# Table of Contents

**Acronyms** .................................................................................................................. 3  

**Definitions** ................................................................................................................. 4-5  

1. General Information on HELP .................................................................................. 8-13  
   a. HELP Loan: Background Information  
   b. Categories of HELP Loans  
   c. Eligibility for HELP Loans  
   d. HELP Loan Amounts  
   e. HELP Loan and TESAS  
   f. HELP Loan Calendar –  

2. What Does the HELP Loan Cover? .......................................................................... 14-17  
   a. Tuition Fees  
   b. Accommodation, Board and Lodging Costs  
   c. Travel Costs  
   d. Learning and Research Resources Costs  
   e. Food Costs  

3. Applying for a HELP Loan ....................................................................................... 18-19  
   a. Eligibility  
   b. Requirements  
   c. Tools  
   d. Signing of the Loan contract  

4. Accepting a HELP Loan ........................................................................................... 20-23  
   a. Receiving the HELP Loan  
   b. HELP Loan Contract  
   c. HELP Loan Terms and Conditions Document  
   d. Changes to Personal Particulars that may affect the HELP Loan  
   e. Providing False Information  

5. Changes to the HELP Loan ....................................................................................... 24-26  
   a. Deferral of Studies  
   b. Transfer of Studies  
   c. Withdrawal of Studies  
   d. Discontinuation of HELP Loan  
   e. DHERST Contact Support for Changes  

6. Repayment of the HELP Loan .................................................................................. 27  

7. Managing the HELP Loan ....................................................................................... 28  

8. Appealing the HELP Loan ....................................................................................... 29
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AES</td>
<td>Academic Excellence Scholarship</td>
</tr>
<tr>
<td>DHERST</td>
<td>Department of Higher Education, Research, Science and Technology</td>
</tr>
<tr>
<td>HECAS</td>
<td>Higher Education Contribution Assistance Scholarship</td>
</tr>
<tr>
<td>HELP</td>
<td>Higher Education Loan Program</td>
</tr>
<tr>
<td>HESAC</td>
<td>Higher Education Support and Appeal Committee</td>
</tr>
<tr>
<td>HLGDD</td>
<td>HELP Loan - Gender Diversity or Disadvantage</td>
</tr>
<tr>
<td>HLOS</td>
<td>HELP Loan - Overseas studies</td>
</tr>
<tr>
<td>HLP</td>
<td>HELP Loan - Postgraduate</td>
</tr>
<tr>
<td>HLSC</td>
<td>HELP Loan - Special Cases</td>
</tr>
<tr>
<td>GoPNG</td>
<td>Government of Papua New Guinea</td>
</tr>
<tr>
<td>HEI</td>
<td>Higher Education Institution</td>
</tr>
<tr>
<td>NEC</td>
<td>National Executive Council</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>PNG</td>
<td>Papua New Guinea</td>
</tr>
<tr>
<td>PNGQF</td>
<td>Papua New Guinea Qualifications Framework</td>
</tr>
<tr>
<td>TESAS</td>
<td>Tertiary Education Student Assistance Scholarship</td>
</tr>
</tbody>
</table>
### Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Academic Year</strong></td>
<td>The time of the year when students are enrolled at a Higher Education Institution and required to attend a study programme.</td>
</tr>
<tr>
<td><strong>Accredited Programme</strong></td>
<td>An academic or TVET programme of studies (offered in PNG) that is approved in accordance with the Higher Education (General Provision) Act, 2014. The list of programmes are available on the <em>Institution Register</em> on the DHERST website.</td>
</tr>
<tr>
<td><strong>All Group Index</strong></td>
<td>The “All Groups of Consumer Price Index Classified by Expenditure Type” published quarterly by the Bank of PNG.</td>
</tr>
<tr>
<td><strong>Continuing student</strong></td>
<td>(i) A student who completed the first or a subsequent Year of study in a Higher Education Institution and is eligible to progress to the next year of study; and (ii) A student who has previously received the HELP Loan.</td>
</tr>
<tr>
<td><strong>Discontinuation</strong></td>
<td>The process where a HELP Loan is discontinued by the Government of PNG prior to a student completing his or her studies due to non-compliance with the HELP Terms and Conditions.</td>
</tr>
<tr>
<td><strong>Deferral</strong></td>
<td>The process where a student seeks a break in studies or to postpone the progression of the academic year causing the HELP Loan to be paused.</td>
</tr>
<tr>
<td><strong>First time borrower</strong></td>
<td>A student who is applying for a HELP Loan for the first time.</td>
</tr>
<tr>
<td><strong>Gap payment</strong></td>
<td>The difference in the HELP Loan amount and the kina-value cost for a student to undertake a study programme.</td>
</tr>
<tr>
<td><strong>Grade 12 school leaver</strong></td>
<td>A student who has completed Year 12 in the year before he or she applies for a HELP Loan.</td>
</tr>
<tr>
<td><strong>HELP</strong></td>
<td>Financial support offered by the Government of PNG to eligible higher education students which has to be repaid upon completion of studies.</td>
</tr>
<tr>
<td><strong>HELP Account</strong></td>
<td>The individual online portal HELP for each student located in the Higher Education Student Support System.</td>
</tr>
<tr>
<td><strong>HELP Applicant</strong></td>
<td>A higher education student who has applied for a HELP Loan.</td>
</tr>
<tr>
<td><strong>HELP Borrower</strong></td>
<td>A higher education student who has applied, been offered and has accepted the offer of a HELP Loan.</td>
</tr>
<tr>
<td><strong>Higher Education Student support system</strong></td>
<td>The online system used for the application of a HELP Loan.</td>
</tr>
<tr>
<td><strong>i-PNG</strong></td>
<td>The domain name of the Higher Education Student Support system for HELP applications.</td>
</tr>
<tr>
<td><strong>Quota</strong></td>
<td>The agreed number of students allocated for enrollment to a particular study programme or Higher Education Institution.</td>
</tr>
<tr>
<td><strong>Registered Institution</strong></td>
<td>A higher education institution that is approved in accordance with the Higher Education (General Provision) Act, 2014.</td>
</tr>
<tr>
<td><strong>Study Programme</strong></td>
<td>An academic or technical post-secondary programme of Study leading to a formal qualification.</td>
</tr>
<tr>
<td><strong>Withdrawal</strong></td>
<td>The process where a student chooses to discontinue with the HELP Loan for whatever reason prior to the completion of his or her studies.</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 terms used that are useful for understanding the explanations.__

