

OS-HELP Procedure

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Advisor	Manager Griffith Global Mobility Griffith International outboundmobility@griffith.edu.au (07) 555 28300
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Document URL	http://policies.griffith.edu.au/pdf/OS-HELP Procedure.pdf
TRIM document	2019/0000037
Description	This procedure describes the application of the Australian Government provisions for the OS-HELP loan scheme within the University and the conditions for the award of OS-HELP loans to Griffith students.

Related documents

[Australian Government OS-HELP Statement of Terms & Conditions](#)

[Australian Government OS-HELP Guidelines for Providers](#)

[Fees and Charges Policy](#)

[Griffith Global Mobility Policy](#)

[International Experience Incentive Scheme \(IEIS\) Policy](#)

[OS-HELP Policy](#)

[OS-HELP Application](#)

[Review of Decision Form](#)

[Structure and Requirements of Qualifications Awarded by Griffith University](#)

[Student Complaints Policy](#)

[Student Review and Appeals Policy](#)

[Student Review and Appeals Procedures](#)

[\[Parent Policy Title\]](#) [\[Introduction\]](#) [\[Duration of OS-HELP Loans\]](#) [\[Amount of OS-HELP Loans\]](#) [\[Eligibility Criteria\]](#) [\[Application Processing\]](#) [\[Application Process\]](#) [\[Disclosure of Previous OS-HELP Loans\]](#) [\[Provision of False or Misleading Information\]](#) [\[Selection of Students for OS-HELP Loans\]](#) [\[Timeline for Handling Applications\]](#) [\[Payment Arrangements for OS-HELP Loans\]](#) [\[OS-HELP Loan Notification\]](#) [\[Review and/or Appeal of a Decision\]](#) [\[Impacts of Changes in Circumstances\]](#) [\[OS-HELP Remission of Debt\]](#) [\[Repayment of OS-HELP Debt\]](#) [\[Reports to the Australian Government\]](#) [\[Initiating Body\]](#) [\[Contact Person\]](#)

1. PARENT POLICY TITLE

[OS-HELP Policy](#)

2. INTRODUCTION

The Australian Government provides a number of OS-HELP loans to the University annually to help eligible undergraduate and postgraduate students undertake part of their study overseas in formal student mobility programs. This procedure explains the criteria and processes that the University will apply to allocate the loan funds.

3. DURATION OF OS-HELP LOANS

A single OS-HELP Loan is set for a specific study period of six months only. This period is defined as exactly six months from the day that the student commences their study at the overseas institution.

A student can apply for a period of overseas study that is greater or less than the six-month period, but the OS-HELP Loan they receive will remain bound by the six-month period. In other words, regardless of the length of the overseas study period, the loan will be paid in six-month blocks.

When a student will be studying overseas for a period greater than six months, the student can apply for two OS-HELP Loans concurrently if they believe they will still meet the eligibility criteria. The payment for the second six-month period will be paid within twenty-eight days of the next scheduled payment date (see [Section 6](#)).

4. AMOUNT OF OS-HELP LOANS

Students may apply for one (1) loan per trimester of overseas study and can apply for a maximum of two (2) loans. The minimum loan amount per trimester is \$1,000. The maximum amount varies annually based on the CPI. Students should refer to <http://www.griffith.edu.au/international/global-mobility/outbound/financial-information/overseas-higher-education-loan-program> for the exact maximum amounts each year.

Loan amounts must be in Australian dollars and in multiples of \$500.

5. ELIGIBILITY CRITERIA

To be entitled to OS-HELP for a six-month study period, a student must comply with **all** the following, in accordance with the prescribed OS-HELP criteria for eligibility and the EFTSL formula published in the OS-HELP guidelines provided in the Administrative Information for Providers promulgated by the Government.

1. be an Australian citizen or the holder of a permanent humanitarian visa;
2. be enrolled in a course of study with Griffith University;

Note: A course of study is defined as a single course of study leading to a higher education award. Where a student is undertaking an Honours component of an undergraduate course of study, the entire undergraduate course may be considered for the purposes of assessing eligibility for OS-HELP.

3. have evidence that their overseas study will count as credit for the course of study in which they are currently enrolled at the University;
4. have completed already, as a Commonwealth supported student, at least 1.0 EFTSL of study in Australia that counts towards their course of study;

Note: For purposes of calculating eligibility, only the subjects that the student passes can be counted towards their course of study. Do not count failed units in calculating whether the prerequisite 1.0 EFTSL of study has been completed.

5. still have at least 0.125 EFTSL of study to complete in their course of study on return from their overseas study;
 6. provide a Tax File Number (TFN) when applying for their OS-HELP Loan;
 7. not have received OS-HELP assistance in relation to more than one other period of six months from Griffith University or another provider;
 8. not have been granted an OS-HELP Loan by another provider for an overlapping six-month study period;
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9. be formally selected by the University to receive an OS-HELP Loan;
 10. complete and sign an OS-HELP debt confirmation form; and
 11. have not completed the overseas study before making the application for an OS-HELP.
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6. APPLICATION PROCESSING

If eligible, students can submit their applications for OS-HELP to Griffith Global Mobility as follows:

Trimester Exchange Program

If students are applying for an OS-HELP Loan for a trimester or full year exchange the application can be submitted once formal acceptance has been received from the host institution.

Other

If students are applying for an OS-HELP Loan for another type of overseas experience (not trimester or full year exchange) the application can be submitted once formal acceptance has been received from the host institution, or in the case of the overseas experience being a Griffith led study tour once formal acceptance has been received from the Griffith Course Convenor.

