

Overseas Higher Education Loans Program (OS-HELP) Policy

Section 1 - Purpose

- (1) This policy details Charles Sturt University (the University) implementation and administration of the [Australian Government Overseas Higher Education Loans Program \(OS-HELP\)](#).
- (2) Through its CSU Global program, the University provides a range of options for students to undertake periods of study, as part of their degree overseas.
- (3) OS-HELP is an Australian Government student loan scheme that provides financial support to eligible students to undertake some of their study overseas. The purpose of the loan is to assist students to meet a range of expenses associated with overseas study, such as airfares, insurance and accommodation.
- (4) OS-HELP debt is reported to the Australian Tax Office and becomes a part of a student's accumulated HELP debt.
- (5) It is a requirement of the [Higher Education Support Act 2003 OS-HELP Guidelines](#) that higher education providers maintain an OS-HELP policy, which is publicly available and accords with the Federal Government Guidelines and the fairness requirements in the [Higher Education Support Act 2003 - Subdivision 19-D of Part 2-1](#) as in force from time to time.
- (6) A higher education provider must select students for OS-HELP assistance in accordance with the provider's OS-HELP policy.
- (7) The purpose of this policy and supporting procedures are to:
 - a. ensure equity, efficiency and consistency in establishing, administering and disbursing OS-HELP loans; and
 - b. ensure the administration of the OS-HELP Program is undertaken in accordance with the [Higher Education Support Act 2003](#) including a selection process for the allocation of OS-HELP loans.

Section 2 - Glossary

- (8) Nil.

Section 3 - Policy

- (9) This policy should be read in conjunction with the [Australian Government Overseas Higher Education Loans Program \(OS-HELP\)](#) website for updated eligibility requirements and detailed OS-HELP information.

Responsibilities

- (10) The Office of Global Engagement and Partnerships is responsible for the management of the OS-HELP Program, including preparation of submission for annual funding to the Federal Government, determining the loan amount

available, assessment of applicant eligibility and the selection of applicants.

(11) The Division of Finance and Division of Student Administration administer the HELP fee and debt aspect of the loan and the transfer of funds to successful applicants.

Loan value

(12) The maximum amount of an OS-HELP loan may vary from year to year depending on the direction provided by the Federal Government.

(13) The maximum OS-HELP loan amount available to a student will be determined by the University in accordance with this policy, the [Higher Education Support Act 2003 OS-HELP Guidelines](#) and the [Higher Education Support Act 2003](#).

(14) Unless otherwise determined by the University, the maximum value of an OS-HELP loan will be the same as that stated by the Federal Government in the OS-HELP Statement of terms and conditions.

Eligibility

(15) The University will offer and administer OS-HELP loans to eligible students in accordance with the [Higher Education Support Act 2003](#) and other Australian Government requirements for the loans.

(16) OS-HELP will only be available to eligible students in those CSU Global programs which meet the program eligibility criteria as set by the Federal Government from time to time.

(17) To be eligible for OS-HELP a student must:

- a. meet the OS-HELP Loan conditions as detailed in OS-HELP Statement of terms and conditions;
- b. be accepted into an eligible CSU Global program;
- c. be undertaking an overseas program that equates to a full time study load for the duration of their experience;
- d. have 0.125 EFTSL remaining to complete in relation to their degree at the conclusion of their international program or the session in which this program is assessed, whichever is the latter;
- e. be enrolled in an eligible degree at the University at the time of application for the OS-HELP loan, and for the duration of the international experience associated with the application; and
- f. meet any additional selection criteria determined by the Government or University from time to time.

Selection process

(18) The number of OS-HELP loans available to University students will vary from year to year depending on the number of loans that are allocated by the Federal Government.

(19) The number of loans available to University students in a given year will be determined in accordance with the Federal Government formula outlined in the [Higher Education Support Act 2003 OS-HELP Guidelines](#),

(20) In circumstances where the applications for OS-HELP loans do not exceed the number of loans available, eligibility and selection will be determined on a case by case basis.

(21) Applications for OS-HELP loans will be processed in order of receipt. Selection and funding allocation will be made according to the receipt date and time of the application for OS-HELP.

(22) Applicants will be notified in writing of the outcome of their application within two months of receiving the application.

(23) The notification will include details of the assistance to which they are entitled and the conditions of receiving OS-HELP assistance.

Unsuccessful applications

(24) If a student is dissatisfied with the outcome of their application for OS-HELP, they may lodge a complaint in accordance with the University's [Complaints Management Policy](#) and procedures.

Section 4 - Procedures

(25) Students will be provided with information on OS-HELP, including eligibility requirements, via the CSU Global program or office.

(26) Information on OS-HELP, including this policy, will be provided on the [CSU Global website](#).

(27) Students may apply for an OS-HELP loan once they have been accepted into an eligible CSU Global program.

(28) Students may apply for an OS-HELP loan when away from Australia. Students requesting a loan while overseas will make direct contact with the Manager, CSU Global to apply for the loan.

(29) The Manager, CSU Global will review the application and assess against the eligibility and selection criteria as provided in this policy and with reference to the Federal Government Higher Education Providers: Administrative Information for Providers (AIP).

(30) The Division of Student Administration will be requested to confirm specific aspects of the student's eligibility in line with both the Government and University policy.

(31) Upon completing the assessment of eligibility and selection process, the Manager, CSU Global will notify the student of the outcome of their application and provide details of the assistance to which they are entitled and the conditions of receiving OS-HELP assistance.

(32) The successful applicant will be required to complete an OS-HELP debt confirmation form and submit to the Manager, CSU Global.

(33) The Manager, CSU Global will submit the debt confirmation form to the Division of Student Administration and Division of Finance for processing and payment of the loan.

(34) OS-HELP debt is taken to be incurred on the day that the OS-HELP loan amount is paid to the student.

Section 5 - Guidelines

(35) Nil.

Status and Details

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