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 can be used for a range of expenses such as airfares, accommodation and other travel or study expenses. Students may receive one loan per six month study period and can access a total of two OS-HELP loans over their lifetime. From 2014, an eligible student may also receive a supplementary loan amount to undertake language study, in preparation for overseas study in Asia.

**OS-HELP information booklet**
All applicants are required to read and understand this OS-HELP information booklet (PDF) so that you are aware of your obligations under this scheme. Find out more on the Study Assist website.

**Eligibility requirements**
To be eligible for an OS-HELP loan at UNSW you must:

- Be an Australian citizen, a New Zealand Special Category Visa holder and meet the long-term residency requirements or a holder of a permanent humanitarian visa
- Not have received OS-HELP on more than one other occasion, including from another higher education provider
- Have not received a second OS-HELP loan for the same six-month period
- Be enrolled in an accredited course of study as a Commonwealth supported student and have completed one equivalent full-time study load (EFTSL) which is usually one year of full time study in your current program
- Be undertaking full-time study overseas and your overseas study will count towards the program requirements for the Australian program of study in which you are enrolled.
- Have at least 0.125 EFTSL (6 units of credit) of your program of study left to complete once you have finished your overseas study
- Provide your Tax File Number (TFN) or if you do not have a TFN, provide your Certificate of Application for a TFN
- Complete, sign and submit a OS-HELP debt confirmation form
- Have not completed their overseas study before applying for the OS-HELP loan

From 2014, to be eligible for a supplementary amount for Asian language study in relation to a six-month period, a student must:

- Have been selected for OS-HELP assistance for overseas study in Asia for that six-month period
- Be undertaking language study in preparation for that overseas study
- Have indicated on their OS-HELP debt confirmation form that they would like to receive a supplementary amount for Asian language study and must be selected by their provider for the supplementary amount
- Have not yet completed the Asian language study at the time they apply for the supplementary amount

**Assessment and selection criteria**
Students are assessed for their eligibility for OS-HELP assistance not more than six months in advance of the commencement of their overseas study.

OS-HELP assistance is administered and granted for a six-month study period. The study period commences on the first day you begin your study with an overseas higher education provider. You can apply for two consecutive OS-HELP loans, but UNSW can only assess eligibility for the second loan no more than six weeks prior to the start date of the second study period. You are only eligible for the second loan if the second study period is at least six months after the start date of the first study period.
You will be advised of the outcome of your application by email to your student email account.

**Application process**

You must download the **OS-HELP Academic Credit Approval Form** (PDF 266KB, 2 pages) and ensure that it is completed and signed by your Faculty or School before you access the online form.

The **OS-HELP Academic Credit Approval Form** is submitted with the online OS-HELP Debt Confirmation Form to complete the application process.

To access the Debt Confirmation Form, log in to myUNSW > Student Profile > Commonwealth Government Forms.

You’ll receive an email from the Student Financials team confirming receipt, within five working days of submitting your application.

Incomplete or unsigned applications will not be processed so please ensure that you have checked all sections of your **OS-HELP Academic Credit Approval Form** and online Debt Confirmation Form before submitting your application.

An OS-HELP loan covers a six-month period. If you are applying for two consecutive OS-HELP loans, you will have access to submit a second application within six weeks of your second loan study start date.

If you are applying for the supplementary amount for Asian Language study, or you are applying for OS-HELP for your overseas medical elective please note that further approvals are required. Please contact Student Financials on 9385 3091 for details.

**Amount of OS-HELP assistance granted**

**2020**

The maximum OS-HELP amount is the maximum amount that you can borrow under OS-HELP for a given period of six months. The maximum OS-HELP amount in 2020 is **$6,913** if you will not be studying in Asia or **$8,295** if you will be studying in Asia and an additional **$1,104** if you will be undertaking Asian language study in preparation for study in Asia.

**2019**

In **2019**, the maximum OS-HELP loan amount for overseas study for a six month period is **$6,791** if you are not studying in Asia. If you are studying in Asia, the maximum OS-HELP amount for overseas study for a six month period is **$8,149**. The maximum supplementary amount for Asian language study for a six month period is **$1,085**.

You are not obliged to apply for the maximum amount available but you must request a minimum of **$1,000**.

The **total amount of OS-HELP assistance granted is dependent on the total OS-HELP funding available to UNSW**.

The University will endeavour to provide funding before the anticipated departure for the period of overseas study.

**OS-HELP loan repayments and conditions**

You are determined to have incurred an OS-HELP debt, i.e. the OS-HELP loan amount, as soon as you receive the money.

**Repayments**

You are required to pay your OS-HELP debt even if you do not complete your studies or, due to unforeseen circumstances, cannot undertake or complete the overseas study approved by UNSW. An OS-HELP debt cannot be remitted under any circumstances.
Your OS-HELP debt is incurred as part of your accumulated HELP debt recorded by the Australian Tax Office (ATO). You repay your accumulated HELP debt through the taxation system once your income is above the minimum threshold for compulsory repayments.

**Conditions**

**You are required to notify the University of any change in your circumstances which may affect your continued eligibility for an OS-HELP loan.**

If the University determines that you are no longer eligible for OS-HELP:

- If the loan payment has **not** been made, the University is obliged to withdraw its offer of OS-HELP.
- If the loan payment **has** been made, you will have incurred the debt and can only repay this debt through the ATO.

