



# BEYOND SCHOOL STUDY GUIDE

**Information  
about tertiary  
study options and  
government help**





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The document must be attributed as the Beyond School Study Guide.



# Higher education, VET or both

Find some career ideas by taking the **Job Outlook Quiz**.

If you already have a career in mind, look into the qualifications you might need at **Job Outlook**.



So uni or VET (or both) may suit you. Next, contact places where you would like to study, to compare costs and requirements.





# Choose your own VET pathway

Now you've decided to study a vocational education and training (VET) course, what next?

## START

## DO YOUR RESEARCH

- Identify on-campus or online study options.
- Check out helpful resources about where VET could take you.
- Get information about a Unique Student Identifier (USI).
- Discover the career success stories of the Australian VET Alumni.

Go to [www.myskills.gov.au](http://www.myskills.gov.au) to discover the many ways to succeed through VET.

- Check if the training is accredited.
- See if the course is offered as an Australian Apprenticeship.
- Learn about course costs and VET financial assistance.
- Browse the industry areas your qualification could take you.

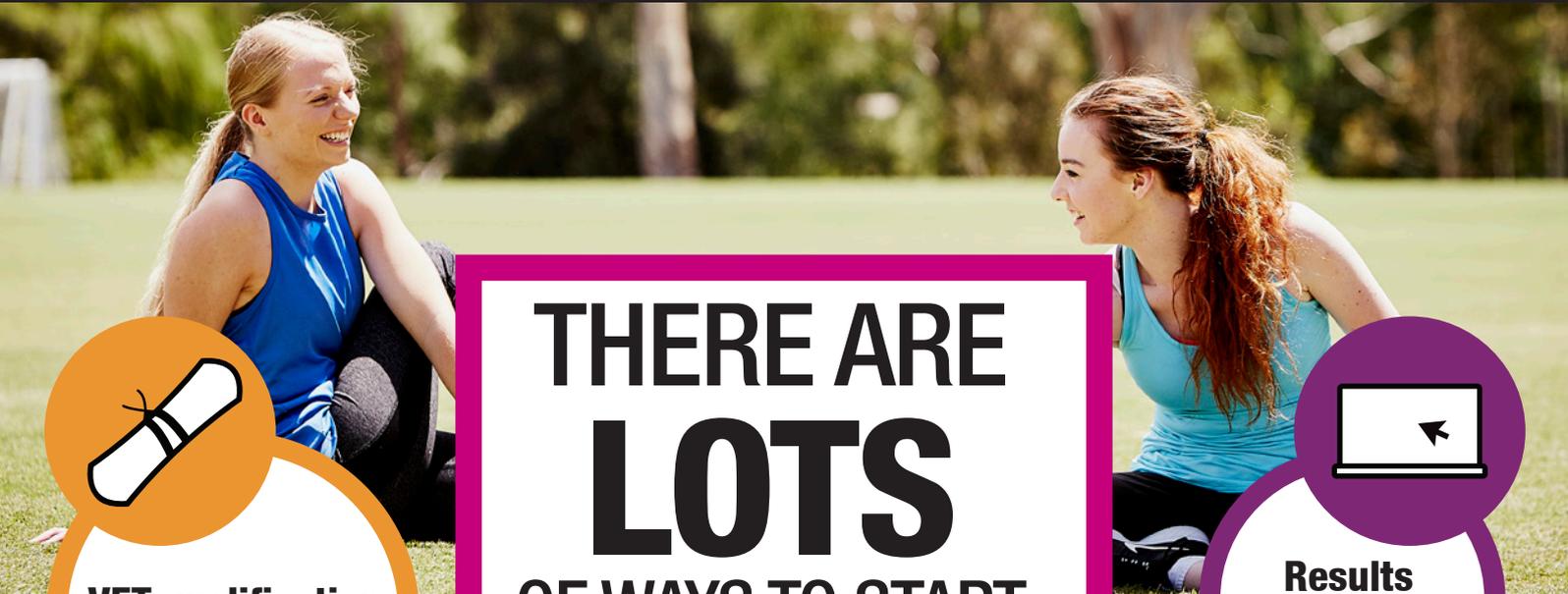
**Explore training providers**  
There are many registered training providers throughout Australia.

