

## OS-HELP Policy and Guidelines for Students

Updated 16 February 2016

### Background

OS-HELP provides financial assistance to eligible Commonwealth supported students to undertake part of their course of study overseas. OS-HELP may be used to cover expenses associated with the overseas study, such as airfares, accommodation and other travel or settling expenses.

### Eligibility Requirements

To be eligible for OS-HELP assistance for overseas study in relation to a six-month study period, a student must:

- be an Australian/NZ citizen or the holder of a permanent humanitarian visa
- not have received OS-HELP assistance for overseas study on more than one other occasion (not including supplementary amounts for Asian language study)
- be enrolled in an accredited course of study with their Australian provider
- have already completed at least one EFTSL of study in Australia that counts towards their course of study, as a Commonwealth supported student
- have their overseas study count towards the course of study they are enrolled in with their Australian provider
- on completion of that overseas study, have at least 0.125 EFTSL of study remaining to be undertaken with the Australian provider to complete their course
- meet the TFN requirements
- submit an *OS-HELP Debt Confirmation form*
- be selected by their Australian provider to receive an OS-HELP loan
- not have been granted an OS-HELP loan by another provider for an overlapping six-month study period
- not have completed the overseas study before making the application for an OS-HELP loan.

To be entitled to a supplementary amount for Asian language study in relation to a six-month study period a student must:

- be selected for OS-HELP assistance for overseas study in relation to that six-month period
- be undertaking the overseas study in Asia
- have applied to their home provider for a supplementary amount for language study in relation to that six-month study period
- be selected by their Australian provider to receive a supplementary amount for Asian language study.

### Loan Amount

In 2016, Students may borrow an indexed maximum amount of up to:

- **\$7,764** for students studying in Asia\*
- A supplementary loan of up to **\$1,035** for students who undertake intensive study in an Asian language in preparation for overseas study in Asia.
- **\$6,470** for students studying in other destinations.

Students undertaking non-exchange activities will be assessed for the loan amount requested. Consideration will be given to subsidies that may already exist within the chosen program as well as expected travel costs. ACU International may approve an amount less than that which the student has selected based on the aforementioned factors.

The minimum amount that will be approved is \$1,000.

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\* Students will be considered to be undertaking overseas study in Asia if they are undertaking study in at least one of the following countries: *Bangladesh, Bhutan, Brunei, Cambodia, China, Democratic People's Republic of Korea (North Korea), Timor-Leste, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.*

### **Second Loans**

Students studying overseas for two six month periods (that is, two semesters) may apply for a second loan. Students can do this at the time they apply for the first loan, or in a later round. This second loan can only be paid, however, when it is confirmed in the six weeks prior to the beginning of the second semester that they are eligible to continue the approved international program and they are still eligible, by OS-HELP guidelines, to receive a second OS-HELP loan.

### **Applying for the OS-HELP Loan**

Students may apply for an OS-HELP loan in either of the following ways:

1. Students undertaking ACU Exchange programs can apply for an OS-HELP loan by completing the Financial Assistance section of the *ACU Outbound Exchange Application Form*.
2. Students undertaking any other type of international activity (non-exchange) must submit an *International Activity Funding Request Form*.

Once the application is assessed, students will then be forwarded the *OS-HELP debt confirmation form*. Students are required to fill out the debt confirmation form accurately and return to ACU International.

A student will not be approved for OS-HELP more than six months before the commencement of their overseas activity.

### **Application Deadline**

Students must submit the OS-HELP debt confirmation form/documents at least 28 days prior to the commencement of their international program.

### **Selection Criteria**

OS-HELP Loan applications will be assessed in order of receipt.

### **Notification of Loan Outcome**

Students will be notified in writing of their loan outcome within two months of ACU International receiving the application. Students who have been approved for an OS-HELP loan will be notified of the amount to which they are eligible and the conditions of receiving the OS-HELP loan.

Notification may be through email or standard mail.

Students must accept the offer for OS-HELP before they commence their overseas activity.

### **Payment of Loan**

Following submission of the OS-HELP debt confirmation form to ACU International, payments will be made to successful applicants within four working weeks.

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ACU International will advise you when your OS-HELP Loan has been approved and has been sent for payment processing. If you have not received your loan after 4 weeks of receiving notification from ACU International, please email [accountspayable@acu.edu.au](mailto:accountspayable@acu.edu.au).

A student incurs an OS-HELP debt on the day that ACU deposits money into the nominated bank account.

### **For Exchange students only**

To receive an OS-HELP loan students must:

- have been accepted to take part in an approved overseas study program at an approved overseas institution
- have their study plan approved by their Course Coordinator
- submit an approved *CE form* to ACU International
- submit the *OS-HELP Acceptance form* to ACU International
- submit the *Bank Details form* to ACU International
- accept their ACU International offer letter.

### **For Non-Exchange students only**

To receive an OS-HELP loan students must:

- have completed an *International Activity Funding Request Form*

### **Withdrawal of Loan**

#### ***Before being paid***

If students are approved for an OS-HELP loan and their circumstances change so that they no longer meet the eligibility criteria or it is determined that they have provided false or misleading information but have not been paid the loan, the University is obliged to withdraw the offer of a loan.

#### ***After being paid***

If the loan has already been paid to the student and their circumstances change so that they are no longer eligible or able to study overseas, the debt has already been incurred and students can only repay the debt through the Australian Taxation Office.

**If it is discovered, or there is reason to believe, that students provided false or misleading information as part of the application process and students have already incurred an OS-HELP debt, the University must notify the Department of Education immediately of the suspected offence.**

### **Student Complaints**

If a student is dissatisfied with decisions that ACU has made with respect to their OS-HELP application, students have the right to lodge a formal complaint as described within the ACU Student Complaint Management Policy. The policy is available at:

<http://students.acu.edu.au/173439>.

### **Further Information**

Further information is available on the Higher Education website at:

[http://studyassist.gov.au/sites/studyassist/help-payingmyfees/os-help\\_overseas\\_study/pages/os-help-loans-and-study-overseas](http://studyassist.gov.au/sites/studyassist/help-payingmyfees/os-help_overseas_study/pages/os-help-loans-and-study-overseas)

### **Contact ACU International**

[studyabroad@acu.edu.au](mailto:studyabroad@acu.edu.au)

<http://students.acu.edu.au/461797>

## OS-HELP Policy and Guidelines for Students

Sample OS-HELP Debt Confirmation form



Australian Government  
Department of Industry  
Innovation, Science, Research  
and Tertiary Education

1291A

# OS-HELP debt confirmation



**Before completing this form, you must read the  
*OS-HELP statement of terms and conditions* booklet,  
available at [www.studyassist.gov.au](http://www.studyassist.gov.au).**

You must:

- complete this form if you want to receive an OS-HELP loan;
- ensure that you **complete each question**. Your form **will not be valid** unless each question is completed correctly; and
- return the completed form to your higher education provider (provider). You will be given a copy of this form for your records.