HELP
Frequently Asked Questions

What is HELP?

HELP is the Higher Education Loan Program offered by the Australian government that allows students to defer the payment of their student contribution or tuition fees until earning an income that can support repayments. At ANU you may be eligible for one or more of the following types of HELP:

- **HECS-HELP** (for Commonwealth Support Students)
- **FEE-HELP** (for Australian citizens enrolled in a fee-paying place)
- **OS-HELP** (for students taking some of their studies overseas, such as on exchange)
- **SA-HELP** (for the Services and Amenities fee)

Who is eligible?

Australian citizens and students on permanent humanitarian visas are eligible to defer their tuition fees to HELP. Permanent residents, New Zealand citizens and international students are not HELP eligible.

How do I apply for HELP?

Students can apply for HECS-HELP, FEE-HELP and SA-HELP by submitting the appropriate electronic Commonwealth Assistance Form (eCAF) through their ISIS account. From the Main Menu select, ISIS > Account Detail > eCAF. Students will need to submit a separate eCAF for each type of HELP scheme which they are eligible.

To defer the payment of student contributions or tuition fees from the start of a program, students should submit their eCAF before their first census date.

Your eCAF is tied to your program of study. Students only need to submit an eCAF once for their program. If you transfer to another program or start a new program, you will need to submit new eCAFs for both your tuition and the Services Amenities fee.

You are required to provide your Tax File Number when you apply for HELP.

Students applying for OS-HELP need to complete the paper-copy OS-HELP form available from Student Information Services.

Can I confirm that the university has received my Commonwealth Assistance Form?

Confirmation that the university has received your eCAF appears in ISIS. From the Main Menu select, ISIS > Account Detail > eCAF Print History.
Will I still receive invoices if I apply to defer my fees?

You will still receive invoices issued to your ISIS account if you have applied for HELP. This allows you to pay your student contribution or tuition fees upfront to the university, if you choose. Students should make payment by the due date on the invoice. Student contributions and tuition fees will defer to HELP after the course census date.

Your invoice will remain on your ISIS account for your records.

How can I keep track of my HELP debt?

For each session enrolled, students in a Commonwealth Supported Place and students who have elected to use Fee-HELP will receive a Commonwealth Assistance Notice (eCAN) on their ISIS account up to twenty-eight days after the course census date. The eCAN provides information about the cost of the courses you have been enrolled in, any up-front payments you have made to the University and the amount that has been deferred to your HELP-debt.

Your eCAN will also list your Commonwealth Higher Education Student Support Number (CHESSN), which you can provide to the Australian Taxation Office with your tax file number to receive information about your accumulated HELP debt.

Can I make a payment to the university even if I have applied for HELP?

Students should make upfront payments to the university by the due date on their invoice. After the census date your student contribution or tuition fees are deferred to HELP. If you wish to make a voluntary repayment after this date, you must go to the Australian Taxation Office.

When do I start to repay my HELP debt?

For more information on when you have to start paying back your loan, how to make payments and how much you have to pay you will want to visit the Study Assist website.

More information

You can find more information about HELP on the university website:

HECS-HELP

FEE-HELP

SA-HELP

OS-HELP

The Study Assist website can provide you with detailed information about the different HELP schemes and your obligations.

To Australian Taxation Office can confirm your cumulative HELP-debt.