



UNIVERSITY  
OF TASMANIA

**OS-HELP**  
**Overseas Study – Higher Education Loan Program**

## **Introduction**

OS-HELP is a Commonwealth Government loan program that provides financial assistance to eligible Commonwealth Supported students wishing to undertake part of their study overseas. Eligible students may borrow up to \$5,410 (2009 rate) per six month study period for one or two study periods of overseas study. OS-HELP assistance may be used to cover expenses associated with the overseas study such as tuition, airfares, accommodation and other travel or settling expenses. OS-HELP loans are subject to a 20% loan fee and are repayable by students through the ATO under the income contingent arrangements that apply to all Commonwealth assistance debts.

The *Higher Education Support Act 2003* (HESA) requires the University to establish and publish a policy and procedures for the selection of students for receipt of OS-HELP assistance and for the administration of OS-HELP assistance. The procedures must be open, fair and transparent and based on merit for the selection of students who are to benefit from the program.

## **Policy**

The University of Tasmania will select eligible recipients of OS-HELP assistance and administer the program subject to the relevant provisions of HESA and its subsidiary guidelines.

The University will award OS-HELP loans up to the number of notional loans allocated to the University in any year with up to 50% of loans available for study periods in the first six months of any year and the balance of unallocated loans available for study periods in the second six months of any year.

## **Procedures**

### **Eligibility**

All applicants' eligibility will be checked on application, prior to payment of the loan and in the event of an applicant requesting a second loan for a consecutive study period within 6 weeks of the commencement of the second study period.

To be eligible for OS-HELP assistance a student must

- Be an Australian citizen or holder of a permanent humanitarian visa
- Not have received OS-HELP assistance on more than one previous occasion
- Be enrolled in an undergraduate award course as a Commonwealth supported student
- Have successfully completed at least 1 EFTSL towards the course in which they are enrolled as Commonwealth supported, HECS or Merit Based Equity student
- Be enrolled full-time while studying outside Australia in units which contribute to the requirements of their course
- Have a minimum of 0.5 EFTSL study in Australia to complete the requirements of their course on return to Australia
- Have completed the appropriate Commonwealth Assistance form and provided a tax file number

and the student must not

- Have received OS-HELP assistance from another higher education provider for the same period or for a period that overlaps the same period
- Have received OS-HELP assistance for more than one prior period.

Full time study is defined as equivalent to 25% enrolment load for periods of less than three months and a minimum 37.5% equivalent load for periods of study between three and six months.

Students will only be offered OS-HELP Assistance if the University is satisfied that the conditions for eligibility will be met at the commencement of the proposed study period.

Eligibility for OS-HELP Assistance does not confer the automatic right to an offer of OS-HELP Assistance.

## **Application**

Students seeking OS HELP assistance for overseas study apply by completing the OS-HELP application form and lodging it with the Student Centre (Locked Bag 1345 Launceston) with the required documentation before the end of October for proposed study periods in the first six months of the following year or before the end of April for proposed study periods in the second six months in the current year. Applications after these deadlines will only be considered if there are loans still available for the relevant six months.

Eligible students may apply for OS-HELP assistance of between \$1,000 and \$5,299 per study period for a maximum of two study periods. The maximum loan per study period is indexed under HESA.

Applications must include

1. a copy of an Australian Permanent Humanitarian visa where a student is a holder of that visa; and
2. unit/subject outlines or a syllabus for proposed overseas study. Outlines should comprise: 1) a description of the unit; 2) weighting/credit point value;

3) assessment eg exam (70%), practice work (30%); and 4) teaching pattern eg Semester 1 with 3 hour lectures and 1 hour tutorial per week

### **Selection and notification**

Applications must receive Faculty approval of the proposed enrolment and approval of credit towards the requirements of the course in which the applicant is enrolled.

Applications will be assessed on the basis of academic merit taking into account each applicants' academic record and progress.

Successful applicants are notified in writing within 8 weeks of application. The letter will include an OS-HELP Debt Confirmation Form together with acceptance and request for payment forms. Successful applicants will have 14 days to complete and return the OS-HELP Debt Confirmation Form and their Acceptance and Request for Payment forms.

Unsuccessful applicants will be notified in writing within 8 weeks of application.

### **Review of a selection decision**

Applicants who are dissatisfied with decisions made in relation to their OS-HELP application may write to the Manager, Student Centre requesting a review of the decision.

### **Payment of the loan**

Payment will be made by electronic funds transfer within 7 working days of receipt of a signed OS-HELP Debt Confirmation Form and completed Request for Payment.

OS-HELP loans are subject to a 20% loan fee which is added to the debt to be repaid through the ATO.