

2027



Australian Government

OS-HELP Statement of Terms and Conditions

This booklet is about OS-HELP loans
to help pay your overseas study expenses.



Visit studyassist.gov.au
for up-to-date information

Published October 2026





You must read this Statement of Terms and Conditions before submitting the **OS-HELP debt confirmation form**.

When you submit your form, you are declaring you have read these terms and conditions and you are aware of your obligations as a Commonwealth supported student and under OS-HELP.



The Department of Education has endeavoured to ensure that the information in this publication is consistent with the **Higher Education Support Act 2003 (the Act)** and guidelines made under the Act, available at www.legislation.gov.au.

However, there may be differences between this publication and the Act or guidelines. If there is any inconsistency, the Act will take precedence.

ISSN 1449-9282

© Commonwealth of Australia 2026



The Department of Education supports and encourages the dissemination and exchange of information. All material produced by the Department constitutes Commonwealth copyright material.

Except where otherwise indicated, and save for the content in this booklet supplied by third parties, the Department's logo, the Commonwealth Coat of Arms, and any material protected by a trade mark, the Department has applied the creativecommons.org/licenses/by/4.0/.

The Department of Education must be attributed as the author of the Department's copyright material. As far as practicable, material for which the copyright is owned by a third party will be clearly labelled. The Department has made all reasonable efforts to ensure that this material has been reproduced in this booklet with the full consent of the copyright owners.

Copyright requests and enquiries concerning further authorisation should be addressed to:

The Copyright Officer, Department of Education, Location code C10MT1 GPO Box 9880 Canberra ACT 2601 or emailed to copyright@education.gov.au.

Who is this Statement of Terms and Conditions for?

This Statement of Terms and Conditions is for eligible students enrolled in **Commonwealth supported place (CSP)** who want to access an **OS-HELP** loan to undertake part of their course overseas. A student enrolled in a CSP is referred to as a Commonwealth supported student.

This Statement of Terms and Conditions contains a summary of the key points a person getting an OS-HELP loan needs to know.

Using this booklet

Some pages in this booklet will have words **highlighted**. If you click on the highlighted word, it will take you to the glossary definition.

For further information

StudyAssist (www.StudyAssist.gov.au) is an Australian Government website managed by the Department of Education.

StudyAssist provides students with information about Government study loans.

StudyAssist will guide you through processes to support your study journey, including:

- what type of HELP loans are available
- how to check your eligibility for a HELP loan
- how to apply for a HELP loan
- your obligations and rights
- how and when to repay your HELP loan



All HELP student information booklets are available on the StudyAssist website at: <https://www.studyassist.gov.au/financial-and-study-support/help-publications>.

When to contact your provider

Contact your **Approved higher education provider (provider)** for any questions about:

- your eligibility for **OS-HELP**
- applying for an OS-HELP loan
- the application process.

Overview of OS-HELP loan application process

1

Step 1

Check to see if you are enrolled in a **Commonwealth supported place (CSP)**.

Review the eligibility criteria for an **OS-HELP** loan.

Consider whether you are eligible to receive the Asian language supplement.

Discuss the application process with your provider.

2

Step 2

Make note of how your provider will provide you with your **Electronic Commonwealth Assistance Form (eCAF)** – via email or through your student portal.

3

Step 3

Keep an eye out for the eCAF from your provider.

Contact your provider if you haven't received your eCAF by the date your provider had advised.

4

Step 4

Make sure you have the necessary information and documentation that will be required to complete the eCAF such as your **Tax file number (TFN)** and **Unique Student Identifier (USI)**.

5

Step 5

Review your eCAF and check:

- The OS-HELP loan amount you are requesting.
- The exchange study period, teaching period and duration of study.

If you notice any incorrect information – even a small spelling mistake – go back to your provider immediately.

6

Step 6

Submit your completed eCAF before your provider's OS-HELP application deadline.

7

Step 7

You will receive your loan into your nominated bank account after your application is approved by your provider.

