

# OS-Help Policy

## Section 1 - Purpose and Scope

(1) This Policy governs Southern Cross University's administration of OS-HELP assistance to students. It defines the application, selection and offer principles for students seeking OS-Help assistance.

### Scope

(2) This Policy applies to students seeking OS-HELP assistance and staff administering the OS-HELP assistance program.

## Section 2 - Definitions

(3) OS-HELP means a loan available to eligible students enrolled in a Commonwealth supported place who want to undertake some of their study overseas.

## Section 3 - Policy Statement

(4) OS-HELP loans will be made available to University Student Exchange students and other approved exchange program students. OS-HELP assistance allocations will be independent of any other financial assistance, such as travel grants or scholarships available to students both, internally or externally to the University.

(5) The OS-HELP loan amount for a six month study period will not exceed the amount determined on a yearly basis under the [Higher Education Support Act 2003](#). The OS-HELP loan is available as:

- a. an amount for overseas study not in Asia; or
- b. an amount for overseas study in Asia; and
- c. a supplementary amount for Asian Language study.

## Section 4 - Procedures

### Part A - OS-Help Eligibility

#### OS-HELP

(6) In order to be considered for OS-HELP assistance in relation to a six month study period, a student must comply with all of the following:

- a. be an endorsed candidate of the University's Student Exchange Program or another approved University exchange program;
- b. be an Australian citizen, or the holder of a permanent humanitarian visa;
- c. not have received OS-HELP on more than one other occasion;

- d. be enrolled in an undergraduate course of study with the University at the time of application for OS-HELP assistance;
- e. have completed units of study in Australia that count towards the course requirements for the course of study at (6)d;
  - i. the units of study have a total Effective Full Time Student Load (EFTSL) value of at least one EFTSL; and
  - ii. the student was a Commonwealth supported student in relation to the units;
- f. be enrolled in full-time study with an overseas higher education institution or the overseas campus of an Australian higher education provider and:
  - i. the study outside Australia will count towards the course requirements of the course of study in which the student is enrolled with the University; and
  - ii. the student will be outside Australia while undertaking that study;
- g. have at least 0.125 EFTSL of study yet to complete in their University course when they will return from overseas;
- h. provide their Tax File Number (TFN);
- i. not have been granted an OS-HELP loan by the University or another provider for an overlapping six month study period; and
- j. not have completed the overseas study before making the application for an OS-HELP loan.

## **Asian Language Supplementary Amount**

(7) In order to be eligible for a supplementary amount for Asian language study, a student must:

- a. have been selected for an OS-HELP loan for overseas study in Asia;
- b. undertake intensive study in an Asian language in preparation for undertaking that overseas study in Asia; and
- c. have not yet completed or discontinued the intensive study in an Asian language in relation to the period.

(8) A student is undertaking overseas study in Asia if the student is undertaking study in Bangladesh, Bhutan, Brunei Darussalam, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea - Democratic People's Republic of (North), Korea - Republic of (South), Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste, or Vietnam.

(9) The Asian language study must not be taken 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.

(10) The language study must be appropriate preparation for the student's overseas study in Asia with respect to course requirements and the skills and knowledge the student will need to allow them to successfully complete their overseas study.

## **Part B - Application and Supporting Documentation**

(11) Students may apply for OS-HELP assistance at any time by submitting an OS-HELP Application form.

(12) The following supporting documentation must accompany an OS-HELP Application form:

- a. evidence of official acceptance for study at an overseas higher educational institution;
- b. proof of citizenship, or permanent humanitarian visa status;
  - i. supporting documentation is required in the form of a verified copy of a Birth Certificate, Citizenship certificate, Passport or Humanitarian Visa;
- c. tax file number;

i. if a student is unable to provide a tax file number they may provide supporting documentation in the form of a verified copy of their Certificate of Application for a tax file number;

d. A pre-approved Academic Credit Application form must be attached for any fee paying Study Abroad applicants.

(13) In relation to an Asian Language Supplementary Amount application, if a student's Asian language study is not undertaken at the University, the student must provide evidence that they are undertaking the Asian language study.

(14) Students seeking a continuation of a six month period for which the student has already received OS-HELP assistance may combine their applications for the first and second round. However, in relation to the second six month period, the University will not determine the application (according to Part C - ) more than six weeks before the commencement of the second six month period.

