



## OS-HELP LOANS PROCEDURE

<b>Date first approved:</b> 1 August 2004	<b>Date of effect:</b> 1 August 2004	<b>Date last amended:</b> (refer to Version Control Table) 21 November 2014	<b>Date of Next Review:</b> 1 November 2017
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<b>Supporting documents, procedures &amp; forms:</b>	<a href="#">OS HELP Application forms</a> <a href="#">Fees Policy</a>		
<b>Relevant Legislation &amp; External Documents:</b>	<a href="#">Government OS-HELP Information</a>		
<b>Audience:</b>	Public		

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## 1 Introduction / Background

The OS-HELP Loans Procedure is governed by the Higher Education Support Act 2003. The loans are allocated to higher education providers listed in Table A of the *Higher Education Support Act 2003* (HESA). OS-HELP is administered by the Commonwealth Supported Students Unit (CSSU) in the Higher Education Group at the Department of Education (DoE) and the repayment of debts is administered by the Australian Taxation Office (ATO).

## 2 Scope / Purpose

The University of Wollongong, through the OS-HELP Manager in the Office of Global Student Mobility, requests an annual number of notional OS-HELP loans to offer to eligible students in accordance with the Higher Education Support Act 2003. The University is responsible for selecting students to take up the loans. This document outlines the UOW procedures for selecting the students and administering the loans.

## 3 Definitions

Word/Term	Definition (with examples if required)
Australian citizen or holder of a permanent humanitarian visa	Holders of permanent humanitarian visas should provide the University with documentation, such as their permanent visa, to demonstrate their eligibility for Commonwealth assistance.
Overseas Study	Refers to a semester or short-term study period that the student completes in a country other than Australia. The overseas study must relate to the students' UOW degree, and provide credit or otherwise be a mandatory component of their course.
Full-time study	Overseas semester study is considered as full-time if the level of academic engagement required by the student while studying overseas is broadly equivalent to the level of academic engagement required by a student undertaking at least 0.75 EFTSL per year in an equivalent course in Australia. Indicators of the level of academic engagement should include contact hours, volume of assessable tasks and the credit that will be provided upon successful completion of the overseas study. Because students may undertake overseas study for periods less than six months (short-term), the level of academic engagement should be averaged with respect to the actual duration of study.
Partner institution	An institution with whom UOW has a current signed Memorandum of Understanding and Student Exchange Agreement duly approved by the overseas institution and the Deputy Vice-Chancellor (Global Strategy) (in accordance with the Delegations of Authority Policy).

## 4 Policy and OS-HELP Loan Conditions:

1. The OS-HELP loan provides financial assistance for eligible students who undertake part of their course of study overseas;
2. OS-HELP assistance may be used to cover expenses associated with overseas study, such as overseas program fees, airfares, accommodation and other travelling or settling expenses;



3. OS-HELP borrowers must meet the University's criteria for undertaking part of their study overseas;
4. OS-HELP applicants may hold Commonwealth Education Cost Scholarships (CECS) or Commonwealth Accommodation Scholarships (CAS);
5. OS-HELP applicants may hold other scholarships or UOW Global Student Mobility Travel Grants, with an OS-HELP loan.
6. The University of Wollongong will offer the option of OS-HELP loans for either the maximum amount determined annually by the Australian Government through the Higher Education Support Act (\$6,250 in 2014 for countries other than Asia and \$7,500 for specified Asian countries with an additional \$1000 loan for Asian language study) or a lesser amount of \$2,500.. The loans will be promoted to students by the Office of Global Student Mobility. Up to date loan amounts can be found here: [http://studyassist.gov.au/sites/studyassist/help-payingmyfees/os-help\\_overseas\\_study/pages/os-help-loans-and-study-overseas#HowMuchCanIBorrow](http://studyassist.gov.au/sites/studyassist/help-payingmyfees/os-help_overseas_study/pages/os-help-loans-and-study-overseas#HowMuchCanIBorrow)
7. Depending on the annual DoE allocation of loans and the demand from UOW students applying for Autumn/Summer Session loans each year, the University may determine that it is necessary to reserve a certain number of loans for award in Spring/Winter Session.

