

2020



Australian Government

OS-HELP debt confirmation



www.studyassist.gov.au

Read the booklet.

1

WHAT IS AN OS-HELP LOAN?

OS-HELP is an Australian Government (Government) loan scheme to help eligible **Commonwealth supported students** pay their overseas study expenses.

Complete each question that is relevant to you.

2

HOW TO COMPLETE THIS FORM

1. You **MUST** read the *OS-HELP statement of terms and conditions* booklet before completing this form. You can download your copy from www.studyassist.gov.au. This booklet contains detailed information about:
 - who can get an OS-HELP loan and how it works,
 - the terms and conditions of the loan, and
 - an explanation of the words and terms used in this form.
2. To complete this form, read the **Notes** on the last page.
3. Complete each question that is relevant to you. Your form will not be valid unless each question is completed correctly.
4. Return the completed PROVIDER COPY of this form to the student administration or enrolments office at your approved education provider (provider) by the due date.
5. Keep the STUDENT COPY of this form for your records.

Sign the form at section E.

3

Return the completed form to your provider.

4

Keep the student copy for your records.

5



REMEMBER

- OS-HELP loans are valid for a six-month period from the commencement date specified at item 6 in section C. The commencement date may affect your eligibility for any subsequent OS-HELP loans.
- The Government-issued duplicate form is the **only valid** paper version of this form. PDF printouts are **not valid** and you will **not** be eligible for an OS-HELP loan if you submit a PDF printout of this form.



You **MUST** read the *OS-HELP statement of terms and conditions* booklet before completing this form.
When completing this form, please use a **black or blue ballpoint pen** and write neatly in **BLOCK LETTERS**.

SECTION A. STUDENT DETAILS

1. Last name

First name(s)

SECTION B. AUSTRALIAN PROVIDER

2. Name of Australian provider

Australian Campus

3. Student identification number

4. Name of course (e.g. Bachelor of Science)

SECTION C. OS-HELP LOAN DETAILS

Under the provisions in the *Higher Education Support Act 2003* (HESA), I request that the Government lends me the following OS-HELP assistance:

5. OS-HELP loan for overseas study **NOT** in Asia

OR

OS-HELP loan for overseas study in Asia

and, if applicable, a supplementary Asian language study amount

Total OS-HELP loan

(in words)

Total supplementary Asian language loan

(in words)

If you are requesting only the supplementary language amount, you must have already requested OS-HELP assistance for overseas study in Asia for the same six-month period.

6. OS-HELP loan period is six months (dd/mm/yy)

OS-HELP loan commencement date

Asian language study commencement date

The OS-HELP loan is for overseas study undertaken in the OS-HELP loan period specified in Question 6.

SECTION D. TAX FILE NUMBER (TFN)



Read **Note 1** about TFNs.

To be eligible for an OS-HELP loan, you **MUST** supply your TFN or your *Certificate of Application for a TFN* (certificate) in this section. Your provider is authorised under HESA to collect and retain your TFN only for the purpose of reporting details of your OS-HELP loan to the Australian Taxation Office (ATO).

Declining to quote your TFN or provide your certificate is not an offence. However, by not doing so you will be unable to get an OS-HELP loan. To be eligible for an OS-HELP loan, your TFN and personal information provided in this form needs to be **verified** with the ATO. If your information is not assessed as correct, your application will not be finalised and you will be ineligible for an OS-HELP loan.

7. Your tax file number (it will have 9 digits e.g. 123 456 789)

 OR

Certificate of Application for a TFN attached.

You must submit your certificate with your form as proof that you have applied for a TFN. You must advise your provider of your TFN within 21 days of receiving it.

Go to section E.

SECTION E. DECLARATION/SIGNATURE

For this *OS-HELP debt confirmation* form to be valid, you **MUST** tick all the boxes in this section and sign and date the form.

8. By signing this form, you are declaring that you agree to the following statements:



Read **Note 2** about repaying your HELP debt.

I am requesting that:

- the Government lends me the amount(s) set out in section C of this form.

I am declaring that:

- I will undertake the overseas study/Asian language study approved by my Australian provider.
- on completion of my study outside Australia, I will have units to the value of at least 0.125 EFTSL remaining to complete my course.
- the information on this form is complete and correct and I can produce documents to verify this if required.
- I have read and understood the **Notes** on the back page of this form.
- I have read the *OS-HELP statement of terms and conditions* booklet and I am aware of my obligations as the recipient of an OS-HELP loan.

