

INSTRUCTION SHEET

BE WHAT YOU WANT TO BE

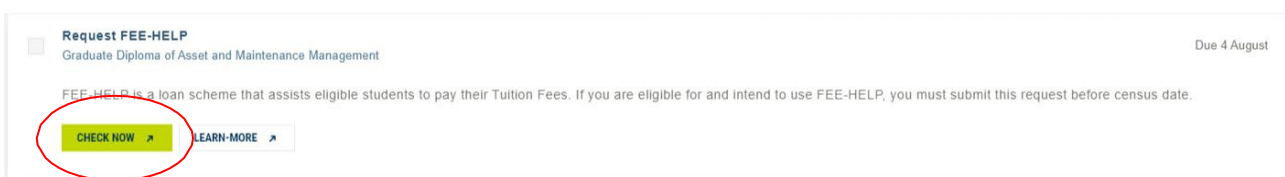
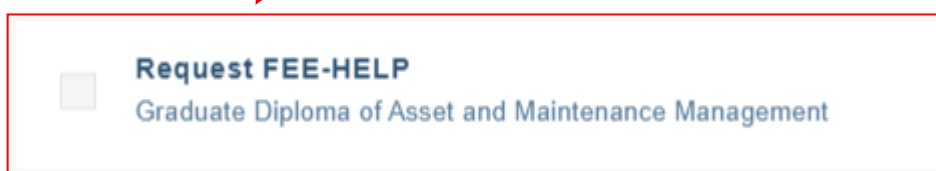
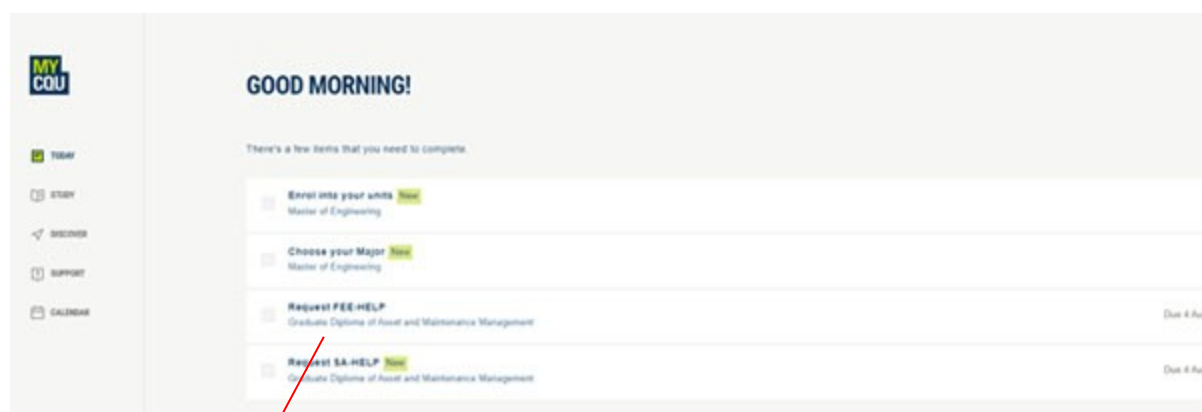
cqu.edu.au

Submit a Request for a FEE-HELP Loan

FEE-HELP is a loan scheme that assists eligible students to pay their Tuition Fees. If you are eligible for and intend to use FEE-HELP, you must submit this request before the census date.

To submit a Request for a FEE-HELP Loan, visit the MyCQU Student Portal at my.cqu.edu.au and log in with your Student ID and password.

The MyCQU Checklist is available from the *Today* view. From the checklist, select *Request for a FEE-HELP Loan* and then select *Check Now*.



The Department of Education has recognised the need for students to be confident and informed financially literate consumers and investors. As a result, you are now required to complete a Quiz before being able to access your Commonwealth Assistance Form.

Request for a FEE-HELP loan

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Save

Quiz

Welcome to the eCAF site. We have prepared an introduction for you to ensure that you are aware of the implications of completing an eCAF. Please watch the video and complete a short quiz before proceeding to your eCAF.

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. The video and the following quiz will highlight some of the key points you need to be aware of while you study. For information on how and when to repay your HELP loan, please visit the [Study Assist](#) website.

Click [here](#) to view the video.

☐ Tick the checkbox to view Transcript: HELP Loan (student loan)

smart-tip

You may also wish to visit ASIC's MoneySmart website section on [studying](#), which has lots of information to assist you to manage your money while you are studying.

Please note - This video displays the payment percentage rates as 2% to 8%. The current income repayment threshold is \$46,620 and payment percentage rate is 1% to 10%. For further information on current repayment thresholds and payment percent rates, please visit <https://www.studyassist.gov.au/paying-back-your-loan/loan-repayment>.

Submitting the form

Follow the on-screen instructions to complete the form. Please note, you must supply a Tax File Number (TFN) when completing the form if you wish to defer your fees.

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 attached* box.

It is now a requirement for all commencing students to provide a USI (Unique Student Identifier) 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 get one [here](#)

Request for a FEE-HELP loan
Submit Request

^ IMPORTANT INFORMATION

FORM OVERVIEW

1. Read the [FEE-HELP Information](#) booklet.
2. Complete each question that is relevant to you..
3. Make the declaration at item 14.
4. Submit the completed form.
5. Print a copy for your records.

The combined Higher Education Loan Program (HELP) loan limit and the renewable HELP balance commences from 1 January 2020. Visit 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 fee-paying students pay their tuition fees. A 25% loan fee may 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 (read **Note 3**).

HOW TO COMPLETE THIS FORM

1. You MUST read the [FEE-HELP Information](#) booklet before completing this form. You can download your copy from www.studyassist.gov.au/. 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 in this form.
2. To complete this form read the **Notes** on 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 the completed form 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 available HELP balance and you must advise your provider if you do not have enough available HELP balance to cover your tuition fees.

Once you have filled out each section of the form, press the *Submit Request* button at the top right of the screen, and print a copy of the form for your records.

If you are not ready to submit the form, press the blue arrow button and you can save the form and return to finish it at a later date.

Submit Request

Save

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.

Important information

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.

Failure to submit a valid (approved) form by the Census date will mean you are liable to pay Tuition Fees upfront to CQUniversity.

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**](#).