ACU National will offer OS-HELP assistance to eligible students who meet the required guidelines of eligibility as set down by the Federal Government. For further information, please visit the [www.goingtouni.gov.au](http://www.goingtouni.gov.au) website or telephone 1800 020 108.

**POLICY (1)**
1. ACU National International Education will administer the application and selection process of OS-HELP to eligible students in accordance with the Higher Education Support Act 2003 (HESA 2003).
2. OS-HELP loans provide financial assistance to eligible students who undertake part of their course overseas on an approved ACU National overseas study program.
3. OS-HELP borrowers must meet the criteria of both the Higher Education Support (Transitional Provisions and Consequential Amendments) Act 2003 (TCA Act) and the OS-HELP guidelines (available at [www.dest.gov.au](http://www.dest.gov.au)).
4. OS-HELP funds allocated to students may be used to cover any expenses the student incurs as a result of their overseas study program.

**PROCEDURE (2)**

OS-HELP Management Cycle
1. Tender and allocation of loans (IEO)
2. Application and selection process (IEO)
3. Students complete a Debt Confirmation Form (IEO)
4. Payment of loan amount to selected students (Finance)
5. Record information on students who receive loan and the amount of loan (Fees)
6. Report to DEST (Statistics Office)
7. DEST information to ATO to administer debts and collect loan payments from student (DEST)

Eligibility for OS-HELP (2.1)

OS-HELP assistance is available for a six-month study period. Students will only be eligible for a maximum of 2 loans during their undergraduate study. Conditions:
1. Be an Australian Citizen or the holder of a permanent Humanitarian Visa (definitions available at [www.immi.gov.au](http://www.immi.gov.au)).
2. Not have received OS-HELP on more than one other occasion.
3. Be enrolled in an undergraduate course of study at ACU National.
4. Have already completed at least 1 full-time equivalent student load (EFTSL), or the equivalent of 1 EFTSL of study that counts towards their course of study, as either:
   - a Commonwealth Supported Student
   - a contributing (HECS liable) student under the Higher Education Funding Act 1988, or
   - an exempt student who was exempt on the basis of receiving a merit-based equity.
5. Be enrolled in full-time study with an overseas Higher Education Institution for study that commences on or after 1 Jan. 2005 and for which the student will be outside Australia while undertaking the study

6. Have their overseas study count as credit for the course of study that they are enrolled in with ACU National

7. Have at least 0.5 EFTSL of study yet to complete in their course of study on return from their overseas study

8. Meet the tax file number requirements (TFN)

9. Complete and sign an OS-HELP debt confirmation form

10. Be selected by ACU National to receive an OS-HELP loan, and

11. Not have been granted an OS-HELP loan by another provider for an overlapping six month study period

Assessing Eligibility for OS-HELP

ACU National will not select a student for OS-HELP assistance unless the University is satisfied that the student will meet the eligibility criteria at the commencement of their six-month study period as above.

- ACU National will consider students undertaking their first or second discreet six-month study period of exchange studies
- To be satisfied that a student will meet the eligibility criteria at the commencement of the student’s six-month study period, ACU National will conduct their selection process as close as possible to the commencement of the student’s proposed overseas study period.
- A student will not be selected for OS-HELP more than twelve weeks before the commencement of their overseas study
- If ACU National decides to undertake selection more than twelve weeks prior to a student commencing their overseas exchange study period, then students will only be tentatively selected. A check of the student’s eligibility will then take place closer to the commencement of the student’s six-month study period in order to finalise the selection.

For students undertaking a second six-month study period that is a continuation of a first six-month study period;

- ACU National will allow a student to apply for two loans concurrently, that is, before the student commences their first six-month overseas study period. However, ACU National will only make a tentative selection for the second OS-HELP loan for a six-month study period that is a continuation of a first six-month study period.
- ACU National MUST re-assess the student’s eligibility for OS-HELP at the commencement of the second six-month study period before the selection can be finalised.
- This assessment MUST NOT occur more than six weeks prior to the commencement of the second overseas study period.
Definition of a six-month study period

For students who receive OS-HELP, a six-month study period is taken to commence on the first day that a student commences their study with an overseas Higher Education Institution. The six-month study period is always taken to end six months after this commencement date. This is to allow for students who undertake studies at an overseas institution whose study activities do not necessarily align with the Australian study periods and units of study.

OS-HELP will be available to students whose study period is shorter than six months.
• As long as the student meets all the eligibility criteria listed above, the student may receive OS-HELP for overseas study of any length of time. However, OS-HELP loans are always provided in respect of a six-month study period, regardless of the actual duration of study.

Definition of an Overseas Higher Education Institution

ACU National may only regard an institution as an overseas HEI if;
• The institution is an educational institution that is geographically located outside Australia, and
• The institution offers units of study that are of sufficient quality that ACU National will grant credit for the units of study undertaken at the institution

Definition of FULL-TIME study under OS-HELP

A student receiving OS-HELP MUST study full-time while they are overseas. ACU National will regard overseas study as full time if the level of academic engagement required by the student while studying overseas is broadly equivalent to the level of academic engagement required by a student undertaking at least 0.75 EFTSL per year in an equivalent course in Australia.

Indicators of the level of academic engagement should include contact hours, volume of assessable tasks and the credit that will be provided upon successful completion of the overseas study. Because students may undertake overseas study for periods less than six months the level of academic engagement should be averaged with respect to the actual duration of study.

