

# OS-HELP LOAN POLICY

## 1.0 INTRODUCTION

OS-HELP is a scheme where the Commonwealth Government provides funds for financial assistance to eligible undergraduate students studying at La Trobe University to undertake part of their study overseas in formal Exchange programs.

The Commonwealth Government allocates a number of OS-HELP loans to the University annually which are administered under this OS-HELP Policy. This policy provides detailed information about the eligibility, selection, benefits, notification and grievance processes that will be followed by La Trobe University in the allocation of these loans.

OS-HELP loan money can be used for any of the associated expenses incurred when studying overseas, such as airfares, accommodation and settling expenses.

The University is required to provide OS-HELP Loans information periodically to the DEST. DEST in turn supplies the information to the ATO, which administers OS-HELP debts and collects loan repayments from students via the taxation system.

## 2.0 DEFINITIONS

<b>University</b>	- means La Trobe University
<b>ATO</b>	- Australian Taxation Office
<b>Course of Study</b>	- the student's course
<b>CSP</b>	- Commonwealth Supported Place
<b>DEST</b>	- Department of Education, Science and Training
<b>EFTSL</b>	- Equivalent Full Time Study Load.

For example – in most courses (some courses have full time study loads greater than 120 credit points) La Trobe University considers 120 credit points to be to equivalent to a full time study load in an academic year. Individual units are identified by credit points and the EFTSL for that unit is calculated by: Credit Points for the Unit divided by 120 Credit Points (In the case of a 15 credit point unit that is  $15/120 = 0.125$  EFTSL. Therefore, 1 EFTSL is achieved when the sum of the credit points of the enrolled units are equal to 120 or more.

Please note for the purposes of calculating eligibility only the units of study that you pass can be considered as counting towards your course of study. You do not count your failed units in working out if you have completed the prerequisite 1 EFTSL for OS-HELP.

<b>FOLSC</b>	- Faculty OS-HELP Loans Selection Committee
<b>OLRC</b>	- OS-HELP Loan Review Committee
<b>OS-HELP</b>	- a scheme where the Commonwealth Government provides funds for financial assistance to eligible students studying at La Trobe

University to undertake part of their study overseas in formal Exchange programs.

**Overseas Higher**

**Education Institution** - an institution that is geographically located outside Australia and offers units of study completion of which by students(s) from La Trobe University will be credited (advanced standing) towards the award of a degree at La Trobe University.

**Permanent Residents applying for**

**Australian citizen** - a student who has taken their pledge and is in possession of their certificate of citizenship

**Provider** - another approved Australian Higher Educational Institution other than La Trobe University

**TFN** - Tax File Number

**WAM** - Weighted Average Mark

### **3.0 ALLOCATION OF UNIVERSITY OS-HELP LOANS FUNDS**

The total funds provided by the Commonwealth Government each calendar year for OS-HELP Loans will be initially distributed across the University's Faculties and campuses using a prescribed EFTSL formula. This formula will be reviewed annually on 31 March for the coming year. (Refer Appendix A.)

In the event that a Faculty cannot meet the allocation of OS-HELP funds available to them using the prescribed model, surplus funds will be distributed evenly across other Faculties to accommodate load differences and the needs related to location and discipline.

### **4.0 ELIGIBILITY CRITERIA**

In accordance with the Guidelines for OS-HELP established by DEST under the Higher Education Support Act 2003, and outlined in the La Trobe University "Information for Applicants" guidelines provided with the Application Form, students must meet all of the following criteria to be considered for an OS-HELP loan.

To be entitled to OS-HELP assistance in relation to a six (6) month study period, a student must:

1. be an Australian citizen or the holder of a permanent humanitarian visa; and
2. be enrolled in an undergraduate course of study with La Trobe University; and
3. have their overseas study count as advanced standing (credit) towards their course of study in which they are currently enrolled at the University; and
4. be enrolled in full-time study with an overseas higher education institution or at an overseas campus of an Australian higher education provider for study that commences on or after 1 January 2005 and for which the student will be outside Australia while undertaking this study; and
5. have already completed at least one (1) EFTSL of study in Australia that counts towards their course of study, as a Commonwealth supported student; and

(Please note for the purposes of calculating eligibility only the units of study that the student passes can be considered as counting towards their course of study. Do not

count failed units in working out completion of the prerequisite 1 EFTSL for OS-HELP.)

