

OS-HELP Loans Policy

Section 1 - Background and Purpose

(1) The Commonwealth Government gives a number of OS-HELP loans to the University annually to help eligible students undertake part of their study overseas in formal exchange programs, study tours or clinical or professional placements undertaken outside of a university setting.

(2) This Policy and associated Procedure explain the criteria and processes that the University will use to allocate the loan funds. This Procedure explains the criteria and processes that the University will apply to allocate the loan funds.

Section 2 - Scope

(3) Applies to:

- a. All campuses
- b. All Commonwealth supported award courses
- c. All students who meet the eligibility criteria set out in the OS-HELP Loans Procedure

Section 3 - Policy Statement

(4) The total funds provided by the Commonwealth Government each calendar year for OS-HELP loans will be distributed initially across the University's colleges and campuses using a prescribed EFTSL formula published in the OS-HELP guidelines provided in the 'Administrative information for higher education providers: student support' promulgated by the Government. This formula will be reviewed annually on 31 March for the coming year.

(5) OS-HELP money can be used for any of the expenses incurred when studying overseas, such as airfares, accommodation and settling expenses. Supplementary funding is available for Asian language training for students undertaking overseas study in Asia, on conditions explained in these Procedures.

(6) Closing dates for OS-HELP loan applications will be set each year for the upcoming year by 31 March. The dates will be published on the [OS-HELP loans website](#).

(7) OS-HELP loans will be allocated to eligible students by the OS-HELP Loan Selection Officer nominated by the Deputy Manager, Student Administration, in accordance with the OS-HELP Loans Procedure.

Section 4 - Procedure

(8) A student in receipt of an OS-HELP loan MUST maintain a study load at the Overseas Higher Education Institution during the period of study which is equal to or greater than 0.75 of the equivalent EFTSL if they were to be undertaking their course of study in Australia.

(9) While studying overseas, students should expect a level of academic engagement - including contact hours and volume of assessable tasks - equivalent to the advanced standing they will receive towards their Australian course of

study upon successful completion of their overseas study.

(10) If a student undertakes a period of study overseas which is less than six months, then the required study load will be calculated by averaging the full-time equivalent (EFTSL) load in Australia and applying it pro rata to the reduced study period overseas. Generally, a student should be regarded as studying full-time while overseas if, in respect of their course of study:

Credit that a student can expect to receive for overseas study	> -	Actual duration of overseas study (in weeks)	x	Minimum credit that a full-time student would receive in a standard academic semester
		Typical duration of a standard academic semester (in weeks)		

(11) For example, suppose a student wants to spend 5 weeks of a standard 12 week semester overseas. The minimum credit points that a student must be studying in a standard semester to be considered full-time are 45. Thus, the student will be regarded as full-time while overseas if the credit that the student receives for the overseas study is greater than or equal to $5/12 \times 45$ credit points – that is, 18 credit points.

(12) All successful applicants are required to complete an OS-HELP debt confirmation form before any OS-HELP loan payments will be made to the student.

Duration of OS-HELP Loans

(13) A single OS-HELP loan is set for a specific study period of six months only. This period is defined as exactly six months from the day that the student commences their study at the overseas institution or the study tour or clinical or professional placement.

(14) A student can apply for a period of overseas study that is greater or less than the six-month period, but the OS-HELP loan they receive will remain bound by the six-month period. In other words, regardless of the length of the overseas study period, the loan will be paid in six-month blocks.

(15) When a student will be studying overseas for a period greater than six months, the student can apply for two OS-HELP loans concurrently if they believe they will still meet the eligibility criteria. The payment for the second six-month period will be paid on the next scheduled payment date (see clause 55).

Amount of OS-HELP Loans

(16) The amount that a student can request for an OS-HELP loan for a six-month overseas study period must be between:

- a. the minimum amount of one thousand Australian dollars (\$1,000); and
- b. a maximum amount which is indexed annually and published in the OS-HELP loan application documents.

(17) The OS-HELP loan is available as:

- a. an amount for overseas study not in Asia; or
- b. an amount for overseas study in Asia; and
- c. a supplementary amount for Asian Language study.

