

# Submit a Request for a FEE-HELP Loan Instruction Sheet

FEE-HELP is a loan from the Australian Government to pay all or part of your fees when you study a higher education course at an approved higher education provider. If you are eligible for and intend to use FEE-HELP, you must submit this request before the census date.

## FORM REQUIREMENTS EXPLAINED

If you intend to use FEE-HELP, you need to submit an eCAF (electronic Commonwealth Assistance Form) with the Australian Government. You must provide your **Tax File Number (TFN)** and **Unique Student Identifier (USI)** on this form.

To access the eCAF, you are required to submit a *FEE-HELP Loan Assistance Request* in MyCQU first. This form gives the Government permission to contact you with access details for the Government eCAF Portal.

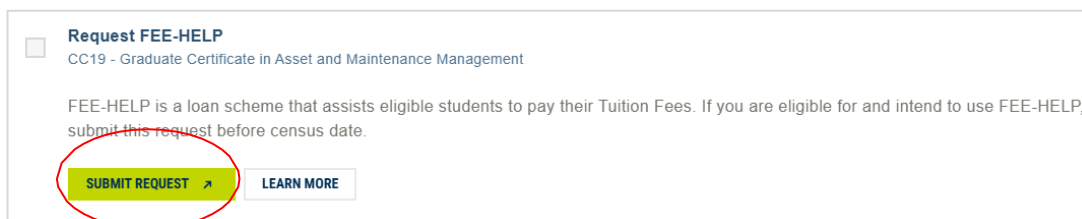
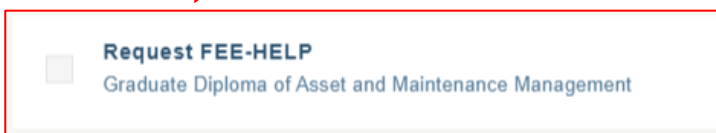
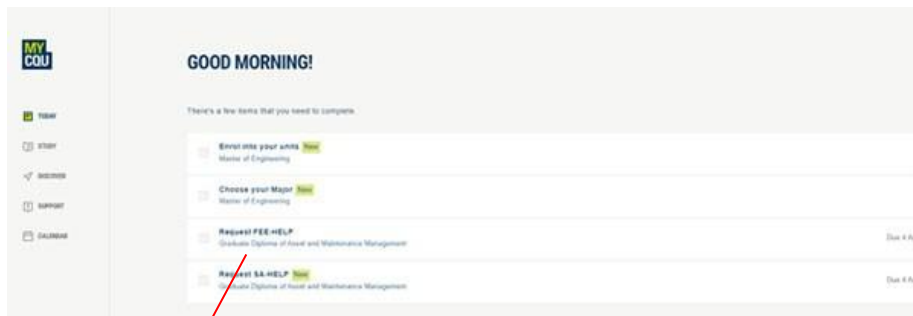
**This instruction sheet outlines the steps to complete both the request form in MyCQU and an eCAF through the Government eCAF Portal. Make sure to read the important information on the last page of this document to ensure you understand your census date responsibilities.**

## STEP 1 – SUBMIT A FEE-HELP LOAN ASSISTANCE REQUEST FORM

Visit the MyCQU Student Portal at [my.cqu.edu.au](http://my.cqu.edu.au), and log in with your student username and password.

From your MyCQU Checklist on the *Today* view, select *Request FEE-HELP* and then select *Submit Request*.

The form can also be accessed from the Support view of MyCQU, under Student Forms. Search SA-HELP or scroll down to access the form.



Follow the on-screen instructions to complete the form.

## FEE-HELP Loan Assistance Request

**Information**

**Information**

The Commonwealth Government of Australia may provide financial assistance for students if they meet the requirements for funding. Students may use this form to indicate that they wish to be contacted by the Government to apply for financial assistance using the electronic Commonwealth Assistance Form (eCAF) online system that is managed by the Federal Government.

For more information about this process, please visit [Study Assist](#).