Contents

Who is this Statement of Terms and Conditions for?	3
Using this booklet	3
For Further Information	3
When to contact your provider	3
Overview of OS-HELP loan application process	4
1. OS-HELP	7
1.1 What is OS-HELP?	7
1.2 Am I eligible for OS-HELP?	7
1.3 How much OS-HELP can I borrow?	9
1.4 How can I check my OS-HELP loan(s)?	9
2. Identity Requirements	10
2.1 Unique Student Identifier (USI)	10
2.2 What is my Unique Student Identifier (USI)?	10
2.3 Create or find your USI	10
2.4 Tax file number (TFN)	11
3. Applying for an OS-HELP loan	11
3.1 How do I apply for OS-HELP?	11
3.2 Who will assess my eligibility?	12
3.3 How is my loan amount paid to me?	12
3.4 Is there an application or loan fee?	12
3.5 Can I cancel my OS-HELP loan?	12
4. Repaying your HELP debt	12
4.1 How do I check my HELP debt?	12
4.2 When do I start paying back my HELP debt?	13
4.3 How do I manage my repayments	13
4.4 How much will my compulsory repayments be?	14
4.5 How is my repayment income calculated?	15

4.6 What if I can't make my compulsory repayment?	15
4.7 Do I still have to make compulsory repayments if I go overseas?	15
5. HELP debt indexation	16
5.1 Will my HELP debt grow?	16
5.2 What is the rate of indexation?	16
5.3 Who is responsible for applying indexation?	17
6. Resources and contacts	17
6.1 Websites	17
6.2 Organisations	18
7. Glossary	20

1. OS-HELP

1.1 What is OS-HELP?

OS-HELP is a loan for eligible students enrolled in a **Commonwealth supported place (CSP)** who want to study some of their course overseas.

Eligible students can use it to pay for airfares, accommodation, or other travel costs.

Eligible students may also get an extra loan amount for approved Asian language study in preparation for overseas study in **Asia**.

The OS-HELP loan is paid directly to the student to assist with expenses associated with studying overseas.

Your OS-HELP loan must be repaid to the Government once you earn enough income to make repayments. This is known as the minimum repayment income.



Please read further information about repaying your HELP debt in section [4.Repaying your HELP debt](#).

1.2 Am I eligible for OS-HELP?

You can get an **OS-HELP** loan if you meet ALL of the following requirements:

- you have been selected by your provider to receive an OS-HELP loan in a six-month period. Contact your provider about its individual application process.
- you are:
 - an Australian citizen, **Permanent Humanitarian Visa holder**, or **Eligible former Permanent Humanitarian Visa holder**
 - a **New Zealand Special Category Visa (NZ SCV) holder** who meets the long-term residency requirements and who will be resident in Australia at the time of applying.

Long-term residency requirements are published at:
<https://www.studyassist.gov.au/loan-eligibility/non-australian-citizens>.
 - a permanent visa holder who held a NZ SCV immediately prior to your permanent visa and you previously met the long-term residency requirements
 - a **Pacific Engagement Visa holder** who will be resident in Australia at the time of applying

- you have not received an OS-HELP loan more than once before, and you will not receive a second OS-HELP loan for the same six-month period
- your overseas study is undertaken in the relevant six-month period
- you are enrolled with a provider in a **Commonwealth supported place (CSP)** and have completed 1.0 **Equivalent full-time student load (EFTSL)** of study (usually one year of full-time study) in Australia that counts towards the course you are enrolled in
- you will be studying full-time overseas and your overseas study will count towards the requirements for the Australian course in which you are enrolled
- you will have at least 0.125 EFTSL of your course left to complete in Australia once you finish your overseas study (usually one unit of study)
- you meet the **Tax file number (TFN)** requirements
- you meet the **Unique Student Identifier (USI)** requirements
- you have submitted a valid **OS-HELP Electronic Commonwealth Assistance Form (eCAF)** to your provider
- you have read this Statement of Terms and Conditions.

