

POLICIES AND ASSOCIATED PROCEDURES

POLICY NUMBER:	POA10092003
PREVIOUS POLICY NUMBERS:	POA10092002 <i>(updated 20/09/10 via minor amendments)</i> POA10092001 <i>(updated 16/09/08 via minor amendments)</i> POA060607000 <i>(updated 20/06/07 via review)</i>
POLICY NAME:	OS-HELP Loan Administration
DATE APPROVED:	20 August 2010
POLICY TYPE AND CATEGORY:	(Academic) Academic and Educational
RESPONSIBLE OFFICER:	Vice-President (International)
FIRST EFFECTIVE DATE:	4 July 2006

1.0 PURPOSE

This policy establishes a framework for the assessment and administration of the Overseas Higher Education Loan Program (OS-HELP) at Victoria University that is compliant with the requirements as set in the Higher Education Support Act 2003 (HESA).

This policy ensures transparency and clarity of the approach adopted by Victoria University and ensures that the Victoria Abroad Unit within Victoria University International has responsibility for the policy

2.0 BACKGROUND

The HESA legislation ensures that from 2005, financial assistance is provided to eligible Commonwealth Supported, Higher Education students who undertake part of their undergraduate course of study overseas.

OS-HELP is part of a suite of loans introduced through HESA. OS-HELP assistance may be used to cover expenses associated with the overseas study, such as airfares, accommodation and other travel or settling expenses. Assessment of applications is undertaken by the University directly under general eligibility criteria as determined by HESA. In addition, the University has direct responsibility for the cash disbursement of moneys to approved recipients. Student loan payment funds are provided directly to Victoria University by -DEEWR on an annual basis.

3.0 DEFINITIONS

3.1 DEEWR

Department of Education, Employment and Workplace Relations

3.2 EFTSL

Equivalent Full Time Student Load

3.3 Full time Study Load

The standard Victoria University enrolment is 0.5 EFTSL per teaching period. A student enrolled for Units of Study totaling a minimum of seventy-five per cent or more (i.e. 0.375 EFTSL or more) of the standard full-time course load is considered to be undertaking a full time study load for that teaching period.

3.4 HECS

Higher Education Contribution Scheme

3.5 OS-HELP

Overseas Higher Education Loan Program

3.6 Higher Education Provider (HEP)

A body corporate, such as Victoria University, approved under HESA to provide education and/or conduct research in the Higher Education sector.

3.7 Home Institution

The accredited institution where the student is enrolled to complete the degree award. For the purpose of this procedure the Home Institution is Victoria University.

3.8 Host institution/ organisation

The institution or organization where the Student Exchange program, Study Abroad program or Study Tour is undertaken.

3.9 Teaching Period

Teaching period refers to a period of teaching during the academic year and includes an assessment period. For the majority of Victoria University courses, study is normally held during two teaching periods (previously referred to as semesters) in any one calendar year.

3.10 Student Exchange

Refers to approved study taken outside Australia at an institution where Victoria University has a formal agreement for Student Exchange.

3.11 Study Abroad

Refers to approved study undertaken outside Australia at an institution or an organization where Victoria University does not have a formal agreement for student exchange.

3.12 Study Tour

Refers to a period of accredited study undertaken outside Australia of less than a semester in length.

3.13 Undergraduate Award Course

An undergraduate course of study leading to a higher education award (Students that are enrolled in an enabling or non-award program are not eligible to apply for OS-HELP assistance).

3.14 Commonwealth Supported Student

A Higher Education student undertaking studies where the Commonwealth makes a financial contribution towards the cost of the course of studies.

3.15 Domestic Student

Australian citizen or holder of permanent visa studying onshore (i.e. locally) at Victoria University.

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3.16 HESA

The Higher Education Support Act 2003 (replaces the Higher Education Funding Act 1988) is the overarching Commonwealth legislation for Higher Education Providers, such as Victoria University.

3.17 CAN

A Commonwealth Assistance Notice provides students with enrolment and fee information for each semester of study.

3.18 Student

Any person enrolled or provisionally enrolled in a Unit of Study taught by the University or jointly with another institution/organisation.

3.19 Student Contribution

Financial contributions made by Higher Education students in Commonwealth Supported places towards the cost of their study.

3.20 Victoria Abroad

A unit located within Victoria University International that manages the exchange programs and Study Abroad programs and OS-HELP selection and administration for the University.

