



Australian Government

# 2022

## OS-HELP STATEMENT OF TERMS AND CONDITIONS

This loan can be used to pay  
your overseas study expenses.

Visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for up-to-date information.

Published November 2021



You must read this booklet before submitting the *OS-HELP debt confirmation* form.

When you submit your form, you are declaring that you have read this booklet and that 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](http://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.

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## WHO IS THIS BOOKLET FOR?

This booklet is for eligible students enrolled in a 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 booklet 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**. Check the glossary for a definition of these words.

Contact your **approved higher education provider** for any questions about:

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



The handbook and all HELP student information booklets are available at [www.studyassist.gov.au](http://www.studyassist.gov.au).

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## GLOSSARY

**Approved higher education provider (provider)**—In this booklet, this term means a university or other accredited higher education provider approved by the Australian Government to offer CSPs and/or 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. The ATO is responsible for managing HELP debt repayments.

**Commonwealth Assistance Notice (CAN)**—A notice from your provider that provides information about the Commonwealth assistance you have used for the study period. You will receive your CAN within 28 days of the date on which your OS-HELP debt was incurred. If you think there are errors on your CAN, you have 14 days from the day 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 all students who are in receipt of a CSP or HELP loan. If you have accessed Commonwealth assistance between 2005 and 2020 you will have been assigned a CHESSN. 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.

**Electronic Commonwealth assistance form (eCAF)**—An electronic version of the *OS-HELP debt confirmation* form that you must submit to your provider to request an OS-HELP loan.

**Eligible former permanent humanitarian visa holder**—a person who is:

- not a permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- is the holder of a subclass 155 or subclass 157 Resident Return visa (please visit [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information).

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

**Higher Education Loan Program (HELP)**—Commonwealth loans to help you pay your student contributions (HECS-HELP), tuition fees (FEE-HELP or VET Student Loans/VET FEE-HELP [closed]), overseas study expenses (OS-HELP) or the student services and amenities fee (SA-HELP). HELP loans are repaid through the Australian tax system once you earn above the compulsory repayment threshold.

**HELP debt**—The total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP (closed), VET Student Loans or SA-HELP debts you have incurred (including any Australian Government study loans from before 2005). 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 or a HELP loan and other Australian Government assistance.

**New Zealand Special Category Visa (NZ SCV)**—If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a 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.

**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.

**StudyAssist website ([www.studyassist.gov.au](http://www.studyassist.gov.au))**—This website provides information about how you can pay for your tertiary study. It includes information about the types of HELP loans available, a list of providers that offer HELP loans, and student income support options.

**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 reference number made up of a combination of ten numbers and letters. It is a student 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. You will need a USI before making an application for an OS-HELP loan. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at [www.usi.gov.au](http://www.usi.gov.au).

## THE OS-HELP LOAN SCHEME

### What is OS-HELP?

**OS-HELP** is a loan for eligible students enrolled in a **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**.

### 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 application process)
- you are:
  - an Australian citizen, permanent humanitarian visa holder, or **eligible former permanent humanitarian visa holder**
  - A **NZ SCV** holder who meets the long-term residency requirements and 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 **CSP** and have completed one **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 **TFN** requirements
- you meet the **USI** requirements
- you have submitted a valid OS-HELP **eCAF** to your provider
- you have read this booklet.

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 eCAF that you would like to receive the supplementary amount
- have been selected by your 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 CSP or receiving FEE-HELP.

## NZ SCV long-term residency requirements

If you are a **NZ SCV** holder, you may be able to access an **OS-HELP** loan if you meet all of the following requirements:

- you first began to be usually resident in Australia at least 10 years before the test day\*
- at that time, you were a dependent child\*\* under the age of 18 with no spouse or de facto partner
- you have been in Australia for at least:
  - a total of eight years out of the last 10 years immediately before the test day; and
  - a total of 18 months out of the last two years immediately before the test day; and
- you are otherwise eligible for OS-HELP.

You must give your provider evidence that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs website at [immi.homeaffairs.gov.au/entering-leaving-subsite/Pages/Requesting-travel-records.aspx](https://immi.homeaffairs.gov.au/entering-leaving-subsite/Pages/Requesting-travel-records.aspx).

\*'test day' means the first day you successfully applied for a **HELP** loan for a unit that formed part of the same course of study as an eligible NZ SCV. Otherwise, the 'test day' is the day you submit your OS-HELP **eCAF**

\*\*a 'dependent child' is someone who is aged under 18 and does not have a spouse or de facto-partner.

## How much OS-HELP can I borrow?

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

- \$7,100 if you do not study in **Asia**
- \$8,519 if you study in Asia; plus an extra \$1,133 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.

