



Australian Government

2025

OS-HELP STATEMENT OF TERMS AND CONDITIONS

This loan can be used to pay
your overseas study expenses.

Visit www.studyassist.gov.au for up-to-date information.

Published September 2024



You must read this Statement of Terms and Conditions before submitting the *OS-HELP debt confirmation* form.

When you submit your form, you are declaring that you have read these terms and conditions and that you are aware of your obligations as a Commonwealth supported student and under OS-HELP.



The Department of Education has endeavoured to ensure that the information in this publication is consistent with the *Higher Education Support Act 2003* (the Act) and guidelines made under the Act, available at www.legislation.gov.au. However, there may be differences between this publication and the Act or guidelines. If there is any inconsistency the Act will take precedence.

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WHO IS THIS STATEMENT OF TERMS AND CONDITIONS FOR?

This Statement of Terms and Conditions is for eligible students enrolled in a Commonwealth supported place (CSP) who want to access an **OS-HELP** loan to undertake part of their course overseas. A student enrolled in a CSP is referred to as a **Commonwealth supported student**.

This Statement of Terms and Conditions contains a summary of the key points a person getting an OS-HELP loan needs to know.

USING THE STATEMENT OF TERMS AND CONDITIONS

Some pages will have words **highlighted**. Check the glossary for a definition of these words.

Contact your **approved higher education provider** for any questions about:

- your eligibility for OS-HELP
- applying for an OS-HELP loan
- the application process.



All HELP student information booklets are available at www.studyassist.gov.au.

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GLOSSARY

Approved higher education provider (provider)—In this Statement of Terms and Conditions, this term means a university or other accredited higher education provider approved by the Australian Government to offer CSPs and/or HELP loans to eligible students.

Asia—Refers to the following countries: Bangladesh, Bhutan, Brunei, Cambodia, China, Democratic People's Republic of Korea (North Korea), Hong Kong, India, Indonesia, Japan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea (South Korea), Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste and Vietnam.

Australian Taxation Office (ATO)—The principal revenue collection agency of the Australian Government. The ATO is responsible for managing HELP debt repayments.

Commonwealth Assistance Notice (CAN)—A notice from your provider that provides information about the Commonwealth assistance you have used for the study period. You will receive your CAN within 28 days of the date on which your OS-HELP debt was incurred. If you think there are errors on your CAN, you have 14 days from the day after your CAN was issued to contact your provider and ask for a new, correct one.

Commonwealth Higher Education Student Support Number (CHESSN)—This is a 10-digit number provided by the Australian Government, to all students who are in receipt of a CSP or HELP loan. If you have accessed Commonwealth assistance between 2005 and 2020 you will have been assigned a CHESSN. From 2021, the CHESSN was replaced with the Unique Student Identifier (USI) for new students.

Commonwealth supported place (CSP)—A place at a provider that is subsidised by the Australian Government.

Electronic Commonwealth Assistance Form (eCAF)—An electronic version of the *OS-HELP debt confirmation* form that you must submit to your provider to request an OS-HELP loan.

Eligible former permanent humanitarian visa holder—a person who is:

- not a current permanent humanitarian visa holder; and
- was previously a permanent humanitarian visa holder; and
- is the current holder of a subclass 155 or subclass 157 Resident Return visa (please visit www.studyassist.gov.au for more information).

Equivalent full-time student load (EFTSL)—This is how your study 'load' (or amount of study) is measured. For one year, a full-time student is normally enrolled in one EFTSL of study.

Higher Education Loan Program (HELP)—Commonwealth loans to help you pay your student contributions (HECS-HELP), tuition fees (FEE-HELP- or VET Student Loans/VET FEE-HELP [closed], overseas study expenses (OS-HELP), the student services and amenities fee (SA-HELP) or accelerator program course fees (STARTUP-HELP). HELP loans are repaid through the Australian tax system once you earn above the compulsory repayment threshold.

HELP debt—The total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP (closed), VET Student Loans, SA-HELP or STARTUP-HELP debts you have incurred (including any Australian Government study loans from before 2005). It will also include any applicable loan fees and any indexation that has been applied to your debt.

