

# OS-HELP Procedure

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## Purpose

OS-HELP provides financial assistance to eligible Commonwealth-supported students to undertake part of their course of study overseas. OS-HELP may be used to cover expenses associated with the overseas study, such as airfares, accommodation and other travel or settling expenses.

The Commonwealth approves a total OS-HELP payment amount per year, and Federation University is responsible for running its own application and selection process for students to receive an OS-HELP loan.

This procedure defines the criteria and processes Federation University follows to allocate OS-HELP loans to eligible students on behalf of the Commonwealth.

## Scope

This procedure applies to:

- Eligible higher education students who apply for OS-HELP loan.
- All Federation University staff engaged in the OS-HELP Loan process.

## Legislative Context

- Higher Education Support Act 2003 section 118-15, OS-HELP Guidelines chapter 2

## Definitions

Note: definitions throughout this procedure can be accessed via the Policy Glossary.

A further list of definitions **specifically** relevant to this procedure is included below:

Term	Definition
Australian Taxation Office ATO	ATO is the principal revenue collection agency of the Australian Government. The ATO is responsible for managing HELP debt repayments.
Commonwealth Assistance Notice CAN	A notice that provides information about the Commonwealth assistance students have used for the study period. Students will receive their CAN within 28 days of the date on which their OS-HELP debt was incurred.
Commonwealth Supported Place (CSP)	A place at a provider that is subsidised by the Australian Government.
Electronic Commonwealth Assistance Form (eCAF)	An electronic version of the OS-HELP debt confirmation form that students must submit to their provider to request an OS-HELP loan.
Equivalent full-time student load EFTSL	This is how study 'load' (or amount of study) is measured. For one year, a full-time student is normally enrolled in one EFTSL of study. 1 EFTSL is equivalent to 120 credit points at Federation University
Higher Education Loan Program HELP	Commonwealth loans to help students pay their student contributions HECS-HELP, overseas study expenses (OS-HELP), the student services and amenities fee SA-HELP or accelerator program course fees (STARTUP-HELP). HELP loans are repaid through the Australian tax system once students earn above the compulsory repayment threshold.
Full-time overseas study	Overseas study is full-time if the level of academic engagement required while studying overseas is broadly equivalent to the level of academic engagement required when you undertake at least 0.75 EFTSL (90 credit points) per year in an equivalent course at Federation University.  Indicators of the level of academic engagement should include contact hours, the volume of assessable tasks and the credit that will be provided upon successful completion of the overseas study.
OS-HELP	A loan scheme to help students pay for their overseas study expenses.
OS-HELP debt confirmation form	The official name of the form students must submit to their provider to apply for an OS-HELP loan. This is usually done online as an eCAF.

OS-HELP incurral date	A student is taken to have incurred their OS-HELP debt on the day the provider makes the OS-HELP payment to the student. If a provider pays a student their OS-HELP loan amount by electronic funds transfer, then the OS-HELP debt is incurred on the day the funds transfer occurs.
Six-month study period	As students who receive OS-HELP are studying at higher education institutions in other countries, their study activities will not necessarily align with Australian study periods and units of study. To manage OS-HELP while maximising program flexibility, OS-HELP is built on the idea of a six-month study period. A student specifies the commencement date of the six-month study period in their OS-HELP debt confirmation form. This date cannot be before the date on which the student begins the overseas study that counts towards the requirements of their course of study with their home provider. A six-month study period is taken to commence on a day of one month and conclude on the day before the corresponding day six months later. If, for the month that is six months later, there is no such day, then the last day of that month is the end of the six-month period.