**Explore courses**  
Choose from lots of qualifications ranging from a Certificate I to a Graduate Diploma.

**Create a USI and enrol in a course.**



Good luck with your studies



# THERE ARE LOTS OF WAYS TO START HIGHER EDUCATION



## VET qualification

and transition to university



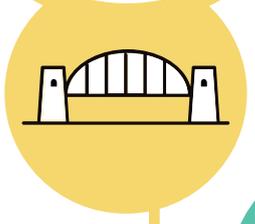
## Results

ATAR or UniTest

## Enabling or sub-bachelor course

(e.g. bridging course)

## Recognition for previous study

## Recognition for previous work experience

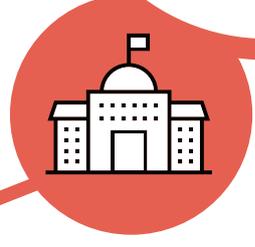


## Local arrangements

Individual higher education provider options (e.g. principal recommendation, direct entry)

## Apply

Check out different provider and TAC websites for how to apply



# Higher Education



# Choose your own higher education pathway

## Now you've decided on an undergraduate course, what next?

### START

### LOOK INTO YOUR OPTIONS

**Ask questions** to help you decide where to study.

On campus or online study?

Is the course offered as a **CSP**?

Search and compare courses using **Course Seeker**.

**Compare** the quality of public and private providers.

How much will the whole course cost?

Is the provider approved to offer you a **HELP loan**?



#### PUBLIC UNIVERSITY

The Australian Government could pay for part of your study via a Commonwealth supported place (CSP).

The remaining part is your **student contribution**. You could get a **HECS-HELP** loan if you can't pay it upfront.



#### OTHER PROVIDER

Private university, institute, college or TAFE.

You could get a **FEE-HELP loan** if you can't pay your tuition fees upfront.



Good luck with your studies!

ON TO THE NEXT ADVENTURE



# Government loans for your bachelor degree

Your HELP loans are paid off through the taxation system. Once your income reaches the compulsory repayment threshold, you will have to repay a percentage of your income towards your debt. This percentage will increase as your income increases. After you have done your tax, any compulsory or voluntary repayments you have made will re-credit your HELP balance.

FEES	LOANS	LIMITS
<p>You can get a study place where the government pays part of your tuition fees. This is called a <b>Commonwealth supported place (CSP)</b>.</p> <p>The rest of your tuition fees are called your <b>student contribution amount</b>. You can pay this upfront or get a <b>HECS-HELP</b> loan.</p>	<p><b>HECS-HELP</b></p> <p>If you can't afford to pay your student contribution amount upfront, you could access a <b>HECS-HELP</b> loan.</p> <p><b>OS-HELP</b></p> <p>After one year of full-time study in a <b>CSP</b>, you could apply for an <b>OS-HELP</b> loan to help pay for overseas study.</p>	<p>From 1 January 2020, there will be a cap on all HELP loans, including HECS-HELP. This cap is \$106,319 for most students and is called the <b>HELP loan limit</b>.</p> <p>In 2020, you could get two OS-HELP loans in your lifetime and each loan could be up to \$8,295.</p>
<p>If you apply at a <b>non-university higher education</b> provider, you will probably enrol in a <b>fee-paying place</b>.</p> <p>This means that you pay the full tuition fees.</p>	<p><b>FEE-HELP</b></p> <p>If you can't afford to pay your tuition fees upfront, you could get a <b>FEE-HELP</b> loan. For a bachelor degree you will also have to pay a <b>loan fee</b>.</p>	<p>In 2020, the FEE-HELP limit will become the combined HELP loan limit. For most students, the limit will be \$106,319. If you study medicine, dentistry or vet sciences the limit is \$152,700.</p>
<p>No matter where you study, you could be charged a <b>student services and amenities fee</b> for non-academic activities.</p>	<p><b>SA-HELP</b></p> <p>If you can't pay this fee upfront, you could get a <b>SA-HELP</b> loan.</p>	<p>In 2020, students can be charged up to \$308 and a SA-HELP loan can be used for the full amount.</p>
<p>You may have extra expenses when you study, like a laptop, text books, and accommodation.</p>	<p>You can't use a HELP loan for these expenses but you might be able to get a different government loan or payment like Youth Allowance, Austudy or ABSTUDY. Use the <b>Payment and Service Finder</b> to see if you are eligible. You may also be eligible for an extra payment if you are a regional, rural or remote student. See the factsheet on Rural, regional and remote student support in this guide.</p>	



## CSPS AND HECS-HELP

# Help with fees if you study at a public university

A **Commonwealth supported place (CSP)** is where the government pays part of your fees. CSPs are offered at all public universities in Australia (and some TAFEs and non-university higher education providers too).

