

TOTAL TIMEFRAME FROM SUBMISSION OF THE COMPLETED APPLICATION FORM TO PAYMENT DATE MAY BE UP TO 12 WEEKS

OS-HELP is a loan available to eligible students enrolled in a Commonwealth supported place who want to undertake some of their study overseas. OS-HELP can be used for a range of expenses such as airfares, accommodation, and other travel or study expenses.

Students may receive one loan per six-month study period and can access a total of two OS-HELP loans over their lifetime.

OS-HELP debts are accumulated into other higher education debts that a student might have (such as their HECS debt) and repaid in the same way as other HELP debts.

ELIGIBILITY

Students will be eligible for OS-Help if they meet all of the following criteria:

- you are an Australian citizen or the holder of a permanent humanitarian visa. Some New Zealand Special Category Visa (SCV) holders may be eligible provided they came to Australia as a dependent child and meet the relevant residency criteria listed on the [OS-HELP website](#).
- you are enrolled as a Commonwealth supported student and have completed at least one year of full-time study in the course for which you are studying overseas;
- you will be undertaking full-time study overseas;
- your overseas study will count towards the course requirements for the course in which you are enrolled;
- you will have at least 0.125 Equivalent full-time student load (EFTSL) of your course of study left to complete once you have finished your overseas study (usually one unit of study);
- you have not received OS-Help on more than one other occasion;
- you have not completed the overseas study before submitting your OS-Help application.

ASIAN LANGUAGE STUDY REQUIREMENTS

Students requesting assistance with the cost of language study undertaken in preparation for overseas study in Asia must provide evidence of the study at the time of application. This can be in the form of:

- Proof of enrolment
- Proof of application for admission
- Signed declaration from the student providing details of the study they are undertaking

The Asian language study must **not** be taken as part of a course leading to a higher education award for which the student is in a Commonwealth Supported Place or receiving FEE-HELP.

LOAN AMOUNT

The minimum loan amount is \$1000

For **2022**, the maximum you can borrow for a six-month study period is:

- **\$7,100** (for non-Asian destinations); or
- **\$8,519** if you will be studying in Asia; and
- A supplementary loan amount up to **\$1,133** if you will be undertaking Asian language study in preparation for study in Asia. (Note: a supplementary loan amount is added to your OS-Help loan and does not count towards the lifetime maximum of two OS-Help loans.)

DEADLINES

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As OS-Help applications may take up to eight weeks to be assessed it is highly recommended that you submit your OS-HELP application as early as possible prior to undertaking your overseas study (but not in excess of six months). If you submit your application less than twelve weeks prior to commencing your overseas study then it is possible you may not receive payment prior to your departure. OS-Help funding is limited annually so if you apply at the end of the year we cannot guarantee access to the fund.

LOAN APPLICATION

Complete the [OS-HELP loan assistance form](#) and lodge it with U.Connect@utas.edu.au.

OS-HELP applicants will be advised the outcome of their application **by email** within eight weeks of submitting a completed application. Successful applicants will be required to complete an OS-HELP Debt Confirmation form within **7 days** of their offer of OS-HELP assistance.

PAYMENT OF THE LOAN

OS-HELP payments will be made by electronic transfer, usually within 21 days of receipt of a **completed** OS-HELP Debt confirmation form and completed acceptance and request for payment form.

FINDING OUT MORE ABOUT OS-HELP

Further information is available through the Commonwealth [OS-HELP website](#) or by emailing U.Connect@utas.edu.au