OS-HELP Loans Policy

Section 1 - Key Information

Policy Type and Approval Body	Administrative - Vice-Chancellor
Accountable Executive – Policy	Deputy Vice-Chancellor (Academic)
Responsible Manager – Policy	Director, Academic Services
Review Date	27 November 2028

Section 2 - 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 3 - 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.

(3) University grants for approved overseas study programs are outlined in the Student Mobility Grant Policy.

Section 4 - Key Decisions

Key decision making	Role
Arrange for a review of the OS-HELP loan application decision	Director, Academic Services

Section 5 - Policy Statement

(4) The University allocates OS-HELP Loans, in accordance with the Higher Education Support Act 2003, OS-HELP Guidelines, and this Policy, to support students undertaking eligible overseas Exchanges and Short-Term Programs with expenses such as airfares, accommodation and other travel costs.

(5) The University grants OS-HELP Loans to students who meet all the required eligibility criteria until the University's annual allocation of the agreed number of loans has been fully disbursed.

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Section 6 - Procedures

Part A - Amount of OS-HELP Loans

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

a. a minimum of AUD $1,000; and
b. a maximum amount which is indexed annually and published in the OS-HELP Loan application documents available via the Study Assist website.

Study in Asian Countries

(7) Students who undertake study in an eligible Asian country may be eligible for a higher value OS-HELP Loan.

(8) Where such students are offered an OS-HELP Loan they may also be eligible for a supplementary loan to support award or non-award Asian language study where they:

a. request the supplementary loan when completing their OS-HELP Requisition Form;
b. provide evidence that:
    i. they are still enrolled in the Asian language study when making the request;
    ii. the provider is external to the University;
    iii. the language they are studying is an official language of the country where they are undertaking the overseas study.

(9) A supplementary loan amount is added to the OS-HELP Loan and does not count towards the lifetime maximum of two (2) OS-HELP Loans per student.

(10) 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

(11) 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, permanent humanitarian visa holder, eligible former permanent humanitarian visa holder, Pacific Engagement Visa (PEV) holder or a New Zealand Special Visa (SCV) holder, or eligible former New Zealand SCV holder who meets the residency requirements and who will be resident in Australia at the time of applying;
b. not have received OS-HELP on more than one other occasion and not within the same six-month period by La Trobe or any other provider;
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 (any credit granted from a previous degree or external qualification must have been completed in a Commonwealth-Supported Place (CSP) to count towards the completed Equivalent Full-Time Study Load (EFSTL) requirement of 120 credit points);
e. during their program 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 and provide a Unique Student Identifier (USI);
i. be approved by Learning Abroad to participate in the relevant program;
j. not have already completed the overseas study for which OS HELP is being sought, regardless of whether the student is still overseas or has returned to Australia.

(12) Students are entitled to a maximum of two (2) OS-HELP Loans in their lifetime.

(13) OS-HELP Loans are allocated for a six-month period from the date of commencement of the overseas study, regardless of the duration of the overseas study.

(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 using a formula that takes account of the credit points that will be achieved, and the duration of the program (see Study Abroad webpage).

Part C - Applying For an OS-HELP Loan

Prior Required Approvals

(16) Prior to submitting an application for an OS-HELP Loan, students must obtain a number of approvals and accompanying evidence:

a. confirmation that their proposed overseas Exchange or Short-Term Program has been approved for credit, or is a course requirement, for their course of enrolment at La Trobe;
b. evidence that allows the La Trobe OS-HELP team to confirm that the study will be undertaken on a full-time basis (see the Study Abroad webpage for guidance);
c. acceptance by the host university or provider into the overseas program;
d. La Trobe Learning Abroad acceptance notification.

(17) Applications for OS-HELP Loans for approved overseas study can be submitted at any time from six (6) months prior to the start date of their overseas program, but no earlier. Where students intending to participate in an Exchange program have all the necessary documentation and approvals, it is recommended that they submit their application no later than:

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

(18) Students must disclose if they have been a previous recipient of an OS-HELP Loan.

(19) Students may apply for two (2) consecutive six-month periods of overseas study 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.