You can choose to pay the rest of your tuition fees upfront or get a loan from the government. This type of support is called a HECS-HELP loan and you will need to meet the eligibility requirements.

If you get HECS-HELP, the money doesn't go straight to you. The Government pays the money to your provider.

You can keep track of your HELP debt by using the **myGov service**.

Use the **Payment and Service Finder** to find out if you can get other government payments like Youth Allowance, Austudy or ABSTUDY.

## THE IMPORTANT STUFF



Which course and university are best for you? Compare **ATAR's and entry requirements** or what previous students thought about their **higher education experiences**.



Contact your chosen uni or non-university higher education provider to see if they can offer you a CSP, and to help you apply for a HECS-HELP loan. Ask about important **dates and deadlines**.



You can get a CSP and a HECS-HELP loan even if you have a job. It doesn't matter how much you (or your parents, carers or partner) earn.



Contact your chosen uni or other provider to find out about course costs.



If you don't already have a tax file number, **get one now!** You can't get a HECS-HELP loan without it.



Don't forget, a HECS-HELP loan is like any other loan, which means you have to **pay it back**. You only start making repayments when your income reaches a certain amount.



**FEE-HELP**

# Help with tuition fees if you study at a non-university higher education provider

**FEE-HELP** is a loan you could use to cover your **tuition fees** if you can't pay them upfront.

To get a FEE-HELP loan, you have to be studying an approved course and your non-university higher education provider must be approved to offer HELP loans. Not all providers offer FEE-HELP. Before you sign up for anything, contact your intended provider to see if you can access FEE-HELP for your chosen course.

If you get FEE-HELP, the money doesn't go straight to you. The Government pays the money to your provider.

You can keep track of your HELP debt by using the **myGov service**.

Use the **Payment and Service Finder** to find out if you can get other government payments like Youth Allowance, Austudy or ABSTUDY.

## THE IMPORTANT STUFF



Which course and private higher education provider is best for you? Compare **entry requirements** or what previous students thought about their **higher education experiences**.



Your chosen TAFE or private non-university higher education provider will help you out with the application for a FEE-HELP loan. Ask them about important **dates and deadlines**.



You can get a FEE-HELP loan even if you have a job. It doesn't matter how much you (or your parents, carers or partner) earn.



Some FEE-HELP study has a **25% loan fee**.



If you don't already have a tax file number, **get one now!** You can't get a FEE-HELP loan without it.



Don't forget, a FEE-HELP loan is like any other loan, which means you have to **pay it back**. You only start making repayments when your income reaches a certain amount.



## VET STUDENT LOANS

# Help with paying for a VET diploma or above

**VET Student Loans** assists people studying approved Vocational Education and Training (VET) courses at approved VET providers. You can use it to pay for your tuition fees (up to a capped amount).

To get a VET Student Loan, you need to study an approved VET qualification at the diploma-level or higher. Look for the 'VSL' in bold print when searching on **myskills** to find out which courses are approved.

You also need to meet citizenship and other entry requirements. To see if you're likely to be eligible, check out the VSL Eligibility Tool at <https://www.myskills.gov.au/more/financial-assistance/>.

If you get a VET Student Loan, the money doesn't go straight to you. The Government pays the money to your provider. You **pay back the money** once you're earning a certain amount.

## THE IMPORTANT STUFF



Know what you're signing up for. Compare costs, resources, class times and job opportunities. Use the **myskills** website to search and compare VET courses and training providers



Not all VET providers offer VET Student Loans. Before you sign up for anything, search **myskills** to see if you can access VET Student Loans for your chosen course (look for 'VSL' in bold print) and compare providers in your location.



Depending on what you want to study, there is a limit to how much you can borrow - \$5,264, \$10,528 or \$15,793 (2020 amounts). If your provider charges more, you may have to pay the gap or you may be eligible for a subsidy. Use **ATO online services** to keep an eye on how much VET Student Loans you access.



A 20% loan fee applies to most students. Find more info at <https://docs.employment.gov.au/documents/vet-student-loans-information-booklet>.



If you don't already have a tax file number, **get one now!** You can't get a VET Student Loan without it.