General formula for a student regarded as studying full-time while overseas in respect of their course of study;

If the credit the student can expect to receive is \( \geq \)
the actual duration of overseas study (wks) /
typical duration of a standard academic semester. (wks) \( \times \)
minimum credit that a f/t student would receive in a standard academic semester.
Selection of students for OS-HELP (2.2)

Applicant Eligibility Criteria:
ACU National will provide a preliminary application form for OS-HELP assistance within the Outgoing Student Exchange Application Form for students who wish to indicate their desire to apply for this loan scheme. By signing this application students will provide confirmation to ACU National that they believe themselves to meet the eligibility criteria.

An applicant must:
1. be an Australian citizen or the holder of a permanent humanitarian visa;
2. not have received OS-HELP on more than one other occasion;
3. be enrolled in an undergraduate course of study;
4. have already successfully completed at least 1 equivalent full-time student load (EFTSL), or the equivalent of 1 EFTSL, of study that counts towards their course of study, as either:
   - a Commonwealth supported student,
   - a contributing student under the Higher Education Funding Act 1988 (that is, liable under the Higher Education Contribution Scheme (HECS) ), or
   - an exempt student who was exempt on the basis of receiving a merit-based equity scholarship;
5. be enrolled in full-time study with an overseas higher education institution for study that commences on or after 1 January 2005 and for which the student will be outside Australia while undertaking the study;
6. have their overseas study count as credit for the course of study that they are enrolled in with ACU National;
7. still have at least 0.5 EFTSL of study yet to complete in their course of study on return from their overseas study;
8. Applicants for OS-HELP loans must be undertaking an overseas study program approved by ACU National International Education and Faculty.

Selection

9. Before selecting a student for OS-HELP ACU National will provide tick boxes on the application form for the student to inform the University if they have previously applied for and received an OS-Help loan on more than one occasion. The student will also understand that signing the application for an OS-HELP loan will constitute a guarantee that such loan has not been allocated to the student on more than one occasion.
10. A student’s academic history will be confirmed before allocation of OS-HELP loans to eligible students to ensure they meet the academic guidelines.
11. Allocation of OS-HELP loans will be made in order of receipt of application until all loans available are allocated. In the event that a student’s application for exchange is unsuccessful or rejected by exchange requirements at either ACU National or the host institution, any allocated loan amounts will then be made available for further applicants.
Application Process (2.3)


13. Initial applications, included in the Outgoing Student Exchange Application Form should be sent to Exchange & Study Abroad Office, St. Patrick’s Campus, 115 Victoria Pde. Fitzroy. Vic. 3065 by the advertised due date of submission of exchange applications each semester.

14. Applications will be prioritised in order of receipt and assessed after the closing date of outgoing exchange applications each semester.

15. Following the assessment of applications, offer of loans shall be made in writing to successful applicants within two months of the application closing date, and shall include the Debt Confirmation Form, and the OS-HELP Statement of Terms and Conditions.

16. Applicants who wish to accept the OS-HELP loan will be required to complete and return the debt confirmation form within one month of the date on the letter of offer.

Payments to Students (2.4)

17. Payment can not be made prior to completion and submission of the OS-HELP Debt Confirmation Form.

18. Payment of OS-HELP funds can not be made prior to written acceptance by the overseas institution.

19. International Education will forward notification of successful applicants for OS-HELP to ACU National Finance Department loans within 5 working days of approval. The Finance Department, upon receipt of student details, will make payment by cheque to the Australian permanent home address contained on the Student Administration Record.

20. Payment of OS-HELP loan amounts will be made in the amounts of $1,500.00, $3,000.00 or $5,095.00 (indexed maximum 2006) as outlined in the table of payments contained in the Student Guidelines and indexed each year.

21. The amount of payment will not
   • exceed the amount the student has applied for,
   • exceed the maximum amount provided by the Commonwealth Government for a single OS-HELP loan,
   • be less than the minimum allocated amount of $1,500.00

Repayments of OS-HELP debts (2.5)

22. The OS-HELP debt will be incurred at the date at which payment is made by ACU National to the student.

23. The OS-HELP debt is incurred as part of the student’s accumulated HELP debt recorded by the Australian Taxation Office. An accumulated HELP debt is repayed through the taxation system once the student’s income is above the minimum threshold for compulsory repayments.
Conditions of the OS-HELP loan (2.6)

Students are required to inform the University of circumstances which will affect their continued eligibility for the OS-HELP loan.

24. If the University determines that the student is no longer eligible for OS-HELP and;
   • If the loan payment has not been made, the University will withdraw its offer of OS-HELP assistance; or
   • If the loan payment has been made, the student will have incurred the debt and can only repay this debt through the ATO

25. If the University knows or has reason to believe that a student who has been offered OS-HELP assistance has applied on the basis of false or misleading information, and;
   • If the loan payment has not been made, the University must withdraw its offer of OS-HELP assistance, or;
   • If the loan payment has been made, the University must immediately notify the Department of Employment, Education and Training (DEST), of the suspected offence and provide DEST with a copy of the application and other information that DEST may request.

GRIEVANCE PROCEDURES (2.7)

A student dissatisfied with a decision made in relation to their application for an OS-HELP loan may appeal that decision in accordance with the ACU National grievance procedures published in the University handbook or on-line at [http://inet.acu.edu.au/handbook/2005/grievance_policy.htm](http://inet.acu.edu.au/handbook/2005/grievance_policy.htm)