## 5 Applicant Eligibility Criteria:

1. The DoE OS-HELP Guidelines include eligibility criteria. In addition, UOW can determine its own internal additional criteria, in accordance with the guidelines.
2. DoE Eligibility Criteria:

To be entitled to OS-HELP assistance a UOW student must:

- be an Australian citizen or holder of permanent humanitarian visa;
- not have received OS-HELP on more than one other occasion;
- be enrolled in an undergraduate or postgraduate course of study at the University of Wollongong;
- have already completed at least 1 equivalent full-time student load (EFTSL) of study, or equivalent of 1 EFTSL, that counts towards their course of study, as:
- a Commonwealth supported student;
- a contributing (i.e. HECS liable) student under the Higher Education Funding Act 1988; or
- an exempt student who was exempt on the basis of receiving a merit-based equity scholarship;
- be undertaking full-time study with an overseas higher education institution or other recognised organisation. have their overseas study count as credit for the course of study that they are enrolled in at the University of Wollongong;
- still have at least 0.125 EFTSL of study yet to complete in their course of study on return from their overseas study;
- meet the Tax File Number (TFN) requirements;
- be selected by their home provider to receive an OS-HELP loan; and



- not have been granted an OS-HELP loan by another provider for an overlapping six month study period.
  - OS-HELP is not available to students undertaking their whole course outside Australia, however, a person may be outside Australia when applying for an OS-HELP loan.
  - Once selected, all applicants must complete and sign an OS-HELP Debt Confirmation Form or electronic equivalent supplied by the University of Wollongong.
3. UOW additional eligibility criteria:
- Students applying for loans will be ranked in the following priority order:
  - A student accepted into the International Exchange Program at an exchange partner institution for one or two academic sessions;
  - A student undertaking one or two sessions at an overseas campus of the University of Wollongong;
  - A student undertaking short study tours, led by UOW staff, to count towards the University of Wollongong degree.
  - A student undertaking a short course at an exchange partner institution providing the student is formally enrolled by the host institution in the course;
  - A student undertaking a semester program at a non-affiliated partner institution providing the student is formally enrolled by the host institution in the course;
  - A student undertaking a short course at a non-affiliated partner institution providing the student is formally enrolled by the host institution in the course.

All students must maintain satisfactory academic progress in the academic session prior to the overseas study commencing.

## 6 Selection Process:

1. OS-HELP loans will be allocated by the Office of Global Student Mobility in conjunction with the Student Services Division, according to the eligibility criteria listed above. If there are more applications than loans available, offers for loans will be based on academic merit;
2. Before an OS-HELP loan is finalised, a student's OS-HELP record must be checked through HEIMS to ensure that the student has not already received OS-HELP on more than one occasion;
3. Students will not be selected for OS-HELP more than six months before the commencement of their overseas study; (see also section 8.1: Students applying for two semesters can be given conditional approval for the second loan);
4. Students will be ranked according to eligibility criteria and merit;
5. Any questions or appeals about the selection process or amount of funds allocated should in the first instance be directed, in writing, to the Office of Global Student Mobility. If the issue is not resolved, the student should refer to the Student Complaints procedures at <http://www.uow.edu.au/student/complaints>



## 7 Application Process:

1. A summary of the UOW OS-HELP information, including details of the eligibility criteria shown above, and application instructions will be available on the International Exchange Program website <http://www.uow.edu.au/student/exchange/> and the site will also link to the DoE website
2. [http://studyassist.gov.au/sites/studyassist/help-payingmyfees/os-help\\_overseas\\_study/pages/os-help-loans-and-study-overseas](http://studyassist.gov.au/sites/studyassist/help-payingmyfees/os-help_overseas_study/pages/os-help-loans-and-study-overseas)
3. Applications for OS-HELP loans should be submitted to the Office of Global Student Mobility at least 6 weeks prior to the intended departure date for the overseas program.
4. Applications will be assessed within 4 weeks once completed and submitted.
5. Following the assessment of applications, conditional offers of loans shall be made in writing to successful applicants, and shall include rights and responsibilities of loan recipients;
6. Successful applicants will be required to accept the conditional offer of an OS-HELP loan within by submitting a signed Debt Confirmation Form or electronic equivalent provided by the Office of Global Student Mobility prior to the commencement of the overseas program;