## Actions

### 1. Eligibility requirements

#### 1.1 General OS-HELP Eligibility Criteria

To be eligible for OS-HELP assistance for overseas study in relation to a six-month study period, a student must:

- be an Australian citizen, the holder of a permanent humanitarian visa, an eligible former permanent humanitarian visa holder, or a New Zealand Special Category Visa (SCV) holder, or former New Zealand SCV holder who formerly held an SCV and have transitioned to a permanent resident visa on the pathway to Australian citizenship, who meets the long-term residency requirements outlined by the Department of Education.
- not have received OS-HELP assistance for overseas study on more than one other occasion (not including supplementary amounts for Asian language study).
- be enrolled in a Commonwealth supported place (CSP) course at Federation University<sup>1</sup>.
- have already completed at least one EFTSL (equivalent to 120 credit points) of study in Australia that counts towards their course of study as a Commonwealth-supported student<sup>2</sup>.
- be studying full-time overseas and have their overseas study count towards the course they are enrolled in at Federation University (students must earn course credit for their overseas study).
- on completion of that overseas study, have at least 0.125 EFTSL (equivalent to 15 credit points) of study remaining to be undertaken at Federation University to complete their course.
- be selected by Federation University to receive an OS-HELP loan.
- successfully submit an OS-HELP debt confirmation form.
- not have been granted an OS-HELP loan by another provider for an overlapping six-month study period.
- not have completed the overseas study before making the application for an OS-HELP loan.

<sup>1</sup> Honours students seeking to undertake OS-HELP study must meet the OS-HELP prior study requirements (one EFTSL of Australian study in a CSP), as well as the requirement to have 0.125 EFTSL remaining in their course upon finishing their OS-HELP funded study. Where a student is undertaking honours as part of a larger undergraduate course of study, the undergraduate course may be considered as prior study when assessing eligibility for OS-HELP.

<sup>2</sup> A student would be deemed to have 'completed units of study' if they have submitted, been assessed, and the provider has awarded a grade for units of study that make up the required one EFTSL. The student must not have anything further to complete. A student cannot be deemed to have 'completed units of study' if they still have exams or assessments left to complete or submit, for which a grade is to be awarded.

## 1.2 Eligibility to be Considered Undertaking Overseas Study in Asia

A student will be considered to be undertaking overseas study in Asia if they are undertaking study in at least one of the following countries: Bangladesh, Bhutan, Brunei Darussalam, Cambodia, China (excludes Special Administrative Regions (SAR) and Taiwan), Democratic People's Republic of Korea (North Korea), Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste and Vietnam.

A student visiting several countries around the world as part of their overseas study would be considered to be undertaking overseas study in Asia if at least one of the countries is in Asia.

## 1.3 Eligibility for Supplementary Amount for Asian Language Study

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

- be entitled to OS-HELP assistance for overseas study in relation to that six-month period.
- be undertaking an overseas study in Asia.
- undertake intensive study in an Asian language in preparation for undertaking that overseas study.
- have applied for a supplementary amount for language study in relation to that six-month study period.
- be selected by Federation University to receive a supplementary amount for Asian language study, which does not form part of the Federation University course for which the student is receiving Commonwealth assistance.
- have not yet completed the Asian language study before applying for the supplementary amount but must be completing that study in the six months before departure.

Federation University will select students to receive a supplementary amount for Asian language study, subject to the allocation of OS-HELP loans by the Department of Education. To be selected to receive a supplementary amount for Asian language study, students must:

- meet the other eligibility criteria.
- provide evidence that the Asian language they propose to study is a language used in one or more of the Asian countries in which they will be conducting all or part of their study program.
- provide evidence that they will be undertaking their Asian language study in a form approved by the University. These are the approved forms:
  - subjects offered by Federation University, taken as a miscellaneous subject on a full fee-paying basis.
  - subjects offered by other Australian or overseas higher education providers.
  - subjects offered by 'Nationally Recognised Training' providers, such as TAFEs or other Registered Training Organisations.
- provide evidence of enrolment in the approved Asian language study program.

The supplementary amount for Asian language study is added to the student OS-HELP loan for overseas study and does not count towards the lifetime maximum of two OS-HELP loans per student.

## 2. Amount of OS-HELP Loans

The amount that a student can request for an OS-HELP loan for a six-month overseas study period must be between:

- the minimum amount of one thousand Australian dollars (\$1,000); and
- a maximum amount which is indexed annually and published on the Australian Government [Study Assist website](#).

The amount of OS-HELP paid to each selected student will be determined by Federation University following the OS-HELP assessment process outlined below.

### 3. Applications

#### 3.1 Application process

Applicants must complete and submit the University's OS-HELP Loan Application Form by the closing dates published on the [Study Abroad webpage](#). The application form itself is available from that website.