6. still have at least 0.5 EFTSL of study yet to complete in their course of study on return from their overseas study; (Please note for the purposes of calculating eligibility only the units of study that the student passes can be considered as counting towards their course of study. Do not count failed units in working out completion of the prerequisite 1 EFTSL for OS-HELP.); and
7. provide a TFN when applying for their OS-HELP loan; and
8. not have received OS-HELP on more than one (1) other occasion from La Trobe University or another provider; and
9. not have been granted an OS-HELP loan by another provider for an overlapping six (6) month study period.
10. be formally selected by the University to receive an OS-HELP loan; and
11. complete and sign an *OS-HELP debt confirmation form*; and

**Please 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.)
- If a selected student's circumstances change in such a way that the University determines that the student no longer meets the above OS-HELP Loan criteria and the student has yet to be paid, the University will withdraw the offer of OS-HELP assistance.
- If a selected student's circumstances change in such a way that the University determines that the student no longer meets the above OS-HELP Loan 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.
- If the University determines that the student will not be undertaking his or her overseas study post formal approval of an application, but prior to providing the OS-HELP assistance then the University may withdraw the offer for an OS-HELP Loan.
- If the University determines that the student will not be undertaking his or her overseas study post approving an application and providing the OS-HELP assistance then the University will not take any action as the OS-HELP Loan debt already has been incurred.

## 5.0 AMOUNT FOR OS-HELP LOAN

The amount that a student can request for an OS-HELP loan for a six (6) month overseas study period must be between the following:

- minimum amount of one thousand Australian dollars (\$1,000)
- maximum amount of five thousand one hundred and ninety six Australian dollars (\$5,196)\*

(\* Note: The maximum amount is the 2007 maximum and is indexed annually.)

A student can apply for an OS-HELP Loan of an amount in between the minimum and maximum stated above.

## **6.0 NOTIFICATION FOR THE SUBMISSION OF APPLICATIONS FOR OS-HELP LOANS**

Closing dates for OS-HELP loans applications will be set each year for the upcoming year by the 31 March and published in the University's annual course Handbook and OS-HELP Loan website.

### **APPLICATION CLOSING DATES**

Applications for OS-HELP must be received by the nominated University officer (which in the first instance will be the Fees & HECS Officer in the Division of Academic Services) by:

- **1 May** For a six (6) month overseas study period that commences between 1 July to the 31 December in that year
- **1 November** For the six (6) month overseas study period that commences between 1 January to the 30 June in the following year

Final selection will take place within two (2) weeks of the application closing date, even though in some cases provisional selection will take place. Students will be notified of the outcome of their application within one (1) month of the application closing date.

The University reserves the right to receive OS-HELP Loan applications more than six (6) months prior to the commencement of the six (6) month overseas study Period, but will not confirm successful selection until it can be demonstrated that all eligibility criteria have been met by the student.

## **7.0 THE DURATION OF AN OS-HELP LOAN**

A single OS-HELP loan is set for a specific study period of six (6) months ONLY.

This period is defined as exactly six (6) months from the first day that the student commences their study at the overseas institution.

A student can apply for a period of overseas study that is greater or less than the six (6) month period, but the OS-HELP Loan they receive will remain bound by the six (6) month period. (Payments for the second six (6) month period will be paid on the next scheduled payment date.)

Where a student will be studying overseas for a period greater than six (6) months a student can apply for two (2) OS-HELP Loans concurrently, if they believe they will still meet the eligibility criteria.

## **8.0 FULL TIME STUDY UNDER OS-HELP**

A student in receipt of an OS-HELP Loan MUST maintain a study load at the Overseas Higher Educational 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.

It is expected that while studying overseas students should expect the same level of academic engagement, including contact hours and volume of assessable tasks, equivalent

to the advanced standing they will receive upon successful completion towards their Australian course of study.

If a student undertakes a period of study overseas which is less than six (6) 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.

## **9.0 PREVIOUS RECIPIENT OF AN OS-HELP LOAN**

A student applying for an OS-HELP Loan to the University **MUST** disclose and provide information on the OS-HELP Loan application form if they have been a previous recipient of an OS-HELP Loan.