**SA-HELP**



# Help with paying your student services and amenities fee (SSAF)

**SA-HELP** is a loan you could get to cover your SSAF if you are eligible. The SSAF is a fee that universities and other higher education providers can charge students for non-academic stuff, like sporting events, career advice and much more.

If you get SA-HELP, the money doesn't go straight to you. The Government pays the money to your provider.

## THE IMPORTANT STUFF



In 2020, the annual Student Services and Amenities fee cannot be more than \$308 (per person, per course). The amount you pay will depend if you study full-time or part-time.



You need to apply for a SA-HELP loan through your uni or private higher education provider. Don't forget to ask them about deadlines for the application.



You can get a SA-HELP loan even if you have a job. It doesn't matter how much you (or your parents, carers or partner) earn.



If you don't already have a tax file number, **get one now!** You can't get a SA-HELP loan without it.



Don't forget, a SA-HELP loan is like any other loan, which means you have to **pay it back**. You only start making repayments when your income reaches a certain amount.



## OS-HELP

# Get help to study overseas

**OS-HELP** is a loan that helps eligible students to study part of their course overseas. Students can use the loan for airfares, accommodation or other travel costs.

To get an OS-HELP loan, you must be enrolled at an Australian provider in a CSP. Your first full year of full-time study must be completed in Australia, and you must have some study remaining for when you get back.

You could get two OS-HELP loans in your lifetime, and each loan could be up to \$8,295 in 2020. The amount depends on where in the world you study.

If you get OS-HELP, the money goes straight to you.

## THE IMPORTANT STUFF



The overseas study must be full-time and count towards your Australian degree.



All unis have their own **application** process. Contact your uni to confirm details about the application, selection and deadlines.



You can still get an OS-HELP loan even if you have a job. It doesn't matter how much you (or your parents, carers or partner) earn.



If you don't already have a tax file number, **get one now!** You can't get an OS-HELP loan without it.



Don't forget, the OS-HELP loan is like any other loan, which means you have to **pay it back**. You only start making repayments when your income reaches a certain amount.



# Rural, regional and remote student support

Opportunities and support for students in rural, regional and remote communities



## Regional University centres

Regional University centres provide study spaces, video link-ups, computers and internet. Student services and academic support is also available at each Centre.



## Remote Area Allowance

A regular extra payment if you live in a remote area and get an income support payment from Centrelink. You can also get this if you moved to a remote area and will stay longer than 12 months.



## Scholarships

You can get a scholarship of up to \$18,000 if you are from a regional or remote area and you want to study science, technology, engineering, mathematics, agriculture or health courses.



## Relocation Scholarship

A once-a-year payment if you get ABSTUDY, Youth Allowance or Energy Supplement and need to move to or from a regional or remote area for higher education study.



## Rent Assistance

A regular extra payment if you pay rent and get certain payments from Centrelink.



## Student travel concessions

Most full-time, on-campus undergraduate students can get cheaper travel. Contact your local transport office to find out.



# Extra financial help while you study

Use Centrelink's **Payment and Service Finder** to find, estimate and compare payments and services.

Here are some common payments and support services that students, Australian Apprentices and trainees can receive

## CENTRELINK HELP



### Youth Allowance

**Youth Allowance** is a payment for people 16 to 24 who are studying full-time, doing an Australian Apprenticeship full-time, looking for work or sick.



### Austudy

**Austudy** is a payment for people 25 or older who are studying or doing an Australian Apprenticeship full-time.



### ABSTUDY

**ABSTUDY** is a group of payments for Aboriginal and Torres Strait Islander students or Australian Apprentices.

### Other Centrelink help

If you have to move away from home to study you may be eligible for other help, including **Relocation Scholarship**, **Fares Allowance**, and **ABSTUDY Fares Allowance**.

**Rent Assistance** is a regular extra payment if you pay rent and get certain Centrelink payments. To help you with other costs you may be able to get a **Student Start-up Loan**. The loan is voluntary and you need to pay it back.

## EXTRA FINANCIAL HELP



### Scholarships and bursaries

Scholarships and bursaries can cover an array of costs from tuition fees to living and accommodation costs. Speak to your provider's student enrolments or administration area about what they can offer you.



### Assistance for travel costs

Check with your local transport office to see if you can get a travel concession card.



