

OS-HELP

OS-HELP is a loan from the Australian Government that helps eligible students based in Australia and enrolled in a **Commonwealth supported place** (CSP) to undertake some of their study overseas.

OS-HELP loans can be used for a range of expenses, such as airfares, accommodation and other travel or study costs.

You will not be able to get an OS-HELP loan if you are undertaking your whole course outside Australia or wanting to study at an overseas institution.

You can only receive an OS-HELP loan after completing one EFTSL of your course in Australia—usually this is one year of full-time study.

You must also have at least 0.125 EFTSL of your course left to complete in Australia—usually this is one unit of study.

Once approved, your university will pay the OS-HELP loan amount directly to you.

Eligibility criteria for OS-HELP include:

- ✔ be enrolled in a CSP
- ✔ be an Australian citizen
- OR an eligible **non-Australian citizen**
- ✔ have been selected to receive an OS-HELP loan (each university will have their own application process)
- ✔ have completed the equivalent of one full-time year study load (EFTSL) in your course
- ✔ not have received an OS-HELP loan more than once before
- ✔ be studying full-time overseas and have that study count towards your Australian course
- ✔ have at least one unit of study (0.125 EFTSL) left to complete in Australia when you return
- ✔ submit your completed OS-HELP form (also known as an eCAF) to your university and have read the **2025 OS-HELP statement of terms and conditions**.

The full list of eligibility criteria can be found in the **2025 OS-HELP statement of terms and conditions**.

How do I apply for an OS-HELP loan?

If you are interested in studying part of your Australian course overseas (e.g. a semester exchange) – then talk to the student support area or international office at your university. The subjects at your destination university must be approved to count toward your Australian course. Ask your university for information about their application and selection process.

Once you know what study trip or exchange you will take, and you have been selected to receive an OS-HELP loan, your university will then provide you with an OS-HELP eCAF to complete.

Borrowing, repaying and indexation

OS-HELP does not form part of your HELP Loan Limit.

For a six-month study period, you can borrow up to:

- \$8,245 if you do not study in Asia
- \$9,893 if you study in Asia; plus an extra \$1,314 for **approved Asian language study**.

To access your loan history, including checking how much OS-HELP you have borrowed previously, log in to www.myHELPbalance.gov.au.

You start repaying your HELP debt through the Australian tax system once you earn above the **compulsory repayment threshold**, which is \$54,435 for the 2024-25 income year.

Your HELP debt is reduced when you make **repayments**, but will also grow as **indexation** is applied on 1 June each year. Indexation is explained in the **2025 OS-HELP statement of terms and conditions**.

This is how it works:

- 1 Step 1**
Be enrolled in a CSP and understand the OS-HELP requirements
- 2 Step 2**
Ask your university about their selection and application process
- 3 Step 3**
Ensure your overseas study counts towards your Australian course
- 4 Step 4**
Complete your OS-HELP eCAF
- 5 Step 5**
Start repaying your HELP debt when you earn above the threshold