I understand that:

- when I first enrol with a provider, I will be given a tracking number, called a Commonwealth Higher Education Student Support Number (CHESSN). I must make a note of my CHESSN and keep it in a safe place. My CHESSN is important because I will use it to track all my HELP entitlements through the [MyHELPLBalance portal](http://www.myHELPLBalance.gov.au) (www.myHELPLBalance.gov.au). It is important that I only have one CHESSN across the life of my studies, even if I study with multiple providers. If I already have one CHESSN, and am undertaking further studies with a new provider, I must tell my new provider of my CHESSN. I will visit the [MyHELPLBalance portal](http://www.myHELPLBalance.gov.au) regularly during my studies to ensure my records are accurate and that my records include all units of study I have undertaken. I can visit www.studyassist.gov.au for more information.
- I have an obligation to repay to the ATO the amount that the Government has loaned me, regardless of whether I complete my course, the approved overseas study or Asian language study and regardless of where I live, including overseas.
- my Higher Education Loan Program (HELP) debt will be indexed annually in line with HESA, which I also agree to repay to the ATO.



Read **Note 3** about personal information.

- by signing this form, I am consenting to the collection, use and disclosure of my personal information as outlined in **Note 3**.
- giving false or misleading information is a serious offence under the *Criminal Code Act 1995*.

Go to item 9.

9. Declaration

Signature

Date (dd/mm/yy)

The fine print: important information you need to know about completing this form and your OS-HELP loan.**NOTE 1 — The importance of your TFN**

You need a TFN if you want to use an OS-HELP loan to pay for your study as repayments on your HELP debt are made through the Australian taxation system using your TFN to identify you.

By providing your TFN on this form, you are requesting the Government to loan you the amount(s) specified in section C of this form. Privacy and taxation laws protect your TFN information.

TFNs are usually provided within 28 days of your application. It is essential that you apply early to make sure you have your TFN on or before the census date. The fastest way to apply for a TFN is with Australia Post. You can find out how to apply at www.ato.gov.au/TFN.

NOTE 2 — Repaying your HELP debt

Once your income is above a certain level (the minimum compulsory repayment threshold), you are required to make compulsory HELP debt repayments to the ATO through the Australian tax system. The threshold is indexed annually. In accordance with Chapter 4 of HESA, these repayments will continue while your income is above the compulsory repayment threshold until you have repaid your whole debt. This will continue to occur, even if you have not completed your studies or have moved overseas.

You can view your HELP debt, confirm your payment reference number and view payment options online. To do so, you need to create a myGov account and link it to the ATO's online services—find out how at: www.ato.gov.au/OnlineLoanBalance.

For more information on repaying your HELP debt, visit www.ato.gov.au/getloaninfo or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

NOTE 3 — Use of personal information

Your personal information, including your TFN, is protected by law, including the *Privacy Act 1988 (Cth)*. The Australian Government Department of Education (the department) (GPO Box 9880, Canberra ACT 2601, phone: 1300 566 046) collects your personal information for the purpose of administering the HELP scheme, which includes verifying your eligibility for a loan and for overseas HELP debt recovery under HESA. The department also collects your personal information for the purpose of research, statistics, policy formation and broader HELP program management. The collection, use and disclosure of your personal information is authorised under section 19–70 and/or Division 180 of HESA. If you do not provide the information required on this form, you may not be eligible for Government assistance.

The department may disclose your information to Australian Government agencies, including:

- the ATO for the purposes of calculating and administering your HELP debt;
- the Department of Human Services for the purposes of pre-populating your claim form for a student payment and assessing or reviewing your eligibility or entitlement for a student payment; and
- the Commonwealth Ombudsman if you lodge a complaint in relation to your HELP loan or compliance by your provider with HESA.

Your personal information may also be disclosed to a Tuition Protection Administrator for the purposes of administering the Tuition Protection Scheme if required. The department may also disclose your information to a domestic entity (other than the ATO) or to an overseas entity for the purposes of HELP debt collection. The department will not disclose your personal information for any other purpose without first seeking your consent, unless that disclosure is authorised or required by law.

You can find more information about the way in which the department will manage your personal information, including how to access and correct your information, and how to make a complaint, in the department's privacy policy at www.education.gov.au/privacy, or by requesting a copy from the department at privacy@education.gov.au.

**IMPORTANT INFORMATION**

The department has endeavoured to ensure that the information in this publication is consistent with HESA and guidelines made under HESA. However, if there is any inconsistency between this form and HESA or guidelines, HESA will take precedence.

AUSTRALIAN PROVIDER USE ONLY

OS-HELP debt incurral date	<input type="text"/>
Course of study code	<input type="text"/>
Country/countries	<input type="text"/>
Asian language debt incurral date	<input type="text"/>