

OS-HELP Guidelines

Application and Selection Process

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1. Purpose

The purpose of this document is to detail the processes Adelaide University follows when administering its application and selection process for the OS-HELP loan.

This document covers the processes for application, selection, notification, and loan payment, and has been developed in accordance with the relevant sections of the *Higher Education Support Act 2003* (HESA).

2. Scope

This document is designed to meet the University's requirement to have publicly facing information and will be a primary reference source for AU OS-HELP loan administrators, students applying for the loan, and any University staff advising students on funding options for their overseas programs.

3. Principles

1. The University will offer the OS-HELP loan to all students eligible to apply, where there are available loans for their year of study, to cover expenses associated with their overseas study program.
2. The University will administer the application process for the OS-HELP loan in accordance with the [Higher Education Support Act 2003](#), with reference to the [OS-HELP Guidelines 2023](#) and the relevant sections of [The Higher Education Administrative Information for Providers](#) publication.
3. Students apply for the OS-HELP loan via their overseas study program application in the MyGlobal system.
4. Students who apply for the OS-HELP loan must read and adhere to the [OS-HELP Statement of Terms and Conditions](#).

4. What is the OS-HELP loan?

- OS-HELP is an Australian Government loan made available to eligible Commonwealth supported students undertaking part of their course of study overseas. The loan can be used for a range of expenses such as airfares, accommodation, and other travel related expenses.
- Students can receive one loan per six-month study period, and up to two loans in total.
- Students may be eligible for an extra loan amount if studying an Asian language in preparation for their overseas study in Asia.
- The OS-HELP loan is added to the students existing HECS-HELP and indexed accordingly.

5. Primary Eligibility Criteria

5.1. University Approved Overseas Program

Students must be enrolled in a Commonwealth Supported Place, we determine CSP through a student's liability code and approved by the University to participate in an overseas program where study is for academic credit, or a required component of their current course of study at the University.

5.2. Government Eligibility for the OS-HELP Loan

The primary Government eligibility criteria for the OS-HELP loan, including maximum amounts available for the study year, can be found on the [Australian Government Study Assist](#) website.

5.3. Asian Language Supplement Loan

Students who study an Asian language in preparation for their overseas study may be eligible for an extra loan amount.

The primary Government eligibility criteria for the Asian Language Supplement loan are:

- the student must first be eligible to receive the OS-HELP loan
- the language must be spoken at the applicant's overseas study destination
- the language study must be at a suitable level for the student
- the purpose of the study is to provide skills that will assist with travelling and living in the overseas destination, or specialised skills relevant to the overseas study
- the course of study must start prior to the applicant's overseas program and cannot have been completed before the application for the supplement is made
- the study is not part of a course for which the student is receiving Commonwealth assistance for the tuition cost

6. Administering the OS-HELP loan

6.1. Allocating loans when demand exceeds supply

- The number of OS-HELP loans available each year are limited, therefore applying for a loan does not guarantee receiving one. If it is determined that demand will exceed the remaining available loans, Global Learning will select students based on the following criteria:
 - preference may be given to students who have not received a previous OS-HELP loan
 - preference may be given to students who do not already have some other form of financial assistance, such as scholarships or grants
 - preference may be given to students whose loan cannot be met from the following years OS-HELP loan allocation
 - GPA and other factors may be considered

6.2. The Application Process

6.2.1. Capturing the OS-HELP Loan Application

- Students apply for the OS-HELP loan online, via their overseas program registration in MyGlobal, by completing the OS-HELP loan questionnaire, deployed to all students who meet the citizenship criteria.
- The OS-HELP information provided to students will outline the application process and provides links to relevant materials on the Global Learning and government [Study Assist](#) websites.
- The OS-HELP loan application is not considered “complete” until students have obtained credit approval for their overseas program and uploaded a valid Host Acceptance document in MyGlobal from their overseas host institution (Host Acceptance not required for Study Tours).
- OS-HELP loan applications cannot be assessed until all the required application documents are uploaded and verified by Global Learning in MyGlobal.

