• **Census date:** The date on which a student's enrolment is taken to be finalised. HECS-HELP and FEE-HELP debts are incurred on census dates. Students must make their up-front payments and submit their request/s for Commonwealth assistance by the census date.

• **CHESSN:** This is your unique Commonwealth Higher Education Student Support Number that can be used to access your Commonwealth assistance information via myUniAssist.

• **Commonwealth Assistance Notice:** Also referred to as your CAN. The CAN Contains information about a student's enrolment and use of Commonwealth assistance each study period.

• **Commonwealth assisted student:** A student who is receiving a tuition subsidy, a HELP loan or a Commonwealth Learning Scholarship.

• **Commonwealth contributions:** Contributions that the Government makes towards the cost of a Commonwealth supported student's education through the Commonwealth Grant Scheme, resulting in a tuition subsidy.

• **Commonwealth Grant Scheme (CGS):** The scheme through which Commonwealth contributions are made.

• **Commonwealth Learning Scholarships (CLS):** Scholarships to assist students from low socio-economic backgrounds, who are Australian citizens or holders of permanent humanitarian visas, with costs associated with higher education.

• **Commonwealth supported place:** A higher education place for which the Commonwealth contributes towards the cost of the student's education; students pay a subsidised tuition called the 'student contribution charge'.

• **Commonwealth supported student:** A student who occupies a Commonwealth supported place.

• **Credit:** Funds that have been paid into your student account and are not allocated to any charges.

• **Debit:** The amount you currently owe.

• **Domestic student:** Australian citizen, New Zealand citizen or holder of an Australian permanent visa. Domestic students may be offered a place as either a Commonwealth supported student or a fee paying student.

• **Domestic Fee Paying student:** A domestic student who is not Commonwealth supported. Eligible Domestic Fee Paying students may be eligible for FEE-HELP.

• **EFTSL:** Equivalent full-time study load. A measure of the study load, for a year, of a student undertaking a program on a full-time basis.

• **FEE-HELP:** A loan scheme to assist eligible domestic fee paying students to pay their tuition fees. Any amount used under this scheme is recorded with the Australian taxation office as a HELP debt.

• **FEE-HELP balance:** The amount of FEE-HELP a student can use to offset their fee paying tuition.

• **HECS-HELP:** A loan scheme that records a Commonwealth supported student's student contribution charges against their Tax File Number as a HELP debt that can be repaid once the 'repayment threshold' income is met.

• **Higher Education Information Management System (HEIMS):** An electronic information system that provides students and higher education providers with a range of relevant information, such as the availability and usage of Commonwealth assistance by students and information on programme management reporting.

• **Higher Education Loan Programme (HELP):** A loan programme to help eligible students pay student contributions (HECS-HELP), tuition fees (FEE-HELP), Student Services & Amenities Fee (SA-HELP) and overseas study expenses (OS-HELP).

• **Humanitarian visa:** See Permanent humanitarian visa holder

• **International Fee Paying student:** Any student who is not a domestic student.

• **Loan fee:** A fee that applies to all undergraduate FEE-HELP loans.

• **National Priority areas:** Areas of study for which the Commonwealth offers additional assistance, either through offering additional places, increasing Commonwealth contributions or reducing the maximum student contribution amounts for a place.

• **OS-HELP:** A cash loan available to eligible students who undertake some of their program overseas.

• **OS-HELP maximum:** The maximum loan amount (indexed each year) that a student can receive in a given six month loan period.

• **Permanent humanitarian visa holder:** A student who holds a permanent visa of a humanitarian subclass as determined by the [Australian Government Office for the Department of Home Affairs](https://homeaffairs.gov.au/).
A list of permanent humanitarian visa subclasses can be found on the Department of Home Affairs website here: [Department of Home Affairs Visa Subclass Listing](https://student.unsw.edu.au/fees/terminology)

- **Student contribution band**: One of three bands of disciplinary areas into which a given unit of study will fall. Student contribution bands are used to determine the maximum student contributions for a place.
- **Student contribution charges**: The subsidised tuition that Commonwealth supported students are charged toward the cost of their education.