To be eligible for the supplementary Asian language study loan amount in relation to a six-month period you must:

- have been selected for **OS-HELP** for overseas study in **Asia** for that six-month period
- be undertaking language study in preparation for undertaking that overseas study
- have appropriately indicated on your OS-HELP **Electronic Commonwealth Assistance Form (eCAF)** that you would like to receive the supplementary amount
- have been selected by your **Approved higher education provider (provider)** to receive the supplementary amount
- have not yet completed the Asian language study before applying for the supplementary amount
- ensure the Asian language study is not taken as part of a course of study leading to a higher education award for which you are in a **Commonwealth supported place (CSP)** or receiving FEE-HELP.



What is my visa status?

Your provider will need proof of your visa status to check if you are eligible for **OS-HELP**.

If you don't know your visa status, you can check it on the Department of Home Affairs website at immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions.

1.3 How much OS-HELP can I borrow?

- In 2027, the maximum you can borrow for a six-month study period is:
- \$8,745 if you do not study in **Asia**
- \$10,494 if you study in Asia; plus an extra \$1,393 if you do approved Asian language study in preparation for your study in Asia (and meet the eligibility requirements).

You are limited to two **OS-HELP** loans over your lifetime and one OS-HELP loan per six-month period. Your overseas study must take place within the relevant six-month period.

1.4 How can I check my OS-HELP loan(s)?

To access your loan history, including how much **OS-HELP** you have previously borrowed:

1

Step 1

Locate your **Unique Student Identifier (USI)** and student number.

2

Step 2

Go to **myHELPbalance** (www.myHELPbalance.gov.au) and log in using your digital ID, USI and student number.

3

Step 3

You can view your available HELP balance and the HELP limit that applies to you.

To view what OS-HELP loans you have accessed, select 'view' in the OS-HELP box.

4

Step 4

You can select 'Complete HELP and VSL history', which generates a detailed statement of the HELP loans you have accessed including OS-HELP.

2. Identity Requirements

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance.

2.1 Unique Student Identifier (USI)

If you are starting a higher education course in 2027, you will need a **Unique Student Identifier (USI)** to be eligible for a **Commonwealth supported place (CSP)** or **Higher Education Loan Program (HELP)**.

Depending on when you started study, your identifier may have previously been a **Commonwealth Higher Education Student Support Number (CHESSN)**.

The CHESSN has been replaced by the USI.

2.2 What is my Unique Student Identifier (USI)?

Your **Unique Student Identifier (USI)** is a 10-digit alpha-numeric identifier assigned to you and is unique for each student.

You must have a USI to be eligible for a CSP or HELP loan and you must tell your provider your USI before the **Census date** for the unit of study.

Without a USI, you will not be able to receive your statement of attainment, qualification, or award.

Once you have a USI, it will be your primary education identifier and replaces your CHESSN, if you had one.

You will need your USI when you enrol as it connects your student loan information to your personal details.



You can log in to the [USI Student Portal](#) to update your details at any time.

2.3 Create or find your USI

Creating a **Unique Student Identifier (USI)** is fast and free. Your USI is your education number for life and you only create it once. Using one form of verifiable identification, you can create a USI at www.usi.gov.au.

If you have studied a vocational education and training (VET) course since 2015, including while at school, you will already have an existing USI. Don't create another one; find your existing USI.



More information on finding your USI online is available at:
www.usi.gov.au/students/find-your-usi.

2.4 Tax file number (TFN)

In addition to your **Unique Student Identifier (USI)**, you must give your provider your **Tax file number (TFN)**, name, date of birth and address.

If the details in your **OS-HELP Electronic Commonwealth Assistance Form (eCAF)** don't match **Australian Taxation Office (ATO)** records and the USI Registry System, you won't be able to access an OS-HELP loan until you correct the error.

The fastest way to apply for a TFN is online using myID (www.myid.gov.au).