CAUTION
__This indicates restrictions, warnings and also provides safety tips to follow.__
This guide is designed for student users of the Higher Education Loan Program (HELP) and provides an overview of the benefits, aims and process requirements involved in the successful application for a student loan.

HELP is a new system being implemented by the Department of Higher Education, Research, Science and Technology (DHERST) to enhance quality higher education.

This handbook will cover general information of HELP, which includes its aim, the different categories, eligibility, types, amount and the differences.

Students will know what the HELP loan covers, how they should apply for it. And if successful know how to go about accepting, changing, repaying, managing and appealing their HELP student loans.
1. General Information on HELP

a. HELP Loan: Background Information

The Higher Education Loan Program (HELP) is a new initiative of the Government of Papua New Guinea (GoPNG) to provide financial support to those studying in the higher education sector. In December 2019, the National Executive Council (NEC) made NEC Decision NG179/2019, the ‘Establishment of the Higher Education Loan Program’.

GoPNG’s HELP Loan initiative supports the objectives of the higher education sector as set out in the Higher and Technical Education Strategic and Implementation Plan (2017 – 2038). The HELP Loan also supports the sectoral Medium-Term Development Plan (MTDP) III target in enabling more access to quality higher education and the development of knowledge-based economy through the higher education sector. The HELP will further the growth of higher education institutions as well as the dreams of many post-secondary tertiary students to pursue their studies in higher education institutions.

The HELP initiative aims to:
• enhance and increase quality higher education
• ensure continuous access to undergraduate and postgraduate degrees are available to eligible students.

The purpose of the HELP Loan is to assist students enrolled in higher education institutions with the cost of studies, as the cost of higher education increases.

The HELP Loan is not compulsory, and students can choose whether or not to apply for the HELP Loan. If students have other means to support their studies, they should not apply. However, if students choose to apply for a HELP Loan and their application is successful, they will have to repay their HELP Loan when they start working.

b. Categories of HELP Loans

There are five categories of HELP Loans that are available to students:

i. Standard HELP Loan (SHL)
ii. HELP Loan – Gender Diversity or Disadvantage (HLGDD)
iii. HELP Loan – Postgraduate (HLP)
iv. HELP Loan – Overseas Studies (HLOS)
v. HELP Loan – Special Cases (HLSC).

The SHL is the most common HELP Loan category and most students will apply for SHL. SHL is available to students in 2020.

If students are not eligible for a SHL in 2020, students may be able to apply for a Loan from one of the other categories listed above in 2021.
c. Eligibility for HELP loans

To apply for a HELP Loan, students are required to meet the following general eligibility criteria.

Students must:

i. Be a citizen of Papua New Guinea
ii. Be enrolled in a higher education institution that is registered with DHERST
iii. Be enrolled in an accredited study programme
iv. Be studying full time in an accredited study programme
v. Meet the following age criteria at the start of your program of studies:
   • Not more than 24 years of age for an undergraduate programme
   • Not more than 31 years of age for a postgraduate programme (Graduate Certificate, Graduate Diploma and Masters)
   • Not more than 36 years of age for doctorate programme.

