


DOCUMENT TYPE	D	
ADMINISTRATIVE	5	
FINANCE	2	
STUDENT FINANCIAL POLICIES	5	
NUMBER	002	

## OS-HELP LOANS PROCEDURE

<b>Parent Policy Title</b>	OS-HELP Loans Policy							
<b>Associated Procedures</b>	Not applicable							
<b>Preamble</b>	The Commonwealth Government gives a number of OS-HELP loans to the University annually to help eligible undergraduate students undertake part of their study overseas in formal exchange programs. This Procedure explains the criteria and processes that the University will apply to allocate the loan funds.							
<b>General</b>	<p>A student in receipt of an OS-HELP loan <b>MUST</b> 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.</p> <p>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.</p> <p>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 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:</p> <div style="text-align: center; margin: 10px 0;"> <table style="border-collapse: collapse; margin: auto;"> <tr> <td style="border: 1px solid black; padding: 10px; text-align: center;">Credit that a student can expect to receive for overseas study</td> <td style="font-size: 2em; vertical-align: middle; padding: 0 10px;">≥</td> <td style="border: 1px solid black; padding: 10px; text-align: center;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; padding: 5px;">Actual duration of overseas study (in weeks)</td> </tr> <tr> <td style="padding: 5px;">Typical duration of a standard academic semester (in weeks)</td> </tr> </table> </td> <td style="font-size: 2em; vertical-align: middle; padding: 0 10px;">x</td> <td style="border: 1px solid black; padding: 10px; text-align: center;">Minimum credit that a full-time student would receive in a standard academic semester</td> </tr> </table> </div> <p>For example, suppose a student wants to spend 5 weeks of a standard 13-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 <math>5/13 \times 45</math> credit points – that is, 17 credit points.</p> <p>All successful applicants are required to complete an OS-HELP Loan Debt Confirmation form before any OS-HELP Loan payments will be made to the student.</p>	Credit that a student can expect to receive for overseas study	≥	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; padding: 5px;">Actual duration of overseas study (in weeks)</td> </tr> <tr> <td style="padding: 5px;">Typical duration of a standard academic semester (in weeks)</td> </tr> </table>	Actual duration of overseas study (in weeks)	Typical duration of a standard academic semester (in weeks)	x	Minimum credit that a full-time student would receive in a standard academic semester
Credit that a student can expect to receive for overseas study	≥	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; padding: 5px;">Actual duration of overseas study (in weeks)</td> </tr> <tr> <td style="padding: 5px;">Typical duration of a standard academic semester (in weeks)</td> </tr> </table>	Actual duration of overseas study (in weeks)	Typical duration of a standard academic semester (in weeks)	x	Minimum credit that a full-time student would receive in a standard academic semester		
Actual duration of overseas study (in weeks)								
Typical duration of a standard academic semester (in weeks)								

<b>DOCUMENT TYPE</b>	<b>D</b>	
<b>ADMINISTRATIVE</b>	<b>5</b>	
<b>FINANCE</b>	<b>2</b>	
<b>STUDENT FINANCIAL POLICIES</b>	<b>5</b>	
<b>NUMBER</b>	<b>002</b>	
		Policy Database Document Reference Number <b>525002D</b>

Table of Contents	Item	Section
	Duration of OS-HELP Loans	1
	Amount of OS-HELP Loans	2
	Eligibility criteria	3
	Application closing dates	4
	Application process	5
	Time line for handling applications	6
	Disclosure of previous OS-HELP Loans	7
	Provision of false or misleading information	8
	OS-HELP Loan Selection Committee	9
	Selection of students for OS-HELP Loans	10
	1. Academic merit	10.1
	2. Socio-economic grounds	10.2
	Notification of OS-HELP Loan application outcomes	11
	Provisional offers	12
	Impact of changes in circumstances	13
	Appeals by unsuccessful applicants	14
	Payment arrangements for OS-HELP Loans	15
	OS-HELP Loan notification	16
	OS-HELP remission of debt	17
	Repayment of OS-HELP debt	18
	Reports to DIISRTE	19
<b>1. Duration of OS-HELP Loans</b>	<p>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.</p> <p>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.</p> <p>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 Section 15).</p>	
<b>2. Amount of OS-HELP Loans</b>	<p>The amount that a student can request for an OS-HELP loan for a six-month overseas study period must be between:</p> <ul style="list-style-type: none"> <li>the minimum amount of one thousand Australian dollars (\$1,000); and</li> </ul>	