If you think you will not receive your TFN by the census date, you should call the ATO and ask for a *Certificate of Application for a TFN*, so that you can give this to your provider.

You will not be able to access an OS-HELP loan by providing the Australia Post receipt from your TFN application lodgement.

Once you receive your TFN, you must give your TFN to your provider within 21 days or lose your access to OS-HELP.



You must provide your TFN because your HELP debt is repaid through the Australian tax system.

3. Applying for an OS-HELP loan

3.1 How do I apply for OS-HELP?

If you wish to apply for an **OS-HELP** loan, your provider will give you instructions on how and when to submit your OS-HELP **Electronic Commonwealth Assistance Form (eCAF)**.

You must give your provider your **Tax file number (TFN)**, **Unique Student Identifier (USI)**, name, date of birth and address.



Your details must match the information held with the **Australian Taxation Office (ATO)**. If the details in your application do not match ATO records, you will not be able to access a loan until you correct the error.

3.2 Who will assess my eligibility?

Your provider will assess whether you meet the eligibility requirements for **OS-HELP**. Please contact your provider if you require more information about the application process or your eligibility.

3.3 How is my loan amount paid to me?

If you are approved for **OS-HELP**, your provider will notify you in writing of your loan amount and pay the loan amount directly to you.

3.4 Is there an application or loan fee?

No. There is no application or loan fee for requesting **OS-HELP**.

3.5 Can I cancel my OS-HELP loan?

Once you have received payment for an **OS-HELP** loan, it cannot be cancelled. You will have a **HELP debt** immediately after your provider makes the payment to you.

4. Repaying your HELP debt

Your **HELP debt** is repaid through the tax system.

The **Australian Taxation Office (ATO)** is responsible for the management of HELP debts.



The most up-to-date information on **HELP debt** repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan.

If you require assistance from the ATO you can also call them on 13 28 61.

4.1 How do I check my HELP debt?

Your *myGov* account will show you a consolidated total of your HELP debt, what your repayments have been and what indexation has been applied.

myGov only shows information from 2014 onwards. If you want information prior to 2014, call the ATO to request an account information statement.



If you don't have a myGov account, you can set one up following the instructions at www.my.gov.au and then link it to the ATO online services.

4.2 When do I start paying back my HELP debt?

You start repaying your **HELP debt** through the Australian tax system once you earn above the minimum repayment income.

The minimum repayment income is different each year. For the 2026-2027 income year it is \$69,528.

The more income you earn, the higher your repayment will be. The repayment income rates are available in **Table 1** on p.14.



HELP debt repayments are calculated based on your income – not the size of your HELP debt.

Voluntary repayments can also be made at any time to reduce the balance of your HELP debt.

Voluntary repayments are in addition to compulsory repayments and are not refundable.



More information on voluntary repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

4.3 How do I manage my repayments

To manage repayments, when you get a job or change jobs, it is important that you tell your employer you have a **HELP debt** so they can withhold some of your pay to go towards paying your tax, which includes your HELP debt repayments.

Although these amounts are withheld from your pay throughout the year to offset your compulsory repayment - your compulsory repayment won't be processed until you lodge your tax return.

The ATO will use the amounts deducted by your employer to go towards your compulsory repayment.

4.4 How much will my compulsory repayments be?

The amount of compulsory repayments you are required make on your OS-HELP loan depends on your income. You will only be required to make compulsory repayments once you earn more than the minimum repayment income, which in 2026-27 is \$69,528 a year in **Repayment Income**.

Your compulsory repayment is based on the amount of repayment income you earn above the minimum repayment income. The more income you earn, the higher your repayments will be (see **Table 1** on p.14).

When you do your tax return, the ATO will calculate your income for the year and tell you on your tax notice of assessment how much your compulsory repayment will be.

Compulsory repayments are not tax deductible.

