OS-HELP Loan - 2020

Status: Open
Applications open: 7/01/2020
Applications close: 20/11/2020

About this scholarship

Description/Applicant information
Please note: OS-HELP Loan applications are currently paused whilst travel restrictions are in place for Curtin University students.
OS-HELP is a financial assistance initiative introduced by the Australian Government to assist eligible students who want to study some of their Curtin course overseas.
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
- Merit Based

Value
Students may receive loans for up to two non-overlapping six month study periods in 2020. This amount may be used to help with a range of expenses such as airfares and accommodation.
For 2020, the maximum of an OS-HELP loan for a six-month study period is:

- **Non-Asian Countries** - $6,913
  - e.g. going to the US, UK, Canada, Sweden etc
- **Asian Countries** - $8,295
  - e.g. going to China, Malaysia, India etc.
- **Asian Language Supplementary Amount** - $1,104
  - Applicants undertaking Asian language study in preparation for study in Asia can apply for an additional
supplementary amount of $1,104. (Thus students going to Asia may receive up to $9,399).

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 2020:
- 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 on more than one other occasion
- Completed a minimum of 200 credits towards your current enrolled 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 the overseas study program is completed
- Study will be outside of Australia
- Study will be full-time whilst overseas
- Have a valid 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 (eg 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 applicant's study program

OS-HELP Loan for study in Asia - additional eligibility requirements:
- Study is being undertaken 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, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.

Asian Language Study Loan - additional eligibility requirements:
- The language study commencement date must be prior to the main overseas study commencement date
- The language you will be learning is spoken in the country of your overseas study and is relevant to your overseas study
- 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)

Please Note:
- Loans are distributed according to 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 for the loan.
Students may not apply for OS-HELP more than six months before the commencement of their overseas study.
Loans may not be approved for study in countries with travel warnings by DFAT.
OUA students are able to apply if they meet the eligibility requirements above.
Asian Language Study component cannot be held exclusively. This loan may only be received 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 the language study at the time you apply.

Enrolment requirements
Students must be studying full time whilst overseas.

Changes to Enrolment
None.

How to apply
Application process
Application steps:
1. Download and complete the Mobility Coordinator Approval Form (top of this page) - your mobility coordinator will need to sign this as part of your application.
2. Complete the OS-HELP Application Form online (available from top right hand side of this page when OS-HELP is open for application).
3. Attach any required documentation. This will include your Mobility Coordinator Approval Form and a copy of your passport (or other document showing your citizenship).
4. Submit your application online.
5. Application will be assessed by the Scholarships Office.
6. Scholarships Office will send the outcome of your application via your student email within 4 to 6 weeks.

If your application is eligible, you will be required to:
1. Read and accept the 2020 OS-HELP Loan Terms and Conditions.
2. Submit an eCAF via your student OASIS using the instructions provided to you.
3. Set up your bank details through your student Oasis using the instructions provided to you.

Please note: OS-HELP offers lapse within 30 days of offer date. You must submit your eCAF and set up your bank details within 30 days of your OS-HELP offer date or you will be required to re-apply for the loan.
Incomplete applications/missing documentation may result in delays to your application being processed.

Applications close Friday 20 November 2020.

Need more information?
Enquiries
Scholarships Office
E: scholarships@curtin.edu.au
T: (08) 9266 2992
Curtin Abroad Office
E: curtinabroad@curtin.edu.au
T: 1300 222 888 and select 3-3-3-2
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.