## **10.0 OS-HELP LOAN SELECTION COMMITTEE**

The University will have an OS-HELP Loans Selection Committee (OHLSC) which comprises:-

- Student Financial Services Manager (Chair)
- one (1) representative from each faculty nominated by the Dean of each faculty
- Senior Fees and HECS Officer
- one (1) representative from Equity and Access,

The Committee will have a quorum of ALL (8) members and secretariat will be provided by Academic Services.

Each Faculty representative will be responsible for ranking OS-HELP Loan applications from their faculty according to the OS-HELP Loan policy and ensure that the principles defined by the OS-HELP Loan Guidelines, Higher Education Support Act 2003 and University OS-HELP Loan policy are administered appropriately. Each Faculty may nominate more than one representative who shall have equivalent responsibility to that of all faculty representatives.

The OHLSC will be responsible for setting its own meeting procedures.

## **11.0 THE SELECTION OF STUDENTS FOR OS-HELP LOANS**

Applicants must complete and submit the University's OS-HELP Loan Application form by the published closing dates as published in the University's Handbook and OS-HELP Loan website.

Eligible students applying to the University for an OS-HELP Loan will be ranked in each Faculty on the following criteria:

- academic merit; then
- socio-economic grounds.

### **11.1 ACADEMIC MERIT**

Ranking regarding Academic Merit will be determined using the student's WAM which will be calculated using all finalised units obtained by the applicant prior to submission of their OS-HELP Loan application in their course of study. This includes all units which have a grade out of one hundred (100) and excludes all un-finalised units, ungraded passes and ungraded fails.

This will be assessed by the relevant OHLSC Faculty representative owning the student's Australian undergraduate course of study.

As part of the application process students will also 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.

## **11.2 SOCIO-ECONOMIC STATUS**

Where two applicants from a specific Faculty or across the University are equally ranked using individual WAMs as detailed in Item 11.1; then socio-economic information provided by the student will be used to determine what hardships, and the significance of such hardships, that the student may have encountered or experienced in obtaining their WAM.

The applicants will be ranked by the relevant OHLSC Faculty representative owning the student's Australian undergraduate course of study and the representative from Equity and Access according to the merit of the achieved WAM given their socio-economic status. In the event of dispute, the Faculty representative has the final decision in determining the ranking of each applicant.

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. Your statement should include details relating to the following factors: (Note the order of these factors does not have any bearing on how they will be used when assessing socio-economic grounds.)

1. Secondary Education
2. Indigenous status
3. Rural / regional status
4. Financial status
5. Disability

Your statement should provide evidence of hardship and how such hardship affected your study.

This information will only be used when two applicants with the same academic merit ranking cannot be separated.

## **12.0 DEADLINE FOR OS-HELP LOAN APPLICATIONS**

Prospective applicants must complete and submit the University's OS-HELP Loan Application form by the published closing dates as published in the University's Handbook and OS-HELP Loan website. See section 6.0 of the OS-HELP Loan Policy.

## **13.0 NOTIFICATION OF OS-HELP LOAN APPLICATION OUTCOMES**

All applicants will be notified in writing or by email if permission has been provided by the applicant, of the decision of the Selection Committee within one (1) month of the closing date as published in the University's Handbook and OS-HELP Loan website.

In the notification letter successful applicants will receive confirmation of the amount in Australian dollars, of the OS-HELP Loan that has been approved by the University.

Successful applicants will then be required to:

- read, accept, sign and submit an OS-HELP Debt Confirmation form which contains the Terms and Conditions for accepting an OS-HELP loan prior to the provision of any funds being made available.

- 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.

Some applicants may be given provisional offers in writing or by email prior to the official closing date depending on when their six (6) month overseas study period commences. This provisional offer will be confirmed at the official date for notification of the outcomes of the selection process.

#### **14.0 PROVISION OF FALSE OR MISLEADING INFORMATION BY A STUDENT IN A OS-HELP LOAN APPLICATION FORM**

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 DEST of the suspected offence and provide them with a copy of the student's application and any other relevant information or material as requested by DEST.

#### **15.0 APPEALING DECISIONS OS-HELP LOANS SELECTION COMMITTEE - UNSUCCESSFUL APPLICANTS**

- Unsuccessful applicants who are dissatisfied with the outcome of their application have ten (10) 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 (including biased and unfair) and appropriate evidence must be provided to support the appeal.

All reviews will be conducted by the OHLRC which will consist of the following membership:

- Manager, Student Administration, Academic Services (Chair)
- Senior Fees & HECS Officer
- Two (2) Faculty representatives

The Faculty academic representative from the Faculty (OHLSC) who was involved in making the decision in which the aggrieved applicant's course of study is enrolled, cannot participate in the hearing and/or decision.

