



POLICY

Policy Title: OS-HELP Loan Scheme

Policy Owner: Deputy Vice-Chancellor (Teaching, Learning & International)

Keywords: 1) OS-HELP 2) loans 3) study tour 4) exchange

Policy Code: PL247 [ad091]

[Intent](#)

[Organisational Scope](#)

[Definitions](#)

[Policy Content](#)

[Accountabilities and Responsibilities](#)

[Related Documents](#)

[Contact Information](#)

[Approval History](#)

1. INTENT

This policy sets out the principles and processes which the University will follow in assessing OS-HELP loan applications from students.

Part 3-4 of The *Higher Education Support Act 2003* (the Act) provides for OS-HELP assistance to Commonwealth supported students. The "OS-HELP Guidelines" made under section 238-10 of the Act sets out procedures. The University must select students for OS-HELP assistance in accordance to the provisions of the Act and the ECU OS-HELP Loan Scheme Management Guidelines.

2. ORGANISATIONAL SCOPE

2.1 All ECU Students and Staff

This policy covers Australian citizens and permanent humanitarian visa holders who are enrolled in either an undergraduate or postgraduate course at the University.

3. DEFINITIONS

TERM	DEFINITION
AGDOE	Australian Government Department of Education
CSP	Commonwealth supported place
EFTSL	Equivalent full-time student load as defined in section 73-10 of the Act
Guidelines	ECU OS-HELP Loan Scheme Management Guidelines
OS-HELP	OS-HELP is a loan available to eligible students enrolled in a Commonwealth supported place who want to undertake some of their study overseas
OS-HELP loan	OS-HELP loans provide financial assistance to eligible Commonwealth supported students to undertake part of their course of study overseas.
Permanent humanitarian visa holder	The holder of a visa that is, or has at any time been, defined as a permanent humanitarian visa for the purposes of the regulations made under the Migration Act 1958.
The Act	Higher Education Support Act 2003
The University	Edith Cowan University

4. POLICY CONTENT

4.1 OS-HELP loans available to Commonwealth supported students

OS-HELP loans will be provided to eligible Commonwealth supported students studying in a CSP, based on the availability of funds and other factors as set out in the Guidelines.

4.2 Eligibility Requirements for OS-HELP loans

Students are eligible for OS-HELP assistance if they meet ALL relevant criteria as attached in the Guidelines attached to this Policy. Full information is available on the official Government website; www.studyassist.gov.au.

4.3 Availability of OS-HELP loans

The University cannot select students for receipt of OS-HELP assistance in excess of the total number of loans advised in writing by AGDOE for the given period. The total amount of funding is determined externally by AGDOE and is allocated as outlined in the *OS-HELP Guidelines* attached to the Act. The total funds available by the AGDOE for OS-HELP loans are limited each year, so loans may not be available to all students who apply.

5. ACCOUNTABILITIES AND RESPONSIBILITIES

In relation to this policy, the following positions are responsible for the following

The Policy Owner, Deputy Vice-Chancellor (Teaching, Learning & International) has overall responsibility for the content of this policy and its operation in ECU.

Staff/students are required to: *comply with the content of this policy and to seek guidance in the event of uncertainty as to its application.*

6. RELATED DOCUMENTS:

6.1 The policy is supported by the following ECU OS-HELP Loan Scheme Management Guidelines:

7. CONTACT INFORMATION

For queries relating to this document please contact:

Policy Owner	Deputy Vice-Chancellor (Teaching, Learning & International)
All Enquiries Contact:	Manager: International Office
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8. APPROVAL HISTORY

Policy Approved by:	Vice-Chancellor
Date Policy First Approved:	13 August 2014
Date last modified:	
Revision History:	
Next Revision Due:	August 2017
TRIM File Reference	SUB/56075

ECU OS-HELP LOAN SCHEME MANAGEMENT GUIDELINES

1. Overview

OS-HELP loans may be used to cover expenses associated with the overseas study, such as airfares, accommodation and other travel or settling expenses.

2. Minimum and maximum duration of the overseas study period

- 2.1 A student may receive one OS-HELP loan for a six-month study period, but it may be for a shorter time providing the student meets all the eligibility criteria.
- 2.2 A student can access a total of two OS-HELP loans over their lifetime.
- 2.3 The study period commences on the day the student starts their overseas study program.

3. Loan Amounts

The actual amount students can borrow will be determined by the University, but it must be within the limits set by the *OS-HELP Guidelines* and the *Higher Education Support Act 2003* (available at www.comlaw.gov.au)

- 3.1 From 2014, the maximum OS HELP loan amount for overseas study for up to a six-month period is \$7,500 for study undertaken in [Asia](#).
- 3.2 For study undertaken elsewhere an amount of up to \$6,250 is available.
- 3.3 The maximum supplementary amount for Asian preparatory language study for a six-month period is \$1,000.
- 3.4 Students can apply for an OS-HELP loan that is less than the above maximum OS-HELP loan amounts.
- 3.5 These amounts are indexed in 1 January of each year.
- 3.6 There is no loan fee or application fee for using OS-HELP.
- 3.7 No interest is charged on OS-HELP loans. However, the HELP debt at the ATO will be indexed on 1 June each year to maintain its real value to reflect changes in the Consumer Price Index.

