



OS-HELP Loans Procedures

1. COMPLIANCE OBLIGATION SUPPORTED

[*Scholarships and Financial Assistance Policy*](#)

2. PROCEDURAL DETAILS

- 2.1. Section 118-1 of [*Higher Education Support Act*](#) (HESA) sets out the criteria for entitlement to OS-HELP assistance.
- 2.2. Section 118-2 of HESA sets out the criteria for entitlement to the Supplementary Asian language loan.
- 2.3. Criteria for selection is articulated and limited by the government.
- 2.4. A student will apply to and be selected by the University to receive OS-HELP assistance or the supplementary Asian language loan.
- 2.5. The amount of OS-HELP assistance is limited to a maximum and minimum amount for each period of study, and will be published by the administering area.
 - 2.5.1 The amount of maximum funding available to the institution is determined by the government.
 - 2.5.2 The maximum OS-HELP (overseas study and Asian language study) amount, for a period of six months, will be advised annually and as defined by HESA or Regulations or Guidelines issued under HESA.
 - 2.5.3 The minimum OS-HELP (overseas study and Asian language study) amount, for a period of six months, will be determined by the University.
- 2.6. In respect of the amount requested by each eligible student, the University may approve the full amount, or approve a smaller amount, or decline to approve any amount.
- 2.7. An OS-HELP loan will cover a period of six months.
- 2.8. A student may only be granted a maximum of two OS-HELP loans.
- 2.9. A student is ineligible for an OS-HELP loan in relation to any period if that student has already been granted OS-HELP assistance through another higher education provider either for that entire period, or a portion of that period.
- 2.10. A student incurs a debt to the Commonwealth if, under the OS-HELP scheme, the Commonwealth makes a loan to the student. The amount of the OS-HELP debt is the loan amount.
- 2.11. The OS-HELP debt is taken to have been incurred on the day on which the University, on the Commonwealth's behalf, paid the amount to the student.
- 2.12. The indebtedness may be voluntarily discharged or compulsorily discharged in accordance with the provisions of Part 4-2 of HESA.
- 2.13. The debt is indexed in accordance with Part 5-6 of HESA.
- 2.14. **Application for OS-HELP assistance**
 - 2.14.1. Applications will be submitted to the administering area by the published deadline.
 - 2.14.2. Applicants will be notified of the outcome in writing. This will be provided either within two months of receipt of the application or within two months of the application closing date, whichever is later. A notification of an offer of OS-HELP assistance will include the amount of the assistance to be provided, and the conditions for accepting the offer of assistance.
 - 2.14.3. When the offer is made prior to the publication of results, the offer of OS-HELP assistance will be conditional on satisfactory academic performance.

2.15. Selection and offer for OS-HELP assistance

- 2.15.1. To be considered for OS-HELP assistance, students will apply to the administering area by the relevant deadline and meet the required criteria as directed and informed by the OS-HELP Guidelines, other decision-making documents and:
- (a) Have completed a minimum of 200 credits towards their current course of study at Curtin University (this may include CRL);
 - (b) Have an academic status of good standing;
 - (c) Have 25 credits remaining for the current course of study at Curtin University to complete upon returning from overseas study;
 - (d) Study will be outside of Australia and full time whilst overseas;
 - (e) Have a tax file number;
 - (f) Either receive credits, log book hours or accreditation for overseas study or have the overseas study organised and endorsed by Curtin University (study tours and internships); and
 - (g) Have the overseas study be endorsed by Curtin and aligned with student's current course of study.
- 2.15.2. Each eligible application will be considered.
- 2.15.3. An offer of an OS-HELP Loan will lapse if the OS-HELP eCAF is not completed and submitted to the administering area within 30 working days from the date on the offer letter.

2.16. Withdrawal of OS-HELP assistance

- 2.16.1. If the University has offered OS-HELP assistance to a student but has not yet paid the OS-HELP amount to the student, the University will withdraw the offer of OS-HELP assistance to a student if the University determines that the student does not or will not meet the provisions for entitlement to OS-HELP assistance in section 118-1 of HESA.
- 2.16.2. If the University knows or has reason to believe that a student in receipt of OS-HELP assistance has provided false or misleading information to the University in that student's application for OS-HELP assistance, the University will immediately notify the Department responsible for administering OS-HELP of the suspected offence, and provide any information requested by the Department.

2.17. Payment of OS-HELP assistance

- 2.17.1. The student will complete and lodge an OS-HELP eCAF before payment may be made.
- 2.17.2. Payment of OS-HELP assistance to the student will be in one instalment.
- 2.17.3. A *Commonwealth Assistance Notice* will be provided to the student within 28 days of the student receiving the OS-HELP assistance.
- 2.17.4. Any assistance to be provided to an eligible student will be determined having regard to the total amount of funds available.

2.18. Appeals

- 2.18.1. An appeal will only be considered if:
- (a) the complaint relates to the procedure which was followed to consider the application for OS-HELP assistance; and
 - (b) the application for OS-HELP assistance was lodged on time with all relevant documentation provided to the advertised submission address.
- 2.18.2. A student who wishes to appeal will do so in writing within 10 working days of notification of the outcome of the OS-HELP application, to the Chief Student Services Officer stating the reasons for the appeal.
- 2.18.3. On receipt of the appeal, the Chief Student Services Officer will:
- (a) Acknowledge receipt of the appeal within five working days; and
 - (b) Notify the student, in writing, of the decision within 10 working days after acknowledgement of the appeal.

2.18.4. A student who considers that he or she has been unfairly or improperly treated in the appeals process may lodge a complaint as outlined in the University's [Complaints Procedures](#).

3. RESPONSIBILITIES

In addition to any responsibilities set out in section 2.

3.1. Academic Registrar

Is responsible for:

- a) Determining the correct or intended interpretation of this procedure.

4. SCOPE OF PROCEDURES

These procedures apply to staff and University Associates involved in administering OS-HELP Loans and Eligible Commonwealth Supported Students.

5. DEFINITIONS

(Note: Commonly defined terms are located in the [Curtin Common Definitions](#). Any defined terms below are specific to this document)

Working Day

Any day, Monday to Friday other than University-observed holidays (including Academic and Professional staff observed public holidays) and formal close down periods of the University.

6. SCHEDULES

Nil

7. RELATED DOCUMENTS/LINKS/FORMS

[Higher Education Support Act \(HESA\) 2003](#)

[OS-HELP Guidelines 2013](#)

[Complaints Procedures](#)

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Policy Manager	Deputy Vice-Chancellor, Global
Approval Authority	Deputy Vice-Chancellor, Global
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REVISION HISTORY

Version	Approved/ Amended/ Rescinded	Date	Committee / Board / Executive Manager	Approval / Resolution Number	Key Changes & Notes
NEW	Approved	25/11/2011	Academic Board	AB 186/11	Attachment 4 to Document No 01214/11
	Administratively Updated	13/05/2015	Director, Legal and Compliance Services		Committee website link updated
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