



VET FEE-HELP LOANS FOR QUALITY TRAINING

We're introducing important reforms to make sure you sign up to the training course and student loan that are right for you

Your course is your choice

Students choose the course they want to study for a whole range of different reasons. The Australian Government wants to make sure that those reasons are the right reasons, not a result of unethical marketing such as inducements of cash, vouchers, iPads or meals. From 1 April 2015, VET FEE-HELP training providers and marketers will be banned from offering enrolment inducements to students.

Your course should be right for you

Diplomas and Advanced Diplomas are significant qualifications, generally requiring a commitment to study over a period of at least 12 to 18 months. The Government wants to ensure that students have the best chance possible to be successful in their training—that is, that you have the necessary skills and experience to successfully complete the qualification you are signing up for. Your training provider must be sure that you have the right pre-requisites to undertake the specific course you are signing up for, which may include an assessment of your skills, such as a written or language test. Your training provider must offer you a course that meets your career aspirations. If you're unsure if you have the necessary pre-requisites, your training provider is required to assess you and provide advice on what is appropriate for your needs. By making sure you



are signing up to a course that best meets your training requirements and skill level, you're on track to a better future.

A VET FEE-HELP loan is a serious commitment

The Government is helping thousands of Australians to become qualified in their chosen field, by providing a student loan to cover the costs of their study through VET FEE-HELP. If you sign up for a VET FEE-HELP loan, the Government makes the loan to you and pays the funds to your training provider for your

course fees. It is a real debt that impacts on your credit rating and must be repaid when you reach a certain income level (this income level for the 2014–15 income year is \$53,345).

Your training provider or marketer/broker is only telling you half the story if they claim *'loans will never have to be repaid due to low income'* or that the course is *'free because it is government-funded'*. The Government is making sure that every student signing up for a new VET FEE-HELP loan understands exactly how much they may be signing up for, before they incur a debt.

You have a right to know

Your training provider must give you an agreement setting out what services it will deliver to you, the total cost of fees for the course, the cost of each unit of study and the last day by which you can withdraw from a unit before incurring a VET FEE-HELP debt. The census date is the last day for you to withdraw before getting a debt, so make sure you know when it is and withdraw from that unit of study if you are not expecting to complete it.



Your VET FEE-HELP loan will match your progress

The Government is making sure that your debt will match your progress through your course. Your training provider must have in place a fee payment plan that enables you to see your debt and census dates for each unit of study, and is required to ensure you approve them in advance each time your debt is to increase. This will ensure students don't incur a debt for training they haven't done, and don't incur the debt for an entire Diploma or Advanced Diploma qualification in one hit, upfront.

Sometimes life doesn't go according to plan

If you are unable to complete a unit because of special circumstances, like illness, your training provider must have a clear process for you to apply to have your VET FEE-HELP debt removed. If your training provider won't help you, or is taking too long, or if you feel the debt has been incurred unfairly because your training provider has not complied with their obligations to you, the Government may step in to help.

Choosing your training provider will become easier

It is not always easy to know where to go to find information on what you want to study, and how. The MySkills website (www.myskills.gov.au) is a great resource to help you choose a course and training provider. Recent MySkills updates include previous students' outcomes from individual courses. During 2015 the Government will be adding more information to the MySkills website to make it easier to choose the best training course and training provider for you.

Need more information?

- Talk to your training providers
- Visit the Government's *Study Assist* website at www.studyassist.gov.au
- Visit MySkills.gov.au
- Call the Government's student enquiry line **1800 020 108**
- Contact the National Training Complaints Hotline on **13 38 73** or at skilling@education.gov.au