

2020



**Australian Government**

# 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 March 2020



Commonwealth Higher Education Student Support  
Number (CHESSN): \_\_\_\_\_

My education provider: \_\_\_\_\_

\_\_\_\_\_



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, Skills and Employment 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.



For more in-depth information about anything in this booklet, please check out the *Commonwealth supported places (CSPs) and Higher Education Loan Program (HELP) Handbook* at [www.studyassist.gov.au](http://www.studyassist.gov.au).

## WHO IS THIS BOOKLET FOR?

This booklet is for eligible students enrolled in a 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 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 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**—A notice from your provider that provides information about the Commonwealth assistance you have used for the study period.

**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.

**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 you must submit to your provider to request an OS-HELP loan.

**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)**—Australian Government 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, 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.

***Study Assist website (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 ATO for everything tax-related. You need a TFN if you want to get a HELP loan and to make HELP debt repayments.

## 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 for a six-month period (contact your provider about its application process)
- you are:
  - an Australian citizen **or** 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 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 residency requirements**

If you are a NZ SCV holder, you may be eligible to access an OS-HELP loan if you meet **all** of the following requirements (and provided you are enrolled in a CSP):

- 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; and
  - you have been in Australia for at least:
    - a total of 8 out of the last 10 years immediately before the test day; and
    - a total of 18 months out of the last 2 years immediately before the test day; and
  - you are otherwise eligible for an OS-HELP loan.



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.

\*‘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 2020, the maximum you can borrow for a six-month study period is:

- \$6,913 if you do not study in Asia
- \$8,295 if you study in Asia; plus an extra \$1,104 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.

### **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).

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

To check how much OS-HELP you have borrowed already, you will need to log on to the *myHELPbalance* portal at [www.myHELPbalance.gov.au](http://www.myHELPbalance.gov.au). To log in, in addition to your personal details (date of birth, first and last name), you will also need your CHESSN and student ID number at your provider.

For more information on the *myHELPbalance* portal, please visit [www.studyassist.gov.au/help-loans/2020-loan-limit-changes](http://www.studyassist.gov.au/help-loans/2020-loan-limit-changes).

## What is my CHESSN?

It is a unique, personal identification number that was allocated to you as part of your first application to study or enrolment process. Your CHESSN is an important identifier used to monitor and manage your Commonwealth assistance, especially for identifying whether you have reached the combined HELP loan limit. You should only have one CHESSN for the duration of your studies—even if you change providers, start a new course a few years after completing your first course, or change your name.

The best way to ensure you only have one CHESSN is to keep a safe record of your CHESSN and give it to your provider when you enrol in a new course. If you have studied before, you can find your CHESSN on a past CAN issued to you by your provider for that course.

You should also use your CAN to ensure your information on the *myHELPbalance* portal is correct. You will receive your CAN within 28 days of your OS-HELP loan payment date (or the census date if you are using HECS-HELP/FEE-HELP). If you think there are errors on your CAN, you have 14 days (from the date of the CAN) to contact your provider and ask for a new, correct one. If you can't find your CAN or CHESSN, ask your provider. If you have more than one CHESSN, there is a greater risk that you could exceed the combined HELP loan limit for HECS-HELP/FEE-HELP (and your provider may seek payment of your course fees directly from you).

If you have more than one CHESSN, please contact your provider for assistance. For further information on CHESSNs, please visit [www.studyassist.gov.au/help-loans/your-chessn](http://www.studyassist.gov.au/help-loans/your-chessn).

## 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, 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 do not have a TFN, you can give your provider a *Certificate of Application for a TFN*, which you can ask for when you apply for your TFN. You must give your TFN to your provider within 21 days of receiving it from the ATO, otherwise you may be ineligible for an OS-HELP loan.

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



You must provide your TFN because your HELP debt is repaid through the Australian taxation 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 2019–20 income year it is \$45,881. The more income you earn, the higher your repayment will be (see **Table 1**).

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 your tax return is processed.

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.

### 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 2019–20 income year**

Repayment income	Repayment % rate
Below \$45,881	Nil
\$45,881 - \$52,973	1.0%
\$52,974 - \$56,151	2.0%
\$56,152 - \$59,521	2.5%
\$59,522 - \$63,092	3.0%
\$63,093 - \$66,877	3.5%
\$66,878 - \$70,890	4.0%
\$70,891 - \$75,144	4.5%
\$75,145 - \$79,652	5.0%
\$79,653 - \$84,432	5.5%
\$84,433 - \$89,498	6.0%
\$89,499 - \$94,868	6.5%
\$94,869 - \$100,560	7.0%
\$100,561 - \$106,593	7.5%
\$106,594 - \$112,989	8.0%
\$112,990 - \$119,769	8.5%
\$119,770 - \$126,955	9.0%
\$126,956 - \$134,572	9.5%
\$134,573 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 deferment of your compulsory repayment.



For more information, visit [www.ato.gov.au/Individuals/study-and-training-support-loans/overseas-repayments](http://www.ato.gov.au/Individuals/study-and-training-support-loans/overseas-repayments).

## CONTACTS AND ADDITIONAL INFORMATION

### Other useful contacts

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

The **StudyOverseas** website ([www.studyoverseas.gov.au](http://www.studyoverseas.gov.au)) contains useful information about studying overseas, and what you should consider before heading overseas.

### **Study Assist 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.

### **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 with:

- your HELP debt
- compulsory repayments
- voluntary repayments
- overseas levy repayments.

## Contact details:

- 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/onlineloanbalance](http://www.ato.gov.au/onlineloanbalance)
- 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

It can help you with Youth Allowance, Austudy, ABSTUDY and other payments and services. Visit [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au) and keep up to date by subscribing to news for students.

It can also get information and ask questions at [facebook.com/StudentUpdate](https://facebook.com/StudentUpdate) or [@StudentUpdateAU](https://twitter.com/StudentUpdateAU) on Twitter.

## 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.



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