As part of the application process, students will need to demonstrate approval to participate in one of the University's overseas study programs. This includes documentation of the credit they will receive upon completing their overseas study.

Students must disclose and provide information on the OS-HELP loan application form if they have been a previous recipient of an OS-HELP loan. If the University knows or believes that a student in receipt of OS-HELP loan assistance has provided false or misleading information in his or her OS-HELP loan application, the University must notify the Department of Education of the suspected offence and provide them with a copy of the student's application and any other relevant information or material requested by the Department of Education.

#### 3.2 Application closing dates

The OS-HELP program operates each year with set open and close dates. These dates will be published on the Federation University [Study Abroad webpage](#).

Applications for OS-HELP for Exchange or Study Abroad programs must be received by:

- 1 May for a six-month overseas study period that commences between 1 July and 31 December in that year; or
- 1 November for a six-month overseas study period that commences between 1 January and 30 June in the following year.

Applications for OS-HELP for study tours or clinical or professional placements will be accepted at any time. Students should allow 12 weeks before departure for the application to be assessed and to enable payment to be made before departure. However, students need to submit the application form no more than six months before the commencement of their overseas study.

Only in exceptional cases late applications will be accepted, and it will be at the discretion of the Global team.

A student who plans to study overseas for more than six months can apply for two OS-HELP loans concurrently if they believe they will still meet the eligibility criteria. If the loans are approved, the approval of the loan for the second period will be conditional, subject to ratification by the Study Abroad team for that second period.

Federation University may provisionally select a student to receive a second OS-HELP loan for a six-month study period that is a continuation of the first six-month study period. The student may apply for the two loans concurrently, that is before the student commences the first six-month study period. However, Global may only provisionally select a student to receive OS-HELP for the second six-month study period. Global must determine,

on a date that is not more than six weeks before the commencement of the second six-month period, whether the student still meets the eligibility criteria.

## 4. OS-HELP Loan assessment

The Department of Education provides Federation University with an annual budget for the OS-HELP program. Annual funding from the Department of Education is limited, meaning that OS-HELP is not guaranteed for all eligible applicants.

If Federation University receives more applications than the available funding, preference will be given to applicants in the following order:

- undertaking overseas study in the current academic year
- who have not received other financial assistance, such as scholarships or grants
- who are high achievers, based on their current Weighted Average Mark
- able to demonstrate financial hardship

Federation University decides on the number and amount of OS-HELP loans awarded.

For study tours or clinical or professional placements, Global will establish a maximum amount of OS-HELP that eligible students can receive. This amount will be based on the costs of the study tours or clinical or professional placements and associated estimated expenditure. The maximum amount may be lower than the maximum amount published on the Australian Government [Study Assist website](#).

A student's OS-HELP eligibility will be assessed by Global at the time the application is made. Final selection will take place within ten working days of the application closing date or as appropriate for applications in respect of study tours or clinical or professional placements.

## 5. Offer

Students having applied for OS-HELP for Exchange or Study Abroad programs will be notified of the outcome of their application by the Global team by email within 30 working days of the application closing date.

Students having applied for OS-HELP for study tours or clinical or professional placements will be notified of the outcome of their application by the Global team by email within two months of submitting their application.

If any conditions apply to students in receipt of OS-HELP assistance, these will be specified in the outcome letter.

Students who have been offered a loan will also receive an invitation from the Department of Education to complete the OS-HELP eCAF online.

## 6. Acceptance

To accept their OS-HELP loan, Students must complete the OS-HELP eCAF within 14 days of the offer date. If the University does not receive the completed form within this time, the application will be closed, and payment will not be made.

## 7. Payment

To receive an OS-HELP loan, students will need to provide their personal banking details to allow a direct deposit to occur. Students can find more information about how to set up a refund profile on my Student Centre [here](#):



<https://federation.edu.au/current-students/online-systems-help/how-to-use-my-student-centre/set-up-a-refund-profile>.

Payment will be made within 15 business days after the student submits their OS-HELP eCAF to their nominated bank account.