Higher Education Support Act 2003 (the Act)—The Commonwealth legislation that outlines the requirements for getting a CSP or a HELP loan and other Australian Government assistance.

Indexation—This is legislated under the Act and is applied on 1 June each year to the portion of a HELP debt that is 11 months or older. The rate of indexation changes each year as it is based on the Consumer Price Index (CPI).

Note: The Government has announced proposed changes to the way HELP indexation is calculated to be based on the lower of the CPI or Wage Price Index (WPI).

myHELPbalance (www.myHELPbalance.gov.au)—This site allows you to view your available HELP balance entitlement. You will also be able to see your study history, as well as view any repayments to the ATO that credit your HELP balance.

New Zealand Special Category Visa (NZ SCV)—If you arrived in Australia using a New Zealand passport, in the absence of another valid Australian visa, you will have automatically received a Special Category Visa (SCV) provided you met certain security, character and health requirements. It is a temporary visa that expires as soon as you leave Australia, but it remains in place for as long as you remain in Australia.

From 29 June 2023, New Zealand citizens who formerly held a Special Category Visa and have transitioned to a permanent resident visa on the pathway to Australian citizenship will retain access to the Higher Education Loan Program, if they meet the residency requirements.

Pacific engagement visa holder (PEV)—a person who holds a Subclass 192 (Pacific Engagement) visa under the *Migration Regulations 1994*. This is a permanent resident visa for eligible individuals from participating countries across the Pacific and Timor-Leste.

OS-HELP—A loan scheme to help you pay for your overseas study expenses.

OS-HELP debt confirmation form—The official name of the form you must submit to your provider to apply for an OS-HELP loan. This is usually done online, as an eCAF.

OS-HELP Guidelines—Legal guidelines made under the Act that specifically relate to the administration of OS-HELP loans and applicable OS-HELP limits.

StudyAssist website (www.studyassist.gov.au)—This website provides information about how you can pay for your tertiary study. It includes information about the types of HELP loans available, a list of providers that offer HELP loans, and student income support options.

Tax file number (TFN)—Your unique identification number from the Australian Taxation Office (ATO) for everything tax-related. You must have a TFN to obtain a HELP loan and make HELP debt repayments to the ATO.

Unique Student Identifier (USI)—Your USI is a 10-digit alpha-numeric identifier assigned to you by the Student Identifiers Registrar under the *Student Identifiers Act 2014*. Your USI is used to connect your student loan information to your personal details. If you are starting a higher education course, you will need to have a USI by the census date and report it to your provider to get a HELP loan for your study. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at www.usi.gov.au.

THE OS-HELP LOAN SCHEME

What is OS-HELP?

OS-HELP is a loan for eligible students enrolled in a **CSP** who want to study some of their course overseas. Eligible students can use it to pay for airfares, accommodation, or other travel costs.

Eligible students may also get an extra loan amount for approved Asian language study in preparation for overseas study in **Asia**.

Your **HELP** loan must be repaid to the Government once you earn enough income to make repayments (this is known as the repayment threshold). You should think about how this will affect you in the long term before you apply, as having a **HELP debt** may affect access to bank and home loans. Please read further information under the section [Repaying your HELP debt](#).

Am I eligible for OS-HELP?

You can get an **OS-HELP** loan if you meet ALL of the following requirements:

- you have been selected by your **provider** to receive an OS-HELP loan in a six-month period (contact your provider about its application process)
- you are:
 - an Australian citizen, permanent humanitarian visa holder, or **eligible former permanent humanitarian visa holder**
 - a pacific engagement visa holder
 - a **NZ SCV** holder who meets the long-term residency requirements and who will be resident in Australia at the time of applying
 - a permanent visa holder who held a NZ special category visa immediately prior to your permanent visa and you previously met the long-term residency requirements
 - a **pacific engagement visa holder** who will be resident in Australia at the time of applying (see note)

Note: a pacific engagement visa holder became eligible from 1 February 2024.

