



Australian Government

2022 OS-HELP INFORMATION

OS-HELP

Would you love to be studying part of your course overseas, but you're worried about the cost? [OS-HELP](#) is an Australian Government loan scheme that helps eligible students based in Australia and enrolled in a [Commonwealth supported place](#) (CSP) to undertake some of their study overseas.

OS-HELP loans can be used for a range of expenses, such as airfares, accommodation and other travel or study costs.

You will not be able to get an OS-HELP loan if you are undertaking your whole course outside Australia or wanting to study at an overseas institution.

You can only receive an OS-HELP loan after completing one EFTSL of your course in Australia—usually this is one year of full-time study.

You must also have at least 0.125 EFTSL of your course left to complete in Australia—usually this is one unit of study.

Once approved, your university will pay the OS-HELP loan amount directly to you.

To be eligible for OS-HELP, you must:

- be enrolled in a CSP
- an Australian citizen
 - OR a permanent humanitarian visa holder resident (or eligible former)
 - OR an [eligible New Zealand Special Category Visa \(SCV\) holder](#) and who will be resident in Australia at the time of applying
- have been selected to receive an OS-HELP loan (each university will have their own application process)
- have completed the equivalent of one full-time year study load (EFTSL) in your course
- not have received an OS-HELP loan more than once before
- be studying full-time overseas and have that study count towards your Australian course
- have at least one unit of study left to complete in Australia when you return
- submit a completed OS-HELP form (also known as an eCAF) to your university and have read the [2022 OS-HELP statement of terms and conditions](#).

How do I get an OS-HELP loan?

If you are interested in studying part of your Australian course overseas (e.g. a semester exchange) – then talk to the student support area or international office at your university. The subjects at your destination university must be approved to count toward your Australian course. Ask your university for information about their application and selection process too.

Once you have considered what study trip or exchange you will take, and if your university has selected you to get an OS-HELP loan, your university will then give you the OS-HELP eCAF to complete.

Borrowing and repaying

For a six-month study period, you can borrow up to:

- \$7,100 if you do not study in Asia
- \$8,519 if you study in Asia; plus an extra \$1,133 for [approved Asian language study](#).

To access your loan history, including checking how much OS-HELP you have borrowed previously, log in to www.myHELPPbalance.gov.au.

You start repaying your HELP debt through the Australian tax system once you earn above the compulsory repayment threshold, which is \$47,014 in 2021-22.

THIS IS HOW IT WORKS:

Step 1

be enrolled in a CSP and understand the OS-HELP requirements

Step 2

Ask your university about their selection and application process

Step 3

Ensure your overseas study counts toward your Australian course

Step 4

Complete your OS-HELP eCAF

Step 5

Start repaying your debt when you're earning above the threshold

www.studyassist.gov.au