At the same time, to apply for a HELP Loan, students must NOT:

i. have been excluded from a registered higher education institution for academic or disciplinary reasons in the two years prior to being offered a HELP Loan

ii. have been excluded from eligibility for a HELP Loan in the two years prior to applying.

iii. have a criminal conviction in the two years prior to being offered a HELP Loan

iv. have another Scholarship or Loan that together with the HELP Loan will exceed the total tuition, accommodation and student resource fees charged by the participating institution

v. have violated the terms and conditions of the TESAS awards.

If students are on a TESAS award, they can still apply for a HELP Loan. Specific criteria for each of the HELP Loans are listed below:

**Standard HELP Loan (SHL)**

The SHL will be available to most students. In order to apply for a SHL, students must meet the following specific criteria in addition to the general criteria listed above. Students must be:

i. Grade 12 school leaver, or
ii. Non-school leaver, or
iii. Continuing student, or
iv. Postgraduate student not eligible for HLP.

The SHL is available for the entire duration of the students study programme.
HELP Loan – Gender Diversity or Disadvantage (HLGDD)

The HLGDD is available to women and students (both men and women) living with physical and or learning disabilities who may not meet all the general requirements for a HELP Loan or the specific requirements of the SHL.

The HLGDD is available for one academic year only. If their study programme is longer than one year, they may apply for a SHL the following year.

HELP Loan – Postgraduate (HLP)

The HLP is available to students who wish to undertake postgraduate studies having previously completed their undergraduate studies at a registered higher education institution. To be eligible for HLP, students must meet all the requirements of the postgraduate programme.

The HLP is available for one academic year only. If their study programme is longer than one year, they may apply for a SHL the following year.

HELP Loan – Overseas Studies (HLOS)

The HLOS is available to PNG students who wish to undertake postgraduate studies outside Papua New Guinea.

HELP Loan – Special Cases (HLSC)

The HLSC is available to students who wish to undertake an accredited programme in a registered higher education institution but due to circumstances, are unable to meet the eligibility criteria in the other Help Loan categories.

However, students applying under this category must meet all the academic and enrollment requirements of the programme.

This loan category extends to naturalized Papua New Guinea citizens and long-time PNG residential visa holders.

NOTE

1. The HLGDD will commence at a later date. Details for the Loan category will be made available prior to commencement.
2. The HELP Loan for HLP will commence in 2021. Details for the HLP Loan category will be made available in late 2020.
3. The HLOS will commence at a later date. Details for the Loan category will be made available prior to commencement.
4. The HELP Loan for HLSC will commence in 2021. Details for the HLSC Loan category will be made available in late 2020.
d. HELP Loan Amounts

The amount that students will receive from their HELP Loan depends on the type of registered higher education institution they are studying in and the qualification level of the accredited programme. See table below:

<table>
<thead>
<tr>
<th>Institutional / Academic programs type</th>
<th>Annual Maximum Loan for Full Time study (K)</th>
<th>Annual Maximum Loan for Full Time study (K)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Universities - Doctorate</td>
<td>20,000</td>
<td>80,000</td>
</tr>
<tr>
<td>Universities - Masters, Other Post Graduate Programmes, Bachelor Honours</td>
<td>15,000</td>
<td>30,000</td>
</tr>
<tr>
<td>Universities - Bachelor and Associate Degrees, Advanced Diplomas</td>
<td>10,000</td>
<td>40,000/50,000</td>
</tr>
<tr>
<td>Polytechnic/ Technical and Business Colleges Certificates Diplomas</td>
<td>5,000</td>
<td>15,000/20,000</td>
</tr>
<tr>
<td>Teacher Colleges – Diplomas</td>
<td>5,000</td>
<td>15,000/20,000</td>
</tr>
<tr>
<td>Nursing Colleges – Diplomas</td>
<td>5,000</td>
<td>15,000/20,000</td>
</tr>
<tr>
<td>Miscellaneous Colleges - Certificates and Diplomas</td>
<td>5,000</td>
<td>15,000/20,000</td>
</tr>
</tbody>
</table>

NOTE

The availability and the HELP Loan amount may change depending on government funding for the HELP Loan, the funding agreement with higher education institutions and the number of HELP Loan applications.
e. HELP Loan and TESAS

The HELP Loan does not replace the Tertiary Education Student Assistance Scholarship (TESAS). TESAS is a national academic scholarship of GoPNG and is annually awarded in accordance with its Terms and Conditions. Both the Academic Excellence Scholarship (AES) and the Higher Education Contribution Assistance Scholarship (HECAS) which are part of TESAS will continue to be available as national academic scholarships to students who are eligible.

If students are awarded TESAS, they can still apply for a HELP Loan.