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

To access your loan history, including checking how much **OS-HELP** you have borrowed previously, you will need to log on to the **myHELPbalance** portal at [www.myHELPbalance.gov.au](https://www.myHELPbalance.gov.au).

To see your loan history:

1. Get your personal details together first – date of birth; first and last name; your **CHESN** (if you have studied before) or **USI** (if you're a new student); and student ID number at your **provider**.
2. Go to [www.myHELPbalance.gov.au](https://www.myHELPbalance.gov.au) and log in using your personal details
3. You can view your available HELP balance and the HELP limit that applies to you
4. You can select "export full statement", which generates a detailed statement of the HELP loans you have accessed, including OS-HELP.



## Do I have a CHESSN or a USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, you may have a **CHESSN** and/or a **USI**.

Even if you have a CHESSN from your previous studies, you will need a USI to be eligible for **OS-HELP**.

The CHESSN is being phased out and replaced by the USI. This is to improve the management of student information and to create a single Government identifier for higher education and VET students.

If you already have a CHESSN, once you provide a USI to your **provider** it will become your primary identifier and replace the CHESSN.

## What is my USI?

The **Unique Student Identifier** (known as a USI) is a reference number made up of a combination of ten numbers and letters. Students commencing a course of study from 1 January 2021 must apply for and obtain a **USI**, in order to be eligible for certain Commonwealth financial assistance, like HECS-HELP. If you apply for **OS-HELP** in 2022 you must have a USI to be eligible.

Your USI will be used to connect your student loan information to your personal details.

## Applying for or finding your USI

Applying for a USI is fast and free, and you keep the same USI for life. You can apply for a USI in as little as five minutes at [usi.gov.au](http://usi.gov.au). At this site you can also check or update your details at any time.

If you have studied a VET course in the last five years, including at secondary school, you will already have an existing USI. Locate your USI easily at [www.usi.gov.au/students/find-your-usi](http://www.usi.gov.au/students/find-your-usi).

## What is a CHESSN?

If you accessed Commonwealth assistance to pay for higher education or VET study between 2005 and 2020 you will have been allocated a **CHESSN**. It is a unique, 10-digit number that was allocated to you as part of your first application to study or enrolment process.

The use of the CHESSN has been replaced with the **USI** for new students. Even if you have a CHESSN, all students must have a USI before applying for **OS-HELP**.

# APPLYING FOR AN OS-HELP LOAN

## 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 **eCAF**.

You must give your provider your **TFN**, **USI**, name, date of birth and address. Your details must match the information held with the **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.

The most common way to apply for a **TFN** is at a participating Australia Post outlet. 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 a 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 HELP.

**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.**



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

### 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.

### Is there an application or loan fee?

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

### 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.

## REPAYING YOUR HELP DEBT

For the most up-to-date information on **HELP debt** repayments, check the **ATO's** website at [www.ato.gov.au/Individuals/Study-and-training-support-loans/When-must-you-repay-your-loan](http://www.ato.gov.au/Individuals/Study-and-training-support-loans/When-must-you-repay-your-loan).

### How do I check my HELP debt?

Your *myGov* account will show you a consolidated total of your **HELP debt** and what your repayments have been. If you don't have a *myGov* account, you can set one up following the instructions at [www.my.gov.au](http://www.my.gov.au). You can then call the **ATO** on 13 28 61 to assist you with linking the 'ATO online services' to your *myGov* account so you can view your ATO account balances, for example, your HELP debt and superannuation accounts.



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

## 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 compulsory repayment threshold. The compulsory repayment threshold is different each year. For the 2022-23 income year it is \$48,361. The more income you earn, the higher your repayment will be (see **Table 1**). Voluntary repayments can also be made at any time to reduce the balance of your HELP debt. As a general note, voluntary repayments are in addition to compulsory repayments and are not refundable.

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

To manage repayments, your employer will 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.

This is because your compulsory repayment is calculated from a number of different sources on your income tax return, including:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

## Will I be charged interest?

There is no interest charged on your **HELP debt** but indexation will be applied to the portion of your debt that is 11 months or older on 1 June each year. Indexation maintains your debt's real value by keeping it in line with the cost of living, as measured by the consumer price index. You can check current indexation rates at [www.ato.gov.au/indexation](http://www.ato.gov.au/indexation).

## What if I go overseas?

If you go overseas and have a **HELP debt**, you still need to make repayments as if you were living in Australia. If you live or plan to move overseas for 183 days or more (about six months) in any 12 month period, you must complete an *Overseas Travel Notification*. You must also update your contact details through **ATO** online services within seven days of leaving Australia. For more information, visit [www.ato.gov.au/overseasrepayments](http://www.ato.gov.au/overseasrepayments).