General Eligibility Criteria

(18) To be entitled to OS-HELP for a six-month study period, a student must comply with all the following:

- a. be an Australian citizen or the holder of a permanent humanitarian visa;
- b. be enrolled in a course of study with La Trobe University as a Commonwealth Supported Student;
 - i. Note: A course of study is defined as a single course of study leading to a higher education award. Where a student is undertaking an Honours component of an undergraduate course of study, the entire undergraduate course may be considered for the purposes of assessing eligibility for OS-HELP.
- c. have evidence that their overseas study will count as credit for the course of study in which they are currently enrolled at the University;
- d. be enrolled in full-time study outside Australia, with an overseas higher education institution or at an overseas campus of an Australian higher education provider, or the equivalent for a study tour, short program or clinical placement for which the student will be outside Australia while undertaking the study;
 - i. Note: OS-HELP is not currently available to eligible students who plan to undertake study at La Trobe University at an overseas location. Note also that La Trobe University does not have an overseas campus.
- e. have completed already, as a Commonwealth supported student, at least 1.0 EFTSL of study in Australia that counts towards their course of study;
 - i. Note: For purposes of calculating eligibility, only the subjects that the student passes can be counted towards their course of study. Failed units do not count in calculating whether the prerequisite 1.0 EFTSL of study has been completed.
- f. still have at least 0.125 EFTSL of study to complete in their course of study on return from their overseas study;
- g. provide a Tax File Number (TFN) when applying for their OS-HELP loan;
- h. not have received OS-HELP on more than one other occasion from La Trobe University or another provider;
- i. not have been granted an OS-HELP loan by another provider for an overlapping six-month study period;
- j. be formally selected by the University to receive an OS-HELP loan;
- k. complete and sign an OS-HELP debt confirmation form; and
- l. have not completed the overseas study before making the application for an OS-HELP loan.

Eligibility to be Considered to be Undertaking Overseas Study in Asia

(19) A student will be considered to be undertaking overseas study in Asia if they are undertaking study in at least one of the following 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 or Vietnam.

Eligibility for Supplementary Amount for Asian Language Study

(20) To be entitled to a supplementary amount of up to \$1,000 for Asian language study, which may be taken on an award or non-award study basis, a student must:

- a. have been selected for OS-HELP assistance for overseas study in Asia for that six-month period; and
- b. be undertaking language study in preparation for undertaking that overseas study; and
- c. have indicated on their OS-HELP debt confirmation form that they would like to receive a supplementary amount for Asian language study; and
- d. have not yet completed the Asian language study before applying for the supplementary amount, but must be completing that study in the six months prior to departure.

(21) The University will select students to receive a supplementary amount for Asian language study (point 4 above) if they:

- a. meet the other eligibility criteria; and
- b. provide evidence that the Asian language they propose to study is a language used in one or more of the Asian countries in which they will be carrying out all or part of their study program; and
- c. provide evidence that they will be undertaking their Asian language study in a form approved by the University. These are the approved forms:
 - i. subjects offered by La Trobe University, taken as a miscellaneous subject on a full fee-paying basis*; or
 - ii. subjects offered by other Australian or overseas higher education providers; or
 - iii. subjects offered by 'Nationally Recognised Training' providers, such as TAFEs or other Registered Training Organisations; and
- d. provide evidence of enrolment in the approved Asian language study program.

(22) A supplementary loan amount is added to the OS-HELP loan for overseas study and does not count towards the lifetime maximum of two OS-HELP loans per student.

*Students cannot receive the supplementary funding if their Asian language study is part of a course of study for which they are already receiving Commonwealth assistance for the cost of tuition. For example, La Trobe University students who are eligible for OS-HELP cannot apply for supplementary funding for Asian language studies they are undertaking as part of their La Trobe course.

Application Closing Dates

(23) Applications for OS-HELP for exchange programs must be received by the nominated University officer (which in the first instance will be the OS-HELP Selection Officer in the Fees, Financial Aid and Government Reporting Unit, Student Services and Administration) by:

- a. 1 May for a six-month overseas study period that commences between 1 July and 31 December in that year; or
- b. 1 November for a six-month overseas study period that commences between 1 January and 30 June in the following year.

(24) Applications for OS-HELP for study tours or clinical or professional placements will be accepted at any time. Students should allow up to four weeks before departure for the application to be assessed.

(25) As mentioned in clause 15 to 17, a student who plans to study overseas for more than six months can apply for two OS-HELP loans concurrently if they believe they will still meet the eligibility criteria. If the loans are approved, the approval of the loan for the second period will be conditional, subject to ratification by the OS-HELP Loan Selection Officer for that second period.