4. Eligibility Requirements

Both undergraduate and postgraduate students may apply for OS-HELP loans. To be eligible for an OS-HELP loan, a student must meet the minimum eligibility requirements set out by the Australian Government found on the Australian Government Study Assist OS-HELP loans: www.studyassist.gov.au.

- 4.1 To be eligible for an OS-HELP loan, ALL of the criteria listed below must be met.
The student must:
 - 4.1.1 have been selected by the University to receive an OS-HELP loan for up to a six month period;
 - 4.1.2 be an Australian citizen or permanent humanitarian visa holder;
 - 4.1.3 not have received an OS-HELP loan on more than one other occasion;
 - 4.1.4 be enrolled with an Australian provider as a Commonwealth supported student and have completed one equivalent full-time student load (EFTSL) - which is usually one year of full-time study;
 - 4.1.5 be undertaking full-time study overseas and their overseas study will count towards the University course requirements for the course of study in which they are enrolled;
 - 4.1.6 have at least 0.125 EFTSL of their course of study left to complete once they have completed their overseas study (usually one unit of study); and
 - 4.1.7 meet the tax file number (TFN) requirements:
 - A student must give the University their valid TFN; OR

- If a student does not have a TFN the student can give the University a *Certificate of application for a TFN*. This certificate is available from the Australian Taxation Office after applying for a TFN.
- 4.2 To be eligible for a supplementary amount for Asian language study a student must:
- 4.2.1 Have been selected for OS-HELP assistance for overseas study in Asia for the same period;
 - 4.2.2 Be undertaking language study in preparation for undertaking the overseas study;
 - 4.2.3 Have indicated on their OS-HELP debt confirmation form that they would like to receive a supplementary amount for Asian language study;
 - 4.2.4 Have been selected by the University to receive a supplementary amount for Asian language study; and
 - 4.2.5 Have not yet completed the Asian language study before applying for the supplementary amount

5. Full-time study Requirements

Overseas study shall be defined as full time if it is equivalent to a full-time load at the University. Where a student participates in an international short term program a student must be enrolled for a full time load at the University.

6. Application Process

- 6.1 An ECU student should apply for OS-HELP assistance through the University. A student should submit an OS-HELP loan application in order to be assessed for OS-HELP assistance. An application form and Information Sheet is available on the [University website](#).
- 6.2 The OS-HELP loan application must include the following supporting documentation:
 - confirmation of ECU credit approval for the overseas study program;
 - detailed information about the overseas study program (i.e. dates, destination, activities involved, contact hours per week, confirmation of acceptance at the overseas university (if applicable), etc.)
- 6.3 A student cannot apply for the OS-HELP loan retrospectively implying that they must **not** have completed or discontinued their overseas study program at the time of their OS-HELP application.
- 6.4 If a student should apply for a second consecutive OS-HELP loan, it cannot be paid earlier than six weeks prior to commencement of the second consecutive overseas study.
- 6.5 A student may be outside Australia when applying for the OS-HELP loan.
- 6.6 The University may request further information from the student in order to determine eligibility for OS-HELP assistance.
- 6.7 Student Exchange/ Study Abroad: There is currently no OS-HELP application deadline at the University and students may submit their application and supporting documentation to Student Services Centre at any time. However, an OS-HELP loan application cannot be approved more than six (6) months in advance of the study program.
- 6.8 Short Term Programs (including study tours and clinical placements): students are advised to submit their OS-HELP application at least 8 weeks prior to the commencement of the Short Term Program.

7. Selection

OS-HELP applications will be assessed by the University to determine whether the student meet all eligibility requirements for OS-HELP assistance. This will be done in accordance with the Commonwealth OS-HELP [Guidelines](#).

8. Offers

- 8.1 A student will be notified by the University, in writing, of the outcome of their OS-HELP loan application.
- 8.2 A student cannot be offered an OS-HELP loan amount that exceeds the amount requested in the application or the relevant maximum OS-HELP loan amount that has been set by the Australian Government for that year.
- 8.3 OS-HELP loan payments will be paid to the student as a single payment by Electronic Funds Transfer (EFT).

9. Acceptance of Offers

- 9.1 Successful applicants will need to:
 - be officially approved to travel by the University for their overseas study program;
 - have completed and returned the OS-HELP *debt confirmation form* (this will be provided to the student by the Scholarships Office);
- 9.2 When students receive their offer of OS-HELP assistance and the OS-HELP *debt confirmation form* from the ECU Scholarships Office, they will also be provided with the OS-HELP *Statement of Terms and Conditions*.

10. Grievance procedures

- 10.1 If a student is not satisfied with the outcome of the OS-HELP loan application, they may submit a written request to the Scholarship Office within ten working days from the date of their original OS-HELP loan notification letter, for their application outcome to be reviewed.
- 10.2 The student should include any further supporting information with their review request and they will be notified in writing of the outcome of the review.
- 10.3 If a student is not satisfied with the outcome of the initial review, they may ask for a review by writing to the Manager of Student Finance within 28 days for receipt of the original decision.
- 10.4 If the student is not satisfied with the outcome of the further review, the student can lodge a formal complaint by contacting ECU's Complaints Officer or emailing complaints@ecu.edu.au.

11. Reporting

Information on recipients and loans shall be reported annually to the Commonwealth government in the prescribed format and timeframe.