

**OS-HELP LOAN Scheme
Guidelines**

(Revised January 2024)

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1. STUDENT ELIGIBILITY REQUIREMENTS

Please note the eligibility requirements below are determined under the Higher Education Support Act (2003)

1.1 Basic eligibility requirements

To be eligible for an OS-HELP loan at The University of Queensland (UQ) a student must:

- be an Australian citizen or the holder of a permanent humanitarian visa or a Pacific engagement visa (PEV) holder or a New Zealand Special Category Visa Holder; and
- have not received an OS-HELP loan on more than one other occasion from UQ or another higher education provider (not including supplementary amounts for Asian language study); and
- be enrolled as a **Commonwealth supported student** in an **undergraduate** or **postgraduate** degree program at the University of Queensland; and
- have already completed - i.e., before commencing the overseas study period - the equivalent of at least one standard year of full time study (**minimum 16 units**) as a Commonwealth supported student in their current program. **Concurrent diploma credits cannot be included when calculating the completed 16 units**; and
- have at least #2 units of full time study remaining in their current UQ program after the completion of their overseas study. The remaining semester of study is in addition to any credit that will be granted for studies undertaken while overseas; and
- be enrolled in full time or full time pro-rata study (equivalent to a minimum of 6 units per semester) **and** be outside Australia while undertaking that study; and
- have the overseas study count as credit towards their current program requirements at UQ. Types of overseas study for which a student may receive OS-HELP assistance could include, but are not limited to:
 - semester 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
 - study tours

Student undertaking overseas study that are not a formal semester or year-long study program must be undertaking a **minimum of 10 consecutive days or 2 weeks study/placement** to be eligible for OS-HELP loan consideration; and

- complete and lodge an *OS-HELP eCaf* form in UQ's SI-net and ensure their Tax File Number is lodged in Si-net; and
- have been selected by UQ for an OS-HELP loan in accordance with the University's selection policy set out in Section 2.3; and
- have not been granted an OS-HELP Loan by another provider for an overlapping six month study period

1.2 Other eligibility factors

- The OS-HELP Loan 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.
- The OS-HELP Loan is provided for the six month period regardless of the actual duration of the study.
- A student can apply for two consecutive OS-HELP Loans. Eligibility for a second OS-HELP Loan must be re-assessed no more than six weeks prior to the commencement of the second study period.
- Regardless of when the student actually begins the second semester of studies overseas, the second loan cannot be paid to the student until at least six months and one day after the commencement date of the student's first study period.
- A student must have enrolled in coursework study toward their current UQ program within the last calendar year.
- The OS-HELP Loan is not offered to students undertaking overseas study in a country where the [Australian Government Smartraveller website](#) classifies the security situation as:
 - **Level 3** – Reconsider your need to travel; or
 - **Level 4** – Do not travel; or
 - There is **No Advice** issued

1.3 Basic eligibility requirements for supplementary amount for Asian language study

To better prepare students for their overseas study in Asia, eligible students may also apply for an additional loan to pay for intensive Asian language training as part of their study abroad opportunity.

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

- be selected for OS-HELP assistance for study in Asia in relation to that six-month period;
- not be undertaking language study as part of a course of study leading to a higher education award in respect of which the student is Commonwealth supported or in receipt of FEE HELP assistance;
- not be undertaking language study that commences before the due dates for application for the OS-HELP loan (the eCaf cannot be completed with a retrospective commencement date for Asian language study);
- be undertaking language study in a language that is spoken at the overseas study destination of the student's OS-HELP loan application;
- be undertaking language study at a suitable level for the student, taking into account any prior study of the language they may have done;

- be undertaking language study aimed at either providing the student with general language skills that will assist with living or travelling in their overseas study destination, or providing specialised language skills relevant to their overseas study;
- provide evidence that they are undertaking the Asian language study by submitting proof of enrolment, or proof of application for admission to the language course;
- be undertaking study in at least one country in Asia to be entitled to a supplementary amount for Asian language study as part of a study tour across a number of countries; and
- be undertaking OS-HELP loan overseas study in Asia in at least one of the countries published on the [Department of Education, Skills and Employment Study Assist OS-HELP loan](#) website.

2. APPLICATION, SELECTION AND OFFER PROCESSES

2.1 Application process

The application process for UQ students wishing to apply for an OS-HELP loan is coordinated by Student Enrichment and Employability Development (SEED). Application forms are available on the [myUQ webpage](#).

The completed application must be lodged by the due date stated on the application form. **Late applications will not be considered.** OS-HELP and supplementary Asian language study loans cannot be allocated retrospectively for study that commences outside the published overseas study dates.

Applications must be completed in full and submitted online.

If all supporting documentation is not finalised at the time of application, students must submit supporting materials to employability@uq.edu.au at a later date, to be advised by Student Enrichment and Employability Development (SEED) via email to the applicant's UQ student email account. Failure to submit the required supporting documentation by the requested date may result in the application being withdrawn.

