Contents

Preface ................................................................. i
Acronyms ............................................................. ii
Definitions ........................................................... iii
How best to use this guide .......................................... v
Chapter 1: Introduction ............................................. 1
  What is HELP?
Chapter 2: Getting Started ........................................ 2-4
  Eligibility
  Requirements
  Tools
  HELP Declaration Form
  HELP Online Application System
Chapter 3: Begin your application ................................. 5-9
  Landing Page
  Access the HELP online system
  Filling in your data
  HELP contract
  Loan Application
  Signing of Loan Contract
HELP Application timeline/cycle ................................. 10
The Higher Education Loan Program was launched on the 15th of May, 2020 by the Prime Minister of PNG, Honorable James Marape.

This user guide is developed specifically for undergraduate students who are eligible and are opting to apply for HELP assistance.

It aims to provide a step by step guide to the requirements and processes of applying for the HELP using the HELP Online Application System.

This guide is divided into 3 chapters;

• The first chapter is an introduction to the Higher Education Loan Program
• The second chapter lists and explains what you need in order to efficiently apply.
• The last chapter guides you through the HELP applications process, what you will need to do at each step of the process.

The HELP Application is provided at the End of the guide to make sure you complete your application within the given timeframe.

Thank You
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DHERST</td>
<td>Department of Higher Education, Research, Science and Technology</td>
</tr>
<tr>
<td>HELP</td>
<td>Higher Education Loan Program</td>
</tr>
<tr>
<td>GoPNG</td>
<td>Government of Papua New Guinea</td>
</tr>
<tr>
<td>GPA</td>
<td>Grade Point Average</td>
</tr>
<tr>
<td>HEI</td>
<td>Higher Education Institution</td>
</tr>
<tr>
<td>IRC</td>
<td>Internal Revenue Commission</td>
</tr>
<tr>
<td>ISA</td>
<td>Income Sharing Agreement</td>
</tr>
<tr>
<td>MHERST</td>
<td>Ministry of Higher Education, Research, Science and Technology</td>
</tr>
<tr>
<td>NID</td>
<td>National Identification</td>
</tr>
<tr>
<td>NOAS</td>
<td>National Online Application System</td>
</tr>
<tr>
<td>NOSS</td>
<td>National Online Selection System</td>
</tr>
<tr>
<td>NHTEB</td>
<td>National Higher Education and Technical Education Board</td>
</tr>
<tr>
<td>PNG</td>
<td>Papua New Guinea</td>
</tr>
<tr>
<td>SME</td>
<td>Small and Medium Enterprise</td>
</tr>
<tr>
<td>SDO</td>
<td>Student Data Officer</td>
</tr>
<tr>
<td>TIN</td>
<td>Tax Identification Number</td>
</tr>
<tr>
<td><strong>Definitions</strong></td>
<td></td>
</tr>
<tr>
<td>-----------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td><strong>Gurantor</strong></td>
<td>A guarantor is a person who guarantees to pay a borrower’s debt in the event the borrower defaults on a loan obligation.</td>
</tr>
<tr>
<td><strong>Academic Year</strong></td>
<td>The period of the year during which students attend a HEI.</td>
</tr>
<tr>
<td><strong>Applicant</strong></td>
<td>A person who has applied for, but not yet received, a HELP Award.</td>
</tr>
<tr>
<td><strong>Award</strong></td>
<td>A HELP studentship, financial assistance offered by the PNG Government.</td>
</tr>
<tr>
<td><strong>Borrower</strong></td>
<td>A student who is a recipient of the HELP studentships from the PNG Government.</td>
</tr>
<tr>
<td><strong>Cessation</strong></td>
<td>The process of ending or bringing the HELP studentship to an end.</td>
</tr>
<tr>
<td><strong>Deferral</strong></td>
<td>Where a Borrower seeks to postpone continuation of their HELP award.</td>
</tr>
<tr>
<td><strong>Non-HELP student</strong></td>
<td>A non-HELP student who is NOT in receipt of a HELP Award. Such students may be either self-sponsored or sponsored by industries, corporations, employers, provincial governments, foreign governments or other organizations.</td>
</tr>
<tr>
<td><strong>Quota</strong></td>
<td>The total number of HELP Awards allocated to a particular program or institution.</td>
</tr>
<tr>
<td><strong>Scholarship</strong></td>
<td>Financial support awarded to a student, based on academic achievement or other criteria that may include financial need, for the purpose of schooling</td>
</tr>
<tr>
<td><strong>Studentship</strong></td>
<td>A studentship is an award of financial aid for students for further education.</td>
</tr>
<tr>
<td><strong>School leaver</strong></td>
<td>A Grade 12 a student who is about to leave or has just left school.</td>
</tr>
<tr>
<td><strong>Stipend</strong></td>
<td>A particular amount of money that is paid regularly to someone</td>
</tr>
<tr>
<td><strong>Study Program</strong></td>
<td>A program of study is a comprehensive, structured approach for delivering academic and career and technical education to prepare students for postsecondary education and career success.</td>
</tr>
</tbody>
</table>
How to best use this guide