**ATTENTION: By submitting this form, you are requesting that the Australian Government contact you in order to apply for a FEE-HELP Loan.**

**FEE-HELP Loan Request Details**

I am interested in applying for funding

Name of course: \* ▼

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Student details will be auto populated from their MyCQU account (student name, ID, citizenship). New Zealand Citizens need to provide further information, as shown below.

Australian Citizens and Australian Permanent Residents will only be required to enter their Student Identification Number, select whether they are interested in applying for funding and confirm their Citizenship status before being able to submit.

## CITIZENSHIP / VISA STATUS

## What is your citizenship status?

Your current recorded citizenship is detailed below. If this is incorrect, please contact your student administrator at [CQUniversity Frontline Student Services](#).

Citizenship

Australian Citizen

 New Zealand citizen or New Zealand citizen who is a permanent visa holder

Do you hold a Special Category Visa or formerly held a Special Category Visa? \*

Yes



If you need help confirming your Special Category Visa status visit the [Visa Entitlement Verification Online \(VEVO\)](#) site.

Did you first begin to be usually resident in Australia at least 10 years before the test day? \*

Yes



At that time, were you a dependent child and have you not ceased being usually resident in Australia since that time? \*

Yes



Have you been in Australia for at least a total of 8 out of the 10 years immediately before the test day? \*

Yes



Have you been in Australia for at least a total of 18 months out of the two years immediately before the test day? \*

Yes



You must provide evidence to CQUniversity Australia on, or before the census date, that you first began residing in Australia as a minor at least 10 years before the test day.

Will you be studying at least one unit of study in Australia? \*

Yes


 I have Documentary Evidence that I began residing in Australia as a minor at least 10 years immediately before the test day.

Documentary Evidence Upload

Drag new attachments here



+ Add

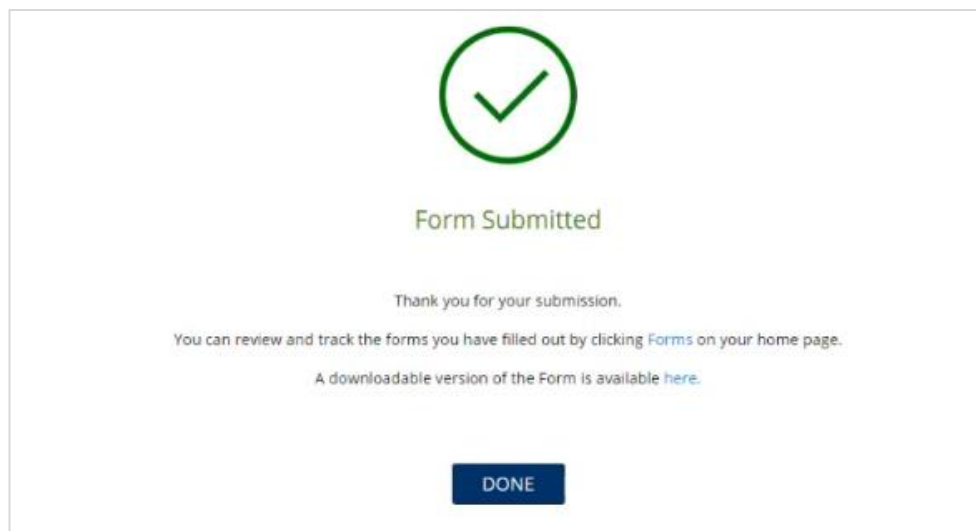
## ECAF ATTACHMENT




Test (2).pdf



SUBMIT REQUEST





## Form Submitted

Thank you for your submission.

You can review and track the forms you have filled out by clicking [Forms](#) on your home page.

A downloadable version of the Form is available [here](#).