(26) In the case of the May and November rounds, late applications will be accepted only in exceptional cases.

(27) The University reserves the right to receive OS-HELP loan applications more than six months prior to the commencement of the six-month overseas study period, but it will not confirm selection until it can be demonstrated that the applicant has met all eligibility criteria.

Application Process

(28) Applicants must complete and submit the University's OS-HELP loan application form by the closing dates published on the [OS-HELP Loan website](#). The application form itself is available from that website.

(29) As part of the application process, students will require College approval to participate in one of the University's

recognised exchange programs. This includes detailed documentation of the advanced standing (credit) they will receive on their return.

(30) Also as part of the application process, students will be required to provide a statement of no more than 500 words supporting their application on socio-economic grounds. The statement should include details relating to whichever of the following factors are relevant:

- a. secondary education
- b. indigenous status
- c. rural/regional status
- d. financial status
- e. disability.

(31) The statement should provide evidence of hardship and how such hardship affected the applicant's study. This information will be used only as described in clause 40. The order of the factors does not have any bearing on how they will be used when assessing socio-economic grounds.

(32) Applications must be submitted to:

OS-HELP
Fees, Financial Aid and Government Reporting
Student Services and Administration
La Trobe University VIC 3086

Time Line for Handling Applications

(33) Final selection will take place within ten working days of the application closing date, or as appropriate for applications in respect of study tours or clinical or professional placements. In some cases provisional selection will take place (see section 14). Students will be notified of the outcome of their application within twenty working days of the application closing date.

Disclosure of Previous OS-HELP Loans

(34) A student applying for an OS-HELP loan MUST disclose and provide information on the OS-HELP loan application form if they have been a previous recipient of an OS-HELP loan.

Provision of False or Misleading Information

(35) If the University knows or believes that a student in receipt of OS-HELP loan assistance has provided false or misleading information in his or her OS-HELP loan application, the University will notify the Department of Education of the suspected offence and provide them with a copy of the student's application and any other relevant information or material requested by the Department of Education.

OS-HELP Loan Selection Officer

(36) OS-HELP loan applications will be assessed by an OS-HELP Loan Selection Officer (the Senior Coordinator, Fees, Financial Aid and Government Reporting or a nominee). Where a case is not straightforward, the OS-HELP Loan Selection Officer may consult with the applicant's College and/or with the Manager, Equality and Diversity Centre or nominee.

(37) The OS-HELP Loan Selection Officer is responsible for ensuring that the principles defined by the OS-HELP Loan Guidelines, [Higher Education Support Act 2003](#) and University OS-HELP Loans Policy and Procedure are administered

appropriately.

Selection of Students for OS-HELP Loans

(38) Eligible students applying to the University for an OS-HELP loan to support an exchange program will be selected by the OS-HELP Loan Selection Officer on the following criteria:

- a. order of academic merit, as determined by the sponsoring College; and then, if required,
- b. socio-economic grounds.

Academic Merit

(39) Ranking on academic merit will be determined using the student's Weighted Average Mark (WAM), which will be calculated using all finalised results obtained by the applicant in their course of study prior to submission of their OS-HELP loan application. OS-HELP Selection Officer, in consultation with the sponsoring College.

Socio-economic Status

(40) Where the value of the applicants approved on merit exceeds the funds available, the OS-HELP Loan Selection Officer will use socio-economic information provided by the student to determine what hardships, and the significance of such hardships, the student may have encountered while studying their course.

(41) The applicants will be ranked by the OS-HELP Loan Selection Officer, in consultation with the applicants' College of enrolment and the Manager, Equality and Diversity Centre if necessary,

Notification of OS-HELP Loan Selection Officer's Decisions

(42) All applicants will be advised in writing or by email of the OS-HELP Loan Selection Officer's decision within a maximum of twenty working days of the closing date published on the [OS-HELP loan website](#).

(43) In the notification letter, successful applicants will receive confirmation of the amount of the approved OS-HELP loan, in Australian dollars.

(44) Successful applicants will then be required to:

- a. read, accept, sign and submit an OS-HELP debt confirmation form, which contains the terms and conditions for accepting an OS-HELP loan, before any funds are made available; and
- b. provide any relevant details as specified or required by the University for the purpose of administering the OS-HELP loan, including electronic banking details for direct OS-HELP payments.