- you have not received an OS-HELP loan more than once before, and you will not receive a second OS-HELP loan for the same six-month period
- your overseas study is undertaken in the relevant six-month period
- you are enrolled with a provider in a **CSP** and have completed one **EFTSL** of study (usually one year of full-time study) in Australia that counts towards the course you are enrolled in
- you will be studying full-time overseas and your overseas study will count towards the requirements for the Australian course in which you are enrolled
- you will have at least 0.125 EFTSL of your course left to complete in Australia once you finish your overseas study (usually one unit of study)
- you meet the **TFN** requirements
- you meet the **USI** requirements
- you have submitted a valid OS-HELP **eCAF** to your provider
- you have read this Statement of Terms and Conditions.

To be eligible for the supplementary Asian language study loan amount (in relation to a six-month period) you must:

- have been selected for OS-HELP for overseas study in **Asia** for that six-month period
- be undertaking language study in preparation for undertaking that overseas study
- have appropriately indicated on your OS-HELP eCAF that you would like to receive the supplementary amount
- have been selected by your provider to receive the supplementary amount
- have not yet completed the Asian language study before applying for the supplementary amount
- ensure the Asian language study is not taken as part of a course of study leading to a higher education award for which you are in a CSP or receiving FEE-HELP.

What is my visa status?

Your **provider** will need proof of your visa status to check if you are eligible for **OS-HELP**. If you don't know your visa status, you can check it on the Department of Home Affairs website at immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions.

NZ SCV long-term residency requirements

If you are a **NZ SCV** holder, or a permanent visa holder who held a NZ special category visa immediately prior to holding a permanent visa, you may be able to access an **OS-HELP** loan if you meet all of the following requirements:

- you first began to be usually resident in Australia at least 10 years before the test day*
- at that time, you were a dependent child** under the age of 18 with no spouse or de facto partner
- you have been in Australia for at least:
 - a total of eight years out of the last 10 years immediately before the test day; and
 - a total of 18 months out of the last two years immediately before the test day; and
- you are otherwise eligible for OS-HELP.

You must give your **provider** evidence that you first began residing in Australia as a minor at least 10 years before the test day. You can do this by requesting your International Movement Record from the Department of Home Affairs website at:

immi.homeaffairs.gov.au/entering-and-leaving-australia/request-movement-records/overview.

*'test day' means the first day you successfully applied for a **HELP** loan for a unit that formed part of the same course of study as an eligible NZ SCV. Otherwise, the 'test day' is the day you submit your OS-HELP **eCAF**

**a 'dependent child' is someone who is aged under 18 and does not have a spouse or de facto-partner.

How much OS-HELP can I borrow?

In 2025, the maximum you can borrow for a six-month study period is:

\$8,245 if you do not study in **Asia**

\$9,893 if you study in Asia; plus an extra \$1,314 if you do approved Asian language study in preparation for your study in Asia (and meet the eligibility requirements).

You are limited to two **OS-HELP** loans over your lifetime and one OS-HELP loan per six-month period. Your overseas study must take place within the relevant six-month period.

How can I check my OS-HELP loan(s)?

To access your loan history, including checking how much **OS-HELP** you have borrowed previously, you will need to log on to the **myHELPbalance** site at www.myHELPbalance.gov.au.

To see your loan history:

- Get your personal details together first – date of birth; first and last name; your **CHESSN** (if you have studied before) or **USI** (if you're a new student); and student ID number at your **provider**
- Go to www.myHELPbalance.gov.au and log in using your personal details
- You can view your available **HELP** balance and the HELP limit that applies to you
- You can select "Complete HELP and VSL history", which generates a detailed statement of the HELP loans you have accessed, including OS-HELP.

Do I have a CHESSN or USI?

The Government uses unique reference identifiers to monitor and manage your use of Commonwealth assistance. Depending on when you started study, your identifier may have previously been a **CHESSN** (see glossary). However, from 1 January 2023 all students must use a **Unique Student Identifier** (known as a **USI**).

If you are starting a higher education course in 2025, you will need a USI to be eligible for a **CSP** or get a **HECS-HELP** loan for your study.

The CHESSN has been replaced by the USI.

Even if you already have a CHESSN, you will still need to apply for and provide a USI to your **provider**. Your USI will become your primary identifier. See below on creating a USI.

