



## How to change your HELP Loan Option and/or lodge Tax File Number (Domestic Students only)

- Eligible students can change their HELP Option for any session where the census date has not already passed.
- Log on to SOLS at: <http://www.uow.edu.au/student/index.html>
- On the main menu select 'HELP Loan Option'
- If you have more than 1 course, select your currently enrolled course

**Note:** You should carefully read the information on each page before proceeding to the next.

The following screen will appear.....

### Screen 1

**HELP Loan Option**

Bachelor of Commerce

The tax file number has been provided.  
Permission has been given to use the tax file number for this course.

Tax File Number Information currently held for this course

**All Billing Type Selections**

Course Code	Year	Session	Selected Billing Type	Action
710	2011	Autumn	CSS HECS-HELP Upfront	Maintain
710	2010	Autumn	CSS HECS-HELP Loan	
710	2010	Spring	CSS HECS-HELP Loan	
710	2009	Autumn	CSS HECS-HELP Loan	
710	2009	Spring	CSS HECS-HELP Loan	
710	2009	Summer 2009/2010	CSS HECS-HELP Loan	
710	2008	Spring	CSS HECS-HELP Loan	
710	2008	Summer 2008/2009	CSS HECS-HELP Loan	

**Default Billing Type For Future Sessions**

Course Code	Current Default Billing Type	Action
710	CSS HECS-HELP Loan	Maintain

Billing Options currently recorded

Click here to change billing option and /or enter your TFN

**CSS Scheme For Course**

Course	Current CSS Scheme
710	Post 2008



The following screen will appear.....

Screen 2

**Request for Commonwealth support and HECS-HELP** Bachelor of Commerce

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Before completing this form, you must read the 'Information for Commonwealth supported students' booklet, available each year from your higher education provider.



You can find the booklet on the government 'going to uni' website at <http://www.goingtouni.gov.au/main/resources/publicationsandlinks/formspublications.htm>

You must:

- > complete this form if you are a Commonwealth supported student, and the booklet says that you have to complete this form.
- > ensure that you complete each question that is relevant to you, including ticking the relevant boxes. Your form will not be valid unless each question is completed correctly; and
- > submit the form on or before the census date for your unit(s) of study.

**Personal Detail Summary**

Date of Birth	Gender	Student Type	Country of Origin
	Female	Domestic	AUSTRALIA
<b>Citizenship Details</b>		<b>Visa Details</b>	
Australian (Confirmed)		NONE	


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The following screen will appear.....

Screen 3

**Request for Commonwealth support and HECS-HELP** Bachelor of Commerce

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HECS-HELP assistance allows you to obtain a loan from the Commonwealth for all or part of your student contribution towards your Commonwealth supported place. It also includes a 20% discount on a full up-front payment or any partial up-front payment of your student contribution of \$500 or more. In order to obtain a HECS-HELP loan for all or part of your student contribution amount, you will need to supply your Tax File Number (TFN) below.

**Tax File Number (TFN): Our record shows that you have provided your TFN previously.**


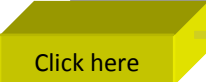
Do you want to use your TFN for this course?  Yes  No

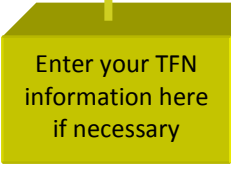
Your provider is authorised under the *Higher Education Support Act 2003* (HESA) to collect your TFN. It is not an offence not to provide your TFN. However, you will not be able to obtain a HECS-HELP loan for the amount of your student contribution that remains unpaid on the census date unless you give your provider, on or before the census date, either your TFN or a *Certificate of application for a TFN* from the Australian Taxation Office (ATO), stating that you have applied for a TFN.

**Note:** as TFNs are usually provided within 28 days of application, it is essential that you apply early to ensure you have your TFN on or before the census date. If you are applying for a TFN for the purpose of obtaining a HECS-HELP loan and it is within one month before the relevant census date, you should request the Tax Office to issue you a *Certificate of application for a TFN*. If you haven't received your TFN within 10 days before the census date, you should provide this certificate to your provider as proof that you have applied, and then quote your TFN once you receive a Tax File Number Advice from the ATO.

You will also need to provide your TFN if you want to obtain a HECS-HELP loan if you fail to make a full up-front payment on or before the census date. If you do not provide your TFN and do not make a full up-front payment on or before the census date, your provider will cancel your enrolment. Your provider is authorised to retain your TFN information only for the purpose of reporting details of your HECS-HELP loan to the ATO. Privacy and taxation laws protect your TFN information. There may be severe penalties if these laws are broken.

**WARNING: Your enrolment will be cancelled if you do not either pay up-front or give your TFN or a certificate from the ATO on or before the census date.**


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The following screen will appear.....

Screen 4

**Request for Commonwealth support and HECS-HELP** Bachelor of Commerce

You must agree to ALL of the statements below to obtain HECS-HELP assistance.

**Payment Statements:**

**Full up-front payment:**  
If I make a full up-front payment by paying 80% of my student contribution for my unit(s) of study on or before the census date, I request the Commonwealth to pay to my provider the HECS-HELP discount to discharge my liability for the unit(s) of study.