Provisional Offers

(45) Some applicants for exchange programs only may be given provisional offers in writing or by email prior to the official closing date, depending on when their six-month overseas study period commences. This provisional offer will be confirmed at the official date for notification of the outcomes of the selection process.

Impact of Changes in Circumstances

(46) If a selected student's circumstances change in such a way that the University determines that the student no longer meets the OS-HELP loan eligibility criteria and the student has yet to be paid, the University will withdraw the offer of OS-HELP assistance.

(47) If a selected student's circumstances change in such a way that the University determines that the student no longer meets the OS-HELP Loan eligibility criteria and the student has already been paid, then the University will not

withdraw the offer of OS-HELP assistance unless there are reasons to believe that the student has provided false or misleading information on their OS-HELP application form (see clause 37).

(48) If the University determines that the student will not be undertaking his or her overseas study after it formally approves an application but before it provides the OS-HELP assistance, then the University may withdraw the offer for an OS-HELP loan.

(49) If the University determines that the student will not be undertaking his or her overseas study after it approves an application and it provides the OS-HELP assistance, then the University will not take any action as the OS-HELP loan debt already has been incurred.

Appeals by Unsuccessful Applicants

(50) Unsuccessful applicants who are dissatisfied with the outcome of their application have ten working days to submit an appeal in writing requesting a review of the decision made by the OS-HELP Loan Selection Officer. Appeals will be considered only on procedural grounds (e.g. on the basis that the published timeline was not followed), and appropriate evidence must be provided to support the appeal.

(51) All reviews will be conducted by the Executive Director, Student Services and Administration (or nominee), who must not have participated in the original decision.

(52) Appeal applicants will be notified within ten working days from the date the decision is made by the Executive Director, Student Services and Administration (or nominee).

(53) Appeals should be directed to:

OS-HELP Appeal
c/o Executive Director, Student Services and Administration
La Trobe University VIC 3086

(54) Further information regarding appeals is available from:

Telephone: (03) 9479 1060 or (03) 9479 5076
Email oshelp@latrobe.edu.au

Payment Arrangements for OS-HELP Loans

(55) La Trobe University will pay OS-HELP loans in a single payment with the view to allowing a student to use the funds for key travel-related expenses, having due regard for students' financial needs.

(56) Provided that students have signed and returned an OS-HELP debt confirmation form, payments will be made to exchange students each year no later than the last working day in the months of June and December. Payments to students undertaking study tours or clinical or professional placements will be made within five working days of receipt of an OS-HELP debt confirmation form.

(57) All OS-HELP loan payments will be made by electronic funds transfer (EFT). The OS-HELP loan debt is incurred on the day that the funds transfer occurs.

OS-HELP Loan Notification

(58) All applicants who receive an OS-HELP loan will be issued with a Commonwealth Assistance Notice (CAN) no later than twenty-eight days after the date on which the OS-HELP debt is incurred.

(59) Any notification of error or correction to the information detailed on the CAN must be forwarded in writing to the following within ten working days from receipt of the CAN:

OS-HELP CAN
Fees, Financial Aid and Government Reporting Unit
Student Services and Administration
La Trobe University VIC 3086
Telephone: (03) 9479 1060 or (03) 9479 5076
Email oshelp@latrobe.edu.au

OS-HELP Remission of Debt

(60) OS-HELP debt cannot be remitted by the University.

Repayment of OS-HELP debt

(61) OS-HELP debt is repaid through the Australian Taxation Office (ATO) by way of the taxation system.

Reports to Department of Education

(62) The University is required to provide OS-HELP loans information periodically to the Department of Education. The Department of Education in turn supplies the information to the ATO, which administers OS-HELP debts and collects loan repayments from students via the taxation system.

Section 5 - Definitions

(63) For the purpose of this Policy and Procedure:

- a. Commonwealth supported award course: A course leading to an award of the University, such as a Bachelor degree or a graduate diploma which is undertaken as a Commonwealth supported student
- b. EFTSL: Equivalent Full-time Study Load. A measure of the study load, for a year, of a student undertaking a course of study on a full-time basis. For example, in most courses La Trobe University considers 120 credit points to be equivalent to a full-time study load in an academic year.

Section 6 - Stakeholders

Responsibility for implementation – Fees, Financial Aid and Government Reporting, Student Services and Administration.

Responsibility for monitoring implementation and compliance – Executive Director, Student Services and Administration.

Status and Details

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