

OS-HELP POLICY AND PROCEDURE

CONTENTS

1	PURPOSE.....	1
2	SCOPE.....	1
3	POLICY STATEMENT	1
4	PROCEDURE	2
	Eligibility	2
	Overseas study undertaken in Asia	3
	Applying	3
	Assessment.....	4
	Payments	4
	Repayments	5
	Conditions	5
	Appeals	5
5	RESPONSIBILITIES	5
	Compliance, monitoring and review	5
	Reporting.....	6
	Records management.....	6
6	DEFINITIONS	6
7	RELATED LEGISLATION AND DOCUMENTS	6
8	FEEDBACK.....	6
9	APPROVAL AND REVIEW DETAILS.....	7

1 PURPOSE

- 1.1 This policy and procedure outlines the process, including eligibility requirements, for receiving OS-HELP financial assistance at CQUniversity.
- 1.2 This policy and procedure is a requirement under the [OS-Help Guidelines 2013](#) (Cwlth).

2 SCOPE

- 2.1 This policy and procedures applies to OS-HELP financial assistance at CQUniversity.

3 POLICY STATEMENT

- 3.1 OS-HELP is a loan scheme to assist eligible Commonwealth supported students to undertake some of their studies overseas. OS-HELP may be used to cover expenses associated with overseas study under the [CQUGlobal Outbound Program](#) such as airfares, accommodation, and other travel or settling expenses.
- 3.2 Whenever possible, successful OS-HELP applicants will be paid within two weeks of the completion of their OS-HELP Debt Confirmation Form (eCAF).
- 3.3 OS-HELP may be available in addition to or as an alternative to a CQUGlobal scholarship or other funding.
- 3.4 Eligible students will be allocated an OS-HELP loan subject to available loans and funds.

4 PROCEDURE

Eligibility

- 4.1 To be considered for an OS-HELP loan at the University a student must:
- have applied for and been approved to participate in a CQUGlobal Outbound Program
 - be an Australian citizen, or the holder of a permanent humanitarian visa, or a New Zealand Special Category Visa holder who meets the long-term residency requirements
 - not have received an OS-HELP loan on more than one occasion including from another higher education provider
 - not have been granted an OS-HELP loan by another university for an overlapping six month period
 - not have completed or discontinued the overseas study before applying for an OS-HELP loan
 - be enrolled in an undergraduate or postgraduate course at CQUniversity and be a Commonwealth supported student in that course
 - have submitted a Request for a Commonwealth Supported Place and a HECS-HELP Loan Form for their current course of study
 - have already completed the equivalent of at least one full year of study (1 EFTSL) towards their current course as a Commonwealth supported student (please note credits from studies undertaken in CQUniversity's Start Uni Now (SUN) course and TAFE studies cannot be included when calculating the completion of 1 EFTSL as this study is not Commonwealth supported)
 - have at least the equivalent of 0.125 EFTSL remaining to complete their course after their return from overseas exclusive of any credit that will be granted for that overseas study
 - have their overseas study count as credit towards their current course at this University. Types of overseas study for which a student may receive an OS-HELP loan could include, but are not limited to:
 - term or year-long study undertaken at an overseas higher education institution
 - short courses undertaken at an overseas higher education institution
 - clinical placements
 - professional placements or internships, and
 - study tours
 - have a full-time study load whilst undertaking study overseas
 - have been selected by the University for the award of an OS-HELP loan in accordance with selection process
 - complete and submit an eCAF and Banking Details Form once selected to receive a loan and meet the Tax file Number (TFN) requirements
 - not have an active outstanding fee related sanction assigned to their student record, and
 - not have an active misconduct case.
- 4.2 OS-HELP is available for a six month period of study which commences on the first day that a student begins their study with an overseas higher education institution. A six month study period is taken to commence on a day of one month and conclude on the corresponding day six months later. The OS-HELP loan is provided for the six month period regardless of the actual duration of the study which may vary.
- 4.3 A student cannot receive more than two OS-HELP loans over their lifetime. However, a student can apply for two consecutive OS-HELP loans by submitting a new OS-HELP application within six months of the second period of study commencing. The student is only eligible for the second loan if the second study period commences more than six months after the first study period has commenced. This means for students proposing to undertake two semesters of study overseas, they will be eligible for consecutive OS-HELP loans if the second period of study commences six months after the first had commenced. The study periods are not permitted to be overlapping.

