



OS-HELP guidelines

OS-HELP is a program administered by Deakin on behalf of the Commonwealth Government, which allows you to access a loan for eligible overseas study.

You can only receive two OS-HELP loans during your life-time and there are rules around the timing of each loan.

The loan is paid as a cash amount, to help you pay for travel costs, such as airfares, accommodation, and overseas living expenses.

The loan amount is recorded against your tax file number and becomes part of your combined HELP debt (the same as HECS-HELP). Your HELP debt is repaid through the tax system once you start earning above the [minimum repayment threshold](#). You repay it over time, as a percentage of your total taxable income.

Once you receive the loan amount, it cannot be reversed or repaid to Deakin University.

Please refer to [Deakin's Government HELP schemes webpage](#) for information on the maximum amounts you can borrow. The amounts are indexed each year, at the discretion of the Commonwealth Government. If you are studying in an approved Asian country, you can also apply for a supplementary loan amount to help cover any Asian language studies.

The OS-HELP program operates each year with set open and close dates. These dates will be published on [Deakin's Government HELP schemes webpage](#).

OS-HELP basic eligibility requirements

To be eligible for OS-HELP, you must:

- be an Australian citizen, Permanent Humanitarian Visa holder, New Zealand Special Category Visa holder who meets the [long-term residency requirements](#).
- be enrolled in a Commonwealth supported place (CSP) at Deakin University
- have successfully completed a minimum of eight credit points in the **same course** that your overseas study relates to (Credit for Prior Learning will count towards this total if obtained as a CSP student)
- be enrolled full-time in an approved overseas study program, as a CSP student (ie. earn at least one credit point for every two to four weeks of study). Your overseas study must count as credit towards your Deakin course
- have at least one credit point left to complete after your overseas study is complete. This final credit point cannot be taken online while you are overseas
- have not received OS-HELP for overseas study on more than one other occasion (not including supplementary amounts for Asian language study)
- have an overseas commencement date no more than six months in advance
- have not received OS-HELP for overseas study which commenced within six months of each other
- have not been granted OS-HELP assistance by another university for an overlapping six month period
- have an Australian home address
- have not have completed the overseas study before making the application for OS-HELP
- be selected by Deakin to receive OS-HELP assistance.

What is the selection process?

The Department of Education provides Deakin with an annual budget for the OS-HELP program. Annual funding from the Department of Education is limited. When funding is running low a notification will be added to [Deakin's Government HELP schemes webpage](#).

At this time, if we receive more applications than we have funding to provide, preference will be given to applicants in the following order:

- undertaking study in the current academic year
- able to demonstrate financial hardship
- who are high achievers, based on their current Weighted Average Mark
- who have not received other financial assistance options through Deakin, such as scholarships or grants.

Supplementary Asian language study loan

If you are undertaking Asian language studies to help you prepare for your overseas studies, you may qualify for a supplementary loan.

This study can be a short course undertaken at a language school, TAFE or other institution where you pay upfront. It cannot be part of your Deakin degree, or be undertaken in a Commonwealth supported place. Your Asian language studies must be taken before, or during your overseas study.

You can apply for an Asian language supplementary loan as part of the normal OS-HELP application. If you would like to you apply for this supplementary loan you will need to provide evidence of your enrolment in an Asian language course.

Application process

1. Apply

You need to submit an application form for the relevant region (Asia or Other countries), no more than six months before you commence your overseas study. Your overseas study unit needs to display correctly in your StudentConnect enrolment before you submit your application.

For OS-HELP, 'Asia' refers to the following countries: 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.

2. Offer

When your application is received it will be assessed against the eligibility criteria. If eligible, you will receive a conditional offer by email, and an invitation from the Department of Education, to complete the OS-HELP eCAF online. If you are not eligible, you will be notified by email.

3. Accept

You must complete the OS-HELP eCAF within 28 days of the offer date. If we don't receive your completed form within this timeframe your application will be closed.

4. Payment

After you submit the OS-HELP eCAF, we will re-confirm your eligibility to receive the loan. If you remain eligible, payment is usually made within 10 business days to your nominated bank account.

If you are studying H311 Bachelor of Medicine Bachelor of Surgery or H911 Doctor of Medicine, your OS-HELP application will be sent to your Clinical Supervisor for verification.

Where can I find out more information?

More information is available from [Deakin's Government HELP schemes webpage](#) by selecting the OS-HELP tab or from the Department of Education's website [Study Assist](#).