# Student support services

Everyone's journey is different and sometimes you need some extra support



**Identify as Aboriginal or Torres Strait Islander**



**An asylum seeker or refugee**



**Culturally and linguistically diverse**



**From a low income background**



**First in family to attend further education**



**Identify as LGBTIQ+**



**From a regional, rural or remote background**



**A parent or carer**



**Have a disability or medical condition**

Check [studyassist.gov.au](https://www.studyassist.gov.au) for more information about student support services. Every university and higher education provider offers different support services – check their websites to see what they offer.



# Glossary

GLOSSARY TERM	DEFINITION
<b>Accumulated VETSL debt</b>	The total of all VET Student Loan debt (VETSL debt) amounts incurred from 1 July 2019.
<b>Approved course</b>	A course of study for which an approved higher education provider may offer a FEE-HELP or HECS-HELP loan.
<b>Approved VET course</b>	A course for which students can access a VET Student Loan. These courses are listed in the courses and loan caps determination. They are a high national priority, meet industry needs, contribute to addressing skills shortages and align with strong employment outcomes.
<b>Approved VET provider</b>	A registered training organisation (RTO) approved by the Government. Eligible students can access VET Student Loans for approved VET courses.
<b>Capped amount</b>	The maximum amount of VET Student Loans that a student can access for their approved VET course. More information about these capped amounts can be found at <a href="http://www.employment.gov.au/vet-student-loans">www.employment.gov.au/vet-student-loans</a> .
<b>Commonwealth supported place (CSP)</b>	A designated course at a public university or other provider that is subsidised by the Government. Students enrolled in a CSP only pay the 'student contribution' amount set for their study.
<b>Compulsory repayment threshold</b>	Students pay their HELP debt through the taxation system. They start paying once their income is above the compulsory repayment threshold, even if they are still studying. The repayment threshold is indexed each year.
<b>Enabling course</b>	A preparation course that improves students' academic skills and prepares them to start their degree.
<b>Equivalent full-time student load (EFTSL)</b>	This is how a student's study load is measured. EFTSL is different to credit points.
<b>FEE-HELP</b>	A Government loan that helps eligible fee-paying students pay their tuition fees.
<b>Fee-paying place</b>	A place in an approved course that is not a CSP (not subsidised by the Government). Students are required to pay tuition fees for this kind of place.
<b>Full-time student</b>	For one year, a full-time student is normally enrolled in one EFTSL of study.



# Glossary

GLOSSARY TERM	DEFINITION
<b>Full-time study</b>	Generally refers to a student who completes one EFTSL. The amount of units it takes to equal one EFTSL is different at each public university, private higher education provider or VET provider. Students do around 6–8 units of study per full-time academic year, depending on the institution. A student will need to contact their provider to find out how many units make up one EFTSL.
<b>HECS-HELP</b>	A Government loan that helps eligible students enrolled in a CSP pay their student contributions. Before 2005, this was known as HECS.
<b>HELP debt</b>	The total of any HECS-HELP, OS-HELP, FEE-HELP, VET FEE-HELP/VET Student Loans (incurred prior to 1 July 2019) or SA-HELP debts a student has. This includes any Government study loans incurred before 2005.
<b>HELP loan</b>	Government loans that help eligible students to pay their tuition fees (FEE-HELP); student contributions (HECS-HELP); overseas study expenses (OS-HELP); or the student services and amenities fee (SA-HELP). All HELP loans are repaid through the Australian tax system.
<b>HELP loan limit</b>	The maximum amount of HELP that an individual can accumulate at any one time.
<b>Non-university higher education provider</b>	A higher education provider which is not a university, and may offer their students HELP loans.
<b>OS-HELP</b>	A Government loan that helps eligible students pay their overseas study expenses.
<b>Public university</b>	A higher education provider that can offer their students Australian Government subsidies (also known as CSPs) and HELP loans. Most universities in Australia are public universities.
<b>Renewable balance</b>	An individual's total HELP debt, minus any repayments (compulsory/voluntary) made from 1 July 2019, up to the HELP loan limit.
<b>SA-HELP</b>	A Government loan that helps eligible students pay their student services and amenities fee.