Throughout this guide, you will notice three (3) main icons and texts.

Take time to read and understand them when you come across a certain section containing any of these icons.

**NOTE**

This indicates supplementary explanations and useful tips on how to best understand the HELP student loan. Important dates are also mentioned here.

**TERMS**

This indicates HELP specific terms and or contextual definitions which will better inform student applicant of the process.

**CAUTION**

This indicates HELP restrictions, policy implications, and or consequences of policy breach.
1.1 What is HELP

What is HELP?

HELP is a new studentship award administered by the DHERST to provide financial assistance on behalf of the Government of Papua New Guinea to its eligible students of tertiary education programs.

HELP is an income-contingent loan and is therefore repayable once students graduate and commence a paid employment.

For many students, an education loan will be their first major financial transaction, while taking out a studentship may seem a daunting prospect, it is also the perfect opportunity to begin to build a solid credit history. HELP will be the beginning of many students financial history. By keeping up to date all university or college loan repayments, a student can begin to lay the foundation of a good credit score which will prove greatly beneficial later in life.

PNG HELP is interest free with loan balances adjusted annually for inflation and provides for deferred payments options together with a repayment grace period following graduation.

It is important to remember that HELP is a loan and no one is being to forced sign up for HELP.

TERMS

*Income Contingent Loan* – is an arrangement where borrowers will repay loans according to their income. This arrangement is mostly used for students’ loan.

*Credit History* – is a record of your ability to repay your debts and demonstrates your responsibility in repaying debts.

*Credit Score* – is a statistical evaluation/analysis of your creditworthiness based on your credit History
2.0 Getting started

2.1 Eligibility

Before you can apply for a HELP studentship, please confirm your eligibility. To be eligible:

a. You must be enrolled and registered at a Higher Education Institution that is accredited by DHERST.

b. The Academic program you are undertaking has been formally reviewed and accredited by the NHTEB.

NOTE
To confirm if a Higher Education Institution is registered and accredited by DHERST please visit: https://web.dherst.gov.pg/institution-register

2.2 Requirement

Student who are opting to apply for HELP assistance must prepare all required documents for submission prior to HELP application.

To ensure a smooth process of your application, Student applicants are encouraged to prepare all required documents for submission prior to starting your HELP application.

You will be required to provide:

a) Student identification numbers. This would be your SLF number.

b) Original copies of the tertiary institution’s acceptance or registration correspondence;

c) National identification card (NID) numbers. Students will need to provide their NID numbers. Your NID number is important as it will be used to track the students after the graduate and are employed!d) Tax identification numbers (TIN); Students will also need to provide a tax identification number.

e) Evidence of family, guardian’s or guarantor’s residence and income;

f) Evidence of the family and guardian’s participation in agriculture or a Small and Medium Enterprise (SME).
NOTE
For Student NID registration please visit your nearest NID office, Student Priority Desk or website www.pngnid.org

NOTE
For your TIN registration please visit your nearest IRC office or website at www.irc.gov.pg, though we may not require it at this stage, it is advisable for you to begin the process of your TIN registration as soon as possible.

