



CHESN allocation – key information for providers

Eligible higher education and vocational education and training (VET) students can access Higher Education Loan Program (HELP) loans or VET Student Loans (VSL), respectively, to assist them with tuition fees for study undertaken with an approved provider (provider) under the *Higher Education Support Act 2003* and *VET Student Loans Act 2016*. A Commonwealth Higher Education Student Support Number (CHESN) is created in HEIMS for each eligible student by either their provider, or a tertiary admission centre. The CHESN allows students, providers and the Australian Government to monitor HELP and VSL loan entitlement and usage. The CHESN is also included in HELP and VSL debt data provided to the Australian Tax Office. A student should only ever have one CHESN allocated to them regardless of the year they first studied and were allocated a CHESN. This single CHESN should be used for all study that is supported by the Commonwealth (by enrolling in a Commonwealth supported place (CSP) and/or accessing HELP, or VSL).

From 1 January 2020, a student's CHESN will be the primary identifier used to manage a student's renewable HELP balance. Having a single CHESN will be particularly important for students who study multiple courses, or enrol at more than one provider.

How are CHESNs allocated?

Providers or tertiary admissions centres are responsible for entering an existing CHESN into HEIMS when submitting enrolment data, and creating a new CHESN when a student has no existing CHESN. Providers are also able to check in HEIMS whether an enrolling student has an existing CHESN by submitting the personal details of the student. This data is then compared against the data stored in HEIMS. If the details for the student entered by the provider match a record in HEIMS, the CHESN for the student is retrieved from the HEIMS database. This means the student's new enrolment is recorded against the same CHESN as past enrolments.

If the information entered into HEIMS does not match an existing student record, a new CHESN is created for that student. Allocating a new CHESN will be made on the basis that the student has not previously studied and does not have an existing CHESN. The new CHESN will therefore not be linked to any other CHESN a student may have been issued, and does not recognise or identify any prior study (including any prior HELP debts) the student may have incurred.

Multiple CHESNs

While the HEIMS data-matching process reduces the chance of a student being issued more than one CHESN ('multiple CHESNs'), it cannot eliminate them entirely.

The HEIMS administration system has a CHESSN management process that allows providers to submit details of identified students with more than one CHESSN to the department.

How to prevent multiple CHESSNs being created for a student

To reduce the possibility of a student being issued multiple CHESSNs, it is important that as much data is provided as possible when entering a student's personal details in HEIMS. If the student has studied previously in a CSP or received HELP or VSL, it is important to request the student to provide their existing CHESSN. If they do not know their CHESSN, they should be advised to check their Commonwealth Assistance Notice (CAN) which was issued by the provider at which they were previously enrolled. If they are unable to locate their CAN, they can contact the department at heimsgatecollections@education.gov.au.

If the CHESSN is not provided, it is important that information is entered into the database consistently (ie: that 'Given Name' and 'Middle Name' are entered in the same format) by every provider. Students who have changed their name or address since they last studied are at greater risk of not having their CHESSN matched in HEIMS. Providers should ask students if their existing student record in HEIMS might be affected by these types of changes.

Providers should also ask students to provide additional details that can be searched in the 'further information' fields i.e. *Previous Names*, *Attended Year 12* and/or *Attended Previous Provider* fields to improve the likelihood of an existing student record (and CHESSN) being matched to an enrolling student. The more data provided, the more robust the search will be, and this will reduce the possibility of creating multiple CHESSNs for a student.

What to do if multiple CHESSNs have been created for a student

When a provider identifies that a student has multiple CHESSNs, the provider can notify the department by accessing the 'duplicate management functionality' in HEIMS Administration. Detailed information about how to manage multiple CHESSNs can be found in the [Guide to submitting CHESSN duplicates](#) on the HEIMSHelp website or through contacting HEIMS Client Support at heimsgatecollections@education.gov.au or by phoning 02 6240 7487.

What are the consequences of multiple CHESSNs for students?

A student's CHESSN is an important identifier used to monitor and manage their HELP entitlements, including their entitlement or eligibility for access to HELP and VSL. A student's CHESSN is the identifier used by the Commonwealth to determine whether they have reached their FEE-HELP limit (referred to as HELP limit from 2020). A student's FEE-HELP balance (referred to as HELP balance from 2020), including their entitlement or eligibility for further HELP or VSL, is calculated against their individual CHESSN. If a student has been incorrectly allocated more than one CHESSN, they risk exceeding their individual lifetime HELP limit because the system has applied a limit to each CHESSN issued, rather than one limit to the individual.