# Glossary

GLOSSARY TERM	DEFINITION
<b>Student contribution amount</b>	The amount of fees a student enrolled in a CSP must pay for their study.
<b>Student services and amenities fee (SSAF)</b>	A fee that all public universities and some private higher education providers can charge for specific student services and amenities of a non-academic nature.
<b>Tertiary Admission Centre (TAC)</b>	A TAC is the organisation that processes and assesses applications for admission into undergraduate courses. While its main role is in undergraduate admissions, each one provides a slightly different service. Please see a list of the TACs in the appendix.
<b>Tuition fees</b>	Fees for units of study. These fees are set by individual providers. If students are in a fee-paying place, they are charged the full fees. If students are in a Commonwealth supported place, the fees are subsidised by the Government (see Commonwealth supported place).
<b>Undergraduate course or undergraduate degree</b>	An undergraduate course or degree can be: an enabling course, a diploma, an advanced diploma, an associate bachelor degree, a bachelor degree.
<b>Unique Student Identifier (USI)</b>	A reference number made up of numbers and letters. It creates a secure online record of your nationally recognised training. You can access it anytime and anywhere, and it's yours for life.
<b>Vocational education and training (VET)</b>	VET teaches occupational or work-related knowledge and skills. As well as a VET qualification, people can be trained in part qualifications or 'skill sets'. VET is delivered in a number of ways – through schools, dual sector universities with VET courses, TAFE institutes, private registered training organisations and community colleges.
<b>VET qualification</b>	A VET qualification or program can be: a certificate I to IV, a diploma, an advanced diploma, a graduate certificate, a graduate diploma, an apprenticeship, a traineeship.
<b>VET Student Loans</b>	A Government loan program established by the <i>VET Student Loans Act 2016</i> . The program assists students to pay their tuition fees. Eligible students are enrolled in approved higher level vocational education and training courses, at approved VET providers.



# Appendix – link directory

GLOSSARY TERM	LINKS
Australian Government Department of Education, Skills and Employment	<a href="http://www.dese.gov.au">www.dese.gov.au</a>
Australian Qualifications Framework (AQF)	<a href="http://www.aqf.edu.au">www.aqf.edu.au</a>
Australian Securities and Investments Commission (ASIC)	<a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>
Australian Taxation Office (ATO)	<a href="http://www.ato.gov.au">www.ato.gov.au</a>
Centrelink	<a href="http://www.servicesaustralia.gov.au">www.servicesaustralia.gov.au</a>
ComparED	<a href="http://www.compared.edu.au">www.compared.edu.au</a>
Course Seeker	<a href="http://www.courseseeker.edu.au">www.courseseeker.edu.au</a>
Department of Home Affairs	<a href="http://www.homeaffairs.gov.au">www.homeaffairs.gov.au</a>
<i>Higher Education Support Act 2003 (the Act) and guidelines made under the Act</i>	<a href="http://www.legislation.gov.au">www.legislation.gov.au</a>
Job Jumpstart	<a href="http://www.jobjumpstart.gov.au">www.jobjumpstart.gov.au</a>
Job Outlook	<a href="http://www.joboutlook.gov.au">www.joboutlook.gov.au</a>
MySkills	<a href="http://www.myskills.gov.au">www.myskills.gov.au</a>



# Appendix – link directory

<b>GLOSSARY TERM</b>	<b>LINKS</b>
NSW and ACT – Universities Admissions Centre (UAC)	<a href="http://www.uac.edu.au">www.uac.edu.au</a>
Quality Indicators for learning and teaching (QILT)	<a href="http://www.qilt.edu.au">www.qilt.edu.au</a>
Queensland Tertiary Admissions Centre (QTAC)	<a href="http://www.qtac.edu.au">www.qtac.edu.au</a>
Services Australia	<a href="http://www.servicesaustralia.gov.au">www.servicesaustralia.gov.au</a>
South Australian Tertiary Admissions Centre (SATAC)	<a href="http://www.satac.edu.au">www.satac.edu.au</a>
Study Overseas	<a href="http://www.studyoverseas.gov.au">www.studyoverseas.gov.au</a>
Study Assist	<a href="http://www.studyassist.gov.au">www.studyassist.gov.au</a>
Tertiary Education Quality and Standards Agency – TEQSA	<a href="http://www.teqsa.gov.au">www.teqsa.gov.au</a>
University of Tasmania	<a href="http://www.utas.edu.au">www.utas.edu.au</a>
Victorian Tertiary Admission Centre (VTAC)	<a href="http://www.vtac.edu.au">www.vtac.edu.au</a>
Western Australia Tertiary Institutions Service Centre (TISC)	<a href="http://www.tisc.edu.au">www.tisc.edu.au</a>