

OS-HELP Policy and Procedure

Preamble:

The Higher Education Support Act 2003 ("HESA") primarily provides for the Commonwealth to provide financial support for higher education. Division 3-4 of HESA provides for OS-HELP assistance to Commonwealth supported students to undertake study in a foreign country.

The "OS-HELP Guidelines" stipulated under section 238-10 of HESA detail applicable procedures in respect of OS-HELP. Murdoch University is obliged to adhere to the provisions of HESA and the OS-HELP Guidelines, both of which are subject to change from time to time.

Murdoch University is required to bid for a number of loans available under the OS-HELP scheme. After all national bids are submitted Murdoch University may be allocated a number of notional loans by the Commonwealth for the purpose of OS-HELP. This allocation will determine the amount of funds available for OS-HELP assistance within the University. The maximum amount available to an individual is subject to review and possible change annually, upon DEST review.

The policy detailed below and accompanying procedures (for both the University and the student) are required components under Chapter 2.5.1 of the OS-HELP Guidelines.

This policy seeks to aid a clear and transparent application process, a fair and equitable selection process, for determining eligibility for, and granting financial assistance under the OS-HELP program, and detail appealable grounds available to students if they wish to contest the University's decision.

Additionally this policy seeks to ensure that a student continues to meet the provisions for entitlement when the student applies for the loan period to be extended from six months to 12 months.

All students applying for OS-HELP funding must fulfil the Study Abroad and Exchange conditions of participation (i.e. full-time loads) in addition to the OS-HELP conditions.

Policy Statement

OS-HELP assistance will be provided to eligible Commonwealth supported students based on the availability of funds, academic merit, community involvement and other factors as set out in section 4.4.

Legislation

The Higher Education Support Act 2003

OS-HELP Guidelines:

<http://www.comlaw.gov.au/ComLaw/Legislation/LegislativeInstrument1.nsf/framelodgmentattachments/ED367EB436845C8ECA25727F00780B25>

For Students: <http://www.goingtouni.gov.au/>

1. What is OS-HELP?

- 1.1 A student may be entitled to OS-HELP assistance for periods of study with overseas higher education institutions, if certain minimum requirements are met.
- 1.2 The amount of OS-HELP assistance is limited to a maximum and minimum amount for each period of study, and shall be published by the Associate Director, International Student Support, Murdoch International.
- 1.3 The maximum OS-HELP amount, for a period of six months, will be as defined by HESA or Regulations or Guidelines issued under HESA.
- 1.4 OS-HELP is available for study periods of less than six (6) months but students cannot receive an OS HELP loan more than once for a given six (6) month period.
- 1.5 An OS-HELP loan shall cover a period of six months. A student may only be granted a maximum of two OS-HELP loans.
- 1.6 A student is ineligible for an OS-HELP loan in relation to any period, if the student has already been granted OS-HELP assistance through another higher education provider either for that entire period, or complied with criteria stipulated in 1.5.
- 1.7 A student incurs a debt to the Commonwealth if, under the OS-HELP scheme, the Commonwealth makes a loan to the student. The amount of the OS-HELP debt is the loan amount plus the loan fee as specified by the Commonwealth. The current fee is 20% which is applied upon drawing down of the loan funds.

- 1.8 The OS-HELP debt is taken to have been incurred on the day on which the University, on the Commonwealth's behalf, paid the amount to the student. The indebtedness may be voluntarily discharged or compulsorily discharged in accordance with the provisions of HESA. The debt is indexed in accordance with Part 5-6 of HESA.
- 1.9 A student who receives OS-HELP funding must have, on return from OS-HELP overseas study, units to the value of one full time semester.

2.0 Entitlement to OS-HELP assistance

- 2.1 Section 118-1 of HESA sets out the criteria for entitlement to OS-HELP assistance. However, the criteria also include selection by the University for OS-HELP assistance.