Please note: A single OS-HELP Loan is set for a specific study period of 6 months only. This period is defined as exactly 6 months from the day the student commences their study at the overseas institution/organisation. A student can apply for a period of overseas study that is greater or less than the 6 month period, but the OSHELP Loan they receive will remain bound by the six month period. In other words, regardless of the length of the overseas study period, the loan will be paid in 6 month blocks.

When a student will be studying overseas for a period of greater than 6 months, the student can apply for two OS-HELP Loans concurrently if they believe they will still meet the eligibility criteria. The payment for the second 6 month period will be administered within 6 months' time.

7. APPLICATION PROCESS

To apply students must complete and submit the University's OS-HELP Loan application form once acceptance or confirmation of participation in a program is available, as per point 6.

As a part of the application, students will be required to supply Griffith Global Mobility with the following documents:

1. Acceptance from the overseas provider or if the program is an overseas Griffith led study tour (and non-institution specific) an official letter is required from the responsible Griffith course convenor confirming the students participation in the program;
2. Photocopy of passport or humanitarian visa;
3. Copy of unofficial transcript (from the Griffith Portal);
4. Evidence that the overseas study will be credited to the course of study in which the student is enrolled; and
5. If applying for a language study loan (and the language study is not undertaken at Griffith) evidence of the type and provider of the Asian language study must also be provided.

All documents including the application form must be submitted to Griffith Global Mobility online.

8. DISCLOSURE OF PREVIOUS OS-HELP LOANS

A student applying for an OS-HELP Loan MUST disclose and provide information on the OS-HELP Loan application form, if they have been a previous recipient of an OS-HELP Loan.

9. PROVISION OF FALSE OR MISLEADING INFORMATION

If the University knows or believes that a student in receipt of OS-HELP Loan assistance has provided false or misleading information their OS-HELP Loan application, the University will notify the Australian Government of the suspected offence and provide them with a copy of the student's application and any other relevant information or material requested by Australian Government.

10. SELECTION OF STUDENTS FOR OS-HELP LOANS

OS-HELP Loans will be allocated to all eligible students by Griffith Global Mobility, subject to funding availability. A Griffith School or Student Administration may be contacted to confirm credit approval and details of the student's degree program if this information has not already been provided, clearly and accurately.

11. TIMELINE FOR HANDLING APPLICATIONS

Students will be notified by email of the outcome of their application within 10 business days of the application being received by Griffith Global Mobility. Successful applicants will be required to:

- Read, sign and submit an OS-HELP Debt Confirmation form, which contains the terms and conditions for accepting an OS-HELP Loan, before the funds are made available.
 - Provide any relevant details as specified or required by the University for the purpose of administering the OS-HELP Loan.
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12. PAYMENT ARRANGMENTS FOR OS-HELP LOANS

Griffith University will pay each OS-HELP Loan in a single payment to allow a student to use the funds for key travel-related expenses, having due regard for students' financial needs.

Provided that students have signed and returned an OS-HELP Loan Debt Confirmation form, payments will be made to students within twenty-eight days of the applicable deadline.

All OS-HELP Loan payments will be made by electronic funds transfer (EFT). The OS-HELP Loan debt is incurred on the day that the funds transfer occurs.

13. OS-HELP LOAN NOTIFICATION

All applicants who receive an OS-HELP Loan will be issued with a Commonwealth Assistance Notice (CAN) no later than twenty-eight days after the date on which the OS-HELP debt is incurred.

Any notification of error or correction to the information detailed on the CAN must be forwarded in writing to the following within ten working days from receipt of the CAN:

14. REVIEW AND/OR APPEAL OF A DECISION

The student, has the right to apply for a review of a decision made by Griffith Global Mobility to the Director (International) within 10 working days of notification of the decision. The application for review is to be made using the *Review of Decision Form* in accordance with the University's *Student Review and Appeals Policy* and the *Student Review and Appeals Procedures*. The Director (International) will consider the review and provide the student with written advice on the outcome of the review within 20 working days of lodgement of the *Review of Decision* form.

If a student is dissatisfied with the outcome of the review, they may lodge an appeal within 10 working days of notification of the review outcome. This appeal must be in writing using an updated *Review of Decision Form* requesting an appeal and be lodged with the Vice President (Global).

15. IMPACTS OF CHANGES IN CIRCUMSTANCES

If a student's circumstances change in such a way that the University determines that the student no longer meets the OS-HELP Loan eligibility criteria and the student has yet to be paid, the University will withdraw the offer of OS-HELP assistance.

If a selected student's circumstances change in such a way that the University determines that the student no longer meets the OS-HELP Loan eligibility criteria and the student has already been paid, then the University will not withdraw the offer of OS-HELP assistance unless there are reasons to believe that the student has provided false or misleading information on their OS-HELP application form (see Section 9).

If the University determines that the student will not be undertaking their overseas study after it formally approves an application but before it provides the OS-HELP assistance, then the University may withdraw the offer for an OS-HELP Loan.

If the University determines that the student will not be undertaking their overseas study after it approves an application and provides the OS-HELP assistance, then the University will not take any action as the OS-HELP Loan debt has already been incurred by the student.

16. OS-HELP REMISSION OF DEBT

OS-HELP debt cannot be remitted by the University.

17. REPAYMENT OF OS-HELP DEBT

OS-HELP debt is repaid by the recipient through the Australian Taxation Office (ATO) by way of the taxation system.

18. REPORTS TO THE AUSTRALIAN GOVERNMENT

The University is required to provide OS-HELP Loans information periodically to the Department of Education. The Department of Education in turn supplies the information to the ATO, which administers OS-HELP debts and collects loan repayments from students via the taxation system.

19. INITIATING BODY

Griffith Global Mobility

20. CONTACT PERSON

Manager | Griffith Global Mobility | Griffith International
outboundmobility@griffith.edu.au | (07) 555 28300.