

## OS-HELP

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### 1 PURPOSE

The OS-HELP Guidelines published by the Commonwealth require a provider to establish its own OS-HELP policy.

This policy and procedure provides information about OS-HELP to students applying for OS-HELP loans and to staff assessing OS-HELP applications, selecting eligible students for assistance, and notifying students of the outcome of their applications.

### 2 SCOPE

This policy and procedures document applies to CQUniversity students applying for OS-HELP and to staff administering the scheme.

### 3 EFFECTIVE DATE

### 4 LEGISLATIVE AUTHORITY

[Central Queensland University Act 1998 Qld](#)  
[Higher Education Support Act 2003 Cwth](#)

### 5 POLICY STATEMENT

- 5.1 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 such as airfares, accommodation, and other travel or settling expenses.
- 5.2 Whenever possible, approved OS-HELP assistance will be paid to students in time for the funds to be used for these key travel related expenses.
- 5.3 OS-HELP may be available in addition to or as an alternative to a CQUniversity exchange scholarship or other funding.
- 5.4 Eligible students will be allocated an OS-HELP loan subject to available loans and funds.

### 6 PROCEDURE

#### Eligibility

- 6.1 To be eligible to be considered for an OS-HELP loan at CQUniversity a student must:
  - be an Australian citizen\* or the holder of a permanent humanitarian visa,
  - 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 program at CQUniversity and be a Commonwealth supported student in that program,
  - have submitted a *Request for Commonwealth support and HECS-HELP* form in relation to their current program of study and have provided their Tax File Number,

- have already completed the equivalent of at least one full year of study (1EFTSL) towards their current program as a Commonwealth supported student,
- have at least the equivalent of 0.125 EFTSL remaining to complete their program 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 program at this University. Types of overseas study for which a student may receive OS-HELP assistance 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 been selected by the University for the award of an OS-HELP loan in accordance with selection process detailed below, and
- complete and sign an OS-HELP *debt confirmation form* once selected to receive a loan.

\* Australian citizens include students with an Australian birth certificate and students who have taken the pledge at a citizenship ceremony and who are in possession of their Australian Citizenship Certificate.

- 6.2 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 6 months later. The OS-HELP loan is provided for the six month period regardless of the actual duration of the study which may vary.
- 6.3 A student cannot receive more than two OS-HELP loans. However, a student can apply for two consecutive OS-HELP loans but eligibility for the second loan will be reassessed no more than six weeks prior to the student commencing the second period of study. 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.

## Overseas Study Undertaken in Asia

- 6.4 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 study period,
  - have applied for the supplementary amount for language study,
  - be selected to receive the supplementary amount, and
  - be undertaking the overseas study in Asia.
- 6.5 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 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.

## Application for OS-HELP

- 6.6 Application forms are available from the [Student Forms webpage](#) and from the Student Governance Centre. 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

- 6.7 Supporting documentation must accompany each application. Applicants must provide ALL the information listed below:
- a) Confirmation of study to be undertaken, including courses 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.

- b) Documentation showing the weighting or load value of the overseas study, if not included in the Confirmation.
- c) Documentation showing that the student will study full time with the overseas institution.
- d) Documentation showing the start and end dated of the overseas study period/s, if not included in the Confirmation.
- e) Documentation confirming that the overseas study, upon its successful completion, will be credited to the student's current CQUniversity program.
- f) Details of any proposed Asian language study if applying for a supplementary loan for preparatory language study.

## Submission of Applications

- 6.8 Applications for OS-HELP together with all supporting documentation should be submitted to:  
 Student Governance Centre  
 Building 2  
 CQUniversity Australia  
 Rockhampton Qld 4701
- 6.9 Students will be notified by email to their CQUniversity student email address upon receipt of their application.

## Assessment of Applications and Selection Process

- 6.10 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.
- 6.11 Selection of students for OS-HELP assistance 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.
- 6.12 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 CQUniversity 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.
- 6.13 If the number of eligible applicant remains greater than the number of OS-HELP loans available, selection will be based on merit. Applicants will be ranked on the basis of their CQUniversity Grade Point Average (GPA). Loans will be offered in descending order of GPA, provided places remain open at any of the preferred exchange institutions nominated by the applicant.
- 6.14 If loans remain available after allocation to exchange students, and the number of applicants is greater than the number of loans available, selection will be based on merit. Applicants will be ranked on the basis of their CQUniversity Grade Point Average (GPA). Loans will be offered in descending order of GPA.

## Determination of the Loan Amount

- 6.15 The University will endeavour to approve each loan for the amount the student applied for up to the maximum limit per study period. 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. 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 Process

- 6.16 Students will be notified of the outcome of their application within two weeks of the OS-HELP application being received. Successful applicants will be made an offer in writing of OS-HELP assistance and advised of the terms and conditions of the loan.

- 6.17 Students must complete and submit to the University an *OS-HELP debt confirmation* form at the time of accepting an offer of OS-HELP assistance. This form must be submitted no later than the due date set out in the written offer, with that date usually being set two weeks from the date of offer for the OS-HELP loan. Students must also provide the details of the Australian bank account the OS-HELP loan is to be paid into within the same timeframe. Failure to return the *OS-HELP debt confirmation* form or to provide bank details within that time frame may result in the offer of OS-HELP assistance being withdrawn.

## Payments to Students

- 6.18 OS-HELP payments to students will be made by the University electronically into the Australian Bank Account designated by the student at the time they accept the terms and conditions of the loan.
- 6.19 The University will endeavour to provide the funding no less than six weeks before the anticipated date of departure for the period of overseas study. However, it usually takes a minimum of two weeks after receipt of the *OS-HELP debt confirmation* form and banking details from the student before payment can be made.
- 6.20 Students who have particular circumstances which might necessitate earlier payment of the OS-HELP loan may make a written submission to the Student Governance Centre requesting an earlier payment date.

## Repayment of the OS-HELP Debt

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

## Conditions of the OS-HELP Loan

- 6.22 Students are required to inform the University of any circumstance which will affect their continued eligibility for the OS-HELP loan.
- 6.23 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 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.
- 6.24 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 and provide them with a copy of the student's application and any other relevant information or material the Department may request.

## Appeal Process

- 6.25 A student who is dissatisfied with a decision made in relation to their application for an OS-HELP loan may appeal to the University's Student Ombudsman and request a review of the decision.

## Other

- 6.26 Once their overseas studies have been successfully completed, students are required to apply for any study undertaken overseas to be credited to their CQUniversity program (if applicable).

## 7 RESPONSIBILITIES

### Compliance, Monitoring and Review

- 7.1 Overall responsibility for implementation lies with the Director, Governance, with delegated responsibility to the Coordinator, Fees and Awards, Student Governance Centre, who is responsible for compliance and monitoring and for ensuring these procedures are followed.

## Reporting

- 7.2 Information about students who received an OS-HELP loan and the amount of OS-HELP assistance that each student received is reported to the Commonwealth by the Student Governance Centre in the OS-HELP and Commonwealth Assisted Students files. The Department then provides information on OS-HELP debts to the ATO.

## Records Management

- 7.3 The original application form and all supporting documentation will be kept in a secure OS-HELP file in the Student Governance Centre 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.
- 7.4 All records relevant to this document are to be maintained in a recognised University recordkeeping system.

## 8 DEFINITIONS

Refer to the University [glossary](#) for the definition of terms used in this policy and procedure.

## 9 RELATED LEGISLATION AND DOCUMENTS

### Related Policy Document Suite

[OS-HELP application form](#)

### Related Legislation and Supporting Documents

[OS-HELP Guidelines](#)

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

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Administrator	Director, Governance
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