What is my USI?

Your **Unique Student Identifier (USI)** is a 10-digit alpha-numeric identifier assigned to you and is unique for each student.

You must have a USI to be eligible for a **CSP** or **HELP** loan and you must tell your higher education **provider** your USI before the census date for the unit of study.

Without a USI, you will not be able to receive your statement of attainment, qualification, or award.

Once you have a USI, it will be your primary education identifier (and replace your **CHESSN**, if you had one). You will need your USI when you enrol as it connects your student loan information to your personal details. You can log in to the Student Portal to update your details at any time.

Create or find your USI

Creating a **USI** is fast and free. Your USI is your education number for life and you only create it once. Using one form of verifiable identification, you can create a USI at www.usi.gov.au.

If you have studied a VET course since 2015, including while at school, you will already have an existing USI. Don't create another one; find your USI. For information on finding your USI online, visit www.usi.gov.au/students/find-your-usi.

The USI website provides self-service options to create or find your USI or update your personal details.

APPLYING FOR AN OS-HELP LOAN

How do I apply for OS-HELP?

If you wish to apply for an **OS-HELP** loan, your **provider** will give you instructions on how and when to submit your OS-HELP **eCAF**.

You must give your provider your **TFN**, **USI**, name, date of birth and address. Your details must match the information held with the **ATO**. If the details in your application do not match ATO records, you will not be able to access a loan until you correct the error.

The fastest way to apply for a TFN is online using myGovID (www.mygovid.gov.au). If you think you will not receive your TFN by the census date, you should call the ATO and ask for a *Certificate of Application for a TFN*, so that you can give this to your provider. You will not be able to access a **HELP** loan by providing the Australia Post receipt from your TFN application lodgement. Once you receive your TFN, you must give your TFN to your provider within 21 days or lose your access to HELP.

Your provider will assess whether you meet the eligibility requirements for OS-HELP. Please contact your provider if you require more information about the application process or your eligibility.



You must provide your TFN because your HELP debt is repaid through the Australian tax system.

How is my loan amount paid to me?

If you are approved for **OS-HELP**, your **provider** will notify you in writing of your loan amount and pay the loan amount directly to you.

Is there an application or loan fee?

No. There is no application or loan fee for requesting **OS-HELP**.

Can I cancel my OS-HELP loan?

Once you have received payment for an **OS-HELP** loan, it cannot be cancelled. You will have a **HELP debt** immediately after your **provider** makes the payment to you.

REPAYING YOUR HELP DEBT

For the most up-to-date information on **HELP debt** repayments, check the **ATO's** website at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan.

How do I check my HELP debt?

Your *myGov* account will show you a consolidated total of your **HELP debt** and what your repayments have been. If you don't have a *myGov* account, you can set one up following the instructions at www.my.gov.au. You can then call the **ATO** on 13 28 61 to assist you with linking the 'ATO online services' to your *myGov* account so you can view your ATO account balances, for example, your HELP debt and superannuation accounts.



myGov only shows information from 2014 onwards. If you want information prior to 2014, call the ATO to request an account information statement.

When do I start paying back my HELP debt?

You start repaying your **HELP debt** through the Australian tax system once you earn above the compulsory repayment threshold. The compulsory repayment threshold is different each year. For the 2024-25 income year it is \$54,435. The more income you earn, the higher your repayment will be (see **Table 1**). Voluntary repayments can also be made at any time to reduce the balance of your HELP debt. As a general note, voluntary repayments are in addition to compulsory repayments and are not refundable, see how at www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

HELP debt repayments are calculated based on your income – not the size of your debt.

To manage repayments, your employer will withhold some of your pay to go towards paying your tax, which includes your HELP debt repayments. Although these amounts are withheld from your pay throughout the year to offset your compulsory repayment—your compulsory repayment won't be processed until you lodge your tax return.

This is because your compulsory repayment is calculated from a number of different sources on your income tax return, including:

- your taxable income
- reportable fringe benefits (reported on your payment summary)
- total net investment loss (including net rental loss)
- reportable super contributions
- exempt foreign employment income amounts.

Will my HELP debt grow?