3.21 EFT

Means Electronic Funds Transfer

4.0 KEY WORDS

OS-HELP

Commonwealth Supported Student

5.0 POLICY

This policy overviews the assessment and administration of the OS-HELP loan program at Victoria University. Victoria University International manages all aspects of the assessment, selection and administration of applications. Finance arranges for the EFT to the student and the recording of information on VUSIS. The following Guiding Principles have been established for the administration of this policy.

1. Compliance with HESA

OS-HELP loan applications are to be assessed in full compliance with the eligibility requirements of HESA.

2. Transparent University Selection Criteria

In addition to HESA selection criteria, applications will need to address Victoria University criteria. The University criteria must be visible and understood by the University community.

3. Administrative Efficiency

All OS-HELP loan applications will be processed to the highest level of administrative efficiency to enhance a student's overseas studies experience.

4. Appeal Process

Unsuccessful students will be able to access an appeals process.

6.0 PROCEDURES

In broad terms, the OS-HELP administration process can be broken into three stages:

- (i) Application process,
- (ii) Selection process,
- (iii) Disbursement of loan payments.

Detailed information about the Os-Help administration process is available online at:
http://www.vu.edu.au/International/Student_Exchange/

6.1. Application Process

The application process requires students to formally apply to their home institution for OS-HELP assistance (appropriate eligibility criteria is outlined in Section 6.2) for overseas study at an approved host institution. The process is reliant on students completing an electronic application form, which is located on the University's web site. <http://www.vu.edu.au/current-students/student-exchange-program/exchange-loans-and-scholarships> Students must also submit the OS-HELP Debt Confirmation form. A copy of the application and OS-HELP debt confirmation form is attached in 14.1. All accepted forms are to be fully completed, signed by the student (applicant).

6.2. Selection Process

The selection process is divided into two stages: (i) Commonwealth eligibility criteria as outlined in HESA (copy of HESA guidelines relating to OS-HELP is attached in 14.3); (ii) Institutional specific criteria and selection (a copy of VU criteria for selection is attached in 14.4). To be entitled to OS-HELP assistance, these criteria must be met. Thereafter is based on acceptance into the Victoria Abroad Exchange program or the relevant Study Tour program or Study Abroad program by the approved host institution.

6.3. Disbursement of Loan Funds

Victoria Abroad staff assess the OS-HELP Loan applications in accordance with the criteria outlined in 6.2 Selection Process and approve those applications that meet the criteria. Successful loan applications will be forwarded to Finance for processing and to update the OS-HELP loan details on VUSIS/Finance One. Documentation will include the loan application, the student's banking details and a completed Debt Confirmation form. The Victoria Abroad Unit will forward the blue copy (original) of the Debt Confirmation form to the ATO, the green (duplicate) to the student and Finance will retain the white (triplicate). Finance will do an EFT to the student's bank account within 7 working days after receipt of the documentation and record the EFT transaction number and other relevant details on VUSIS against the Student ID.

OS-HELP recipients undertaking overseas study during semester 1 or semester 2 of the Victoria University academic year will receive a Commonwealth Assistance Notice (CAN) from the Fees Unit within 28 days after census dates. Victoria Abroad will notify the Fees Coordinator directly about those students undertaking study for alternative periods, so that a CAN is generated for such students.

7.0 CONGRUENCE WITH LEGISLATION AND RELATED POLICIES

The policy is consistent with directions in HESA and aligned to the University Strategic Plan.

8.0 ACKNOWLEDGEMENT

This policy was developed in line with policies at other Australian higher education institutions.

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9.0 CONSULTATION

The policy was formulated by the Manager Victoria Abroad in consultation with staff in Finance and Student Administration and practitioners in other Higher Education institutions charged with the responsibility of managing the OS HELP loan scheme.

10.0 REVIEW

The policy is to be reviewed in July 2012.

11.0 ACCOUNTABILITIES

11.1 RESPONSIBILITY

Victoria University International is responsible for the implementation of this policy. The responsible positions are as follows:

Victoria University International:

Vice-President (International)
Director Victoria University International
Manager, Victoria Abroad

Victoria University:

Director Finance

11.2 IMPLEMENTATION PLAN

The implementation plan is as follows:

No.	Key Task	Responsibility	Completion Date
1	Policy Endorsement	Manager Victoria Abroad	February 2006
2	Implementation of Policy	Manager Victoria Abroad	February 2006

11.3 TRAINING PLAN

All Victoria Abroad staff are regularly updated on the OS-HELP policy and procedures. There is regular communication between Victoria Abroad and VU Finance and Faculty International Support Officers in relation to application procedures. Federal government brochures are also distributed to relevant staff and to students outlining the procedures, terms and obligations of the loan scheme.