6.2.2. Supporting Documentation

6.2.2.1. OS-HELP Statement of Terms and Conditions

- The University makes available to students, the conditions of receiving the OS-HELP loan in the form of the Department of Education document, [OS-HELP Statement of Terms and Conditions](#), via the student’s MyGlobal application and on the Global Learning website.

6.2.2.2. Essential Data Capture

- MyGlobal provides two documents to capture information required to perform the assessment of a student’s eligibility for the loan.
 - The **Course Approval** document is completed by the [credit team] who assesses the request for credit approval for the overseas program.
 - The **Host Acceptance** document is uploaded by the student and confirms acceptance into the overseas institution they have applied to. This document confirms the start date of the program, which indicates the earliest possible loan commencement date for the OS-HELP loan application.

6.2.3. Application and Notification Timelines

- The University is required to advise students of their application outcome within two months of receiving the application. An application is deemed to be received when all required components are complete in MyGlobal.
- The University assesses applications on a rolling basis.
- For students who are offered the loan, once they verify their loan details in eCAF (this includes TFN verification), payment is received within 14 days.

7. Determining OS-HELP Loan Amounts

7.1. Maximum Loan Amounts

- Each year the Government announce the [maximum loan amounts](#) available for travel to Asia, the Asian Language supplement and travel to all other destinations. Global Learning advertises these amounts on its website, and any OS-HELP loan application materials in MyGlobal are updated as required.
- The University offers all students the option to request the maximum OS-HELP loan amount for the region they are travelling to.

7.2. Minimum Loan Amounts

- Students have the option when applying for the loan to request a lower amount if they do not wish to receive the maximum available amount for that year.
- The minimum amount available for the OS-HELP loan is \$500, with increments of \$500 up to the maximum amount for the year of the student's overseas program.
- The minimum amount available for the Asian Language Study Supplementary loan is \$200, with increments of \$100, up to the maximum amount for the year of the student's overseas program.

7.3. Changing the Requested Loan Amount

- Students can request a change to the loan amount they have specified in MyGlobal by contacting Global Learning, at any time prior to verification of their loan details in eCAF.

7.4. Eligibility for New Annual Maximum Amount

- The maximum amount available to the applicant is determined by the year in which an overseas program starts.
- Applicants can request the OS-HELP loan for a program starting in the following year before the new maximum amounts are available and updated in MyGlobal. In these cases, applicants are contacted and offered the new maximum amounts. Those who wish to apply for the new maximum amount have their OS-HELP questionnaire reset, allowing for selection of the new maximum loan amount.
- This process occurs at the time the new amounts are updated in MyGlobal and is only applicable to eligible applicants whose applications are yet to be processed, and details uploaded to eCAF.

8. Assessing Loan Applications

8.1. General Principles

- The University does not impose any further eligibility criteria on the loan selection process beyond that required by *HESA* and a verified Host Acceptance document.
- The University requests an annual number of loans it considers will be sufficient to offer the OS-HELP loan to all eligible loan applicants.
- If an applicant provides false or misleading information in their OS-HELP application, the University is required to notify the Department of Education and provide a copy of the applicant's application, and any other relevant information or material the Department requests.

8.2. Credit Approval Assessment

- As part of the MyGlobal application for an overseas program, applicants request approval for their proposed travel and program of study, via the faculty approval process.
- The process consists of two questionnaires in the MyGlobal application (four if the applicant is applying for credit toward two degrees):
 - **Faculty Approval (Request)** – completed by the applicants (not applicable for Study Tour programs)
 - **Faculty Approval (Course Approval)** – completed by [Credit Team]

8.2.1. Eligibility Assessment

- The faculty course approval questionnaire provides the following information to test against [Government OS-HELP loan eligibility criteria](#):
 - that the proposed program, including travel location, is supported by the University
 - the degree program the applicant has been approved to receive credit towards
 - the amount of credit the applicant is approved to receive towards their degree from the overseas program
 - the amount of credit already completed in their degree at the time of travel
 - confirmation the applicant has at least 6 Adelaide University units / 0.125 EFTSL remaining in their program on return from overseas

8.2.2. Course Approval Notification

- When [Credit Team] complete course credit assessment by submitting the course approval in MyGlobal, applicants receive an email advising them their approval has been processed.

