

# OS-HELP Loans Policy

## Section 1 - Background and Purpose

(1) A number of OS-HELP loans are allocated annually to the University by the Commonwealth Government to help students undertake part of their study overseas. This Policy and associated Procedures explain the criteria and processes that the University uses to allocate the loan funds.

## Section 2 - Scope

(2) This Policy applies to all students enrolled in Commonwealth Supported places intending to undertake overseas study that contributes to their course of enrolment. At La Trobe, applicable overseas study is categorised as either:

- a. Exchange: semester-long or year-long study as part of an exchange agreement at approved institutions; or
- b. Short-Term Programs: including approved short courses, clinical placements, professional placements or internships, and study tours.

## Section 3 - Policy Statement

(3) The University allocates OS-HELP loans, in accordance with the [Higher Education Support Act 2003](#) OS-HELP and these procedures, to support students undertaking eligible overseas Exchanges and Short-Term Programs with expenses such as airfares, accommodation and settling expenses.

(4) The University will grant OS-Help Loans to students who meet all the required eligibility criteria until the University's annual allocation has been fully disbursed.

## Section 4 - Procedures

### Part A - Amount of OS-Help Loans

(5) The OS-HELP loan amount a student can apply for in a six-month period must be between:

- a. a minimum of AUD\$1000; and
- b. a maximum amount which is indexed annually and published in the OS-HELP loan application documents available via the [Loans for Overseas Study website](#).

### Study in Asian Countries

(6) Students who undertake study in [an eligible Asian country](#) may be eligible for a higher value OS-HELP loan.

(7) Students who undertake study in and are offered an OS-HELP loan may be eligible for a supplementary loan to support award or non-award Asian language study if they:

- a. request the supplementary loan when completing their OS-HELP Debt Confirmation Form
- b. provide evidence are still enrolled in the Asian language study when making the request
- c. provide evidence the language they are studying is an official language of the country where the student is undertaking the overseas study
- d. provide evidence of enrolment in the language study program.

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

(9) Students are not eligible for a supplementary loan if their Asian language study is part of their home university course of enrolment.

## Part B - Eligibility for OS-HELP

### General Conditions

(10) Students applying for an OS-HELP loan must meet all eligibility requirements of the [Department of Education](#). A student must:

- a. be an Australian citizen or holder of permanent humanitarian visa;
- b. not have received OS-HELP on more than one other occasion;
- c. be enrolled in an undergraduate or postgraduate course of study at La Trobe as a Commonwealth Supported student;
- d. have already completed at least one equivalent full-time student load (EFTSL) of study, or the equivalent of one EFTSL (minimum of 120 credit points), that counts towards their course of study;
- e. be undertaking full-time study with an approved overseas higher education institution or other recognised organisation;
- f. have their overseas study count as credit, or be a course requirement, for the course of study that they are enrolled in at La Trobe;
- g. still have at least 0.125 EFTSL (15 credit points) of study yet to complete in their course of study on return from their overseas study;
- h. meet the Australian Taxation Office Tax File Number (TFN) requirements;
- i. be selected by La Trobe to receive an OS-HELP loan; and
- j. not have been granted an OS-HELP loan by another provider for an overlapping six-month study period.

(11) Students are entitled to a maximum of two OS-HELP loans in their lifetime.

(12) OS-HELP loans are allocated for a six- month period from the date of commencement of the overseas study, regardless of the length of the overseas study.

(13) New Zealand Special Category Visa (SCV) holders may be eligible to access OS- HELP loans provided they came to Australia as a dependent child and meet long term residency requirements.

(14) OS-HELP is not available for students undertaking their whole course outside Australia, however students may be outside Australia when submitting an application.

### Determining Eligibility for Short-Term Programs

(15) In order to confirm eligibility for Short-Term Programs, a full-time load is calculated by a [formula](#) that takes account of the credit points that will be achieved and the duration of the program.

(16) When a student's full time Short-Term Program does not convert to .5 EFTSL of credit, or the equivalent of four full time subjects undertaken in a six-month period in their course, eligibility is determined in accordance with the [formula](#) published on the [Loans for Overseas Study website](#).

## Part C - Applying For an OS-HELP Loan

(17) Applications for OS-HELP loans for Exchange must be submitted by:

- a. 1 May for Exchange commencing between 1 July and 31 December of that year
- b. 1 November for Exchange commencing between 1 January and 30 June of the next year.

(18) Applications for OS-HELP for Short-Term Programs can be submitted at any time, however students must allow for up to six weeks prior to departure for an outcome.

(19) Before submitting an application, students are required to have School approval to participate in the overseas Exchange or Short-Term Program.

(20) Students must supply evidence:

- a. that their overseas study will count as credit, or is a course requirement, for the course of enrolment at La Trobe
- b. that the study will be undertaken on a full time basis in accordance with the equivalency table in this procedure
- c. of official confirmation of enrolment with the overseas institution.

(21) Students must disclose if they have been a previous recipient of an OS-HELP loan. This will be verified by Student Administration.

(22) Students may apply for two consecutive six-month periods at the same time, however any second six-month loan offer and payment will be conditional on the student remaining eligible at the commencement of the second period.

## Part D - Approval, Acceptance and Payment

(23) Student Administration will assess applications for eligibility in accordance with the [Department of Education](#) eligibility criteria. Applications are then ranked according to academic merit, based on the Weighted Average Mark (WAM) for the student at the time the application is submitted.

(24) Students will be notified about the outcome of their application within 28 working days of submission.

(25) Notification letters will confirm the amount of the approved OS-HELP loan in Australian dollars and include the rights and responsibilities of the student in relation to the loan.

(26) Students must complete and submit the OS-HELP Debt Confirmation Form when accepting their offer.

(27) Students are permitted to reduce the loan amount offered provided the request is received before they submit the OS-HELP Debt Confirmation Form.

(28) The University may withdraw a loan offer before it has been paid to the student's bank account if:

- a. the student's circumstances change so that they no longer meet the eligibility criteria
- b. it is determined the student has provided false or misleading information
- c. the student will not be undertaking the overseas study.

(29) If a student has been offered two consecutive OS-HELP loans the second payment can only be made six months after the first payment.

(30) Once a loan has been paid to the student account the debt is included in the student's accumulated HELP debt and may only be repaid through the Australian taxation system.

(31) If a student has been paid their OS-HELP loan and does not proceed with their overseas study, the University is not required to take any action.

(32) OS-HELP loans cannot be remitted by the University under any circumstances.

(33) The University will issue a Commonwealth Assistance Notice (CAN) no later than 28 days from the date the OS-HELP debt is incurred.

(34) Students have 10 working days to notify the University of any error on the CAN.

(35) Where a student in receipt of an OS-HELP loan is suspected to have provided false or misleading information the University is required to notify the [Department of Education](#) and the student will be subject to the University's [General Misconduct Statute 2009](#).

## Part E - Review

(36) Students may, within 10 working days, request a review of the outcome of their application by the Deputy Director, Academic Services or nominee.

(37) Students who have any concerns about the application of these procedures should refer to the [Student Complaints Management Policy](#).

## Section 5 - Definitions

(38) For the purpose of this Policy:

- a. Overseas study: study undertaken outside of Australia that counts towards the requirements of the course of study in which the student is enrolled with their home provider.

## Status and Details

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