11.4 COMPLIANCE

Issues of non compliance will be addressed by the VU or VUI manager of the relevant area. This includes the VU Fees Unit, VU Finance and the Director Victoria University International. The Victoria Abroad Unit manages the policy.

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11.5 EFFECTIVENESS OF THIS POLICY

The effectiveness of the policy will be monitored by Victoria Abroad and will be part of the annual review process.

12.0 POLICY ADVISOR

Manager Victoria Abroad

13.0 FORMS

Maintained by the Victoria Abroad Unit.

14.0 APPENDICES

- 14.1** OS-Help Loan Application Form
- 14.2** OS-HELP Debt Confirmation Form
- 14.3** HESA guidelines for OS-HELP Loans
- 14.4** VU criteria for OS-HELP loan eligibility



OS-HELP LOAN APPLICATION A56

Complete and sign this form to apply for an OS-HELP loan at Victoria University (VU). Please read the information and instructions below carefully before you complete the details on the reverse. You can mail, fax, or email the completed form to the Victoria Abroad addresses below.

We will notify you of the outcome of your application by mail, fax or email.
Please indicate your preferred method of contact.

INFORMATION ABOUT THE OS-HELP LOAN APPLICATION

OS-HELP (Overseas Higher Education Loan Program) is available to eligible full-time undergraduate higher education students who study at an approved institution overseas. OS-HELP Loan assistance allows for a cash payment of up to \$5523 for a six month study period and is available for a maximum of two six month periods.

To be entitled to OS-HELP assistance for a six month study period overseas, you must:

1. Be an Australian citizen or hold a permanent humanitarian visa
2. Not have received an OS-HELP Loan on more than one other occasion
3. Be enrolled in an undergraduate course of study
4. Have already completed at least 1 equivalent full-time student load (EFTSL) of study that counts towards your course, as either:
 - a. A Commonwealth supported student
 - b. A HECS liable student under the Higher Education Funding Act 1988
 - c. A student who was exempt on the basis of receiving a merit-based equity scholarship
5. Be enrolled in study, with an overseas higher education institution, which counts as credit for the course of study in which you are enrolled with Victoria University
6. Be outside Australia while undertaking the study
7. Still have at least 0.5 EFTSL of study to complete in your course, on return from overseas study
8. Supply your Tax File Number
9. Complete and sign an OS-HELP debt confirmation form
10. Be selected by your home provider to receive an OS-HELP loan
11. Not have been granted an OS-HELP loan by another provider for an overlapping six month study period

You can find more information from the Department of Education, Employment and Workplace Relations at www.goingtouni.gov.au

SEND COMPLETED FORM TO VICTORIA ABROAD

Victoria Abroad
City Flinders Campus
Victoria University
PO Box 14428
Melbourne VIC 8001
Fax +613 9919 1466
Email educationabroad@vu.edu.au

CONTACT

Enquiries ASKVU www.vu.edu.au/askvu
Phone +613 9919 6100
Web www.vu.edu.au/students

STUDENT SERVICE CENTRES

City Flinders	Footscray Park	St Albans
City King	Melton	Sunshine
Footscray Nicholson	Newport	Werribee

PRIVACY INFORMATION

The personal information we collect on this form is for the purpose of enabling you to enrol in your chosen course of study and for Victoria University to deliver that course and related services to you.

You can access your personal information by contacting us at www.vu.edu.au/askvu or +613 9919 4000.

We collect your personal information in accordance with the Privacy Statement for students (www.vu.edu.au/current-students/student-essentials/commonly-used-forms) and the Privacy Policy (wcf.vu.edu.au/GovernancePolicy/PDF/POU090123000.PDF).



OS-HELP LOAN APPLICATION A56

Please read the information and instructions on the reverse of this form before you complete the details below.

PLEASE NOTE To be eligible for an OS-HELP Loan your proposed study must be accredited and with an overseas higher education institution.

Please write in BLOCK LETTERS using a black or blue pen.