3.0 Application for OS-HELP assistance

- 3.1 Each student must apply for OS-HELP assistance in writing. (Annex A Application Form)
- 3.2 Applications must be submitted to the Study Abroad and Exchange Co-ordinator (SAE) Coordinator by the published deadline. (Timeline Annex B)
- 3.3 The SAE Coordinator will acknowledge the application in writing. This acknowledgement will include an approximate date of notification of the outcome of the application.
- 3.4 The SAE Coordinator will notify all applicants of the outcome in writing. This will be provided either within two (2) months of receipt of the application or within two (2) months of the application closing date, whichever is later. A notification of an offer of OS-HELP assistance will include the amount of the assistance to be provided, and the conditions for accepting the offer of assistance. The student must accept the written offer within 21 days. If the offer is not accepted within this period the funds may be returned to the University pool to be allocated to another eligible applicant.
- 3.5 Where an application is submitted for a secondary allocation, the decision will be determined not more than six (6) weeks before the commencement of the second six (6) month period if a student meets the provisions for entitlement to OS-HELP assistance in Section 118-1 of the Act.
- 3.6 When an offer is made prior to the publication of results, the offer of OS-HELP assistance will be conditional on satisfactory academic performance.

4. Selection and offer for OS-HELP assistance

- 4.1 The SAE Coordinator is responsible for inviting and receiving applications and for the selection of applicants for OS-HELP assistance.
- 4.2 Every eligible application will be considered. Any assistance to be provided to an eligible student will be determined having regard to the OS-HELP funding allocated to the institution.
- 4.3 In respect of the amount requested by each eligible student, the University may approve the full amount, or approve a reduced amount, or decline to approve any OS-HELP assistance.
- 4.4 OS-HELP University based criteria will be determined as follows:
 - 4.4.1 Academic Achievement – determined by the grades achieved by the student in all units completed at Murdoch University. Students will be assessed on a four (4) point Grade Point Average (GPA) scale
 - 4.4.2 Community Involvement – where more than one student has the same GPA, community involvement, both internally (within the University) and externally (outside of the University) will be an assessable factor.
 - 4.4.3 Other relevant considerations eg absence of any proven misconduct, or other problems which have warranted a reprimand, or other penalty.
- 4.5 Only students with an academic status of Good Standing will be granted OS-HELP assistance.
- 4.6 An application for a second period of OS-HELP assistance from a student who is already in receipt of such assistance will be dealt with in accordance with the provisions of this section.

5. Withdrawal of OS-HELP assistance

- 5.1 If the University has offered OS-HELP assistance to a student, but has not yet paid the OS-HELP amount to the student, the University will withdraw the offer of OS-HELP assistance to a student if the University determines that the student does not or will not meet the provisions for entitlement to OS-HELP assistance in section 118-1 of HESA. (Reference 3.5.10 OS-HELP Guidelines).
- 5.2 If the University knows or has reason to believe that a student in receipt of OS-HELP assistance has provided false or misleading information to the University in that student's application for OS-HELP assistance, the University will immediately notify the

Department of Education, Science and Training of the suspected offence, and provide the Department's National Investigations Unit with the student's original application and any other relevant information or material required by the Unit. The matter will not be discussed with the student unless advice to the contrary is provided by the Department of Education, Science and Training. (Reference 3.5.15 OS-HELP Guidelines).

6. Payment of OS-HELP assistance

- 6.1 The student must complete, sign and lodge a Commonwealth OS-HELP Debt Confirmation Form before payment can be made.
- 6.2 Payment of OS-HELP assistance to the student will be in one instalment and shall be made at least two weeks prior to commencement of the student's overseas study.
- 6.3 A Commonwealth Assistance Notice must be provided to the student within 28 days of the student receiving the OS-HELP assistance.

7. Appeals

- 7.1 An appeal will only be considered if
 - 7.1.1 The complaint relates to the procedure which was followed, to consider the application for OS-HELP assistance, and
 - 7.1.2 The application for OS-HELP assistance was lodged on time, with all relevant documentation provided to the advertised submission address.
- 7.2 A student who wishes to appeal must do so, in writing within 10 working days of notification of the outcome of the OS-HELP application, to the Director, Murdoch International stating the reasons for the appeal.
- 7.3 On receipt of the appeal, the Director, Murdoch International shall:
 - 7.3.1 Acknowledge receipt of the appeal within 5 working days,
 - 7.3.2 Notify the student, in writing, of the decision within 10 working days after acknowledgement of the appeal.
- 7.4 A student who considers that he or she has been unfairly or improperly treated in the appeals process may lodge a complaint with the Grievance Officer as outlined in the University's Grievance Policy.