Table 1: 2026–27 repayment income and rates

Repayment income (RI)	Repayment amount on this income
\$0 - \$69,528	Nil
\$69,529 - \$129,717	15c for each \$1 over \$69,528
\$129,718 - \$186,050	\$9,028 plus 17c for each \$1 over \$129,717
\$186,051 and over	10% of your total repayment income



More information on compulsory repayments is available on the ATO website at: <https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans/compulsory-repayments>.

In addition to your compulsory repayment, you can make a voluntary repayment to the ATO at any time.

Voluntary repayments are in addition to compulsory repayments and are not refundable.



More information on voluntary repayments, including how to make a voluntary repayment, is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

4.5 How is my repayment income calculated?

Your repayment income is calculated using the following amounts from your income tax return and payment summaries:

- taxable income – not including any assessable First Home Super Saver (FHSS) released amounts
- any reportable fringe benefits (regardless of the exempt status of your employer)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

4.6 What if I can't make my compulsory repayment?

The **Australian Taxation Office (ATO)** may be able to assist if you are struggling to make a compulsory repayment.

Depending on your situation, you may be eligible to apply to the ATO to request an amendment or deferment of your compulsory repayment.



More information on requesting assistance with making your compulsory repayment is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments.

4.7 Do I still have to make compulsory repayments if I go overseas?

If you go overseas to live or work and have a **HELP debt**, you still need to make repayments as if you were living in Australia.

You are required to:

- update your contact details and submit an *overseas travel notification* within 7 days of leaving Australia – this is if you have an intention to (or already) reside overseas for 183 days or more in any 12 months
- lodge your worldwide income or a non-lodgement advice.

After you have reported your worldwide income, you will receive a notice confirming:

- how much you owe as a compulsory repayment or will be refunded
- the due date for any compulsory repayment.



More information on overseas repayments is available on the ATO website at: www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments.

5. HELP debt indexation

5.1 Will my HELP debt grow?

Similar to interest, your **HELP debt** will grow over time. We call this **Indexation**.

Indexation is applied on 1 June to the portion of your HELP debt that is 11 months and older.

Indexation is applied to keep up with changes in the cost of living to maintain the 'value' of the education, so that no matter how long it takes to repay, a student would repay an amount that is more like the cost of education today.

The indexation figure is calculated each year.

5.2 What is the rate of indexation?

The rate of indexation that is applied to your debt changes each year, as it is based on the lower of the **Consumer price index (CPI)** or **Wage Price Index (WPI)**.



You can check current and prior indexation rates at www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates.

For example

Tash undertook a three-year undergraduate degree from 2019-2021. She hasn't made any repayments yet. Her HELP debt is indexed each year as follows:



- 1 June 2019 – no **indexation** was applied, as no part of the debt was 11 months old yet.
- 1 June 2020 – the part of the debt that was 11 months old (Semester 1, 2019) is indexed at 1.8%.

- 1 June 2021 – the part of the debt that was 11 months old is indexed at 0.6%.
- 1 June 2022 – the part of the debt that was 11 months old is indexed at 3.9%.
- 1 June 2023 – the part of the debt that was 11 months old is indexed at 3.2%.
- 1 June 2024 – the part of the debt that was 11 months old is indexed at 4.0%.
- 1 June 2025 - the part of the debt that was 11 months old is indexed at 3.2%.
- 1 June 2026 - the part of the debt that was 11 months old is indexed at 2.8%.
- 1 June each year after – the HELP debt is indexed as per the indexation rate each year.

5.3 Who is responsible for applying indexation?

The **Australian Taxation Office (ATO)** is responsible for calculating and applying indexation to your HELP debt.



More information on loan increases and indexation is available on the StudyAssist website at: <https://www.studyassist.gov.au/managing-and-repaying-your-loan/loan-increases-and-indexation>.

6. Resources and contacts

6.1 Websites

Website	Information
StudyAssist www.studyassist.gov.au	StudyAssist is an Australian Government website managed by the Department of Education. StudyAssist helps you understand Government assistance including Commonwealth supported places (CSPs) and Higher Education Loan Program (HELP) study loans.

