# **OS-HELP Loan Application**



OS-HELP loan applications are assessed no earlier than eight weeks before the start of your overseas study period. If approved, the loan funds will be disbursed no earlier than six weeks before your study start date. For details on OS-HELP loan eligibility, please refer to page 2

Once your eligibility has been pre-assessed by the Student Fees Team, you will receive a link to complete your OS HELP Commonwealth Assistance Form through the Government eCAF Portal.

## Murdoch University

**Student Fees Team** 

1300 687 3624 studentfees@murdoch.edu.au

**Student Information** Student Number Course of Study Given Name(s) Surname **Residential Address Contact Number** Email **OS-HELP Loan Request** Are you requesting an Asian **OS-HELP** Loan amount requested Yes No Language Supplement? Overseas study period start date Asian Language Supplement amount requested Overseas study period end date Country where study will be undertaken Murdoch unit code(s) for overseas study

#### **Payment Method - Bank Transfer**

Account holder's name	
BSB	-
Account number	
Name of bank	
Address of bank	

#### Declaration

I declare that the information I have provided is true and correct to the best of my knowledge. I understand that submitting this application does not guarantee approval of an OS-HELP loan and that I must meet all eligibility requirements as outlined by Murdoch University and the Australian Government. I acknowledge that the OS-HELP allocation process is competitive, and that not all applicants who meet the basic eligibility criteria will necessarily be allocated a loan. If my application is approved, I authorise Murdoch University to process the OS-HELP payment based on the information provided in this form. I also acknowledge that once the payment has been made, I will be required to repay the debt, even if I do not complete my studies or, due to unforeseen circumstances, do not undertake the overseas study program approved by Murdoch University. Furthermore, I confirm that I have reviewed the information available on the <u>Murdoch University OS-HELP information page</u> and the <u>Australian Government's StudyAssist website</u> to ensure I fully understand my rights and obligations.

Signature:

Date:

This form is best viewed in Adobe Acrobat Reader.



### **OS-HELP Eligibility Criteria**

All of the following criteria must be met to qualify for an OS-HELP loan.

To be eligible for an OS-HELP loan, the student must:

Be an **Australian citizen**, a holder of a **permanent humanitarian visa**, or an **eligible New Zealand Special Category Visa holder** (must have submitted the Addendum for Eligible New Zealand Special Category Visa Holder to the OS-HELP debt confirmation form [1291A]).

Be enrolled in a **Commonwealth Supported Place (CSP)** at a higher education provider (i.e. enrolled as a Commonwealth supported student).

Have successfully completed units worth at least **1.0 EFTSL** (Equivalent Full-Time Study Load) – usually **24 credit points** – in Australia that count towards the current course.

Have at least **0.125 EFTSL** (typically **one 3-credit-point unit**) remaining to complete in Australia upon return from overseas study. A Graduation Check may be required.

Be undertaking **full-time study overseas** (must be physically outside Australia while studying):

- Minimum 9 credit points if during Semester 1 or 2

- Minimum 3 credit points if during Summer or Winter teaching periods

Be enrolled in overseas study that counts for credit towards their Murdoch University course.

Not have received more than one previous OS-HELP loan.

Not be receiving OS-HELP for an overlapping six-month study period.

Not have completed the overseas study prior to submitting the signed application forms (students can be overseas when applying, but must still be studying).

## Asian Language Study Supplement Eligibility Criteria

All of the following criteria must be met to qualify for an Asian Language Study Supplement.

To be eligible, the student must:

Have been **approved for OS-HELP assistance** for overseas study in Asia for the relevant six-month period.

Be undertaking language study in preparation for the overseas study, and be able to provide Proof of Enrolment.

Be enrolled in a language unit or course relevant to the destination country of the OS-HELP loan.

Be undertaking a **language study unit or course that is not part of their current Murdoch course** (i.e. the language study must be external to their Murdoch enrolment).

Have indicated on page 1 of the OS-HELP application form that they wish to receive the Asian Language Study Supplement.

Not have completed the language study prior to applying for the supplementary amount.