If a student has been allocated multiple CHESSNs and the sum of the debt across those CHESSNs exceeds the HELP limit (which will apply to HECS-HELP, FEE-HELP and VSL from 1 January 2020 and will include past use of FEE-HELP, VET FEE-HELP and VSL) that student cannot access HELP loans or VSL to continue their study.

Consequences for providers

If a student has been advanced HELP loans in excess of their HELP limit, the department will identify which unit(s) of study were not covered by the student's HELP limit and may recover the excess loan amounts from the provider(s) that delivered the unit(s).

The department cannot make payments to providers for students who have exceeded the limit. It is the student's responsibility to know their HELP balance before seeking Commonwealth loan support.

How can providers check HELP entitlements?

Providers can also use a student's CHESSN to track their HELP balance in HEIMS. From 1 January 2020, a student will be able to borrow up to the amount of the HELP limit using HECS-HELP, FEE-HELP and VSL. Providers and students must monitor the student's HELP balance to ensure there is sufficient HELP balance available to meet the student's expected student contribution amount or tuition fees for their course.

For students who have previously accessed a CSP, a HELP loan, or a VSL loan, and already have a CHESSN, their provider can submit an entitlement request to check their balance. This may be done at any time to obtain the student's remaining balance, and it is based on data reported to HEIMS as of the previous day.

Providers should be aware that if a student has multiple CHESSNs, their HELP balance is only reported in relation to the CHESSN used to search for the student's record.

There are several ways to submit a request to verify a student's HELP entitlement:

- HEIMS Administration provides entitlement information for individual students. A provider can check this by entering information about the student, such as their CHESSN, family name and date of birth. A [User Guide](#) on how to request entitlement information is available on HEIMSHelp.
- [HEIMS Web Services](#) provides entitlement information for more than one student at a time. This process requires a provider to have an interface to make web service calls to HEIMS. The technical specifications required to set up a system are available on HEIMSHelp. This is similar to the web services process for verifying and allocating CHESSNs for students.
- VET Student Loans eCAF: VET Student Loans Providers can view a student's accumulated debt¹ against their FEE-HELP limit and VET Student Loans approved courses² in the eCAF system. By entering a student's CHESSN in the eCAF system, providers can retrieve the student's HELP limit and total HELP consumption³, and the student's VET course debt amount for the specified course. The entered CHESSN will be validated against the student record reported in HEIMS. In instances where more than one CHESSN exists for the student and where the existence of 'multiple CHESSNs' has been identified, the system will suggest the preferred CHESSN to be used.

This information is accessible via the eCAF Application Programming Interface (API) as well as the web interface. Providers may optionally (though it is recommended) check these details prior to the creation of an enrolment record in eCAF. For more information, please refer to the *Help* section of the eCAF system.

¹ The accumulated debt is an indicative cumulative debt amount accrued by the student and as reported by providers in HEIMS. This amount may be adjusted when payment claims are validated.

² If a student had previously accessed a VET Student Loan for the specified course.

³ 'HELP consumption' refers to previous access to FEE-HELP, VET FEE-HELP and VET Student Loans.

How can students check their HELP entitlements?

Students are able to access information about their available HELP balance and how much HELP and VSL loans they have used by logging into [myUniAssist](#). This portal enables them to view the details of their HELP and VSL loans, and displays their remaining HELP balance. However, students log onto *myUniAssist* using their CHESSN. A student with multiple CHESSNs will only see the HELP balance in relation to the CHESSN used to log on to *myUniAssist*. A student with multiple CHESSNs needs to check the balance of *all* of their CHESSNs to know their true HELP balance and available loan amount. Where 'multiple CHESSNs' have been identified, records will be merged and a single preferred CHESSN used thereafter.

More help

If a provider experiences problems allocating CHESSNs, submitting a notice of multiple CHESSNs, or retrieving student entitlement information, HEIMS Client Support is available on (02) 6240 7487 or at heimsdaticollections@education.gov.au.