The main differences between the HELP Loan and TESAS are detailed in the table below:

<table>
<thead>
<tr>
<th>HELP Loan</th>
<th>TESAS (AES and HECAS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>There are five categories of HELP Loan</td>
<td>There are two types of TESAS scholarship</td>
</tr>
<tr>
<td>Available to eligible students enrolled in the Higher education sector</td>
<td>Available to a set quota of students enrolled in the Higher education sector</td>
</tr>
<tr>
<td>Eligibility is not based on academic achievement but on enrollment in an accredited programme registered higher education</td>
<td>Eligibility is based on annual outstanding academic achievement</td>
</tr>
<tr>
<td>Applicable for the entire duration of a study programme</td>
<td>Applicable for one academic year only</td>
</tr>
<tr>
<td>Is a loan and must be repaid when employed</td>
<td>Is a scholarship which does not need repayment</td>
</tr>
</tbody>
</table>

You will find the details of TESAS in the *TESAS Student Handbook*.

f. HELP Loan Calendar

The following calendar will give students an idea of what they need to do in relation to their HELP Loan for the 2020 academic year.
### HELP Loan Calendar for the academic year 2021

<table>
<thead>
<tr>
<th>Month</th>
<th>Key Events</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>January</strong></td>
<td>Undergraduate first year students from the NOSS selection have i-PNG accounts created. Beginning of year travel logistics for HELP continuing students is arranged by the HEI.</td>
</tr>
<tr>
<td><strong>February</strong></td>
<td>Students registration at HEI. i-PNG credentials are issued to first year students. Students sign HELP declaration forms and apply for HELP.</td>
</tr>
<tr>
<td><strong>March</strong></td>
<td>E-copy of first year students HELP Declaration forms are returned to HELP Division of DHERST. Students’ application are matched against register module for the academic year HELP disbursement against the semester 1 beginning of year reporting. Continuing students HELP loan applications are reviewed. March-April 30th: Students’ application process. First year students’ access i-PNG accounts and seek legal advice for HELP contracts.</td>
</tr>
<tr>
<td><strong>April</strong></td>
<td>Semester 1 installment for continuing HELP loan students disbursed. First year HELP applications are collated, vetted through a transparent, rigorous process. Students’ HELP appeals are considered.</td>
</tr>
<tr>
<td><strong>May</strong></td>
<td>First time HELP applicants are advised of outcome. Semester 1 HELP installment for first year students disbursed. Reconciliation of continuing students’ HELP invoices and balances per beginning of year registration data.</td>
</tr>
<tr>
<td><strong>June</strong></td>
<td>HELP midyear report is collated. Midyear audit report due.</td>
</tr>
<tr>
<td><strong>July</strong></td>
<td>Semester 2 registration reporting due. Students’ HELP loan accounts are matched against reporting module data. HELP students apply for end of year travel logistics.</td>
</tr>
<tr>
<td><strong>August</strong></td>
<td>Semester 2 HELP installment disbursed.</td>
</tr>
<tr>
<td><strong>September</strong></td>
<td>Students support tracer study 2. Financial tracer survey 1: HELP repayment.</td>
</tr>
<tr>
<td><strong>October</strong></td>
<td>Continuing students apply for next academic year. End of year student loan account(s) updated.</td>
</tr>
<tr>
<td><strong>November</strong></td>
<td>Semester 2 (HEI) End of Year reporting due. Final year students are issued HELP invoices. TESAS list for continuing students published. HELP Continuing students apply for beginning of year travel arrangements.</td>
</tr>
<tr>
<td><strong>December</strong></td>
<td>Selection of Grade 12 School Leavers into HEI. Financial tracer 2: HELP repayment.</td>
</tr>
</tbody>
</table>
2. What does the HELP Loan Cover?

The HELP Loan that students receive can assist with the following payments:

• Tuition fees
• Accommodation, board and lodging
• Learning resources
• Food (in some cases)
• Travel.

The amount that students receive from the HELP Loan may not be enough to cover the cost of all the items listed above. Students will need to make their own arrangements for any payment that is not covered by the HELP Loan.

Payment for your HELP Loan, in most cases, will be paid directly to students higher education institution.

Student’s higher education institution will provide them with the full details of their tuition fees, learning resources fees and the cost of on-campus accommodation. Students must comply with the registration and enrollment requirements of their higher education institution. If they do not comply with the requirements, their HELP Loan application may be discontinued.

a. Tuition Fees

Students HELP Loan will assist with paying tuition fees. The tuition fee amount will be based on students higher education institution fee structure.

The HELP Loan for students tuition fees will be paid directly to their higher education institution in two instalments. The first instalment will be paid in Semester 1 and the second instalment will be paid in Semester 2 of the Academic Year.

If the HELP Loan amount is not enough to cover students entire tuition fees, they will need to make their own gap payment arrangements with their institution.

If students are a HELP borrower who is also a TESAS recipient, part of their tuition fees will be covered by the TESAS award. It is important that students know the details of the amount that they are applying for in their HELP Loan so that they do not apply for a HELP Loan for tuition fees which is already covered by their TESAS award. Students may only apply for the amount that is not covered by their TESAS award.

Students are responsible to make sure that they apply for the correct amounts. Any false claims or misleading information that students make may result in losing both TESAS award and HELP Loan.
b. Accommodation, Board and Lodging Costs

Students HELP Loan may also assist them with making payments for their accommodation, board and lodging.