## 8 On-going Eligibility/Tenure:

1. A student may apply for a second OS-HELP loan for a six month study period that is a continuation of a first six month study period. The student may apply for the two loans concurrently, that is, before the student commences their first six month study period. However, the University of Wollongong may only tentatively select a student to receive OS-HELP for the second six study period. The student's eligibility for OS-HELP must be reassessed at the commencement of the second six month study period before the selection can be finalised. This assessment must occur not more than six weeks prior to the commencement of the second six month study period.
2. An OS-HELP loan supplied by the University of Wollongong is not transferable to another university.
3. OS-HELP borrowers must meet and maintain all the eligibility criteria.

## 9 Payments to Students:

1. OS-HELP payments towards costs of study overseas can be made after the student has completed the OS-HELP Debt Confirmation Form;
2. Payments will be only be made by Electronic Funds Transfer and will not be paid earlier than one month following the release of final subject results each session for semester or year-long exchange programs or not more than 1 month prior to the commencement of the short-course program;
3. Payments to students receiving a loan for a second loan period may not be paid earlier than 6 weeks prior to the start of the second loan period;
4. OS-HELP loans will be available for either the maximum amount determined annually by the Australian Government through the Higher Education Support Act or a lesser amount of (\$2,500). The University of Wollongong reserves the right to amend the number of loans provided at each level of funding;
5. The OS-HELP assistance must not:



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6. Exceed the maximum amount determined by DoE for a single OS-HELP loan. This figure is indexed each year as per HELP guidelines;
7. exceed the amount the student has applied for; and
8. be less than the minimum OS-HELP amount of \$2,500 determined by DoE;
9. OS-HELP payments will be administered by UOW Finance and Student Fees Team, Student Services Division;
10. Within 28 days of payment being made to the student, the University will issue a Commonwealth Assistance Notice confirming OS-HELP debt details in accordance with the DoE requirements. Students are required to notify the Fees Team in the Student Services Division within 14 days of the notice being issued if they believe there are any errors.

## **10 Termination of OS-HELP:**

1. If a selected student's circumstances change in such a way that the University determines that the student will not meet the OS-HELP eligibility criteria at the commencement of the student's study period, and the student has yet to be paid their OS-HELP assistance, the University is obliged to withdraw the offer of OS-HELP assistance to the student;
2. If a student has been paid their OS-HELP assistance and the University determines that the student will not be undertaking their overseas study, then the University is not required to take any further action. A student in this situation will have already incurred an OS-HELP debt and can only repay this debt through the ATO;
3. An OS-HELP debt must not be remitted under any circumstances.

## **11 Roles & Responsibilities**

Manager, Student Mobility - Requests annual notional number of OS-HELP Loans.

Senior Coordinator, Student Mobility - Selection, allocation and payment approval of OS-HELP loans to students.

Fees Officer /Fees Team, Student Services Division – eligibility checking and administration of OS-Help loans for student records.



## 12 Version Control and Change History

Version Control	Date Effective	Approved By	Amendment
1	August 2004	Vice-Principal (International) and Vice-Principal (Administration)	Original document
2.	August 2008	Deputy Vice-Chancellor (Academic & International)	Update and Formatting into UOW procedure document.
3	January 2009	Pro Vice-Chancellor (International)	Update to reflect new PVC role and new max. amount for loan.
4	1 December 2010	Deputy Vice-Chancellor (International)	Update to reflect new titles and new max. amount for loan.
5	November 2014	Deputy Vice-Chancellor (International)	Updated to reflect new titles, loan amounts and legislative changes to the OS-HELP scheme.
6	1 January 2015	Deputy Vice-Chancellor (Global Strategy)	Updated to reflect new title Deputy Vice Chancellor (Global Strategy) and minor administrative changes