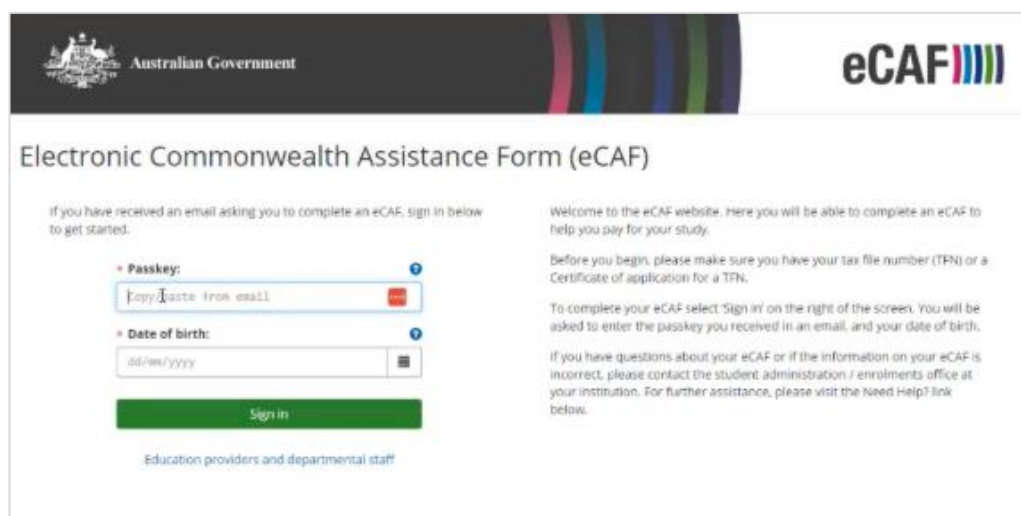
[DONE](#)


Once this form is submitted, allow up to 40 minutes for the Australian Government to email your student email account. This is sent from the Department of Education and contains your unique passkey and access link to the Government eCAF Portal. Get your Unique Student Identifier (USI) and Tax File Number (TFN) ready while you wait.

## STEP 2 – SUBMIT AN ECAF

Access the Government eCAF Portal with the unique passkey and access link that was sent to your student email.

Follow the steps to complete the required activities, add your TFN and USI, and submit the form.



 **eCAF**

### Electronic Commonwealth Assistance Form (eCAF)

If you have received an email asking you to complete an eCAF, sign in below to get started.

Welcome to the eCAF website. Here you will be able to complete an eCAF to help you pay for your study.

Before you begin, please make sure you have your tax file number (TFN) or a Certificate of application for a TFN.

To complete your eCAF select 'Sign in' on the right of the screen. You will be asked to enter the passkey you received in an email, and your date of birth.

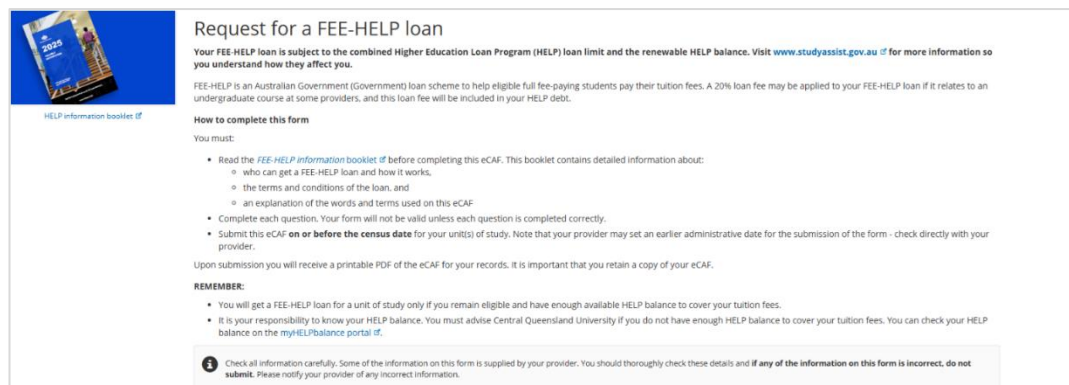
If you have questions about your eCAF or if the information on your eCAF is incorrect, please contact the student administration / enrolments office at your institution. For further assistance, please visit the [Need Help?](#) link below.

