OS-Help Procedure

Section 1 - Executive Summary

(1) OS-HELP is an Australian Government loan scheme that supports eligible students to undertake some of their study in an overseas environment. The maximum loan amount and study period is determined by the Scheme. A student is limited to two OS-HELP loans over a lifetime, and one OS-HELP loan per six-month period.

(2) The OS-HELP scheme is administered by the University of Newcastle (University) for its students.

(3) Any OS-HELP loan that is approved by the University will be added to the student's HELP debt.

Section 2 - Purpose

(4) This Procedure establishes the processes for applying for and administering OS-HELP loan funding at the University.

Section 3 - Scope

(5) This procedure applies to loans administered by the University under the OS-HELP scheme.

(6) This procedure does not apply to the University's Student Hardship Grants Scheme or Students Loans Scheme. For these schemes, please refer to the Student Financial Hardship Procedure.

Section 4 - Audience

(7) This Procedure should be read and understood by:

a. students seeking a loan under the OS-HELP scheme;
b. staff administering the OS-HELP scheme; and
c. staff administering and approving overseas study experiences for students.

Section 5 - Definitions

(8) In the context of this document:

a. “Asia” means Bangladesh, Bhutan, Brunei, Cambodia, China, Democratic People’s Republic of Korea (North Korea), Timor-Leste, Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Phillippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand and Vietnam;
b. ‘good academic standing’ means the student is ‘progressing’ as defined by the Student Academic Progress Procedure;

c. ‘nominated bank account’ means the 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;
d. ‘test day’ means the first day that a student, who is a New Zealand Special Category Visa (NZ SCV) holder, successfully applied for a HELP loan for any course that forms part of the same program of study as an eligible NZ SCV. Otherwise, the test day is the day the student submits the OS-HELP Electronic Commonwealth assistance form (e-CAF).

Section 6 - Amount of Funding Available

(9) The maximum amount of funding available is established by the Scheme, and is documented in the annual OS-HELP Statement of Terms and Conditions.

(10) Additional funding may be available for students who wish to study an intensive Asian language as part of an Asian study abroad opportunity. Additional eligibility requirements are applicable for this funding.

Section 7 - Student Eligibility

(11) Meeting the eligibility requirements does not guarantee approval of the OS-HELP loan.

General Eligibility Requirements

(12) A student is eligible for an OS-HELP loan if they:

a. are an Australian citizen, permanent humanitarian visa holder, or eligible former permanent humanitarian visa holder;
b. have not received an OS-HELP loan from this University or any other higher education provider, more than once before; and will not receive a second OS-HELP loan for the same six-month period (see Example of Six Month Rule below);
c. are enrolled at the University as a Commonwealth Supported Place student in an undergraduate or postgraduate program, and have completed one year of full-time study (80 units) in Australia that counts towards the program in which they are enrolled;
d. will be studying full-time overseas and the overseas study will count (as credit) towards the requirements for the University program in which they are enrolled; and
e. will have at least 0.125 equivalent full time study load (EFTSL) of the program left to complete in Australia once the overseas study is completed.

(13) New Zealand Special Category Visa (NZSCV) holders who are an Australian resident at the time of applying for the loan may be able to access an OS-HELP loan if they:

a. first began to be an Australian resident at least 10 years before the test day, or were a dependent child under the age of 18 with no spouse or defacto partner before the test day;
b. have been in Australia for at least 8 years out of the last 10 years immediately before the test day; and a total of 18 months out of the last two years immediately before the test day; and
c. meet all other student eligibility criteria for OS-HELP.

Example of Six-Month Rule

> A student applies for OS-HELP. The student's overseas study begins on 1 January 2023. The student is not eligible to receive further OS-HELP until after 2 July of the same year. If the study is continuing beyond 1

July 2023, the student may seek further OS-HELP funding as their second OS-HELP loan, provided the second application is made less than six weeks before 2 July 2023. The student is limited to a maximum of two OS-HELP loans.

Eligibility for Supplementary Amounts

(14) Eligibility requirements for supplementary amounts for the Asian preparatory language study include:

a. the overseas study for which the OS-HELP loan is being sought (not the supplementary) must be in at least one Asian country (refer to definition of Asia);
b. the student must not be undertaking language study as part of their enrolment as a Commonwealth Supported Place student in a University program;
c. the student must not be undertaking language study that commences before the due dates for the OS-HELP loan application;
d. the language study must be for the language that is spoken at the overseas study destination of the student's OS-HELP loan application;
e. the language study must be at a suitable level for the student, taking into account any prior study of the language the student may have already undertaken;
f. the language course must have learning outcomes to demonstrate that it will assist the student with general language skills for their living or travel arrangement, or specialist language skills relevant to their overseas study; and
g. the student must provide proof of enrolment of application into the language course.

Exclusions

(15) OS-HELP loans will not be offered to students who wish to undertake overseas study in a country where the Australian Government Smart Traveller website classifies the security situation as Level 3 or Level 4, or where there is no Department of Foreign Affairs and Trading advice issued.

Section 8 - Merit Requirements

(16) A student's application for OS-HELP will be considered on the following merits:

a. the student must have good academic standing, and a minimum cumulative Grade Point Average (GPA) as required by the Outbound Global Experience Procedure and calculated in accordance with the Grade Point Average Calculation Guideline; and
b. the student must not be subject to any current investigation under the provisions of the Student Conduct Rule.

(17) Meeting the merit requirements does not guarantee approval of the OS-HELP loan.

Section 9 - Application Process

(18) Eligible students are encouraged to apply for an OS-HELP loan when seeking approval to undertake overseas study.