If students live on campus or are in accommodation provided by their institution, the HELP Loan for accommodation, board and lodging will be paid directly to their higher education institution. The first instalment will be paid in Semester 1 and the second instalment will be paid in Semester 2 of the Academic Year.

If students live off campus and wish to apply for the HELP Loan accommodation component, they will need to provide DHERST with evidence of their accommodation arrangements. The evidence of students accommodation arrangements must be in the form of a contract with the landlord or owner of the property. Students will need to provide DHERST with the following information:

- address of students accommodation
- name, address and contact details of the landlord or owner of the property
- the bank details of the landlord or owner of the property
- the Tax Identification Number (TIN) of your accommodation provider
- the Certificate of Compliance by your accommodation provider.

DHERST will make payment directly to the landlord or owner of the property.

If students are a HELP borrower who is also a TESAS recipient, part of your on-campus accommodation, board and lodging cost will be covered by their TESAS award. It is important that students know the details of the amount that they are applying for in their HELP Loan so that they do not apply for a HELP Loan for any amount of their on-campus accommodation, board and lodging which is already covered by their TESAS award. Students may only apply for the amount that is not covered by their TESAS award.

It is the responsibility of the student to make sure that you apply for the correct amounts. Any false claims or misleading information that a student makes may result in losing both their TESAS award and HELP Loan.

c. Travel Costs

Students HELP Loan may also be used to assist with their travel expenses for the Academic Year.

Students will need to indicate in their HELP Loan application that they require DHERST to assist with purchasing their air ticket for travel between their home and institution.
DHERST will assist students with purchasing their air travel ticket if it is within the loan amount that they are entitled.

If the student is a full-time student, DHERST will purchase a return air travel ticket from their home to the higher education institution at the beginning and the end of each academic year.

If the circumstances of the student requires to purchase their own air travel ticket, the students must inform DHERST of these arrangements. If DHERST agrees to this, the student may go ahead and purchase their air travel ticket and seek reimbursement from their HELP Loan.

If a student travels by land or sea, and they still have a balance in their HELP Loan amount, they can claim land or sea travel support from their higher education institution. The students higher education institution will reimburse them with a fixed pre-determined amount.

For DHERST approved travel arrangements that students made on their own, students may seek reimbursement by providing the following travel evidence:

- Used ticket butt, e-ticket or boarding pass
- Statutory declaration of the travel undertaken.

Students must also provide evidence that they have returned to their higher education institution and are enrolled in their study programme.

Remember, any payment made by DHERST towards students travel, or by their higher education institution towards their travel, will be deducted from the students HELP Loan. This will reduce the amount that is available to students for their tuition fees as well as other expenses.

If students are a HELP Loan borrower who is also a TESAS recipient, the expenses for their travels are covered by their TESAS award. Students do not need to apply for travel costs from their HELP Loan. TESAS covers students beginning of year and end of year travel. As per the TESAS policy, students are not eligible to apply for travel costs from their HELP Loan for any travel covered by TESAS.

If students are a TESAS recipient and they apply for travel costs from their HELP Loan, they may lose both their TESAS award and HELP Loan.

If students are a research student, they may be eligible to use their HELP Loan to cover travel cost that is related to their research. Please refer to the following section of this Handbook on Learning and Research Resources Costs.

Any false claims or misleading information that students make may result in you losing both your TESAS award and your HELP Loan.
d. Learning and Research Resources Costs

Students HELP Loan may also assist with paying the cost of any learning resources that is charged by their higher education institution if it is within the HELP Loan amount that they are eligible to receive. This cost includes travel and data gathering for research related programmes.

The HELP Loan for the cost of students learning resources will be paid directly to the higher education institution in two instalments. The first instalment will be paid in Semester 1 and the second instalment will be paid in Semester 2 of the Academic Year.

For research related learning resources, students must comply with all the policies and the requirements of their higher education institution in relation to research activities. This includes obtaining clearance for any travel during the academic year with no disruption and or absence from students programme.

e. Food Costs

If students living arrangement during the Academic Year does not provide food, you may be able to use the HELP Loan for food expenses.

Students will need to indicate in their HELP Loan application that they require financial assistance for food expenses. Students will also need to provide DHERST with a letter from the owner of the property or landlord that the students living arrangement does not include food. Alternatively, this arrangement can be stated in their accommodation contract. If students live on-campus and their accommodation, board and lodging includes food, they will not be eligible to apply for support with food costs. This applies to students who are on both TESAS awards and HELP Loans.

