



CHRISTIAN HERITAGE COLLEGE

POLICY: OS-HELP

Policy Group(s)	Group C: Administration – 3: Students (Ref: C3/1005.1-1111)		
Related Policy:	Grievance Policy for Domestic Student – Non-Academic		
Commencement Date:	October 2005	Review Date:	October 2016

POLICY STATEMENT

Intent:

CHC recognises that students benefit from a period of study overseas and welcomes the opportunity to extend to Commonwealth supported students the opportunity to receive a loan from the Commonwealth government to assist with the cost of studying overseas.

This policy will provide Commonwealth supported students with the information required to determine their eligibility for a loan and the procedure CHC has for applying for a loan.

CHC will always use the guidelines and procedures as set by the Commonwealth government in determining recipients of OS-HELP loans.

Scope:

This policy applies to all undergraduate domestic students in a Commonwealth supported place.

Restrictions: Restrictions apply to students who have not successfully completed 1 EFTSL (1 year full-time equivalent) of study.

Exclusions: Students who are not Australian citizens; Non-Commonwealth supported students (that is those students in a full fee tuition place); Postgraduate students; and Overseas students.

Objectives:

1. To facilitate the understanding of the Commonwealth OS-HELP Guidelines; and
2. To facilitate the application by CHC Commonwealth supported students for OS-HELP loans.

Policy Provisions:

1. General

- 1.1. OS-HELP is a loan scheme to assist eligible undergraduate students who are normally based in Australia, to undertake part of their course of study overseas. It can be used for expenses such as airfares, accommodation, tuition fees and other travel or study expenses.
- 1.2. The amount of an OS-HELP loan varies from year to year and will be published on the CHC website.
- 1.3. You are to apply directly to the College for an OS-HELP loan.

- 1.4. OS-HELP is not available to you if you are undertaking your whole course outside Australia.
- 1.5. OS-HELP loans attract a loan fee.
- 1.6. Your OS-HELP loan is added to your accumulated HELP debt and can be repaid through the tax system when your income exceeds the minimum repayment threshold or by voluntary repayments direct to the Australian Taxation Office.
- 1.7. Further information regarding OS-HELP, including eligibility requirements and application procedures, can be accessed at the *Study Assist* website (www.goingtouni.gov.au).

2. Eligibility

To be entitled to OS-HELP assistance in relation to a six month study period you must:

- 2.1 be an Australian citizen or the holder of a permanent humanitarian visa (CHC holds a list of permanent humanitarian visas for reference);
- 2.2 not have received OS-HELP on more than one other occasion;
- 2.3 have successfully completed at least 1 EFTSL (1 year full-time equivalent) of your CHC course of study as either:
 - a Commonwealth supported student;
 - a contributing (that is a HECS-liable) student under the *Higher Education Funding Act 1988*); or
 - an exempt student who was exempt on the basis of receiving a merit based equity scholarship under the *Higher Education Funding Act 1988*;
- 2.4 have at least 0.5 EFTSL (1 half-year full-time equivalent) of study to complete in your course when you return from overseas;
- 2.5 be enrolled as a full-time student at an overseas higher education institution, or the overseas campus of an Australian higher education provider, and be outside Australia while undertaking this study;
- 2.6 have your overseas study count as credit towards the course you are enrolled in at CHC (this must be approved prior to receiving the loan);
- 2.7 not have been granted an OS-HELP loan from another provider for the same or overlapping period;
- 2.8 provide your tax file number and a completed and signed *OS-HELP debt confirmation form*;
- 2.9 have maintained satisfactory academic progress in your studies at CHC; and
- 2.10 be selected by the College to receive an OS-HELP loan.

3. Period of the loan

- 3.1 OS-HELP assistance through a loan is given in relation to a six month study period.
- 3.2 If eligible you may receive two OS-HELP loans in your lifetime.
- 3.3 Each loan applies to a given six month period.

- 3.4 If eligible you can receive OS-HELP loans for a period of less than six months but cannot receive an OS-HELP loan more than once in a given six month period.
- 3.5 The six month period is taken to commence on the first day you commence your overseas study and ends six months from this commencement date.