8.2.3. Changes in Eligibility

- Global Learning is required to assess applications based on eligibility at the time the application is made. Should an applicant's circumstances change, such as a subsequent amendment to their faculty approval, if the OS-HELP loan has already been processed and paid, a reassessment of eligibility is not required.
- If the student has not yet been paid the loan, and the student's circumstances have changed in a way that determines the student is no longer eligible for the loan, the offer of OS-HELP will be withdrawn, and the student notified via email.

8.3. Host Acceptance Verification

- Global Learning use the Host Acceptance document in SMART to confirm:
 - The student has been formally accepted into the overseas institution hosting their program
 - The start date of their program, which determines the earliest possible Loan Commencement Date for the OS-HELP loan
- The Host Acceptance upload questionnaire in MyGlobal outlines the minimum criteria the document must meet to support an application for the OS-HELP loan, these are:
 - Students full name
 - Confirmation of acceptance into the program
 - Start and end dates and location, for the overseas program
 - An official letterhead or email signature (both require company logo and contact details of person granting acceptance)

"Conditional Acceptance" or Adelaide University documents are not accepted.

- Global Learning will verify the Host Acceptance document once it is uploaded to the MyGlobal application.
- Without a verified Host Acceptance document, OS-HELP loan applications are not considered complete and cannot be assessed.
- Global Learning may contact the host institution to verify details of the Host Acceptance.
- The Host Acceptance verification step does not apply to Study Tour programs, as these are programs organised and run by Adelaide University; host acceptance is implied in the formal offer of a place on the program.

8.4. The Asian Language Supplement

- Applicants studying an overseas program in Asia may be able to apply for a supplement to the OS-HELP loan, to support a course of language preparation, prior to the start of their overseas program.

8.4.1. Eligibility

- The University will determine the applicant's eligibility for the supplement in accordance with the requirements of *HESA*.
- If the language study is not being undertaken through the University, to ensure the course is a suitable level for the student, it should be undertaken through an accredited language training institution.

8.4.2. Supporting Documentation

- If an applicant applies for the Asian Language Supplement loan, Global Learning will send an email requesting the following supporting evidence:
 - Proof of enrolment and payment of course fees, which must include:
 - Name and contact details of the institution providing the course
 - Full name of the student
 - Course dates and costs
 - Proof of acceptance of entry to the course of study

8.5. Applying for a Second OS-HELP Loan for the Same Program

- Applicants whose overseas program has a duration greater than six months, usually those on full year exchange, can receive a second OS-HELP loan for their program. To do this they must contact Global Learning to apply by emailing global.learning@adelaide.edu.au
- Global Learning will reset the student's MyGlobal application to allow for a second OS-HELP loan application to be completed.
- The application is then verified, according to the assessment criteria outlined in this document, during the next Study Overseas OS-HELP processing run.
- Students on a New Zealand SCV must be in Australia when they apply for the OS-HELP loan as they cannot hold an SCV while they are overseas.

9. Notification of Outcome and Payment

- Applicants are notified of the outcome of their application for the OS-HELP loan, by email, as soon as OS-HELP processing has been completed.

9.1. Loan Applicant Ineligible

- Students who are ineligible for the OS-HELP loan receive an email informing them of the outcome and providing the reasons why their application was rejected.

9.2. Approved OS-HELP Loan Applications

- Applicants whose OS-HELP loan applications are approved have their loan details uploaded to the government eCAF system as part of Global Learning OS-HELP loan processing. Applicants receive immediate notification from eCAF, inviting them to login and verify their loan details.
- Applicants also receive an email from Global Learning confirming that their OS-HELP loan has been processed and application details uploaded to eCAF, with instructions on how to proceed to verify the loan details.

9.3. Payment Timeframe

- Once the loan details are verified by the student in eCAF, payment is received within 14 days.

10. Appealing an OS-HELP Loan Outcome

- Any student who is dissatisfied with a decision regarding an application for the OS-HELP loan may lodge an appeal in accordance with the [Student Complaints Policy](#) and the [Student Complaints Resolution Procedure](#).