**Partial up-front payment:**  
If I make a partial up-front payment of \$500 or more of my student contribution for my unit(s) of study on or before the census date (and this is less than 80% of the contribution), I request the Commonwealth to:  
 - pay to my provider the HECS-HELP discount to discharge that part of my liability for the unit(s) of study; and  
 - lend me an amount equal to my student contribution for the unit(s) of study, minus my up-front payment and the HECS-HELP discount, and pay this to my provider on my behalf.

**Full deferral:**  
If I have NOT made any up-front payment towards my student contribution for my unit(s) of study on or before the census date, I request that the Commonwealth lend me an amount equal to the unpaid part of my student contribution for the unit(s) of study and pay this to my provider on my behalf.

**Repayment of a HECS-HELP loan:**  
I understand that I will repay to the ATO the amount that the Commonwealth has loaned to me. These repayments will be made in accordance with Chapter 4 of the *Higher Education Support Act 2003* (HESA), when my income reaches a certain level, even if I have not completed my studies.

**Refund of HECS-HELP loan amounts:**  
I understand that my debt with the Commonwealth will remain if I withdraw or cancel my enrolment after the census date, but that my debt may be removed by my provider in special circumstances.

**Cancellation of enrolment:**  
I understand that I MUST either make a full up-front payment or provide my TFN or a Certificate of application for a TFN from the ATO to my provider on or before the census date otherwise my enrolment in the unit(s) of study will be cancelled.

I have read each of the statements above, agree to them and/or declare that they are true

**Click here** →

**You must answer "Yes" before continuing**

The following screen will appear.....

Screen 5

**Request for Commonwealth support and HECS-HELP** Bachelor of Commerce

Before completing this section of the form, you must read the 'Information for Commonwealth supported students' booklet, available each year from your higher education provider.

You can find the booklet on the government 'going to uni' website at <http://www.goingtouni.gov.au/main/resources/publicationsandlinks/formspublications.htm>

**Your obligations**

I have read the Information for Commonwealth supported students booklet and I am aware of my obligations as a Commonwealth supported student.

I understand that my debt with the Commonwealth will remain if I withdraw or cancel my enrolment after the census date but that it may be removed by my higher education provider in special circumstances pursuant to HESA.

I understand that it is my responsibility to be aware of my Student Learning Entitlement (SLE) and whether it is currently sufficient to cover the unit(s) of study I am enrolled in as a Commonwealth supported student.

**Click here** →

**You must answer "Yes" Before Continuing**



The following screen will appear.....

**Screen 6**

**Request for Commonwealth support and HECS-HELP** Bachelor of Commerce

**Declaration**  
 The information on this form is complete and correct and I can produce documents to verify this if required.

- I request the Commonwealth to give my provider the student contribution amount relating to the unit(s) of study I am undertaking as a Commonwealth supported student.
- I understand that when my Student Learning Entitlement (SLE) is consumed, I will no longer be eligible for a Commonwealth supported place and this form will not be valid for unit(s) of study not covered by my SLE.
- I understand that my personal information will be stored by the Department of Education, Employment and Workplace Relations in order to administer my Commonwealth assistance.
- I understand that if my eligibility for Commonwealth support and/or a HECS-HELP Loan changes I must notify my provider.
- I understand that the:
  - authority to collect the information on this form is contained in the *Higher Education Support Act 2003 (HESA)*;
  - information is collected for programme administration purposes;
  - information may be shared for these purposes between the Australian Taxation Office (ATO) and the Department of Education, Employment and Workplace Relations, and
  - information may not otherwise be disclosed without my consent unless authorised or required by law.
- I understand that giving false or misleading information is a serious offence under the Criminal Code.

I have read each of the statements above, agree to them and/or declare that they are true  No  Yes

Click here

You must answer "Yes" before continuing

The following screen will appear.....

**Screen 7**

**Request for Commonwealth support and HECS-HELP** Bachelor of Commerce

**In what way do you intend to pay your student contribution?**

<input checked="" type="radio"/> <b>Full up-front payment of my student contribution amount</b> (You only need to pay 80% of your student contribution amount on or before the census date)					
<input type="radio"/> <b>Obtain a HECS-HELP loan for ALL or PART of my student contribution amount</b> (You must provide your TFN or a certificate from the Tax Office on or before the census date)	<input type="radio"/> If obtaining a HECS-HELP loan, do you wish to make a <b>partial up-front payment</b> of your student contribution amount? (Payments of \$500 or more will attract a 20% discount)	<input type="radio"/> Yes	<input checked="" type="radio"/> No		

Choose your billing option

Click here to submit

- After you submit the new billing information, you will be returned to first screen (**Screen 1**).
- The updated billing information will now be recorded here. Check that the information shown reflects your choice.
- Use the same process to change billing information for other session enrolments.
- You **can not** change billing information after a session's census date has passed.

See <http://www.uow.edu.au/student/contact/index.html> for information about who to contact should you need further assistance.