NOTE

1. Your HELP Loan support for off campus accommodation will only commence in 2021. Further details for HELP Loan support for off campus accommodation will be made available in late 2020

2. Your HELP Loan support for food expenses will only commence in 2021. Details for HELP Loan support for food expenses will be made available in late 2020.
3. Applying for a HELP Loan

To apply for the HELP loan students have to confirm whether they are eligible to apply for the loan. Once they have confirmed their eligibility, they then can go ahead and prepare the requirements stated.

a. Eligibility

Before students can apply for a HELP studentship, they must confirm their eligibility. To be eligible:

- Student must be enrolled and registered at a Higher Education Institution that is accredited by DHERST
- The academic program the student is undertaking must be formally reviewed and accredited by the NHTEB.

b. Requirements

Students 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 the application, student applicants are encouraged to prepare all required documents for submission prior to starting their HELP application.

Students will be required to provide:
- Student identification numbers. (This would be the student SLF number)
- Original copies of the tertiary institution’s acceptance or registration correspondence
- National Identification (NID) card numbers; Students will need to provide their NID numbers.
- Tax Identification numbers (TIN); students will also need to provide a tax identification number.
- Evidence of family, guardian’s or guarantor’s residence and income;
- Evidence of the family and guardian’s participation in agriculture or a Small and Medium Enterprise (SME)

c. Tools

HELP application is an online application system. There are several things students will need in order to access the application system to apply:

These are:
- Computer/Laptop/Mobile/Tablet: Students will need an electronic device that has an internet browser in order to access HELP.
- Internet Connection: students will need a reliable internet connection in order to connect to the HELP website.
- Access credentials: students will need to have a username and token in order to log in and start the application process.
d. Signing of Loan Contract

Students are given ample time to consider the final contract, till its acceptance is required. There will be several questions to answer. These questions will ensure that the student understands their rights as well as their contractual obligations.

If you are below the age of 18, then you will need to provide a signed consent form from your parents or guardians to your SDO.

The Student Data Officer will confirm the identity and signature of the students to sign their HELP loan contract.
4. Accepting a HELP Loan

Once students application for a HELP Loan has been processed and a HELP Loan Offer has been made to them, they will need to confirm that they are accepting the HELP Loan. In accepting the HELP Loan Offer, you must provide supporting documents to your higher education institution.

The table below details the documents that you need to provide if you are a student applying for a HELP Loan for the first time (First Time Borrowers) and the documents that you need to provide if you are a continuing student who has previously received a HELP Loan.

<table>
<thead>
<tr>
<th>HELP Loan Document</th>
<th>First Time Borrowers</th>
<th>Continuing Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students signed copy of the HELP Letter of Offer</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students signed copy of the HELP Loan Contract</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students signed copy of the HELP Terms and Conditions documents</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students signed Offer Letter from their Higher Education institution</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students Secondary School Certificates</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students National Identification Number (NID)</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students Bank account details</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Details of the address of students parents or guardians</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Evidence of participation by students parents or guardians in small business or agricultural activities to support the economy of PNG</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Students signed acknowledgment of the amount you have received from the HELP Loan each time a payment has been made on their behalf</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

NOTE
Signed documents include online electronic signatures or acceptance
For first time student borrowers, may not have their National Identification Number (NID) at the time of their Loan application. In that case, students must include a copy of their national birth certificate. Students will also need to update their Loan Account with their NID as soon as they received it.

At some point, students will also need to obtain a Tax Identification Number (TIN) and update their Loan Account.

It is important that students read and understand the terms and conditions of their HELP Loan before signing the Loan. Students should get advice from their parents or any other person who is able to provide advice before you sign the Loan.

If students are unsure or do not understand the terms and conditions of the Loan, they may want to consider getting legal advice.

Remember, that any amount that is borrowed under the HELP Loan will have to be paid back to the Government of Papua New Guinea. Students HELP Loan contract holds you legally and financially responsible to fulfill all repayments after the completion of your study.

### a. Receiving Your HELP Loan

The total amount that students will receive from the HELP Loan for their study programme as well as the maximum amount that they will receive for their study programme in a year is listed in *Table 1, Section 1 of this Student Handbook. Please refer to page 9 of this Handbook.*

Students HELP Loan will be paid directly to their higher education institution to cover their tuition fees, on campus accommodation, board and lodging fees as well as their learning resources fees. The total amount will be paid to the students higher education institution twice a year. The first instalment will be paid in Semester 1 and the second instalment will be paid in Semester 2 of the Academic Year.

If students are staying off campus, the payment for their rental accommodation will be paid directly to the property owner.

> **NOTE**
> 
> *Your HELP loan support for off campus accommodation will only commence in 2021*

The only time any money will be banked into the account of students is when their living arrangements does not include food and their application to HELP Loan to support them in this regard has been approved.

> **NOTE**
> 
> *Your HELP loan support for food expenses will only commence in 2021*
b. HELP Loan Contract

Students HELP Loan Offer will be accompanied by a HELP Loan Contract which students will need to sign. The students HELP Loan Contract will set out the terms and conditions of the HELP Loan.