DOCUMENT TYPE	D	
ADMINISTRATIVE	5	
FINANCE	2	
STUDENT FINANCIAL POLICIES	5	
NUMBER	002	
		Policy Database Document Reference Number <b>525002D</b>

	<ul style="list-style-type: none"> <li>a maximum amount which is indexed annually and published in the OS-HELP Loan application documents.</li> </ul>
<p><b>3. Eligibility criteria</b></p>	<p>To be entitled to OS-HELP for a six-month study period, a student must comply with <b>all</b> the following:</p> <ol style="list-style-type: none"> <li>be an Australian citizen or the holder of a permanent humanitarian visa;</li> <li>be enrolled in an undergraduate course of study with La Trobe University; <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.</i></li> <li>have evidence that their overseas study will count as credit for the course of study in which they are currently enrolled at the University;</li> <li>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, 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: La Trobe University does not have an overseas campus.</i></li> <li>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. Do not count failed units in calculating whether the prerequisite 1.0 EFTSL of study has been completed.</i></li> <li>still have at least 0.5 EFTSL of study to complete in their course of study on return from their overseas study;</li> <li>provide a Tax File Number (TFN) when applying for their OS-HELP loan;</li> <li>not have received OS-HELP on more than one other occasion from La Trobe University or another provider;</li> <li>not have been granted an OS-HELP loan by another provider for an overlapping six-month study period;</li> <li>be formally selected by the University to receive an OS-HELP loan;</li> <li>complete and sign an <i>OS-HELP debt confirmation</i> form; and</li> <li>have not completed the overseas study before making the application for an OS-HELP loan.</li> </ol>
<p><b>4. Application closing dates</b></p>	<p>Applications for OS-HELP must be received by the nominated University officer (which in the first instance will be the Manager, Student Financial Services in the Academic Services Division) by:</p> <ul style="list-style-type: none"> <li><b>1 May</b> for a six-month overseas study period that commences between 1 July and 31 December in that year; or</li> <li><b>1 November</b> for a six-month overseas study period that commences between 1 January and 30 June in the following year.</li> </ul> <p>As mentioned in section 1, 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 at the OS-HELP Loan Selection Committee meeting for that</p>

<b>DOCUMENT TYPE</b>	<b>D</b>	
<b>ADMINISTRATIVE</b>	<b>5</b>	
<b>FINANCE</b>	<b>2</b>	
<b>STUDENT FINANCIAL POLICIES</b>	<b>5</b>	
<b>NUMBER</b>	<b>002</b>	
		Policy Database Document Reference Number <b>525002D</b>

	<p>second period.</p> <p>Late applications generally will not be accepted. However, in exceptional cases, an application may be accepted between the closing date and the date of the OS-HELP Loan Selection Committee meeting (normally scheduled ten working days after the closing date – see section 6).</p> <p>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 all eligibility criteria have been met by the applicant.</p>
<b>5. Application process</b>	<p>Applicants must complete and submit the University's OS-HELP Loan application form by the closing dates published in the University Handbook and on the OS-HELP Loan website at <a href="http://www.latrobe.edu.au/acadserv/current/oshelp.html">http://www.latrobe.edu.au/acadserv/current/oshelp.html</a>. The application form itself is available from that website.</p> <p>As part of the application process, students will require faculty 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.</p> <p>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 the following factors:</p> <ul style="list-style-type: none"> <li>• secondary education</li> <li>• indigenous status</li> <li>• rural/regional status</li> <li>• financial status</li> <li>• disability</li> </ul> <p>The statement should provide evidence of hardship and how such hardship affected the applicant's study. This information will be used only when two applicants with the same academic merit ranking cannot otherwise be separated: see Section 10. The order of the factors does not have any bearing on how they will be used when assessing socio-economic grounds.</p> <p>Applications must be submitted to:</p> <p style="padding-left: 40px;">OS-HELP Student Financial Services Office Academic Services Division La Trobe University VIC 3086</p>
<b>6. Time line for handling applications</b>	<p>Final selection will take place within ten working days of the application closing date, even though in some cases provisional selection will take place. No applications will be accepted for the current round after the date of the selection meeting. Students will be notified of the outcome of their application within twenty working days of the application closing date.</p>
<b>7. Disclosure of</b>	<p>A student applying for an OS-HELP Loan MUST disclose and provide</p>