2.3 Tools

a. Computer/Laptop/Mobile/Tablet – you’ll need an electronic device that has an internet browser in order to access the HELP Online application system.

b. Internet connection – you’ll need a reliable internet connection in order to connect to the HELP website.

c. Access credentials – you’ll need to have a username and token in order to login and start the application process

2.4 HELP Declaration form

After you have confirmed you eligibility and prepared your requirements, you must declare you intent to apply by completing a HELP Declaration form. The Declaration form will be made available to you from your registrar’s office during your registration.

NOTE
All completed HELP Declaration forms must be submitted back to your Registrar/Student data officer.
2.5 HELP Online Application System

Credentials to log into your HELP online application account will be based on SLF numbers. You will obtain this credential from your Student Data Officer (SDO) of your respective HEIs. (refer to page 4)

If you have forgotten your SLF number, check your Grade 12 Certificate for details.

---

CAUTION

Keep your credential secure and safe. DO NOT allow others access to your HELP account.
3.0 Begin your application

3.1 Landing page

The HELP online application system will be accessed at http://ipng.dherst.gov.pg. The view of this website will look different depending on thy type of device that you are using. You will be greeted with a welcome note. The welcome screen is known as the landing page. Click on the Log in Tab.

Step 1 – Accessing the Online System

To begin the HELP process, log into your HELP account with the credentials issued by your Student Data Officer (SDO).

DHERST login system

Insert your credentials here
Once you have access the online system, you will need to provide a reliable and verifiable email address to secure proper communication. An activation link will be sent to your email for verification.

Any Important message or update directly for you will be communicated through this page.

NOTE

If you have forgotten you credentials, see you SDO for a reprint.

Step 2 – Providing your Email

Your MyData section will contain your personal information. Any changes/corrections will have to be made through your SD0.
Step 3 – My HELP loan

Click on the “my HELP loan” Tab. You will be greeted with a message stating the program you are taking and the maximum amount of Loan you can apply for.

Confirm your Study program and your Student Status Here. If you notice some errors, you will need to see your SDO for prompt corrections where necessary.

Step 4 – HELP Simulation

You will insert loan amount, your estimated wage or salary. Click the ‘show simulation’ tab once its enabled.

Your simulation will be shown, just below the button. You may go ahead and select the “show me contract” to view the contract or cancel.
Step 5 - HELP contract

Your contract alone will have 26 chapters that you must read and fully understand.

Higher Education Loan Program (HELP)

HELP Loan Contract

Please read each page carefully

This Contract is executed this 19 day of May, 2020

between

Student Test, of C-/Test Postal Address PO Box 123 Boroko NCD, ("HELP Borrower");

Step 6 - Applying For the Loan

After you have read and understood the contract, you will accept the terms and conditions of the loan.

The Apply tab will be enabled when you accept the terms of the contract. When you click apply, your application has been submitted.

CAUTION

Once you accept the contract terms and conditions, you are legally bound to the contract.
Step 7– Signing your contract

After you apply for your loan, you will then wait seven days for confirmation. If your loan application has been declined, an appeal and reapply tab will be enabled.

If your loan has been confirmed, you will need to go to your SDO to confirm your identity and signature.

There will be several questions for you to answer. This questions will ensure that you understand your rights as well as your contractual obligations.

NOTE
If you are 18 years old or younger, then you will need a consent form from your parents or guardians.

NOTE
Your loan will be deposited directly to your HEI accounts.
HELP application timeline

**January - April**
- Declaration forms issued by HEIs to interested tertiary students
- Students sign Declaration forms
- Declaration forms collected

**May**
- HELP Online App launched
- SDO accounts created
- SDOs confirm student details

**June**
- Students receive credentials from SDOs
- Students apply for HELP
- First semester installments paid out