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

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

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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.

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GLOSSARY

Approved higher education provider (provider)—In this Statement of Terms and Conditions,

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 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.

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 reference number made up of a combination of numbers and letters. It is a student 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. You will need a USI before making an application for an OS-HELP loan. If you do not already have a USI, you can apply for one on the Unique Student Identifier website at www.usi.gov.au.







Table 1: Repayment rates for the 2022–23 income year

Repayment income	Repayment % rate
Below \$48,361	Nil
\$48,361 – \$55,836 \$55,	1.0%

CONTACTS AND ADDITIONAL INFORMATION

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.
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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.

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.

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

It can help you with your **HELP debt** in addition to compulsory, voluntary and overseas repayments. Tot7hA ciacelhseAaTO:e