The HELP Contract will provide students with detailed information on the following:

• The different parties to their HELP Loan (Student and the GoPNG)
• The maximum amount that students can borrow for their programme of study
• The maximum amount that students will receive each semester
• The number of years in which students will be eligible to receive the HELP Loan
• That there is no interest rate attached to the HELP Loan
• That the HELP Loan will include inflation adjustments in accordance with the All Group Index to a maximum of 5% each year.

In terms of HELP Loan repayments, the HELP Contract will state:
• Details of when a student will start making Loan repayments
• Percentage of the students income that will go towards repaying the HELP Loan
• Details of the Loan repayment arrangements.

The HELP Loan Contract will also state any other information that is related to the HELP Loan.

c. HELP Loan Terms and Conditions Document

Besides the HELP Loan Contract, students will also need to sign a Terms and Conditions Document. This Terms and Conditions Document details the behaviours’ expected as a borrower on money from the Government.

In signing the Terms and Conditions Document, students are acknowledging that they:

• Have read and fully understand the purpose of the HELP Loan
• Are aware of and agree that the HELP Loan may not cover the entire cost of their study programme and will make their own arrangements to cover the rest of the cost of their studies
• Have read and agreed to all the requirements of the HELP Loan as stated in the HELP Loan Regulations, the HELP Student Handbook as well as any other requirements that may be set from time to time by DHERST
• Will comply with all the rules and expected behavior of the higher education institution that you are enrolled
• Will respect the rights and freedom of all individuals as provided under the PNG Constitution
• Will not accept another loan or scholarship that provides them with the same benefits.
d. Changes to personal particulars that may affect your HELP Loan

If there are any changes to students personal particulars, it is their responsibility to inform the higher education institution and update their particulars in their HELP Account in the Higher Education Support System.

In particular, these changes must be made known if it affects students HELP Loan. For example, a change in the students home location may affect the cost of travel to their higher education institution. These changes may impact the balance in HELP Loan.

The DHERST HELP and Student Support Services team will not make any changes to student information without confirmation from the student and their higher education institution.

If students do not update their personal particulars, payments from their HELP Loan may be affected, delayed or discontinued.

e. Providing False Information

It is important that students provide DHERST and their higher education institution with current and accurate information in relation to their HELP Loan.

Students must also update their personal particulars and other information in their HELP Account as soon as any changes take place.

Remember, providing false information in relation to your HELP Loan is an offence. Your HELP Loan may be discontinued, or you may even be fined due to any false information that you provide.
5. Changes to your HELP Loan

As with everything else in life, there will be times when changes occur. Some of these changes may affect personal circumstances, while others may affect studies as well as the students HELP Loan.

Students must inform their higher education institution and DHERST as well as update their Loan Account within 7 days of any changes occurring.

The following changes will affect the HELP Loan. It is your responsibility to inform the higher education institution and DHERST and follow the institution’s policies and processes.

a. Deferral of Studies

If a student defers (postpones) their studies, the HELP Loan may be affected. In order to defer studies and maintain the HELP Loan, students will need to make a request to DHERST.

DHERST will only consider the students request for a deferral of the HELP Loan under the following circumstances:
- Student has a medical certificate or report from a doctor supporting their request for a deferral
- Student has not accessed their HELP Loan for the academic year.

If DHERST approves the deferral of the student’s HELP Loan, their HELP Loan will be paused for the academic year and they will continue to receive their HELP Loan the next year when they resume (continue) studies.

If DHERST does not approve the deferral of the student’s HELP Loan, their HELP Loan will be discontinued. Remember, the student will be responsible for paying back the amount of the HELP Loan that has already been given.

If this happens, the student will still be able to do the following:
- Appeal to DHERST to reconsider the decision
- Apply for a new HELP Loan when studies resume.

b. Transfer of Studies

The students HELP Loan was given to them for the study programme that they selected. If a student chooses to change their study programme or change to a different institution, their HELP Loan may no longer be available. In order to change studies and maintain the HELP Loan, students will need to make a request to DHERST.

DHERST will only consider the request to transfer the HELP Loan to another study programme or another higher education institution under the following circumstances:
- Application for the transfer of studies is done at least two weeks prior to start of the academic year
• Student has not accessed their HELP Loan for that academic year
• Student has approval from their higher education institution for an internal transfer of study programmes within the higher education institution
• Student has approval from their higher education institution and the higher education institution that they are transferring to for a study programme.

If DHERST approves the transfer of a student’s HELP Loan to a different study programme, they will continue to receive the HELP Loan. Remember, any additional costs or tuition fees above the student’s HELP Loan limit that’s needed to pay because of the new study programme at their own request, is their responsibility.

If DHERST does not approve a student’s request to transfer their HELP Loan, and they still go ahead and transfer to a different study programme, their HELP Loan will be discontinued. Remember, the student will be responsible for paying back the amount of the HELP Loan that was already given to them.