Similar to interest, your **HELP debt** will grow. We call this '**indexation**'. Indexation is applied on 1 June to the portion of your HELP debt that is 11 months and older. Indexation is applied to keep up with changes in the cost of living to maintain the 'value' of the education, so that no matter how long it takes to repay, a student would repay an amount that is more like the cost of education today.

The rate of indexation that is applied to your debt changes each year, as it is based on the Consumer Price Index (CPI). You can check current and prior indexation rates at www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates.

For example:

Tash undertook a three-year undergraduate degree from 2019-2021. She hasn't made any repayments yet. Her HELP debt is indexed each year as follows:

- 1 June 2019 – no **indexation** was applied, as no part of the debt was 11 months old yet.
- 1 June 2020 – the part of the debt that was 11 months old (Semester 1, 2019) is indexed at 1.8%.
- 1 June 2021 – the part of the debt that was 11 months old is indexed at 0.6%.
- 1 June 2022 – the part of the debt that was 11 months old is indexed at 3.9%.
- 1 June each year after – the HELP debt is indexed as per the indexation rate each year.

Proposed changes to how the indexation rate will be calculated.

The indexation rate is currently based on the Consumer Price Index (CPI) but the Government has introduced legislation to cap the indexation rate at the CPI or the Wage Price Index (WPI), whichever is lowest.

This change will require the legislation to be passed through both Houses of Parliament. When passed, the changes will be backdated to 1 June 2023.

How will indexation rate changes be managed?

Once the legislation is passed, the indexation rates for 2023 and 2024 will be amended.

- The 2023 indexation rate of 7.1% will be reduced to 3.2%
- The 2024 indexation rate of 4.7% will be reduced to 4%

How does this change impact my existing HELP debt?

Once the indexation rates have been amended, your HELP debt will be re-calculated by the ATO using the amended indexation rates and you will be issued with an indexation credit.

For example:

Fredrik studied his business degree from 2019 to 2021 and on 31 May 2023 he had a HELP debt of \$30,000.

Assuming he did not make any repayments, indexation was applied to Fredrik's HELP debt as follows:

- On 1 June 2023, the HELP debt of \$30,000 was indexed at 7.1% so the HELP debt became \$32,130
- On 1 June 2024 the HELP debt of \$32,130 was indexed at 4.7% so the HELP debt became \$33,640.11
- Fredrik currently has a HELP debt of **\$33,640.11**

Once the legislation is changed, the indexation rates for 2023 and 2024 will be reduced.

Fredrik's HELP debt following the changes to the indexation rate:

- The 2023 indexation applied to HELP debt of \$30,000 will be 3.2% instead so the HELP debt becomes \$30,960
- The 2024 indexation applied to HELP debt of \$30,960 will be 4% instead so the HELP debt becomes \$32,198.40
- Fredrik currently has a HELP debt of **\$32,198.40**

Fredrik will receive an indexation **credit** of \$1,441.71.



For more information, visit <https://www.studyassist.gov.au/managing-and-repaying-your-loan/loan-increases-and-indexation>

What if I go overseas?

If you go overseas and have a **HELP debt**, you still need to make repayments as if you were living in Australia. If you live or plan to move overseas for 183 days or more (about six months) in any 12-month period, you must complete an *Overseas Travel Notification*. You must also update your contact details through **ATO** online services within seven days of leaving Australia.



For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/overseas-repayments.

How much will my repayments be?

The amount you repay each year is calculated as a percentage of your world-wide income. The more income you earn, the higher your repayments will be (see **Table 1**). When you do your tax return, the **ATO** will calculate your income for the year and tell you on your tax notice of assessment how much your compulsory repayment will be. Compulsory repayments are not tax deductible.