## How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The more income you earn, the higher your repayments will be. 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: Repayment rates for the 2022–23 income year**

| Repayment income      | Repayment % rate |
|-----------------------|------------------|
| Below \$48,361        | Nil              |
| \$48,361 – \$55,836   | 1.0%             |
| \$55,837 – \$59,186   | 2.0%             |
| \$59,187 – \$62,738   | 2.5%             |
| \$62,739 – \$66,502   | 3.0%             |
| \$66,503 – \$70,492   | 3.5%             |
| \$70,493 – \$74,722   | 4.0%             |
| \$74,723 – \$79,206   | 4.5%             |
| \$79,207 – \$83,958   | 5.0%             |
| \$83,959 – \$88,996   | 5.5%             |
| \$88,997 – \$94,336   | 6.0%             |
| \$94,337 – \$99,996   | 6.5%             |
| \$99,997 – \$105,996  | 7.0%             |
| \$105,997 – \$112,355 | 7.5%             |
| \$112,356 – \$119,097 | 8.0%             |
| \$119,098 – \$126,243 | 8.5%             |
| \$126,244 – \$133,818 | 9.0%             |
| \$133,819 – \$141,847 | 9.5%             |
| \$141,848 and above   | 10.0%            |

In addition to your compulsory repayment, you can also make a voluntary repayment at any time. For more information on voluntary repayments, visit [www.ato.gov.au/voluntaryrepay](http://www.ato.gov.au/voluntaryrepay).

### **What if I can't make my compulsory repayment?**

If you are struggling to make a compulsory repayment, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply to the **ATO** to request an amendment or deferral of your compulsory repayment, visit [www.ato.gov.au/individuals/study-and-training-support-loans/deferring-repayments](http://www.ato.gov.au/individuals/study-and-training-support-loans/deferring-repayments) for information.

## CONTACTS AND ADDITIONAL INFORMATION

### **StudyAssist website [www.studyassist.gov.au](http://www.studyassist.gov.au)**

This website provides information about options for financing tertiary study, including:

- **HELP** loans available in both the higher education and vocational education and training sectors
- a list of providers that offer HELP loans
- student income support options and available scholarships.

### **Course Seeker website [www.courseseeker.edu.au](http://www.courseseeker.edu.au)**

This website helps you compare undergraduate courses in Australia. You can shortlist up to four courses and compare them for things like cost, location, delivery mode and if you can get a CSP.

### **ComparED website [www.comparED.edu.au](http://www.comparED.edu.au)**

This website helps you to compare the experience that other students had when studying a particular study area at a provider. You can search a field of study (e.g. nursing) and choose four providers to compare combined feedback from actual students who have gone before you in that study area, including how satisfied they were overall, if they got a job after graduating and the starting salary.

### **myHELPbalance portal [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au)**

You can log into this portal to see your study and loan information, so you can keep track of your **available HELP balance**.

### **Australian Taxation Office**

It can help you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. To contact the ATO:

- visit [www.ato.gov.au/getloaninfo](http://www.ato.gov.au/getloaninfo)
- for information on viewing your loan account online, visit [www.ato.gov.au/online\\_loan\\_balance](http://www.ato.gov.au/online_loan_balance)
- use its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

### **Services Australia**

Claim a student payment such as Youth Allowance, Austudy or ABSTUDY to get financial support while you study or train. Services Australia also provides other payments and services, including Medicare and proof of your COVID-19 vaccinations.

Visit [www.servicesaustralia.gov.au/students](http://www.servicesaustralia.gov.au/students) for information on eligibility and payment rates. Keep up to date by subscribing to news for students at [www.servicesaustralia.gov.au/individuals/news/students-and-trainees](http://www.servicesaustralia.gov.au/individuals/news/students-and-trainees).

## Department of Home Affairs

It can help you with visas and Australian citizenship. Visit [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au) or call 13 18 81.

For information on COVID-19 and international travel, students should review the Department of Home Affairs website at [www.homeaffairs.gov.au](http://www.homeaffairs.gov.au) and the Department of Foreign Affairs and Trade website at [www.smartraveller.gov.au](http://www.smartraveller.gov.au).

## Office of the Student Identifiers Registrar

It can help you with getting a **USI** or finding your USI and updating your USI account details. To contact them you can:

- visit [www.usi.gov.au](http://www.usi.gov.au)
- for information on finding your USI online, visit [www.usi.gov.au/students/find-your-usi](http://www.usi.gov.au/students/find-your-usi)
- call 1300 857 536 for further assistance.

## Other useful contacts

The **New Colombo Plan** is a signature initiative of the Government which aims to lift knowledge in Australia of the Indo-Pacific by supporting Australian undergraduates to study and undertake internships in the region. More information is available from the Department of Foreign Affairs and Trade at [www.dfat.gov.au/ncp](http://www.dfat.gov.au/ncp) or from your Australian university's study abroad office.