



## OS-HELP LOAN Scheme

### Guidelines

(Revised October, 2009)

OS-HELP is a financial assistance initiative introduced by the Commonwealth Government to assist eligible students to undertake study overseas.

#### 1. STUDENT ELIGIBILITY REQUIREMENTS

**Please note the eligibility requirements below are determined under the Higher Education Support Act (2003)**

##### 1.1 Basic Eligibility Requirements

To be eligible for an OS-HELP loan at The University of Queensland (UQ) a student must:

- be an Australian citizen or the holder of a permanent humanitarian visa
- have not received an OS-HELP loan on more than one other occasion from UQ or another higher education provider
- be enrolled in an undergraduate program at UQ
- be a Commonwealth supported student
- have already completed - i.e., before commencing the overseas study period - the equivalent of at least one year of full time study - i.e., **minimum 16 units** - as a Commonwealth supported student in their current program.
- have at least the equivalent of one semester of full time study remaining - i.e., **minimum 8 units** - to complete their program after their return from overseas - **Please note: the remaining semester of study is in addition to any credit that will be granted for studies undertaken while overseas.**
- be enrolled in full time study - equivalent to a minimum of 6 units per semester - in an overseas higher education institution or the overseas campus of an Australian higher education provider, and be outside Australia while undertaking that study
- must have their overseas study count as credit towards their current program at UQ
- complete and lodge an *OS-HELP debt confirmation* form with UQ and provide their Tax File Number
- have been selected by UQ for the award of an OS-HELP loan in accordance with the University's selection policy set out section 2.3.

##### 1.2 Other eligibility factors

- 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.

- The OS-HELP loan is provided for the 6 month period regardless of the actual duration of the study.
- A student can apply for two consecutive OS-HELP loans. Eligibility for a second OS-HELP loan must be re-assessed no more than 6 weeks prior to the commencement of the second study period.
- The student has not received an OS-HELP loan on more than one other occasion. Each individual is only entitled to two loans over their lifetime.
- Regardless of when the student actually begins the second semester of studies overseas, the second loan cannot be paid to the student until at least six months after the commencement date of the student's first study period.

## **2. APPLICATION, SELECTION AND OFFER PROCESSES**

### **2.1 Application Process**

Application forms will be available on the web at  
<http://www.uq.edu.au/uqabroad/forms/OSHELP-application.pdf>

- The completed application must be lodged by the due date stated on the application form.
- Applications must be completed in full and signed prior to lodgement. Applications that are not signed will not be processed.
- Completed application forms may be lodged either:
  1. In person at the Student Centre on any UQ campus
  2. By mail addressed to:  
 UQ Abroad Office  
 The University of Queensland  
 Brisbane, QLD 4072  
 Australia
  3. By fax: 61-7- 3346-1227

### **2.2 Annual Application Round**

The University will have two OS-HELP rounds each year. For those students proceeding on overseas study in 1st semester, applications will need to be submitted no later than 31 August in the preceding year. For those proceeding on overseas study in 2nd semester, applications will need to be received no later than 31 March in the same year as their intended overseas studies.

### **2.3 UQ Selection Policies**

#### **2.3.1 – Compliance with Commonwealth Eligibility Requirements**

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 set out in Section 1 of these Guidelines.

#### **2.3.2 – Preference for Students on Approved Exchanges**

At UQ preference for the award of OS-HELP loans will be given to otherwise eligible students who are proceeding on overseas study under an approved exchange arrangements between this University and an overseas higher education institution partner.

### **2.3.3 – Determining Merit**

If the number of eligible applicants is greater than the number of OS-HELP loans UQ has for allocation in any one study period the University may need to place a limit on the number of loans it allocates to students. In this situation decisions will be based on merit determined by rank ordering applicants by Grade Point Average (GPA) in their current program and if necessary by the exchange institution the student has requested to attend. UQ may need to place a limit on the number of OS-HELP loans provided to students attending a specific exchange institution and so students may not necessarily be offered a loan to attend their most preferred institution.

### **2.3.4 – Determining the amount of the loan**

- The University will determine the amount of the loan to be awarded to each successful applicant for each respective six month study period up to the maximum allowed limit per study period.
- Loan amounts will be awarded in increments of \$1,000 with the minimum loan being \$1,000;
- The University will abide by requests made by applicants to elect to receive a lesser amount than the maximum allowed limit for any OS-HELP loan;
- The University does not guarantee to award the maximum allowed limit to all applicants selected to receive an OS-HELP loan.

## **2.4 Offer Process**

OS-HELP loans will be offered to successful applicants, within 6 weeks of the OS-HELP application deadline. Offers will be made in writing and will include the terms and conditions of the loan. Students must complete and submit to the University, an OS-HELP debt confirmation form at the time of accepting an offer of an OS-HELP loan. This form will be required to 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. Failure to return the form within that time frame may result in the offer of the OS-HELP loan being withdrawn.

## **3. PAYMENTS TO STUDENTS**

### **3.1 Value of OS-HELP Loan**

For any six month study period, a student can apply for an OS-HELP loan of no less than \$1,000 and no greater than the maximum allowed limit. The University will determine the amount of the loan which must not exceed the maximum loan amount requested by the applicant.

### **3.2 Amount of OS-HELP Debt**

The amount of OS-HELP debt is the amount of the loan plus a 20% loan fee applied by the Commonwealth. **Please note:** From January 1, 2010, the 20% OS-HELP loan fee will be removed. Therefore, there will be NO loan fee on any OS-HELP loans with a debt incurrual date on or after 1 January 2010.

### **3.3 Payment Arrangements**

OS-HELP payments to students will be made by the University electronically into the bank account designated by the student at the time they accept the terms and conditions of the loan by completing an *OS-HELP debt confirmation* form and returning this to the University

The University will endeavour to provide the funding no less than 6 weeks before the anticipated date of departure for the period of overseas study.

Students who have particular circumstances which might necessitate earlier payment of the OS-HELP Loan may make a written submission to the University requesting an earlier payment date.

### **3.4 Repayment of OS-HELP debts**

- The OS-HELP debt – loan plus the 20% loan fee - will be incurred as soon as the loan amount is paid to the student. **Please note:** From January 1, 2010, the 20% OS-HELP loan fee will be removed. Therefore, there will be NO loan fee on any OS-HELP loans with a debt incurral date on or after 1 January 2010.
- A student will be required to repay their OS-HELP debt even if they do not complete their studies or, due to unforeseen circumstances, they do not undertake or complete the overseas study that was approved by the provider. The OS-HELP debt will not be remitted under any circumstances.
- The student's OS-HELP debt is incurred as part of their accumulated HELP debt recorded by the ATO. Students repay their accumulated HELP debt through the taxation system once their income is above the minimum threshold for compulsory repayments.

## **4. CONDITIONS OF LOAN**

Students are required to inform the University of circumstances which will affect their continued eligibility for the OS-HELP loan.

If the University determines that the student is no longer eligible for OS-HELP and:

- 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.
- If the University knows or has reason to believe that a student who has been offered OS-HELP assistance has applied on the basis of false or misleading information, and:
- if the loan payment has not been made, the University must withdraw its offer of OS-HELP assistance; or
- if the loan payment has been made, the University must notify immediately, the Department of Education, Employment and Workplace Relations (DEEWR), of the suspected offence and provide DEEWR with a copy of the application and other information that DEEWR may request.

## **5. APPEALS PROCESS**

A student dissatisfied with a decision made in relation to their application for an OS-HELP loan has 21 days to lodge an appeal against this decision with the University's Senate Student Appeals Committee. (Refer to Student Grievance Procedures on the University's web site for further details.