Table 1: Repayment rates for the 2024–25 income year

Repayment income	Repayment % rate
Below \$54,435	Nil
\$54,435 - \$62,850	1.0%
\$62,851 - \$66,620	2.0%
\$66,621 - \$70,618	2.5%
\$70,619 - \$74,855	3.0%
\$74,856 - \$79,346	3.5%
\$79,347 - \$84,107	4.0%
\$84,108 - \$89,154	4.5%
\$89,155 - \$94,503	5.0%
\$94,504 - \$100,174	5.5%
\$100,175 - \$106,185	6.0%
\$106,186 - \$112,556	6.5%
\$112,557 - \$119,309	7.0%
\$119,310 - \$126,467	7.5%
\$126,468 - \$134,056	8.0%
\$134,057 - \$142,100	8.5%
\$142,101 - \$150,626	9.0%
\$150,627 - \$159,663	9.5%
\$159,664 and above	10.0%

In addition to your compulsory repayment, you can also make a voluntary repayment at any time. For more information on voluntary repayments, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/voluntary-repayments.

What if I can't make my compulsory repayment?

If you are struggling to make a compulsory repayment, there may be some options to relieve the stress. Depending on your situation, you may be eligible to apply to the **ATO** to request an amendment or deferment of your compulsory repayment. For more information, visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/deferring-repayments.

CONTACTS AND ADDITIONAL INFORMATION

StudyAssist website www.studyassist.gov.au

This website provides information about options for financing tertiary study, including:

- **HELP** loans available in both the higher education and vocational education and training sectors
- a list of providers that offer HELP loans
- student income support options and available scholarships.

Course Seeker website www.courseseeker.edu.au

This website helps you compare undergraduate courses in Australia. You can shortlist up to four courses and compare them for things like cost, location, delivery mode and if you can get a CSP.

ComparED website www.comparED.edu.au

This website helps you to compare the experience that other students had when studying a particular study area at a provider. You can search a field of study (e.g. nursing) and choose four providers to compare combined feedback from actual students who have gone before you in that study area, including how satisfied they were overall, if they got a job after graduating and the starting salary.

MyHELPbalance website www.myHELPbalance.gov.au

You can log into this site to see your study and loan information and keep track of your **available HELP balance**.

Australian Taxation Office

It can help you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. To contact the **ATO**:

- visit www.ato.gov.au/individuals-and-families/study-and-training-support-loans/view-your-loan-account-online
- use its online services to view loan accounts and other information such as your Payment Reference Number and voluntary repayment options
- call 13 28 61 for information about your HELP account and personal tax topics
- call 13 36 77 TTY or 1300 555 727 TTY for hearing or speech impaired students.

Services Australia

Services Australia has payments to help support you while you do further tertiary study or training. These include fortnightly payments like:

- Youth Allowance, if you're 24 or younger
- Austudy, if you're 25 or older
- ABSTUDY, a group of payments for Aboriginal or Torres Strait Islander student or apprentices.

There are also extra payments like the Student Start-up Loan, which is a voluntary loan, and the Tertiary Access Payment, that helps students with the costs of relocating to study.

You can make a claim for a payment up to 13 weeks before your course or training starts, using your Centrelink online account linked to myGov.

Services Australia also provides other payments and services, including Medicare.

For more information on the help available for students visit servicesaustralia.gov.au/education.

Keep up to date by following facebook.com/ServicesAustralia or [@services.australia](https://instagram.com/servicesaustralia) on Instagram.

Department of Home Affairs

The Department of Home Affairs can help you with visas and Australian citizenship.

Visit www.homeaffairs.gov.au or call 13 18 81.

For information on COVID-19 and international travel, students should review the Department of Home Affairs website at www.homeaffairs.gov.au and the Department of Foreign Affairs and Trade website at www.smartraveller.gov.au.

Office of the Student Identifiers Registrar

It can help you with getting a **USI** or finding your USI and updating your USI account details. To contact them you can:

- visit www.usi.gov.au
- for information on finding your USI online, visit www.usi.gov.au/students/find-your-usi
- call 1300 857 536 for further assistance between 8:30am and 6:30pm (AEST) on 1300 857 536 Monday to Friday (excluding national and South Australian public holidays).

Other useful contacts

The **New Colombo Plan** is a signature initiative of the Government which aims to lift knowledge in Australia of the Indo-Pacific by supporting Australian undergraduates to study and undertake internships in the region. More information is available from the Department of Foreign Affairs and Trade at www.dfat.gov.au/ncp or from your Australian university's study abroad office.