<b>DOCUMENT TYPE</b>	<b>D</b>	
<b>ADMINISTRATIVE</b>	<b>5</b>	
<b>FINANCE</b>	<b>2</b>	
<b>STUDENT FINANCIAL POLICIES</b>	<b>5</b>	
<b>NUMBER</b>	<b>002</b>	
		Policy Database Document Reference Number <b>525002D</b>

<b>previous OS-HELP Loans</b>	information on the OS-HELP Loan application form if they have been a previous recipient of an OS-HELP Loan.
<b>8. Provision of false or misleading information</b>	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 DIISRTE of the suspected offence and provide them with a copy of the student's application and any other relevant information or material requested by DIISRTE.
<b>9. OS-HELP Loan Selection Committee</b>	<p>The University will have an OS-HELP Loan Selection Committee (OHLSC) that comprises:</p> <ul style="list-style-type: none"> <li>• Manager, Student Financial Services (Chair)</li> <li>• one representative from each faculty nominated by the Dean of each faculty. <i>Note: In addition to its representative, each faculty may nominate one or more alternates who shall have equivalent authority and responsibility to that of the faculty representative</i></li> <li>• Manager (or nominee) of the Equality and Diversity Centre</li> <li>• Senior Fees and HECS Officer.</li> </ul> <p>The Committee will have a quorum of three members, and secretariat will be provided by the Academic Services Division.</p> <p>Each faculty representative will be responsible for ranking OS-HELP Loan applications from their faculty according to the OS-HELP Loan Policy and Procedure. Each representative is responsible for ensuring that the principles defined by the OS-HELP Loan Guidelines, <i>Higher Education Support Act 2003</i> and University OS-HELP Policy and Procedures are administered appropriately.</p>
<b>10. Selection of students for OS-HELP Loans</b>	<p>Eligible students applying to the University for an OS-HELP Loan will be ranked by faculty on the following criteria:</p> <ul style="list-style-type: none"> <li>• academic merit; then</li> <li>• socio-economic grounds</li> </ul>
<b>10.1 Academic Merit</b>	<p>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. This includes all subjects which have a numerical result out of 100 and excludes all unfinalised subjects, ungraded passes, fails and external and cross-institutional subjects. It will be assessed by the relevant OHLSC faculty representative owning the student's Australian undergraduate course of study.</p>
<b>10.2 Socio-economic status</b>	<p>Where two applicants from a specific faculty or across the University are equally ranked using individual WAMs as detailed above, then socio-economic information provided by the student will be used to determine what hardships, and the significance of such hardships, the student may have encountered in obtaining their WAM.</p> <p>The applicants will be ranked by the OHLSC faculty representative of the</p>

<b>DOCUMENT TYPE</b>	<b>D</b>	
<b>ADMINISTRATIVE</b>	<b>5</b>	
<b>FINANCE</b>	<b>2</b>	
<b>STUDENT FINANCIAL POLICIES</b>	<b>5</b>	
<b>NUMBER</b>	<b>002</b>	
		Policy Database Document Reference Number <b>525002D</b>

	<p>faculty owning the student's Australian undergraduate course of study <i>and</i> the representative from the Equality and Diversity Centre, according to the merit of the achieved WAM in relation to their socio-economic status. In the event of dispute, the faculty representative has the final decision in determining the ranking of each applicant.</p>
<p><b>11. Notification of OS-HELP Loan application outcomes</b></p>	<p>All applicants will be advised in writing or by email of the decision of the Selection Committee within twenty working days of the closing date published in the University Handbook and on the OS-HELP Loan website. In the notification letter, successful applicants will receive confirmation of the amount of Australian dollars of the OS-HELP Loan that has been approved by the University.</p> <p>Successful applicants will then be required to:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> </ul>
<p><b>12. Provisional offers</b></p>	<p>Some applicants 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.</p>
<p><b>13. Impact of changes in circumstances</b></p>	<p>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 <i>and</i> the student has yet to be paid, the University will withdraw the offer of OS-HELP assistance.</p> <p>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 <i>and</i> 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 Section 8).</p> <p>If the University determines that the student will not be undertaking his or her overseas study <i>after</i> it formally approves an application but <i>before</i> it provides the OS-HELP assistance, then the University may withdraw the offer for an OS-HELP Loan.</p> <p>If the University determines that the student will not be undertaking his or her overseas study <i>after</i> it approves an application <i>and</i> it provides the OS-HELP assistance, then the University will not take any action as the OS-HELP Loan debt already has been incurred.</p>
<p><b>14. Appeals by unsuccessful applicants</b></p>	<p>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 OHLSC. Appeals will only be considered on procedural grounds (e.g. on the basis that the published timeline was not</p>