If the University has reason to believe that you have been offered OS-HELP but have applied on the basis of false or misleading information:

- If the loan payment has **not** been made, the University must withdraw its offer of OS-HELP.
- If the loan payment **has** been made, the University must immediately notify the Department of Education of the suspected offence.

**Overseas study undertaken in Asia**

If you are undertaking overseas study in Asia, you may also be eligible for:

- an increased maximum OS HELP loan amount of $7,998 (2018 rate), and
- a supplementary OS HELP loan amount of up to $1,065 (2018 rate) to assist with the cost of language study undertaken in preparation for overseas study in Asia. (Note: a supplementary loan amount is added to your OS?HELP loan for overseas study, and does not count towards the lifetime maximum of two OS?HELP loans).

**What sort of study can I do to receive a supplementary amount for Asian language study?**

- Your Asian language study will need to help you prepare for your overseas study in Asia. Types of Asian language study for which you may be able to receive a supplementary amount could include language subjects undertaken at an Australian or overseas higher education provider or other organisation on an award or non-award basis.
- However, you will not be able to receive a supplementary amount if your Asian language study is part of a course of study for which you are receiving Commonwealth assistance for the cost of tuition (i.e. you are a Commonwealth supported student for those language units of study and/or you are using a HELP loan to pay for those units of study).

**What countries can I study in to be eligible for the increased maximum loan amount for overseas study in Asia and supplementary amount for Asian language?**

You will be considered to be undertaking overseas study in Asia if you 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.

**Evidence of Undertaking Asian Language Course**

If you are applying for the supplementary payment for Asian language study, you must provide certified evidence of your enrolment in a language course.

Acceptable evidence is

- Proof of application for admission, or
- Proof of enrolment, or
• A signed declaration from you providing details of the language study that you are undertaking

**Note:** You must submit this evidence with your OS-HELP debt confirmation form.

**FAQs**

**Can I use my undergraduate course of study towards eligibility to access an OS-HELP loan during my Masters course of study?**

No, typically not.

If the Masters course is a separate course of study to your undergraduate course – for example it may have a different degree code – the OS-HELP eligibility requirements must be assessed against each course of study.

If they are two separate courses, and with Masters courses typically being two equivalent full-time student load (EFTSL) long (2 years full time), you would need to complete one full year of study (one EFTSL), before becoming eligible to access an OS-HELP loan in the final year of study. You must also meet all other eligibility requirements, including having at least 0.125 EFTSL (6 UOC) of study remaining that needs to be completed in Australia, at the end of their overseas study.

**NOTE:** students undertaking a Masters by Research will not be eligible to access an OS-HELP loan, as they will not fulfil the requirement of being a Commonwealth supported student. [Ministerial determination under subsection 36-15(2) of the Higher Education Support Act 2003].

**Can I use my undergraduate course of study towards eligibility to access an OS-HELP loan during my honours course of study?**

Yes, as long as all criteria is met.

The Higher Education Administrative Information for Providers (AIP) manual notes that “where a student is undertaking an honours component of an undergraduate course of study, the entire undergraduate course may be considered for the purposes of assessing eligibility for OS-HELP”.

As well as needing to meet the broader eligibility requirements, it is important to note that you are required to have 0.125 EFTSL (6 UOC) remaining, to be completed in Australia, at the conclusion of your overseas study.

However, if the honours one-year component is considered to be a separate and discrete course of study to be undertaken after a student has completed an undergraduate course, then they will not be eligible for an OS-HELP loan as they will not have completed the required one EFTSL prior study, in the current one-year honours course of study.

**I am completing my undergraduate study overseas and returning to UNSW to study an additional honours year. Can this be used towards the eligibility requirement of having 0.125 EFTSL (6 UOC) to complete upon return to Australia?**

No.

You are required to have at least 0.125 EFTSL remaining of your current program to complete in Australia, at the conclusion of your overseas study.

If the honours one-year component that you intend to enrol into is considered to be a separate course of study and will be undertaken after you have completed your undergraduate course, then you will not be eligible for an OS-HELP loan, as you will not have 0.125 EFTSL remaining of your current program to complete upon return to Australia.

**Can I specify a commencement date on my OS-HELP debt confirmation form that is after the start date of my
overseas study start date?

Yes.

Subsection 2.5.25 of the OS-HELP Guidelines 2013 states that “a student cannot specify a commencement date in their OS-HELP debt confirmation form that is before the date on which the student begins the overseas study”.

The commencement date of an OS-HELP loan does not have to be the commencement date of your overseas study – it can be a date on or after the commencement of the overseas study start date. However, the OS-HELP loan has to be approved before the end date of your overseas study.

Furthermore, it is important to note, as per section 32.21 of the Administrative Information for Providers (AIP) “a provider must not pay a student more than six months in advance of the commencement of the student’s six-month study period to which the OS-HELP assistance is related”.

Can the 0.125 EFTSL (6 UOC) of study I need to complete on my return to Australia be in the same study period as the overseas study?

Yes.

Under division 118-1(f) of HESA, you, the student ‘will have to complete units of study that have a total EFTSL value of at least 0.125 EFTSL in order to complete the course requirements for that course of study’ on the completion of your study outside Australia.

It is the intention of this provision of HESA that you will have a reasonable portion of study remaining that needs to be completed on your return to Australia, regardless of whether it occurs in a subsequent study period or the same study period. However it is up to UNSW, as the provider, to be satisfied that you meet the eligibility requirements in HESA and that your application is in accordance with UNSW OS-HELP policy.