What is an OS-Help loan?

An OS-Help loan is a loan available to eligible students enrolled in a Commonwealth supported place at an Australian university who want to undertake some of their study overseas. OS-Help can be used for a range of expenses such as airfares, accommodation and other travel or study expenses. As a student, you may receive one OS-Help loan for a six-month study period and you can access a total of two OS-Help loans over your lifetime.

Am I eligible for an OS-Help loan?

To be eligible for an OS-Help loan, students must meet the minimum eligibility requirements set out by the Australian Government found on the Australian Government Study Assist OS-Help loans website.

How much OS-Help assistance can I apply for?

In 2016, the maximum you can borrow for a six-month study period is:

- $6,470 (if you will not be studying in Asia); or
- $7,764 if you will be studying in Asia; and
- An additional $1,035 if you will be undertaking Asian language study in preparation for study in Asia.

You can apply for an OS-Help loan amount that is less than the above maximum OS-Help loan amounts.

How do I apply for an OS-Help loan?

If you are an ECU student, you must apply for OS-Help assistance through ECU. Please submit an OS-Help loan application in order to be assessed for OS-Help assistance. See Student Central for the application form and advice. Your OS-Help loan application must include the following supporting documentation:

- confirmation of ECU credit approval for the overseas study program
- detailed information about the overseas study program (i.e. dates, destination, activities involved, contact hours per week, confirmation of acceptance at the overseas university etc.)

You cannot apply for the OS-Help loan retrospectively so you must not have completed or discontinued your overseas study program at the time of your OS-Help application. Student Central may request further information from you in order to determine your eligibility for OS-Help assistance.

When and where must I submit my OS-Help loan application?

There is currently no OS-Help application deadline at ECU and you may submit your application and supporting documentation to Student Central at any time.

Please note that ECU cannot select students for OS-Help assistance more than six months prior to the start of their overseas study programs.

How will I be notified of the outcome of my OS-Help loan application?

You will be notified by ECU, in writing, of the outcome of your OS-Help loan application.

How does ECU select students to receive OS-Help assistance?

Your application will be assessed by ECU to determine if you meet the eligibility requirements for OS-Help assistance (see ‘Am I eligible for an OS-Help loan?’ above).

How does ECU determine the amount of OS-Help assistance that a student receives?

If you are selected for OS-Help assistance you will receive the amount that you have applied for in your application.

Please note that you cannot be offered an OS-Help loan amount that exceeds the amount requested in your application or the relevant maximum OS-Help loan amount that has been set by the Australian Government for that year.
How and when will I be paid my OS-Help loan payments?

OS-Help loan payments will be paid to you as a single payment by Electronic Funds Transfer (EFT) as soon as possible after all the following requirements have been satisfied. You will need to:

- be officially approved to travel by ECU (via the ECU Travel Approval process) for your overseas study program
- have completed and returned the OS-Help debt confirmation form (this will be provided to you by Student Scholarships)

When does the six-month study period commence in relation to my OS-Help assistance?

The six-month study period commences on the start date of your overseas study program.

What conditions apply to receiving OS-Help assistance?

When you receive your offer of OS-Help assistance and the OS-Help debt confirmation form from the ECU Student Scholarships Office, you will also be provided with the OS-Help Statement of Terms and Conditions. The OS-Help 'Statement of Terms and Conditions’ can also be accessed from the Australian Government Study Assist Publications website.

How do I repay my OS-Help debt?

Your OS-Help debt is included in your accumulated HELP debt recorded by the Australian Taxation office. You repay your accumulated HELP debt through the taxation system once your income is above the minimum threshold for compulsory repayments.

Note: You are obliged to repay your OS-Help debt, even if you do not complete or undertake your overseas study.

What steps can I take if I am not satisfied with the outcome of my OS-Help loan application?

If you are not satisfied with the outcome of your OS-Help loan application, you must complete the following steps:

Step 1 - Request a review of the original decision

- Submit a written request to Student Central, within ten working days from the date of your original OS-Help loan notification letter, for your application outcome to be reviewed.
- You should include any further supporting information with your review request and you will be notified in writing of the outcome of the review.

Step 2 - Further review

- If you are not satisfied with the outcome of the initial review, you may request further examination, in writing, to the Manager, Student Finance within ten working days from the date of the letter advising you of the outcome of the review.
- Your final review will be conducted by the Student Finance team and you will be advised of the outcome within 20 working days.

Who can I contact for further information?

If you require further information about the OS-Help loan and application process, please contact:

Student Central   Student Central   Student Central
ECU Joondalup Campus ECU Mt Lawley Campus ECU Bunbury Campus
Building 34   Building 3   Robertson Drive
270 Joondalup Drive 2 Bradford Street, Bunbury WA 6230
Joondalup WA 6027   Mt Lawley WA 6050

PH: 134 ECU (134 328), Int'l: (61 8) 6304 0000   EMAIL: enquiries@ecu.edu.au

You can also find further information on the Australian Government Study Assist OS-Help loans website.