



## OS-HELP Loan - 2019

Status: **Open**

Applications open: 26/07/2019

Applications close: 22/11/2019

### About this scholarship

#### Description/Applicant information

OS-HELP is a financial assistance initiative introduced by the Australian Government to assist eligible students with a range of expenses for the purpose of overseas study.

OS-HELP allows eligible students to access a loan to help with the cost of studies undertaken overseas (travel, living expenses or tuition fees outside of Australia), as part of their Australian degree.

**Loans are subject to availability and as per approval by the Australian Government.**

#### Student type

- Current Students

#### Faculty

- Centre for Aboriginal Studies
- Faculty of Business and Law
- Faculty of Health Sciences
- Faculty of Humanities
- Faculty of Science & Engineering
  - Science courses
  - Engineering courses
  - Western Australian School of Mines (WASM)

#### Course type

- Undergraduate

#### Specifically for

- Curtin students wanting to study overseas

#### Citizenship

- Australian Citizen
- New Zealand Citizen
- Permanent Humanitarian Visa

#### Scholarship base

- Need Based

#### Value

Students may receive loans for up to two non-overlapping six month study periods in 2019. This amount may be used to help with a range of expenses such as airfares and accommodation.

For 2019, the maximum of an OS-HELP loan for a six-month study period is:

- **Non-Asian Countries - \$6,791**
  - e.g. going to the US, UK, Canada, Sweden etc
- **Asian Countries - \$8,149**
  - e.g. going to China, Malaysia, India etc.
- **Asian Language Supplementary Amount - \$1,085**
  - Applicants undertaking Asian language study in preparation for study in Asia can apply for an additional supplementary amount of \$1,085. (Thus students going to Asia may receive up to \$9,234).

**The minimum amount students may borrow is \$1,000.**



The above maximum amounts may be capped for study tours, short-courses, internships and summer-schools, where the overseas study period is less than six-months.

*\*These amounts are indexed on 1 January each year.*

## Scholarship Details

### Eligible courses

Overseas study including:

- Short Courses
- Study Tours
- Placements
- Practicums
- Internships
- Summer School
- Exchange

### Eligibility criteria

**Applicants must meet all of the following criteria to be eligible to apply for an OS-HELP Loan in 2019:**

- Australian citizen, Permanent Humanitarian Visa holder or New Zealand citizen who meets the criteria will be able to access Higher Education Loan Program (HELP) loans. (Further information for NZ citizens available on document attached - top right of this page)
- Enrolled in a Commonwealth Supported Place at Curtin University
- Not received an OS-HELP Loan for more than another period of 6 months
- Completed a minimum of 200 credits towards current course of study at Curtin University (this may include CRL)
- Minimum Course Weighted Average (CWA) of 50
- Not have commenced final 25 credits of study for current course at Curtin before overseas study program is completed
- Study will be outside of Australia
- Study will be full-time whilst overseas
- Have a Tax File Number
- Either receive credits, log book hours or accreditation for overseas study *or* overseas study has been organised and endorsed by Curtin University (study tours and internships)
- Overseas study must be in alignment with current course of study and be endorsed by Curtin
- Application is received by the Scholarships Office before the conclusion of the applicants study program

### OS-HELP Loan for study in Asia - additional eligibility requirements:

- Study is being undertaken at a University in Asia
- If overseas study is across multiple countries, majority of overseas study must be undertaken in Asia

### For the purposes of the loan scheme, the Government considers the following countries to be part of Asia:

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

### Asian Language Study Loan - additional eligibility requirements:

- Asian Language Study must not be taken as part of a course of study leading to a higher education award (you may use the loan for preparatory language study and enrol in language units at Curtin University, which are not part of your degree and thus not credited to your degree)
- Curtin University must approve that the language study is appropriate preparation for your overseas study in Asia with respect to course requirements
- If the Asian language study is not undertaken at Curtin University, you must provide evidence that you are undertaking the Asian language study at a recognised institution. (Approved by Curtin University)
- The language you will be learning is spoken in the country of your overseas study
- The language study is relevant to your overseas study
- The language study commencement date must be prior to the main overseas study commencement date

### Please Note:

- Loans are distributed according to the budgetary approval by the Australian Government. Approval for the loan is therefore at the discretion of Curtin University and meeting the eligibility criteria does not guarantee an offer of the loan.



- Students may not apply for OS-HELP more than six months before the commencement of their overseas study
- Asian Language Study component cannot be held exclusively. This loan may only be held in addition to the OS-HELP Loan for study in Asia.
- If you are commencing your Asian language study more than six months before the commencement of your overseas study, you may apply for a supplementary amount after you have commenced the language study, provided that you have not completed that study at the time you apply
- Students below are not eligible for the OS-HELP Loan:
  - Enrolled through OUA (non-Commonwealth Supported Place)
  - Enrolled in a not-for-degree course

## Enrolment requirements

N/A

## Changes to Enrolment

N/A

## How to apply

### Application process

#### Application steps:

1. Complete the **2019 OS-HELP Application Form** (available from top right hand side of this page when OS-HELP is open for application)
2. Complete the **Mobility Coordinator Approval Form** - your mobility coordinator will need to sign this
3. Return the completed forms with supporting documentation to the Scholarships Office (submission options below)
4. Application will be assessed by the Scholarships Office
5. Scholarships Office will send the outcome of your application via your student email within 4 to 6 weeks (If you have not consented to email notification, the outcome letter and Terms and Conditions will be sent via post to the postal address listed on your application form)

If your application is eligible, you will be required to:

1. Read the OS-HELP Loan Terms and Conditions sent with your offer email/letter
2. Submit an eCAF for an OS-HELP Loan via your student OASIS using the instructions sent with your offer email/letter
3. Set up your bank details through your student Oasis using the instructions sent with your offer email/letter

**Please note:** OS-HELP offers lapse within 30 days of offer date. You must accept your offer by submitting an eCAF and setting up your bank details within 30 days of your OS-HELP offer date. If your offer lapses, you may be required to re-apply for the loan.

Payment will be made into you nominated bank account within approximately 4 weeks of eCAF submission.

*Please note that the above turn-around times are based on your application being complete - that is, all required documentation has been provided.*

*Incomplete applications/missing documentation may result in delays to your application being processed.*

#### Submission Options:

##### EMAIL

oshelp@curtin.edu.au

##### IN PERSON

Scholarships Office  
Building 101, Level 1  
Curtin University

##### VIA POST

Curtin University  
OS-HELP  
Scholarships Office  
GPO BOX U1987

Applications for 2019 close Friday 22 November 2019.

## Need more information?



## Enquiries

### Scholarships Office

E: [scholarships@curtin.edu.au](mailto:scholarships@curtin.edu.au)

T: (08) 9266 2992

### Student Exchange Office

E: [studyabroad@curtin.edu.au](mailto:studyabroad@curtin.edu.au)

T: (08) 9266 4059

### Study Exchange Information Sessions (during semester only)

Website [here](#).

## Further information

Visit the Australian Government [Study Assist](#) website for further information about government loan schemes.