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Part D - Approval, Acceptance and Payment

(20) Student Administration assesses applications for eligibility in accordance with the Department of Education eligibility criteria. Where there are more applications than available loans preference may be given to students who:

a. have a higher Weighted Average Mark (WAM) at the time the application is submitted;
b. are participating in a semester-length overseas study program;
c. have not previously received OS HELP;
d. can demonstrate financial hardship and/or educational disadvantage.

(21) Students will normally be notified of their eligibility for an OS-HELP Loan within 20 business days of submitting their application, where:

a. the application is submitted within the allowable timeframe (that is six [6] months prior to their overseas program start date and prior to completing the program);
b. all relevant documentation and evidence is available (such as results where applicable).

(22) 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.

(23) When accepting their offer students must:

a. complete an OS-HELP Electronic Commonwealth Assistance Form (eCAF) via StudentOnLine;
b. complete the submission of all required information via the Government portal;
c. return the OS-HELP Requisition Form and Acceptance (OS-HELP Debt Confirmation) Form to Student Administration.

(24) Payments are processed to students' nominated bank accounts within 10 business days of all required documents being received.

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

Part E - Variations to Loans

Unpaid OS-Help Loans

(26) Students are permitted to reduce the loan amount offered provided the request is received before they submit the eCAF and OS-HELP Requisition and Acceptance Form. Students may be required to submit a new OS-HELP application in these circumstances.

(27) The University will withdraw a loan offer as soon as practicable before it has been paid to the student's bank account where:

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.

(28) Where an unpaid offer is withdrawn the University will notify the student in writing.

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Paid OS-HELP Loans

(29) OS-HELP Loans that have already been paid cannot be remitted by the University under any circumstances. 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. The University is not required to take any action where a student has been paid their OS-HELP loan:

a. and does not proceed with their overseas study; or
b. their circumstances change in such a way that a provider determines that the student no longer meets the OS-HELP eligibility criteria.

Part F - Confirmation of Liability

(30) The University must issue a Commonwealth Assistance Notice (CAN) within 28 days of the date on which the OS-HELP debt was incurred. A student is taken to have incurred their OS-HELP debt on the day the provider makes the OS-HELP payment to the student.

(31) When a student believes the information on the CAN is incorrect, the student may, within 14 calendar days of the CAN being issued, request a correction. This request may be made electronically. The student's request should specify which information the student considers is incorrect and the reasons why they consider it to be incorrect. Making the request does not affect the student's liability to pay the tuition fee, or the student's HELP eligibility.

Part G - False and Misleading Information

(32) 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 provide the Department with a copy of the student's application and any other relevant information or material the Department requests. The student will be subject to proceedings under the University's General Misconduct Statute 2009.

Part H - Review

(33) Students may seek a review of decisions made under this Policy where they are of the view that this Policy has not been correctly applied. A request to review a decision made under this Procedure must be lodged within 10 business days of the relevant process or decision by replying in writing to the original notification or statement, and addressing the request to the Director, Academic Services.

(34) The Director, Academic Services will arrange for a review of the decision by a senior staff member who was not involved in the original decision.

(35) A written outcome will be provided within 10 business days of the date the request was received by the University.

(36) A request to review the decision may be dismissed where the applicant cannot substantiate their request in line with the allowable grounds.

Further Review

(37) Where a student is not satisfied with the outcome of any review they may apply to the University Ombudsman for a further review of the matter, in accordance with the University's Statutes and Regulations.

(38) If a student is not satisfied with the outcome of the review of the University Ombudsman, they may lodge a complaint with the National Student Ombudsman.

Section 7 - Definitions

(39) For the purposes 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.

Section 8 - Authority and Associated Information

(40) This Policy is made under the La Trobe University Act 2009.

(41) Associated information for this Policy includes:

a. Study Assist website
b. OS-HELP Guidelines
c. La Trobe Study Abroad - Costs and Funding webpage

Status and Details

Status	Current
Effective Date	1st December 2025
Review Date	27th November 2028
Approval Authority	Vice-Chancellor
Approval Date	1st December 2025
Expiry Date	Not Applicable
Responsible Manager - Policy	Lisa Constantine Director, Academic Services
Enquiries Contact	Student Administration

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