(19) Overseas study experiences are administered in accordance with the Outbound Global Experience Procedure.

(20) Students wishing to apply for an OS-HELP loan should contact Student Administration (fees@newcastle.edu.au) in the first instance.

(21) Applications for OS-HELP should be made by the student before departure for their overseas study. Applications may be accepted from a student who has departed, however, the University reserves the right to refuse such applications.

(22) Applications for OS-HELP loans can be made by:

a. completing the OS-Help Loan Application Form available here;
b. submitting the completed form to fees@newcastle.edu.au.

(23) All required supporting documentation, as indicated on the application form, must be received by the requested date to be considered for approval.

Section 10 - Approval

(24) Each application for OS-HELP is assessed by Student Administration. This assessment will determine the following:

a. if the student is eligible for the OS-HELP loan;
b. if the student meets the University's merit requirements; and
c. the maximum number of OS-HELP loans available in the year, versus the number already approved in the same year.

(25) The student will be notified of the outcome of their application in writing to their student email account, within 20 working days of their application being received.

(26) Where a student's application is approved, the University will advise the student in writing of the following:

a. the amount and type of assistance approved; and
b. any conditions attached to the provision of assistance.

Section 11 - Payment of Funds

(27) The University will pay the funds to the students nominated bank account within 15 working days of approving the application.

Section 12 - Repayment of OS-HELP Debts

(28) Once the OS-HELP loan amount is paid to the student by the University, the amount of the loan will be added to the student's HELP debt.

(29) Should a student not undertake or complete their studies, the OS-HELP loan remains repayable.

(30) An OS-HELP loan cannot be cancelled.

(31) Students will repay their accumulated HELP debt through the taxation system once their annual income is above the minimum threshold for compulsory repayments.

Section 13 - Appeals

(32) A student may appeal a decision regarding an OS-HELP loan on the following grounds:

a. the decision was not in accordance with this procedure; or
b. the decision may have been impeded by a conflict of interest.

(33) Students wishing to appeal a decision made for an OS-HELP loan must make the appeal in writing to University Registrar within 20 working days of being notified of the original decision, and documenting the valid reasons for appeal.

(34) The outcome of the appeal may be that the original decision is upheld, or the original decision should be altered.

(35) The student will be notified in writing of the outcome of the appeal within 20 working days of receipt of the appeal in writing.

(36) The outcome of the appeal is final and the student has no further avenue of appeal within the University. The student may consider external avenues of appeal, such as the NSW Ombudsman.

Section 14 - Compliance Requirements

(37) A student must not provide false or misleading information when applying for an OS-HELP loan. In accordance with the OS-Help Guidelines 2013, where the University becomes aware or has reason to suspect that false or misleading information has been provided, it is obligated to notify the Department of Education of the suspected offence and provide the student's application and any other relevant information or material requested.

(38) Students found guilty of providing false or misleading information may also be subject to the provisions of the Student Conduct Rule.

Section 15 - Record Management

(39) All University records relating to OS-HELP loans will be handled in accordance with the University's Records Governance Policy.

Section 16 - Withdrawal of Approved Loans

(40) The University may withdraw an approved OS-HELP loan where the approved amount has not been paid to the student, and one of the following occurs:

a. the University knows or has reason to believe that the student has provided false or misleading information; or
b. the University determines that the student is no longer eligible for the OS-HELP.

Status and Details

Status	Current
Effective Date	16th November 2023
Review Date	16th November 2026
Approval Authority	Pro Vice-Chancellor Student Experience and Academic Registrar
Approval Date	2nd November 2023
Expiry Date	Not Applicable
Responsible Executive	Belinda Yourn Senior Deputy Vice-Chancellor (Academic & Global)
Enquiries Contact	Bridene Doherty Senior Manager, Student Administration 0249215923 Student and Academic Administration

Glossary Terms and Definitions

"University" - The University of Newcastle, a body corporate established under sections 4 and 5 of the University of Newcastle Act 1989.

"Working day" - Any day other than Saturday, Sunday, or a public holiday in Newcastle, on which business may be conducted.

"Course" - When referring to a course offered by the University, a course is a set of learning activities or learning opportunities with defined, assessed and recorded learning outcomes. A course will be identified by an alphanumeric course code and course title. Course types include core courses, compulsory courses, directed courses, capstone courses and electives. For all other uses of this term, the generic definition applies.

"Credit" - When referring to course credit, credit is the recognition of equivalence in content and learning outcomes between different types of learning and/or qualifications. Credit can reduce the amount of learning required to achieve a qualification. For all other uses of this term, the generic definition applies.

"Student" - A person formally enrolled in a course or active in a program offered by the University or affiliated entity.

"Learning outcome" - In accordance with the AQF definitions, the expression of a set of knowledge, skills and the application of the knowledge and skills a person has acquired and is able to demonstrate as a result of learning.

"Postgraduate" - Any qualification being at the level of Graduate Certificate or above.

"Program" - When referring to learning, a program is a sequence of approved learning, usually leading to an Award. For all other uses of this term, the generic definition applies.

"Staff" - Means a person who was at the relevant time employed by the University and includes professional and academic staff of the University, by contract or ongoing, as well as conjoint staff but does not include visitors to the University.

"Undergraduate" - Refers to any qualification up to and including the level of a Bachelor Honours degree.

"Unit" - When referring to an academic unit, unit means the proportional amount of academic credit allotted to a course. This term is used to define the requirements for a program award of the University and indicate a student's

enrolment load. For all other uses of this term, the generic definition applies.