

# Application for OS-HELP Loan

Last updated: 8 November 2022

This application form is for CDU students studying overseas and seeking assistance from the Overseas Study Higher Education Loan Program (OS-HELP). Eligible Commonwealth supported students can apply for OS-HELP to assist in covering expenses associated with overseas study undertaken through a CDU Learning Abroad Program.

For further information, please visit <https://www.studyassist.gov.au/help-loans/os-help-and-overseas-study>. Please note that OS-HELP Loans can only be processed within 20 days of the nearest census date.

For any enquiries, please contact the CDU Global team through [cduglobalengagement@cdu.edu.au](mailto:cduglobalengagement@cdu.edu.au), 08 8946 7033 or visit CDU Casuarina Campus, Orange 2.1.1.

## 1. PERSONAL DETAILS

Given Name			
Family Name			
Address		Postcode	
Email			
Phone			
Citizenship			
Are you an International Student?	Yes No If you answered yes, you are ineligible to receive the OS-HELP Loan. Please visit <a href="https://www.studyassist.gov.au/help-loans/os-help-and-overseas-study">https://www.studyassist.gov.au/help-loans/os-help-and-overseas-study</a> .		

## 2. CDU COURSE DETAILS

Student Number	<table><tr><td>S</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	S						
S								
Current CDU Course Title <i>e.g. Bachelor of Clinical Sciences</i>								
CDU Course Code <i>e.g. WCSC11 - 2020</i>								
Credit Points completed at time of commencing the Learning Abroad Program								
Credit Points remaining at CDU after completing the Learning Abroad Program								

### 3. LEARNING ABROAD PROGRAM DETAILS

Learning Abroad Program Name		
Destination (Country)		
Overseas University (only for Exchange Students)		
Start Date		
End Date		
Units you enrol in for your overseas program e.g. NUR329		
Has CDU formally accepted your enrolment into the Learning Abroad Program?	Yes	No

### 4. OS-HELP ELIGIBILITY CHECKLIST

Are you an Australian citizen, or a Permanent Humanitarian Visa holder or a New Zealand Special Category Visa holder who meets the residency requirements listed in the following link? <a href="https://www.studyassist.gov.au/help-loans/non-australian-citizens">https://www.studyassist.gov.au/help-loans/non-australian-citizens</a>	Yes	No
Have you completed one year of full-time study (60 Credit Points)?	Yes	No
Are you studying full-time overseas and are the Learning Abroad study units counting towards the course requirements for your enrolled CDU degree?	Yes	No
Do you have at least one unit of study of your course left to complete once you have finished your Learning Abroad Program?	Yes	No
If you answered no to any of the questions above, you are ineligible to receive the OS-HELP Loan. Please visit <a href="https://www.studyassist.gov.au/help-loans/os-help-and-overseas-study">https://www.studyassist.gov.au/help-loans/os-help-and-overseas-study</a> .		
Have you previously received two OS-HELP Loans?  <i>If you answered yes, you are ineligible to receive another OS-HELP Loan.</i>	Yes	No
Have you previously received one OS-HELP Loan? (please tick)  <i>Note: students are only eligible for one loan per six-month period, up to a maximum of two loans in the student's lifetime.</i>	Yes, from CDU  Please provide the date you received the loan:  (dd/mm/yyyy)	No  Please provide the date you received the loan:  (dd/mm/yyyy)

## 5. OS-HELP LOAN

Select the OS-HELP Loan that you are applying for. Please note that there are two types of OS-HELP Loans, Asian Study Loan and Non-Asian Study Loan. *(Please tick one loan type below)*

OS-HELP Loan for overseas study NOT in Asia <i>(Please tick)</i>		The maximum amount you can borrow for a 6-month study period is <b>\$7,348</b> .
OS-HELP Loan for overseas study in Asia <i>(Please tick)</i>		The maximum amount you can borrow for a 6-month study period is <b>\$8,817</b> .

Please note that for the purposes of the OS-HELP Loan application, 'Asia' includes these 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.

As a general rule, CDU will approve loans up to the maximum limit for semester-based studies overseas and up to \$6,500 for participation in short term programs of duration up to 4 weeks. If you wish to apply for a loan greater than \$6,500 for a short-term program you will be asked to provide a short overview of the costs you expect to incur.

Amount requested for OS-HELP Loan	\$ <small>(in numbers)</small>	 <small>(in words)</small>
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You can get an extra loan amount if you study an Asian language in preparation for your overseas study in Asia. You cannot get an extra Asian language study amount if your Asian language study is part of your course, or if you are already using a HELP loan to pay for those units, or if your language study is not considered appropriate preparation for your overseas study in Asia.

*If applicable*

### Supplementary Asian Language Study Loan

Do you wish to apply for the supplementary Asian language study loan for preparation for study in Asia? Please tick the box below.

Yes

No

*If yes, please attach evidence of your enrolment in the language study.*

*Note: the language study is intended to provide you with skills and knowledge prior to undertaking your Learning Abroad Program.*

Language		Program Provider	
Commencement Date		Conclusion Date	
Duration of Language Study (in weeks)		Country of Study	

The maximum amount you can borrow for Asian language study preparation is **\$1,172**.

Amount requested for Supplementary Asian Study Language Loan	\$ <small>(in numbers)</small>	 <small>(in words)</small>
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## 6. STUDENT DECLARATION

Declaration (by signing below, you agree to the following)

- I declare that the information supplied by me in this application is complete, true and correct in every respect and that I have not withheld any relevant information.
- I will be outside Australia while undertaking study at the overseas institution.
- I understand that although I meet the eligibility criteria, the University cannot guarantee the approval of the loan.
- I consent to receiving electronic communication, in relation to my OS-HELP application to the email address I have nominated in this form.
- I understand the information collected in this form is for the purposes of determining my eligibility to receive an OS-HELP Loan.
- I understand that the University may be required to disclose information contained in this form to the Commonwealth Government and as otherwise authorised or required by Australian law.
- I understand that I cannot request an increase or decrease in the requested loan amount once my loan has been approved and processed.
- I agree to abide by the conditions of the OS-HELP Loan, which may be subject to change.
- I will advise the University immediately when I become aware of any matter that may affect my eligibility for the OS-HELP Loan.
- I understand that the University will collect, store and use information in accordance with the CDU Privacy and Confidentiality Policy. The policy can be found in the CDU Governance Document Library, <https://policies.cdu.edu.au/browse>.

Applicant's signature		Date (dd/mm/yyyy)	
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Please forward your completed OS-HELP application to [cduglobalengagement@cdu.edu.au](mailto:cduglobalengagement@cdu.edu.au) for assessment.

Approval for an OS-HELP application is not automatic. All applications must meet the required eligibility conditions.

Once your application is approved, an email will be sent to the email address listed in your My CDU Student Portal, inviting you to confirm your loan application through Electronic Commonwealth Assistance Form (eCAF) system.

Once you have submitted your application through the eCAF system, a CDU Global Engagement team member will contact you via your email address to confirm your acceptance of the loan. You will have three business days to reply to the email accepting or rejecting the loan. After you confirm that you wish to accept the loan, your loan will be processed.

From the date that you submit your expression of interest to the date of the loan being processed it can take up to 6 weeks for the full process to be completed.

7. OFFICE USE ONLY	APPROVAL		SIGNATURE	DATE
Approval by Course Coordinator	Yes	No		
Approval by CDU Global Learning Abroad Officer	Yes	No		
Approval by Director – CDU Global	Yes	No		