- 4.4 If the OS-HELP loan amount is not paid prior to the student completing their overseas study the offer of the OS-HELP loan will be withdrawn and their OS-HELP application denied.
- 4.5 New Zealand Special Category Visa holder who meets the long-term residency requirements must have their OS-HELP loans paid prior to departing Australia.

Overseas study undertaken in Asia

- 4.6 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 an OS-HELP loan for overseas study in Asia in relation to that six month study period
 - have applied for the supplementary whole dollar amount for language study
 - be selected to receive the supplementary amount, and
 - have not yet completed the study before applying for the supplementary amount.
- 4.7 A student will be considered to be undertaking overseas study in Asia if they are undertaking studies in 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.

Applying

- 4.8 OS-HELP Application Forms are available from the Student Forms webpage and from Student Central. The application must be fully completed, signed and dated. A student will not be selected for an OS-HELP loan unless the University is satisfied that the student meets the eligibility criteria for the loan as required by the Commonwealth and as set out in this document.

Supporting documentation

- 4.9 Supporting documentation must accompany each application. Applicants must provide all information listed below:
- confirmation on acceptance into a CQUGlobal Outbound Program – through the CQUGlobal Outbound team issuing an OS-HELP Eligibility Confirmation (incorporating where possible the additional information requirements detailed below)
 - confirmation of study to be undertaken, including unit/s to be undertaken or topics covered, or outcomes, i.e. documentation relevant to the type of study undertaken whether it be coursework, short courses, clinical placements, professional placements, internships, or study tours
 - documentation showing the weighting or load value of the overseas study, if not included in the confirmation
 - documentation showing the student will be studying full time while overseas
 - documentation showing the commencement and conclusion dates of the overseas study period/s, if not included in the confirmation
 - documentation confirming that the overseas study, upon its successful completion, will be credited to the student's current CQUniversity course
 - documentation confirming the country the overseas study will be undertaken in, if not included in the confirmation, and
 - details of any proposed Asian language study if applying for a supplementary loan for preparatory language study.

Application submission

- 4.10 Completed OS-HELP Application Forms, together with all supporting documentation, should be submitted to Student Central at:

Email: studentfees@cqu.edu.au

Mail: CQUniversity
Student Central
Building 2, Bruce Highway
Rockhampton Qld 4702

In person: Campus Reception at your local campus

- 4.11 Students will be notified via their University student email address upon receipt of their application.

Assessment

- 4.12 Students will not be selected for an OS-HELP loan unless the University is satisfied that the student meets the eligibility criteria for the loan.
- 4.13 Selection of students for OS-HELP will be based on open, fair and transparent procedures and will be based on merit when the number of applicants exceeds the number of loans available.
- 4.14 If the number of eligible applicants is greater than the number of OS-HELP loans available for allocation in a study period, preference in the award of OS-HELP loans will be given to otherwise eligible students who are proceeding on overseas study under an approved exchange arrangement between the University and an overseas higher education institution partner. The University may choose to place limits on the number of OS-HELP loans provided to students attending specific exchange institutions and students may not necessarily be offered a loan at their preferred institution.
- 4.15 If the number of eligible applicants remains greater than the number of OS-HELP loans available, selection will be based on merit.

Determination of the loan amount

- 4.16 The University will endeavour to approve each loan for the amount the student applied for up to the maximum limit per study period.
- 4.17 The University will consider requests made by applicants to receive less than the maximum loan amount. The minimum loan amount a student may request will be AUD\$2000.
- 4.18 Students are only able to apply for a whole dollar amount.
- 4.19 The University does not guarantee to award the maximum amount to all applicants selected to receive an OS-HELP loan, nor to award the actual amounts requested by the applicants.

Notification

- 4.20 Students will be notified of the outcome of their application within four weeks of the completed OS-HELP application being received, with supporting documentation. Successful applicants will be made an offer in writing of an OS-HELP loan.
- 4.21 Students must complete and submit an eCAF and Australian bank details at the time of accepting an offer of an OS-HELP loan. If these forms are not submitted within three weeks from the date of the offer letter, the offer of the OS-HELP loan may be withdrawn and the OS-HELP application denied.