2.2 Annual application round

The University will have four OS-HELP rounds each year. The deadline for applications will be published on the [myUQ OS-HELP](#) webpage and the online OS-HELP loan application form. Applications must be received by the due date and late applications will not be accepted.

2.3 UQ selection policies

2.3.1 Compliance with Commonwealth Eligibility Requirements

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 set out in Section 1 of these Guidelines.

2.3.2 Supplementary amount for Asian language study

Applications for a supplementary amount for Asian language study must be assessed in the same round as the parent OS-HELP loan.

2.3.3 Determining merit

The selection of students for OS-HELP loans and, if applicable, a supplementary amount for Asian language study, must be based on merit [[HESA s19-35\(2\)](#)].

To be selected for an OS-HELP loan, or a supplementary amount for Asian language study, applicants must have good academic standing and a minimum cumulative Grade Point Average (GPA) of 4, calculated from the grades in all courses undertaken in your current program plus the grades in other UQ courses that have been credited towards your current program.

Students who have an academic warning or who have been required to show cause in their most recent #16 of enrolment at UQ may not be approved for an OS-HELP loan or a supplementary amount for Asian language study, even when their GPA is 4 or above.

2.3.4 Determining the amount of the loan

The applicant determines the amount of the loan accepted (within the limits published on the [Department of Education, Skills and Employment Study Assist OS-HELP loan website](#)) for each respective six month study period up to the maximum allowed limit per study period;

The University will abide by requests made by applicants to elect to receive a lesser amount than the maximum allowed limit for any OS-HELP loan.

2.4 Offer process

OS-HELP loans and supplementary amount for Asian language study (if applicable) will be offered to successful applicants, within eight weeks of the OS-HELP loan application deadline. Offers will be made via UQ student email account and will include the terms and conditions of the loan.

Students must complete and submit an online OS-HELP eCaf in SI-net to accept an offer of an OS-HELP loan. The OS-HELP eCaf will be required to be submitted no later than the due date set out in the email offer with that date usually being set four weeks from the date of offer for the OS-HELP loan. Failure to complete and submit the form within that time frame may result in the offer of the OS-HELP loan being withdrawn.

If applicants for the supplementary amount for Asian language study have not submitted appropriate evidence of enrolment in language study at the time of submitting their OS-HELP eCaf, the supplementary amount cannot be paid and the student should be informed of this via their UQ student email account.

3. PAYMENTS TO STUDENTS

3.1 Value of OS-HELP loan

For any six month study period, a student can apply for an OS-HELP loan of no less than \$1,000 and no greater than the maximum allowed limit. The successful applicant will determine the amount of the loan which must not exceed the maximum loan amount requested for the period.

3.2 Amount of OS-HELP debt

The amount of OS-HELP debt is the amount of the loan.

3.3 Payment Arrangements

OS-HELP payments to students will be made by the University electronically into the Australian bank account designated by the student at the time they accept the terms and conditions of the loan by completing the online OS-HELP eCaf and submitting it to the University.

An approved supplementary amount for Asian language study must be paid at the same time as the parent OS-HELP loan.

The University will endeavour to provide the OS-HELP loan funding no less than six weeks before the anticipated date of departure for the period of overseas study.

A student should not be selected for OS-HELP more than six months before the commencement of their overseas study.

OS-HELP loans cannot be paid once the overseas study is completed.

3.4 Repayment of OS-HELP debts

- The OS-HELP debt will be incurred as soon as the loan amount is paid to the student.
- A student will be required to repay their OS-HELP debt even if they do not complete their studies or, due to unforeseen circumstances, they do not undertake or complete the overseas study that was approved by the provider. The OS-HELP debt will not be remitted under any circumstances.
- The student's OS-HELP debt is incurred as part of their accumulated HELP debt recorded by the Australian Tax Office (ATO). Students repay their accumulated HELP debt through the taxation system once their income is above the minimum threshold for [compulsory repayments](#).

4. CONDITIONS OF LOAN

Students are required to inform the University of any circumstances that will affect their continued eligibility for the OS-HELP loan.

If the University determines that the student is no longer eligible for OS-HELP and:

- if the loan payment has not been made, the University will withdraw its offer of OS-HELP assistance; or
- if the loan payment has been made, the student will have incurred the debt and can only repay this debt through the ATO.

If the University knows or has reason to believe that a student who has been offered OS-HELP assistance has applied on the basis of false or misleading information, and:

- if the loan payment has not been made, the University must withdraw its offer of OS-HELP assistance; or
- if the loan payment has been made, the University must notify immediately, the Department of Education, Skills and Employment, of the suspected offence and provide the department with a copy of the application and other information that the department may request.

5. APPEALS PROCESS

A student dissatisfied with a decision made in relation to their application for an OS- HELP loan has 21 days to lodge an appeal against this decision with the University's Senate Student Appeals Committee. (Refer to [Student Grievance Procedures](#) for further details).