Website	Information
ComparED www.comparED.edu.au	<p>ComparED helps you to compare the experience that other students had when studying a particular study area at a provider.</p> <p>You can search a field of study and choose four providers to compare combined feedback from actual students</p>
myHELPbalance www.myHELPbalance.gov.au	<p>myHELPbalance helps you monitor your loan information and keep track of your available HELP balance and Student Learning Entitlement (SLE).</p>

6.2 Organisations

Organisation	What they can help with	Contact details
Australian Taxation Office	<p>The ATO can help you understand your HELP debt including indexation and compulsory, voluntary and overseas repayments.</p> <p>Viewing your loan accounts and information such as payment reference numbers.</p>	<p>13 28 61</p> <p>If you are deaf or have a hearing or speech impairment, information on contacting the ATO through the National Relay Service is available at: Other services Australian Taxation Office.</p> <p>ATO website link to study support loans: https://www.ato.gov.au/individuals-and-families/study-and-training-support-loans.</p>
Services Australia	<p>Services Australia has payments to help support you while you do further tertiary study or training such as Youth Allowance, Austudy and ABSTUDY.</p> <p>They also administer Tertiary Access Payments and Student Start-up Loans.</p>	<p>Website: servicesaustralia.gov.au/education</p> <p>Payment finder: https://www.centrelink.gov.au/apps/clkonline_cof/payment-service-finder/payment-service-finder-start.</p>
Department of Home Affairs	<p>The Department of Home Affairs can help you with visas and Australian citizenship.</p>	<p>13 18 81</p> <p>Website: www.homeaffairs.gov.au</p>

Organisation	What they can help with	Contact details
Office of the Student Identifiers Registrar	Visit the USI website to create or find your USI.	1300 857 536 Website: www.usi.gov.au

7. Glossary

Approved higher education provider (provider)

- In this booklet, this term means a university or other accredited higher education provider that has been approved by the Australian Government to offer CSPs and HECS-HELP loans to eligible students.

Asia

- Refers to the following countries: Bangladesh, Bhutan, Brunei, Cambodia, China, Democratic People's Republic of Korea (North Korea), Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste and Vietnam.

Australian Taxation Office (ATO)

- The principal revenue collection agency of the Australian Government. It is responsible for managing HELP debts including applying indexation and processing repayments.

Census date

- This date is set by providers, and it is the legal deadline for various requirements, like making an upfront payment of your student contributions, applying for a HECS-HELP loan or formally withdrawing your enrolment so you are not charged tuition fees or incur a HELP debt.

Commonwealth Assistance Notice (CAN or eCAN)

- A notice from your provider given after the census date that gives you information about the Commonwealth assistance you have used for the study period. You will receive your CAN within 28 days of your census date. If you think there are errors on your CAN, you have 14 days from the date after your CAN was issued to contact your provider and ask for a new, correct one.

Commonwealth Higher Education Student Support Number (CHESSN)

- This is a 10-digit number provided by the Australian Government, to students who were in receipt of a CSP or HELP loan between 2005 and 2020. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

Commonwealth supported place (CSP)

- A place at a provider that is subsidised by the Australian Government. If you are enrolled in a CSP, you owe the 'student contribution' amount for your study and can pay this by making an upfront payment or using HECS-HELP to cover it, if you're eligible.

Consumer price index (CPI)

- The Consumer Price Index (CPI) measures household inflation.

Electronic Commonwealth Assistance Form (eCAF)

- The form you must submit to your provider to request a HELP loan and/or accept an offer of a CSP.

Eligible former Permanent Humanitarian Visa holder

- a person who is:
 - not a permanent humanitarian visa holder
 - was previously a permanent humanitarian visa holder, and
 - is the holder of a visa of the subclasses 155 and 157 (Resident Return).

If you have questions about your visa, please contact the Department of Home Affairs.