If this happens, the student can do the following:
• Appeal to DHERST to reconsider the decision
• Apply for a new HELP Loan in the following academic year.

c. Withdrawal of Studies

If the students circumstances have changed, and they are no longer able to continue with their studies, the student must discuss with their higher education institution as soon as possible and withdraw from their studies following the policies and procedures of their higher education institution.

The student must also inform DHERST within 7 days of withdrawing from their studies. It is important that the student updates their details in their HELP Loan Account as soon as possible. This is to ensure that no further payments are made from their HELP Loan.

Remember that even if a student withdraws from studies, they will be responsible for paying the amount of their HELP Loan that has already been used to support them in their studies.

If the student chooses to continue to study or starts studying a new programme at a later date, they may apply for a new HELP Loan. If the new application is successful, the student will be responsible for the repayment of both the old and new HELP Loan.

d. Discontinuation of HELP Loan

The HELP Loan Contract and HELP Loan Terms and Conditions Document both set out what is needed to be done and what students must not do in relation to the HELP Loan. If there isn’t any compliance with these terms and conditions, DHERST may discontinue the students HELP Loan.
DHERST may discontinue a student’s HELP Loan for the following reasons:

- Student has provided false or misleading information or documents in relation to their HELP Loan
- Student has been suspended or terminated from their study programme by the higher education institution
- Student has been convicted of a criminal offence
- Student has not complied with the terms and condition of the HELP Loan.

DHERST may also discontinue a student’s HELP Loan in the event that:
- There are natural or man-made disasters that have affected the academic year and the higher education institution
- A higher education institution is no longer operating as a higher education institution.

DHERST will write to a letter informing a student of the reasons why the Department intends to withdraw the HELP Loan.

The student will be given 14 days to respond to DHERST. DHERST will consider the response prior to making a decision on the student’s HELP Loan.

e. DHERST Contact Support for changes

The DHERST student support team will assist you with all changes, queries and emergencies. You can contact them by email on: noassupport@dherst.gov.pg or by telephone (675) 301 7007 during office hours.

NOTE
1. *Details of the requirements and the process for HELP Loan deferrals will be made available in late 2020*

2. *Details of the requirements and the process for applying to transfer your HELP Loan will be made available in late 2020*

CAUTION

*It is important to remember that if a student’s HELP Loan is discontinued by DHERST, its will still be the responsibility of the student to repay the amount of the HELP Loan that has been used to support their studies.*
6. Repayment of your HELP Loan

It is very important to remember that a student will have to repay their HELP Loan once they start working. A student will start repaying their HELP Loan once they receive a regular income of 462 Kina or more per fortnight. From that gross income, 10% will be deducted each fortnight to repay the loan.

Once the student begins working, they will need to make sure their employer is aware that they have a HELP Loan to be repaid. The student will also need to inform DHERST that they are working and earning an income. DHERST will inform the students employer as to the amount that needs to be deducted from their salary as part of the loan repayment. The specific details of how the repayments will work are currently being worked out.

It is important to remember that if a student does not repay their HELP Loan once they have the agreed income, they will be required to pay late fees. Read the HELP Loan Contract for late fees and penalty details.

While there is no interest attached to the HELP Loan, it will be adjusted annually in accordance with the All Group Index to a maximum of 5% per year. If a student is not sure what this means for their HELP Loan, they should consult someone who understands what this means.

NOTE

One other important piece of information to remember is that your HELP Loan is not transferable. This means that if you die, your HELP Loan is not transferred to your family and no one is required to make repayments on your behalf.

DHERST will inform you of the repayment details as soon as these are finalised.
It is important that students understand the terms and conditions of the HELP Loan. It is the students responsibility to keep themselves updated with the details of their loan.

Besides this Student Handbook, students can find information on the HELP Loan in the HELP Loan Contract, HELP Loan Account and the DHERST website.

Remember, the HELP Loan does not come to an end after completing studies. Instead, the repayment for the HELP Loan begins. Student must regularly check their HELP Loan Account to keep updated with their repayments and any other information relating to the HELP Loan.

It is also the responsibility of student to keep DHERST informed of any changes to their personal details and work circumstances.

If the student stops work and is without an income, DHERST must be informed so there are no penalties or late fee payments.

If the student has any questions or requires any assistance with the HELP Loan, contact the DHERST student support team by email on: noassupport@dherst.gov.pg or by telephone (675) 301 7007 during office hours.
8. Appealing Your HELP Loan

Students that are not satisfied with any decisions made in relation to their HELP Loan can appeal to the Secretary, DHERST.

Before appealing to the Secretary, DHERST, make sure the application for the HELP Loan meets the requirements.

The Secretary, DHERST will review the application of the student and any decisions in relation to it.

Following the review, the Secretary, DHERST will do one of the following:
• Confirm the decision made in relation to the application of the student, or
• Make changes to the decision made in relation to the application, or
• Make a different decision and replace the original decision.

Details of how to appeal to the Secretary, DHERST is available on the DHERST website.