

OS-HELP POLICY AND PROCEDURE

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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 [Higher Education Support \(OS-HELP\) Guidelines 2023](#) (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 learning abroad under the [CQUGlobal Outbound Program](#) such as airfares, accommodation, and other travel or living 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 the University 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 (one equivalent full-time student load (EFTSL)) towards their current course as a Commonwealth supported student (credits from studies undertaken in the University's Start Uni Now (SUN) course and vocational education and training (VET) studies cannot be included when calculating the completion of one 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 OS-HELP Debt Confirmation Form and Banking Details Form once selected to receive a loan and meet the Tax file Number 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 cannot overlap.

- 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 holders 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 receive 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 Darussalam, Cambodia, China, Hong Kong, India, Indonesia, Japan, Domestic People's Republic of Korea (North Korea), Republic of Korea (South Korea), Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste and Vietnam.

Applying

- 4.8 [OS-HELP Application Forms](#) are available in the University's [Student Portal](#) (MyCQU), from the Student Central Directorate, or the [CQUGlobal online portal](#). 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 policy and procedure.

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 or School academic project leads 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 University 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 the Student Central Directorate via studentfees@cqu.edu.au.
- 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, through the Manager Academic and Financial Operations, 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 \$2,000.
- 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 OS-HELP Debt Confirmation Form 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 Manager Academic and Financial Operations may withdraw the OS-HELP loan offer and the OS-HELP application will be 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 OS-HELP Debt Confirmation Form.
- 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 OS-HELP Debt Confirmation Form 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 [Australian Taxation Office](#) 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](#).

Conditions

- 4.29 Students will inform the University of any circumstances which may 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 [Australian Taxation Office](#).
- 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](#) and provide a copy of the student's application and any other relevant information or material the Department may request.
- 4.32 Once a student's overseas studies have been successfully completed, they can apply for the study undertaken overseas to be credited to their University course (if applicable).

Appeals

- 4.33 If a student is not satisfied with the application decision, they may request a review in writing no later than 28 days after the day on which the student first received notice of the decision. Requests must include the reasons why the review is being sought.
- 4.34 The Director Student Central will review the original decision and either:
- 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 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 have received an [OS-HELP](#) loan, including the amount of the loan, will be reported to the [Department of Education](#) within 14 days of the debt incurred date. The Department will then provide information on OS-HELP debts to the [Australian Taxation Office](#).

- 5.3 The GQUGlobal Team will report details of OS-HELP loans paid, including the number of loans and the amount of the loan/s, annually to the [Australian Universities International Directors Forum](#) (AUIDF) to include in the annual Learning Abroad Benchmarking Activities.

Records management

- 5.4 The original application form and all supporting documentation will be kept in a secure [OS-HELP](#) file in the Student Central Directorate and not archived like other student documents, in accordance with the [Higher Education Administrative Information for Providers](#). A copy should also be retained on the student file as per University requirements.
- 5.5 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.
- 5.6 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

[Contact the Student Ombudsman Form](#)

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

[Higher Education Support \(OS-HELP\) Guidelines 2023](#) (Cwlth)

[Learning Abroad Policy and Procedure](#)

[OS-HELP Application Form](#)

OS-HELP Debt Confirmation Form (eCAF)

[Request for a Commonwealth Supported Place and a HECS-HELP Loan Form Instruction Sheet](#)

8 FEEDBACK

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

9 APPROVAL AND REVIEW DETAILS

Approval and Review	Details
Approval Authority	Vice-Chancellor and President
Delegated Approval Authority	Vice-President (Student Success)
Advisory Committee	N/A
Required Consultation	N/A
Administrator	Director Student Central
Next Review Date	01/03/2026

Approval and Amendment History	Details
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