Equivalent full-time student load (EFTSL)

- This is how your study 'load' (or amount of study) is measured. For 1 year, a full-time student is normally enrolled in 1 EFTSL of study.

Higher Education Loan Program (HELP)

- Australian Government loans to help you pay your student contributions (HECS-HELP), tuition fees (FEE-HELP), overseas study expenses (OS-HELP), the student services and amenities fee (SA-HELP) or accelerator program course fees (STARTUP-HELP). HELP loans are repaid through the Australian tax system once you earn above the minimum repayment income.

HELP debt

- The total of any HECS-HELP, FEE-HELP, VET Student Loans, OS-HELP, SA-HELP or STARTUP-HELP debts you have incurred. It will also include any applicable loan fees and any indexation that has been applied to your debt.

Higher Education Support Act 2003 (the Act)

- The Commonwealth legislation that outlines the requirements for getting a CSP and/or HELP loan.

Indexation

- This is legislated under the Act and is applied on 1 June each year to the portion of a HELP debt that is 11 months or older. The rate of indexation changes each year as it is based on the Consumer Price Index (CPI) or Wage Price Index (WPI), whichever is lower.

[myHELPbalance \(www.myHELPbalance.gov.au\)](http://www.myHELPbalance.gov.au)

- This site allows you to view your available HELP balance entitlement. You will also be able to see your study history, as well as view any repayments to the ATO that credit your HELP balance.

New Zealand Special Category Visa (NZ SCV) holder

- If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a Special Category Visa (SCV) provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but it remains in place for as long as you remain in Australia. From 29 June 2023, New Zealand citizens who formerly held a Special Category Visa and have transitioned to a permanent resident visa on the pathway to Australian citizenship will retain access to the Higher Education Loan Program, if they meet the residency requirements. If you have questions about your visa, please contact the Department of Home Affairs.

OS-HELP

- A loan scheme to help you pay for your overseas study expenses.

OS-HELP debt confirmation form

- The official name of the form you must submit to your provider to apply for an OS-HELP loan. This is usually done online, as an eCAF.

OS-HELP Guidelines

- Legal guidelines made under the Act that specifically relate to the administration of OS-HELP loans and applicable OS-HELP limits.

Pacific Engagement Visa holder

- A person who holds a Subclass 192 (Pacific Engagement) visa under the *Migration Regulations 1994*. This is a permanent resident visa for eligible individuals from participating countries across the Pacific and Timor-Leste. If you have questions about your visa, please contact the Department of Home Affairs.

Permanent Humanitarian Visa holder

- A person who holds a permanent humanitarian visa under the Migration Regulations 1994. Permanent humanitarian visas are currently made up of the visa subclasses:
 - Refugee (subclass 200)
 - In-country Special Humanitarian (subclass 201)
 - Global Special Humanitarian (subclass 202)
 - Emergency Rescue (subclass 203)
 - Woman at Risk (subclass 204)
 - Resolution of Status (subclass 851), and
 - Protection (subclass 866).

If you have questions about your visa, please contact the Department of Home Affairs.

Repayment Income

- The income used to determine your compulsory repayment amount. It includes your taxable income plus:
 - reportable fringe benefits (reported on your payment summary)
 - total net investment loss (including net rental loss)
 - reportable super contributions
 - exempt foreign employment income amounts

Tax file number (TFN)

- Your unique identification number from the Australian Taxation Office (ATO) for everything tax related. You must have a TFN to obtain a HELP loan and make HELP debt repayments to the ATO.

Unique Student Identifier (USI)

- Your USI is a 10-digit alpha-numeric identifier assigned to you by the Student Identifiers Registrar under the *Student Identifiers Act 2014*. Your USI is used to connect your student loan information to your personal details. If you are starting a higher education course, you will need to have a USI by the census date and report it to your provider to get a HELP loan for your study. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at www.usi.gov.au.

Wage Price Index (WPI)

- Measures change in the price of wages and salaries in the Australian labour market over time.