<b>DOCUMENT TYPE</b>	<b>D</b>	
<b>ADMINISTRATIVE</b>	<b>5</b>	
<b>FINANCE</b>	<b>2</b>	
<b>STUDENT FINANCIAL POLICIES</b>	<b>5</b>	
<b>NUMBER</b>	<b>002</b>	
		Policy Database Document Reference Number <b>525002D</b>

	<p>followed), and appropriate evidence must be provided to support the appeal. All reviews will be conducted by the Director, Academic Services (or nominee), who must not have participated in the making of the original decision.</p> <p>Appeal applicants will be notified within ten working days from the date the decision is made by the Director, Academic Services or nominee.</p> <p>Appeals should be directed to:</p> <p style="padding-left: 40px;">OS-HELP Appeal c/o Director, Academic Services Academic Services Division La Trobe University VIC 3086</p> <p>Further information regarding appeals is available from:</p> <p style="padding-left: 40px;">Telephone: (03) 9479 1060 or (03) 9479 5076 Email <a href="mailto:oshelp@latrobe.edu.au">oshelp@latrobe.edu.au</a></p>
<b>15. Payment arrangements for OS-HELP Loans</b>	<p>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.</p> <p>Provided that students have signed and returned an OS-HELP Loan Debt Confirmation form, payments will be made to students each year on the last working day in the months of <b>June</b> and <b>December</b>.</p> <p>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.</p>
<b>16. OS-HELP Loan notification</b>	<p>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.</p> <p>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:</p> <p style="padding-left: 40px;">OS-HELP CAN Fees and HECS Unit Student Financial Services Office Academic Services Division La Trobe University VIC 3086 Telephone: (03) 9479 1060 or (03) 9479 5076 Email <a href="mailto:oshelp@latrobe.edu.au">oshelp@latrobe.edu.au</a></p>
<b>17. OS-HELP remission of debt</b>	OS-HELP debt cannot be remitted by the University.
<b>18. Repayment of OS-HELP debt</b>	OS-HELP debt is repaid through the Australian Taxation Office (ATO) by way of the taxation system.

<b>DOCUMENT TYPE</b>	<b>D</b>	
<b>ADMINISTRATIVE</b>	<b>5</b>	
<b>FINANCE</b>	<b>2</b>	
<b>STUDENT FINANCIAL POLICIES</b>	<b>5</b>	
<b>NUMBER</b>	<b>002</b>	
		Policy Database Document Reference Number <b>525002D</b>

<b>19. Reports to DIISRTE</b>	The University is required to provide OS-HELP Loans information periodically to the Department of Industry, Innovation, Science, Research and Tertiary Education (DIISRTE). DIISRTE in turn supplies the information to the ATO, which administers OS-HELP debts and collects loan repayments from students via the taxation system.
<b>Status</b>	Minor revisions to format. Prior approval Academic Services Division 06/2007. The implementation of the latest version of these procedures supersedes all previous versions of these procedures.
<b>Approval Body</b>	Director, Academic Services. Approved 17 October 2008. Noted by Senior Management Committee, 24 July 2008, Minute 3.5
<b>Initiating Body</b>	Fees and HECS Unit
<b>Date Effective</b>	This revision effective May 2012.
<b>Next Review Date</b>	30 June 2016
<b>Keywords</b>	Exchange program, OS-HELP, loan
<b>Owner/Sponsor</b>	Director, Academic Services
<b>Author(s)</b>	Senior Fees and HECS Officer Manager, Student Financial Services
<b>Contact person</b>	Fees and HECS Unit: <a href="mailto:oshelp@latrobe.edu.au">oshelp@latrobe.edu.au</a>