Payments

- 4.22 OS-HELP payments will be made by the University electronically into the Australian Bank Account nominated by the student once they have successfully completed and submitted the eCAF.

- 4.23 The University will endeavour to provide the funding before the anticipated date of departure for the period of overseas study. However, it usually takes a minimum of two weeks after completion and submission of the eCAF and Banking Details Form before payment can be made.

Repayments

- 4.24 The OS-HELP debt will be incurred as soon as the loan amount is paid to the student.
- 4.25 The amount of the OS-HELP debt is the amount of the loan.
- 4.26 The student's OS-HELP debt is included in their accumulated HELP debt.
- 4.27 Students repay their accumulated HELP debt through the taxation system once their income is above the minimum threshold for compulsory repayments.
- 4.28 Students can make voluntary repayments towards their HELP debt at any time direct to the Australian Taxation Office (ATO).

Conditions

- 4.29 Students are required to inform the University of any circumstance which will affect their continued eligibility for the OS-HELP loan, including withdrawing from the overseas study.
- 4.30 If at any time the University determines that the student is no longer eligible for OS-HELP then:
- if the loan payment has not been made, the University will withdraw its offer of OS-HELP, or
 - if the loan payment has been made, the student will have incurred the debt and can only repay this debt through the ATO.
- 4.31 If the University knows or has reason to believe that a student in receipt of OS-HELP has provided false or misleading information, the University must immediately notify the [Department of Education, Skills and Employment](#) and provide a copy of the student's application and any other relevant information or material the Department may request.
- 4.32 Once student's overseas studies have been successfully completed, students are required to apply for any study undertaken overseas to be credited to their CQUniversity course (if applicable).

Appeals

- 4.33 The request for a review of the decision must be made in writing no later than 28 days after the day on which the student first received notice of the decision and should include a statement of the reasons why the review is being sought.
- 4.34 The Director Student Central is responsible for reviewing these decisions. The original decision will be reviewed and one of the following outcomes provided:
- a) confirm the decision
 - b) vary the decision, or
 - c) set the decision aside and substitute a new decision.
- 4.35 A student who is dissatisfied with the appeal outcome decision made in relation to their application for an OS-HELP loan may appeal to the University's [Student Ombudsman](#).

5 RESPONSIBILITIES

Compliance, monitoring and review

- 5.1 The Director Student Central is responsible for implementing, monitoring, reviewing and ensuring compliance with this policy and procedure.

Reporting

- 5.2 Information about students who received an OS-HELP loan and the amount of OS-HELP that each student received is reported to the Commonwealth by Student Central in the OS-HELP and Commonwealth Assisted Students files. The Department then provides information on OS-HELP debts to the ATO. The University is required to undertake reporting at set times throughout the year in order for the ATO to have a record of the debt.

Records management

- 5.3 The original application form and all supporting documentation will be kept in a secure OS-HELP file in Student Central and not archived like other student documents, in accordance with the Administrative Information for Providers. A copy should also be retained on the student file as per University requirements.
- 5.4 Employees must manage records in accordance with the [Records Management Policy and Procedure](#). This includes retaining these records in a recognised University recordkeeping information system.
- 5.5 University records must be retained for the minimum periods specified in the relevant [Retention and Disposal Schedule](#). Before disposing of any records, approval must be sought from the Records and Privacy Team (email records@cqu.edu.au).

6 DEFINITIONS

- 6.1 Terms not defined in this document may be in the University [glossary](#).

7 RELATED LEGISLATION AND DOCUMENTS

Banking Details Form

[CQU Global Outbound Program Policy](#)

[CQU Global Outbound Program Procedure](#)

[Higher Education Support Act 2003](#) (Cwlth)

OS-HELP Application Form

OS-HELP Debt Confirmation Form (eCAF)

[OS-HELP Guidelines 2013](#) (Cwlth)

Request for a Commonwealth Supported Place and a HECS-HELP Loan Form

8 FEEDBACK

- 8.1 Feedback about this document can be emailed to policy@cqu.edu.au.

9 APPROVAL AND REVIEW DETAILS

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Approval Authority	Vice-Chancellor and President
Delegated Approval Authority	Vice-President (Student Success)
Advisory Committee	N/A
Administrator	Director Student Central
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