FIRST NAME: STUDENT ID: S

FAMILY NAME: DATE OF BIRTH: / /19

OTHER NAMES: STUDY YEAR: 20

PLEASE NOTIFY ME OF THE OUTCOME OF MY APPLICATION BY: [] PHONE [] FAX [] EMAIL

* IF YOU HAVE CHANGED YOUR ADDRESS, PLEASE ALSO SUBMIT A PERSONAL DETAILS AMENDMENT FORM

MAILING ADDRESS STREET NUMBER AND NAME (OR PO BOX):

SUBURB: STATE: POSTCODE:

COUNTRY (IF NOT AUSTRALIA): DAYTIME/MOBILE PHONE:

EMAIL ADDRESS: FAX NUMBER:

VU COURSE NAME:

COURSE CODE: CAMPUS: COURSE LEVEL (eg. 2ND YEAR):

PROPOSED STUDY PROGRAM APPLICATION PERIOD (tick only one - you must submit a separate application for each period) OFFICE USE ONLY
[] Victoria Abroad Exchange Program [] 1 JANUARY - 30 JUNE [] APPROVED
[] Independent Study Abroad [] 1 JULY TO 31 DECEMBER [] NOT APPROVED
[] Study tour [] OTHER (please specify):

NAME OF OVERSEAS INSTITUTION: COUNTRY:

DATE TO BEGIN: / /20 DATE TO END: / /20 LENGTH (WEEKS):

AMOUNT OF OS-HELP LOAN: [] \$1000 [] \$2000 [] \$3000 [] \$4000 [] \$5000 [] \$5523

YOUR TAX FILE NUMBER:

NAME OF BANK:

NAME ACCOUNT IS HELD IN:

BANK ADDRESS:

BSB NUMBER: ACCOUNT NUMBER:

Student declaration (you must sign this declaration)

I wish to apply for an OS-HELP Loan. I declare that I am an Australian citizen or the holder of a permanent humanitarian visa, have not received an OS-HELP Loan on more than one other occasion, I am enrolled in a Commonwealth supported place for an undergraduate course at Victoria University, have completed one year of full time study and have at least one semester or full time study still to complete upon return from my overseas study program. I have read the OS-HELP statement of terms and conditions booklet and have completed, signed and lodged an OS-HELP debt confirmation form to VUI. I have read the instructions, information and Privacy information on the reverse of this form and declare that the information supplied is true and correct.

STUDENT SIGNATURE: DATE: / /20

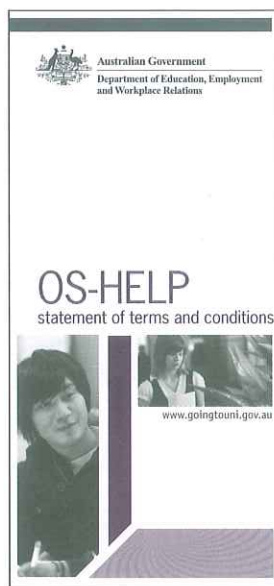


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Australian Government

Department of Education, Employment
and Workplace Relations

OS-HELP debt confirmation



Before completing this form, you must read the *OS-HELP statement of terms and conditions* booklet, available each year from your higher education provider.

You must:

- complete this form if you want to receive an OS-HELP loan;
- ensure that you **complete each question**. Your form **will not be valid** unless each question is completed correctly; and
- return the completed form to your higher education provider. You will be provided with a copy of this form for your records.



OS-HELP debt confirmation

When completing this form, please use a black or blue ballpoint pen and write neatly in BLOCK LETTERS. You MUST read the OS-HELP statement of terms and conditions booklet before completing this form.

1 I, (your full name)

request that the Commonwealth lend me the amount of

\$ __ , ____ .00

Amount in words:

under the provisions in the *Higher Education Support Act 2003* and the *OS-HELP statement of terms and conditions booklet*.

2 Name of higher education provider:

3 Student identification number:

4 Name of course of study: (e.g. Bachelor of Science)

5 This loan covers a six month period that commences on:

6 Tax file number (TFN):

Your provider is authorised under the *Higher Education Support Act 2003* to collect your TFN. It is not an offence not to provide your TFN. However, you will not be able to obtain an OS-HELP loan unless you give your provider either your TFN or a *Certificate of application for a TFN* from the Australian Taxation Office (the 'Tax Office'), stating that you have applied for a TFN.

Note: as TFNs are usually provided within 28 days of application, it is essential that you apply early to ensure that you have your TFN on or before the date you require the OS-HELP loan. If you are applying for a TFN for the purpose of obtaining an OS-HELP loan and it is within one month before you require receipt of the OS-HELP loan, you should request the Tax Office to issue you a *Certificate of application for a TFN*. If you haven't received your TFN within 10 days before you require receipt of the OS-HELP loan, you should provide this certificate to your provider as proof that you have applied, and then quote your TFN once you receive a *Tax file number advice* from the Tax Office.