## **Part C - Selection**

(15) From among the applicant pool, OS-HELP loans will be preferentially awarded to endorsed University Student Exchange Program candidates in the first instance, and then to students undertaking their own private fee paying Study Abroad experience.

(16) Students who have been provisionally allocated a loan will have their eligibility checked in accordance with Part A - and Part B - of this Policy. If it is found that a student is ineligible for a loan or has not met the supporting documentation requirements, the provisional allocation will be withdrawn.

## **Part D - Notification**

(17) All applicants will be notified in writing of the outcome of the selection process in writing either within two months of receiving the application or within two months of the application closing date, whichever is later.

(18) Successful applicants will be notified by Southern Cross Global:

- a. of the assistance to which they are entitled and the conditions of receiving OS-HELP assistance; and
- b. that in order to accept the OS-HELP assistance offer, they must complete the official OS-HELP Debt Confirmation Form and return it to Southern Cross Global; and
- c. where applicable, they must indicate on their OS-HELP debt confirmation form that they would like to receive a supplementary amount for Asian language study.

## **Part E - Conditions and Payment**

### **Conditions**

(19) OS-HELP assistance is offered subject to conditions including:

- a. a debt fee of 20% of the loan amount;
- b. continued enrolment at the University for official exchange students; and
- c. pre-approved credit transfer for studies undertaken overseas.

(20) The period of six months in relation to which a student is entitled to OS-HELP assistance begins on the commencement date specified by a student in their OS-HELP debt confirmation form. However, a student cannot specify a commencement date in their OS-HELP debt confirmation form that is before the date on which the student begins the overseas study.

(21) Successful candidates awarded a continuation of a six month period for which the student has already received

OS-HELP assistance will not be paid until the first six-month study period has ended (this is taken to mean, six months following the official study commencement date abroad).

### **Withdrawal of Offer**

(22) If the University has offered OS-HELP assistance to a student, but has not yet paid the loan to the student, and it is subsequently determined the student is not eligible for the loan under the [Higher Education Support Act 2003](#), [OS-HELP Guidelines 2013](#) or this Policy then the University will withdraw the offer of OS-HELP assistance.

(23) If officers of the University reasonably believe that a student in receipt of OS-HELP assistance has provided false or misleading information in their application for OS-HELP Assistance, they must notify the [Department of Education](#) of the suspected offence, and provide the Department's National Investigations Unit with the student's original application and any other relevant material requested by the Unit. The matter will not be discussed with the student unless advice to the contrary is provided by the Department.

### **Payment**

(24) Following Southern Cross Global's receipt of a completed and signed OS-HELP Debt Confirmation form, payment of the OS-HELP loan amount will be made directly to the student via Electronic Funds transfer within four weeks of their official study commencement date abroad.

(25) The amount of OS-HELP assistance payable will be within the maximum defined by the [Higher Education Support Act 2003](#) (indexed annually).

(26) Recipients will be provided with remittance advice following payment. Together with this students will also receive re-confirmation to the effect that once an OS-HELP loan amount has been paid students will incur this amount as a debt regardless of any subsequent withdrawal from the official University Exchange Program or as a result of a withdrawal or inability to proceed with an independent fee paying Study Abroad application to an overseas higher education provider.

### **Advertising**

(27) Promotion of the OS-HELP scheme will:

- a. be undertaken in all relevant University publications (e.g. Undergraduate prospectus, Exchange Program literature, University Calendar); and
- b. feature on the University website along with this Policy.

(28) Information and forms will also be available for collection at any Southern Cross Global Office and Student Administration Services.

## **Part F - Appeals**

(29) Appeals will be considered only on procedural grounds and appropriate evidence must be provided to support the appeal.

(30) All reviews will be conducted by the Executive Director, Global, who must not have participated in the original decision.

(31) Appeal applicants will be notified within ten working days from the date the decision is made by the Executive Director, Global.

## Section 5 - Guidelines

(32) Nil.

## Status and Details

<b>Status</b>	Current
<b>Effective Date</b>	3rd November 2015
<b>Review Date</b>	3rd July 2018
<b>Approval Authority</b>	Vice Chancellor
<b>Approval Date</b>	3rd November 2015
<b>Expiry Date</b>	Not Applicable
<b>Responsible Executive</b>	Anna-Maree Shaw Vice President (Future Students and Outreach)
<b>Head of Work Unit</b>	Damon Ferris Executive Director, Global
<b>Enquiries Contact</b>	Christine Martin Director, Global Engagement <hr/> Student Administration Services