4. Application Process

- 4.1 Applications for OS-HELP loans must be made using the College's application form.
- 4.2 The application form must be accompanied by the following:
 - details of the proposed course of study and institution;
 - documentary evidence of the accreditation status of the institution and the course of study;
 - details of units proposed to be undertaken, including at least objectives, content, contact hours, assessment and major references;
 - a proposal of credit to be counted towards the CHC course of study (including equivalent units, course requirements where applicable, and total credit); and
 - written approval of the proposed course and credit arrangements by your CHC Course Coordinator.

5. Selection procedures for determining recipients of OS-HELP loans

- 5.1 The College will make information about the application, selection and offer processes, selection policy and conditions of OS-HELP assistance available to all students who may be eligible for and interested in applying.
- 5.2 In selecting students, the College must satisfy itself that each applicant meets the provisions for entitlement to OS-HELP assistance.
- 5.3 The College will apply fairness and transparency criteria to the process of selecting students for receipt of OS-HELP assistance.
- 5.4 In relation to a student who is applying for a continuation into a second six month period of an existing OS-HELP loan, the College must determine, not more than six weeks before the commencement of the second period, that the student meets the provisions for entitlement.

6. Administration of OS-HELP Assistance

- 6.1 The College will notify students who apply for OS-HELP assistance of the outcome of the selection process, in writing, either within two months of receiving the application, or within two months of the application closing date, whichever is later.
- 6.2 An offer of OS-HELP assistance will be made in writing, and will set out the assistance to which the student is entitled and the conditions attached to it.
- 6.3 If the College has offered OS-HELP assistance to a student, but has not yet made the payment to the student, the College will withdraw the offer if it determines that the student does not meet the requirements for receiving OS-HELP assistance.
- 6.4 If the College considers that an applicant has provided false or misleading information, the College will notify DEST and provide DEST with the relevant paper-work without informing the student.

6.5 The student will not receive payment until they sign and submit the *OS-HELP debt confirmation* form, which must not be signed until the student has read the OS-HELP statement of terms and conditions.

7. The number of students the College may select for receipt of OS-HELP assistance.

7.1 Each year the College will determine how many students are to be selected.

7.2 Funds will be provided by the Commonwealth on the basis of the number of notional loans allocated (on the basis of the College's percentage of total eligible load in all HEPs) and the maximum OS-HELP loan amount.

Supporting Procedures and Guidelines:

OS-HELP Application forms can be found on the CHC website: www.chc.qld.edu.au/students/gen-info.html or are available from CHC Reception.

POLICY FURTHER INFORMATION

Relevant Commonwealth/State Legislation	<i>Higher Education Support Act (2003)</i> OS-HELP Guidelines
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ACCOUNTABILITIES

Implementation:	February 2006
Compliance:	Registrar's Office
Monitoring and Evaluation:	Registrar's Office
Development/Review:	CHC Executive
Approval Authority:	CHC Executive
Interpretation & advice:	Registrar's Office

WHO SHOULD KNOW THIS POLICY?

Commonwealth supported students

SEH Academic staff

Registry staff

Business Manager.

EFFECTIVENESS OF THIS POLICY

Performance Indicators:	<ul style="list-style-type: none">• Number of loans provided each year
Other	Application for OS-HELP Assistance

Definitions and Acronyms:	CHC	Christian Heritage College
	DEEWR	Department of Education Employment and Workplace Relations
	EFTSL	Equivalent Fulltime Study Load
	OS-HELP	Overseas Student – Higher Education Loans Program

APPROVAL – section maintained by the Registrar

Reference No.	Approved	Date	Committee/Board	Resolution No. / Minute Ref.
C3/0505.1	Yes	October 2005	Committee of Management	4.2

REVISION HISTORY – section maintained by the Registrar

Revision Reference No.	Approved/Rescinded	Date	Committee/Board	Resolution No. / Minute Ref.
1011	Approved	8/11/2011	CHC CEO	6