Your provider is authorised to retain your TFN information only for the purpose of reporting details of your OS-HELP loan to the Tax Office. Privacy and taxation laws protect your TFN information. There may be severe penalties if these laws are broken.

7 By signing this form, you:

- declare that:
 - you have read the *OS-HELP statement of terms and conditions booklet* and are aware of your obligations as the recipient of an OS-HELP loan.
 - you will undertake the overseas study approved by your higher education provider.
 - on completion of your study outside Australia, you will have units to the value of at least 0.5 EFTSL remaining to complete your course.
 - the information on this form is complete and correct and you can produce documents to verify this if required.
- understand that:
 - you will repay to the Tax Office the amount that the Commonwealth has loaned to you. These repayments will be made in accordance with Chapter 4 of the *Higher Education Support Act 2003*, when your income reaches a certain level, even if you have not completed your studies; or due to unforeseen circumstances you did not undertake or complete the overseas study approved by your higher education provider.
 - your personal information will be stored by the Department of Education, Employment and Workplace Relations in order to administer your Commonwealth assistance.
 - the authority to collect the information on this form is contained in the *Higher Education Support Act 2003*.
 - the information is collected for program administration purposes.
 - the information may be shared for these purposes between the Tax Office and the Department of Education, Employment and Workplace Relations, and information may not otherwise be disclosed without your consent unless authorised or required by law.
 - giving false or misleading information is a serious offence under the *Criminal Code Act 1995*.

8 Declaration
Signature
Date

9 Lodging your form
You should complete, sign and date the form and return it to your higher education provider.

Provider use only:
OS-HELP debt incurral date
Course of study code
Country / Countries

13.3

HESA OS-HELP – Eligibility and Requirements

The following table outlines OS-HELP eligibility requirements. It does not include additional selection criteria that may be set by your provider.

Eligibility	Requirements
Citizenship	<p>You must be:</p> <ul style="list-style-type: none"> • an Australian citizen, or • the holder of a permanent humanitarian visa.
Enrolment conditions	<p>You must be:</p> <ul style="list-style-type: none"> • enrolled in an undergraduate course of study with an Australian higher education provider (home provider), and • enrolled in full-time study with an overseas higher education institution or the overseas campus of an Australian higher education provider for study commencing on or after 1 January 2005 and for which you will be outside of Australia while undertaking the study.
course of study	<p>You must:</p> <ul style="list-style-type: none"> • have successfully completed at least one year (equivalent full-time) of your course of study in Australia as a Commonwealth supported student, a HECS student or a merit-based equity scholarship holder, • have the overseas study count as credit towards the course of study you are enrolled in with your home provider, and • still have at least one half year (equivalent full-time) of study yet to complete in your course when you return from overseas.
previous OS-HELP loans	<p>You must not have:</p> <ul style="list-style-type: none"> • received OS-HELP on more than one other occasion, and • been granted an OS-HELP loan from another provider for the same or overlapping period.
request for OS-HELP	<p>You must:</p> <ul style="list-style-type: none"> • provide your Tax File Number (TFN), and • have completed, signed and lodged a OS-HELP Debt Confirmation Form (attached).
Selection process	<p>You must be selected by your home provider to receive an OS-HELP loan.</p>

Victoria University OS-HELP Selection Criteria

Victoria Abroad will process application forms, and notify students via post of the application outcome.

To be considered for an OS-HELP loan, students must have achieved a **CREDIT** average in their studies.

For students applying for an approved Victoria Abroad exchange program, the following documentation must be submitted in order to be considered for an OS-HELP loan:

- Victoria Abroad application,
- Personal statement,
- Current Victoria University academic transcript,
- Two letters of reference,
- Curriculum Vitae, and
- Proposed study plan.

For students undertaking an independently arranged Study Abroad program, the following documentation must be submitted in order to be considered for an OS-HELP loan:

- Formal letter of support from the Victoria University Course Coordinator,
- Approved study plan, and
- Letter of Acceptance from the host institution.

For students undertaking a faculty approved Study Tour, the following documentation must be submitted in order to be considered for an OS-HELP loan:

- Formal letter of support from the Victoria University Course coordinator
- Approved study plan, and
- Letter of acceptance from the host institution OR written confirmation from the Study Tour coordinator that the study component of the tour will be undertaken with an institution of higher education.

Where there are more applications than funding available, loans will be allocated on a "first come, first serve" basis. Should this situation occur, a waiting list will be created and maintained by Victoria Abroad.