

OS-HELP STUDENT FAQs

All information regarding the OS-Help Loan such as available funding, eligibility criteria, application dates and repayment process can be found on the website: [Eligibility for OS HELP, FAQs](#)

Please ensure to read all of the information and understand the conditions before applying. Further information can also be found in the [OS-help Loans Policy](#).

Disclaimer: The information provided in this FAQ sheet is a supplementary guide only and does not supersede the information broadcast in the link above and can change at any time.

How does it work?

The OS-Help Loan is an interest-free student loan that works in a similar way to HECS / HELP Loan. You can borrow the Loan for cover some of the costs for your [Overseas Short Program](#) or [Semester Exchange Program](#) and then pay it back through the tax system once you earn above the compulsory repayment threshold. Check www.studyassist.gov.au and search for OS-HELP and overseas study.

Available funding

Do I need to borrow the full amount if I don't need to?

No, you can state the amount you need on your application form up to the maximum amount you can borrow. Check our [Program funding and costs webpage](#) as the amount varies for Asia and Non-Asia.

Eligibility

Am I eligible?

Please read through the eligibility criteria on the website or check your eligibility using the [Eligibility for OS Help FAQ](#).

Do the 120 credits need to be in the current course only or can it be a combined total of 120 credits through multiple degrees?

It must be 120 credit points in your current degree only.

Can advanced standing from a previous degrees or external qualifications be counted in the 120 credit requirement?

Yes, only if the advanced standing from these degrees or qualifications count towards your current degree.

I am a first-year student and have not achieved 120 credit points yet. Can I still apply?

You are still able to apply on the condition that you pass all your subjects and achieve a total of at least 120 credits by the time you start your overseas program.

Do I need to do a full-time study load while overseas to be eligible?

All students are required to be enrolled in a full-time study load for their overseas programs. This is both for the semester Exchange Program and Overseas Short Programs.

How do I determine that I will be doing a full-time study load for an Overseas Short Program?

Please refer to the table chart below to help determine your study load:

Equivalent full-time study load in overseas program	Equivalent credit in La Trobe Course	Length of overseas Exchange	Contact hours for overseas Program
.5 EFTSL	60 credit points, or 4 subjects	No more than 12 weeks, or	Maximum 630 contact hours or more
.375 EFTSL	45 credit points, or 3 subjects	No more than 12 weeks, or	Maximum 630 contact hours
.250 EFTSL	30 credit points, or 2 subjects	No more than 8 weeks, or	Maximum 420 contact hours
.125 EFTSL	15 credit points, or 1 subject	No more than 4 weeks, or	Maximum 210 contact hours

For example, if you are undertaking a two-week Program which will convert to 15 credit points or the equivalent of one subject at La Trobe, you meet the eligibility criteria.

Note: Please contact [ASK La Trobe](#) if you need further information on the eligibility criteria, you are not required to meet "length" and "contact hours", it is one or the other.

I want to do exchange in my last semester with 3 subjects and come back to do my last subject during summer / winter so that I can graduate in time. Can I still apply for the OS-Help if I do this?

You are still eligible for the OS-Help Loan in this case, but you first need to check with course coordinator and ensure this arrangement is possible for your degree.

Are students doing just a diploma eligible for the OS-Help Loan?

The Diploma on its own is not enough to make you eligible for the OS-Help Loan. The Diploma needs to be tied to another degree such as a Bachelor or Masters

What if I am doing an honours degree?

You are eligible to apply.

Application

How do I apply?

You need to complete online [OS-HELP application form](#) and include the supporting documents below in your form:

1. Approved Study Plan / Credit Equivalence Report from your GECA application
2. A personal statement (of no more than 500 words) – Optional

Outcome & Payment

How long does it take to hear the outcome?

It can take up to a minimum of 6 weeks before departure for the application to be assessed. If your Overseas Short Program requires upfront deposits, please ensure to [apply](#) for the program as soon as possible.

I want to follow up for my application status

Please reply to the same confirmation email you received when submitting your OS-Help Loan or contact [ASK La Trobe](#).

I am applying for an Overseas Short Program and I need to pay my deposit early. Is there a way to fast track my application?

All students should be aware of the program costs well in advance before applying and this is not encouraged as timely payments cannot be guaranteed.

If you find yourself in this situation, you will need to specify the required payment dates either in your application or contact [ASK La Trobe](#). Your application will be fast-tracked according to these dates.

You will then be required to provide copies of your invoices as proof of payment after you have made the necessary payments and the payment dates have passed.

More Questions?

Students can contact [ASK La Trobe](#) for further advice. Staff can contact Connect via the La Trobe Intranet.