Students will be issued a CAN within 28 days of the date on which the OS-HELP debt was incurred. A student is taken to have incurred their OS-HELP debt on the day the OS-HELP payment is made to the student.

Federation University is responsible for recording information on students who received an OS-HELP loan and the amount of OS-HELP that each student received.

## 8. Change in student's circumstances

### 8.1 Change in circumstance - unpaid OS-HELP

If a student's circumstances change in such a way that Federation University determines that the student no longer meets the OS-HELP eligibility criteria and the student is yet to be paid their OS-HELP, the University will withdraw the offer of OS-HELP to the student as soon as practicable and notify the student of this in writing.

### 8.2 Change in circumstance - paid OS-HELP

If a student's circumstances change in such a way that Federation University determines that the student no longer meets the OS-HELP eligibility criteria, but the student has already been paid their OS-HELP and thereby incurred an OS-HELP debt, the University does not need to do anything. The student will have already incurred an OS-HELP debt for this payment and must repay this debt through the taxation system.

### 8.3 Change in circumstance - Asian language study

If a student has been selected for and received a supplementary amount for Asian language study but has yet to be paid the OS-HELP assistance, and Federation University determines the student will undertake neither the Asian language study nor the overseas study, then the University will withdraw the offer of the OS-HELP loan and not pay the loan amount to the student. The University is not required to take any further action regarding the supplementary amount for Asian language study but will not pay the student the OS-HELP assistance for overseas study and will notify the student of this in writing.

If a student has been selected for a supplementary amount for Asian language study but has yet to be paid the supplementary loan amount and their OS-HELP assistance, and Federation University determines the student will not be undertaking their Asian language study but will be undertaking their overseas study, the University will pay the student the OS-HELP loan amount for overseas study but will not pay the student the supplementary amount for Asian language study.

If a student has been paid their OS-HELP assistance and Federation University determines the student will not be undertaking their Asian language study, then the University does not need to take any further action. A student in this situation will have already incurred an OS-HELP debt and must repay this debt through the taxation system.

## 9. OS-HELP Remission of Debt and Repayment

Federation University cannot remit OS-HELP debt. A student's OS-HELP debt is included in their accumulated HELP debt. Students repay their accumulated HELP debt through the taxation system once their repayment income is above the minimum repayment threshold for compulsory repayments.

## 10. Complaints

Students who are dissatisfied with the outcome of their OS-HELP can lodge a complaint online. Student complaints are managed in line with Federation University's [Complaints Management Procedure](#).

## 11. Reports to the Department of Education

The University is required to provide OS-HELP loans information periodically to the Department of Education. The Department of Education, in turn, supplies the information to the Australian Taxation Office ATO, which administers OS-HELP debts and collects loan repayments from students via the taxation system. The Manager, Reporting and Compliance is responsible for this reporting.

## Supporting Documents

- [Students and Support for Students Policy](#)
- [Higher Education Administrative Information for Providers](#)

## Responsibility

- The Deputy Vice-Chancellor, Global, Engagement and Quality (as the Approval Authority) is responsible for monitoring the implementation, outcomes and scheduled review of this procedure.
- The Executive Director, Global (as the Document Owner) is responsible for maintaining the content of this procedure as delegated by the Approval Authority.

## Promulgation

The [OS-HELP Procedure](#) will be communicated throughout the University via:

1. A FedNews announcement and on the 'Recently Approved Documents' page on the University's Policy Central website.
2. Distribution of e-mails to the Head of Institute/School / Head of Department / University staff.

## Implementation

The [OS-HELP Procedure](#) will be implemented throughout the University via:

1. A FedNews announcement and on the 'Recently Approved Documents' page on the University's Policy Central website.

## Records management

Document Title	Location	Responsible Officer	Minimum Retention Period
OS-HELP application form and supporting evidence	University's SharePoint	Manager, Global Strategic Projects	Seven years
OS-HELP outcome letter	University's SharePoint	Manager, Global Strategic Projects	Seven years



Evidence relating to change in student's circumstances or change in OS-HELP loan amount requested	University's SharePoint	Manager, Global Strategic Projects	Seven years
Commonwealth Assistance Notice CAN	The University's approved records management or student management system	Senior Manager, Student Finance	Seven years