Appeal applicants will be notified within ten (10) working days from the decision being made by the OLRC.

Further information regarding appeals is available from:

Fees & HECS Office  
Academic Services  
Level 2 David Myers Building  
Bundoora Campus.

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

#### **16.0 OS-HELP LOAN DEBT CONFIRMATION FORM**

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.

## **17.0 PAYMENT DATES FOR OS-HELP LOANS**

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 given due regard for students' financial needs.

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 following months:

- **June**
- **December**

## **18.0 OS-HELP LOAN PAYMENTS**

All OS-HELP Loan payments will be made by electronic funds transfer and the OS-HELP Loan debt is incurred on the day that the funds transfer occurs.

## **19.0 OS-HELP LOAN NOTIFICATION**

All successful applicants who have received an OS-HELP Loan will be issued with a Commonwealth Assistance Notice (CAN) no later than twenty eight (28) days after the date in which the OS-HELP debt occurred.

Any notification of error or correction to the information detailed on the CAN must be forwarded in writing to the following within ten (10) working days:

Fees & HECS Office  
OS-HELP Loan CAN  
Academic Services  
La Trobe University VIC 3086  
AUSTRALIA

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

## **20.0 OS-HELP REMISSION OF DEBT**

OS-HELP debt cannot be remitted by the University.

## **21.0 REPAYMENT OF OS-HELP DEBT**

OS-HELP debt is repaid by the Australian Taxation Office through the taxation system.

## Appendix A - Prescribed formula for allocation of OS-HELP Loans

OS-HELP Loans will be allocated using the following formula:

Total domestic undergraduate Faculty CSP EFTSL divided by Total domestic undergraduate CSP EFTSL for the University. This formula will then be applied for each domestic campus in which the Faculty has domestic undergraduate CSP EFTSL.

The 2005/2006 distribution shall be as follows :

FACULTY	CAMPUS	EFTSL	ESTIMATED \$ ALLOCATION	# PLACES AVAILABLE
Other	Metropolitan*	18.6	1,059	0
	Bendigo	2.3	128	0
	Albury-Wodonga	1.4	78	0
	Mt Buller	0.5	29	0
	<b>Sub-total, Faculty</b>	<b>22.8</b>	<b>1,294</b>	<b>0</b>
Education	Metropolitan*	17.4	991	0
	Bendigo	658.9	37,562	8
	Albury-Wodonga	3.5	200	0
	Shepparton	0.0	0	0
	Mildura	21.4	1,219	0
<b>Sub-total, Faculty</b>	<b>701.2</b>	<b>39,972</b>	<b>8</b>	
Health Sciences	Metropolitan*	2814.7	160,472	32
	Bendigo	514.5	29,331	6
	Albury-Wodonga	264.7	15,092	3
	Mildura	19.1	1,091	0
	Mt Buller	0.1	7	0
<b>Sub-total, Faculty</b>	<b>3613.1</b>	<b>205,993</b>	<b>41</b>	
Humanities & Social Sciences	Metropolitan*	2560.6	145,985	29
	Bendigo	481.3	27,437	5
	Albury-Wodonga	138.5	7,896	2
	Shepparton	22.7	1,292	0
	Mildura	70.6	4,026	1
<b>Sub-total, Faculty</b>	<b>3273.7</b>	<b>186,636</b>	<b>37</b>	
Law & Management	Metropolitan*	2115.6	120,613	24
	Bendigo	410.3	23,391	5
	Albury-Wodonga	181.3	10,336	2
	Shepparton	91.6	5,224	1
	Mildura	35.0	1,995	0
Mt Buller	86.5	4,931	1	
<b>Sub-total, Faculty</b>	<b>2920.3</b>	<b>166,490</b>	<b>33</b>	
Science, Technology & Engineering	Metropolitan*	1791.7	102,149	20
	Bendigo	661.3	37,700	8
	Albury-Wodonga	151.0	8,606	2
	Shepparton	6.4	366	0
	Mildura	13.9	793	0
<b>Sub-total, Faculty</b>	<b>2624.3</b>	<b>149,614</b>	<b>30</b>	
<b>Total</b>		<b>13155.4</b>	<b>749,999</b>	<b>149</b>