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 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 for more information.

- I must have a valid USI prior to the census date in order to be entitled to FEE HELP 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 myHELPbalance 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 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 for more information.
- All higher education students, must have a USI in order to be eligible for a CSP, be entitled to Commonwealth financial assistance (HECS HELP, FEE HELP, OS HELP, SA HELP and STARTUP-HELP) and to graduate and receive their award (unless an exemption applies)).
- 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 2023, 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.
- 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'.
- My personal information, including my TFN and USI, is protected by law, including under the Privacy Act 1988 (Cth), the Student Identifiers Act 2014 (Cth) (SI Act) and HESA. The Australian Government Department of Education (the department) (GPO Box 9880, Canberra ACT 2601, phone: 1300 566 046), collects my personal information, including my USI, for the purpose of administering the HELP scheme, which includes verifying my eligibility for a loan and for overseas HELP debt recovery under the HESA. The department also collects my personal information for the purpose of research, statistics, policy formation, tuition assurance and broader HELP program management. The department may also collect my USI from my education provider, where the provider submits my eCAF on my behalf. The collection use and disclosure of my personal information is authorised under section 179-10 and Division 180 of HESA. If I do not provide the information required in this form, I may not be eligible for Commonwealth assistance.
- The information I have provided on this eCAF (my TFN, USI and email address) will be used by Box Hill Institute for the purposes of them satisfying their reporting obligations to the department.
- The department may disclose my information, including my USI, to Australian Government agencies, including:
    - the Student Identifiers Registrar the purposes of verifying my USI;
    - the ATO for the purposes of calculating and administering my HELP debt;
    - Services Australia for the purposes of pre-populating my claim for a student payment and assessing or reviewing my eligibility or entitlement for a student payment; and
    - the Commonwealth Ombudsman if I lodge a complaint in relation to my HELP loan or compliance with my provider under HESA.
- My 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 my information to other higher education providers for the purposes of facilitating my transfer to a replacement provider under tuition protection arrangements.
- The department and Director may also disclose my 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, the TESQA Act, the Higher Education Support (HELP Tuition Protection Levy) Act 2020 and the Higher Education (Up-front Payments Tuition Protection Levy) Act 2020.
- The department may also disclose my 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 my personal information for any other purpose without first seeking my consent, unless that disclosure is authorised or required by law or a court/tribunal order.
- By submitting this eCAF, I am consenting to the collection, use and disclosure of my personal information as outlined above.
- I can find more information about the way in which the department will manage my personal information including how to make a complaint, access and correct my personal information, in the department's privacy policy at www.education.gov.au/privacy or by requesting a copy from the department at privacy@education.gov.au .
- I can find more information on how the Office of Student Identifiers Registrar manages my personal information at www.usi.gov.au/about-us/privacy.
- If I wish to correct my personal information provided on this eCAF, I will contact my provider directly.
- 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.
- Giving false or misleading information may be an offence under the Criminal Code Act 1995.

I have read and understood the above.

Student Signature		**Date**	

Next steps

- Enrol and pay remaining fees not being covered by FEE-HELP. Ensure you supply your citizenship evidence as part of your enrolment.
- Once enrolled, Student Administration will check your eligibility.
- If it is found you are not eligible for FEE-HELP, or have exceeded your Combined HELP Loan limit, you will be invoiced for fee payment. Non-payment by unit census date will result in a cancellation of your enrolment.

Staff Only:	Academic Suitability	Eligibility	Lifetime Limit	GAF / TFN– S1	USI	Email