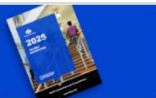
**Passkey:**

**Date of birth:**

[Sign In](#)

Education providers and departmental staff



 **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](http://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 may be applied to your FEE-HELP loan if it relates to an undergraduate course at some providers, and this loan fee will be included in your HELP debt.

**How to complete this form**

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 **on or before the census date** for your unit(s) of study. Note that your provider may set an earlier administrative date for the submission of the form - check directly with your provider.

Upon submission you will receive a printable PDF of the 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 Central Queensland University if you do not have enough HELP balance to cover your tuition fees. You can check your HELP balance on the [myHELPbalance portal](#).

**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.

If you do not have a TFN and are requesting one from the Australian Taxation Office (ATO), you can indicate this by selecting the *Certificate of application for a TFN* box.

#### SECTION C. CITIZENSHIP/VISA STATUS

##### 9. What is the student's citizenship status?

- Australian citizen  
 Permanent humanitarian visa holder or eligible former permanent humanitarian visa holder  
 New Zealand citizen or New Zealand citizen who is a permanent visa holder  
 Permanent visa holder  
 Pacific engagement visa holder  
 None of the above

Will the student be studying at least one unit of study in Australia?

- Yes  No

#### SECTION D. TAX FILE NUMBER (TFN)

##### 10. Tax file number (TFN):

Your TFN has been verified with the Australian Taxation Office.

OR

I have a 'Certificate of Application for a TFN' (you will need to supply this to your provider on or before the census date).

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 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 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 at the end of the census date.

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 tax system using your TFN to identify you.

By providing your TFN on this eCAF you are requesting the Commonwealth loan you the amount of 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 Central Queensland University 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 how to apply at [www.ato.gov.au/Individuals/Tax-file-number/](http://www.ato.gov.au/Individuals/Tax-file-number/).

## Verifying your personal email address

If you receive a message once you have clicked *Submit Request* to verify your personal email account, go to your personal email and you should have received an email from [eCAFsystem@education.gov.au](mailto:eCAFsystem@education.gov.au).

Graduate Certificate in Research (GCRResearch) at Central Queensland University (2200)

Please click on the link below to verify your personal email address:

<https://ecaf.education.gov.au/verify-personal-email/7b06863f-6df7-4a0a-8518-da51d71d7f3a>

You will need to do this prior to submitting your eCAF.

Once you click on the link and verify your personal email address go back to your eCAF and click on *Submit Request* again.

If you aren't ready to submit the form, press the blue *Save* button located next to the *Submit Request* button and you can return to finish the form later.

Once you have submitted the form, a PDF copy of the form will be emailed to your verified personal email.

## IMPORTANT INFORMATION

After you have submitted the form, you are still able to make a payment towards your Tuition Fees, but you must do so before the census date of each term.

The University is not able to accept late payments of your Tuition Fees once the *Request for a FEE- HELP Loan* has been submitted.

If you are wishing to defer your fees, you **MUST** submit the *Request for a FEE- HELP Loan* form by the census date of the term you wish it to take effect from. This form must include a valid TFN.

**FAILURE TO SUBMIT A VALID (APPROVED) FORM BY THE CENSUS DATE WILL MEAN YOU ARE LIABLE TO PAY TUITION FEES UPFRONT TO CQUNIVERSITY.**

### Unique Student Identifier (USI)

It is a requirement for all commencing students to provide a USI on their Commonwealth Assistance Forms. If you have provided a valid USI to the University previously, this number will pre-populate on the form. If you do not have a USI, you can [create a USI](#) via the Government website. Once created, you need to provide your USI to CQUniversity via this [Provide your USI](#) online form.

### Check Submission

A copy of your electronic Commonwealth Assistance Form will be emailed from the Department of Education when the process is completed.

You can check your *FEE-HELP Loan Assistance Request* has been submitted in MyCQU. Visit the Support view, select Student Forms, and then Submitted Forms. The MyCQU Checklist will also display an updated status.

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Do you also need to submit a Request for a SA-HELP Loan to assist you to pay your Student Services and Amenities Fee? Read the [Submit a Request for a SA-HELP Loan instruction sheet](#).