

VTAC TERTIARY GUIDE

Your starting point for researching future study





THE BENEFITS OF TERTIARY EDUCATION

People who complete tertiary education generally have:

- Enhanced skills, capabilities and knowledge
- Higher employability and opportunities
- Higher incomes
- Healthier lives, and
- Greater social and professional networks.

What is tertiary education?

Tertiary study is any study that is post-secondary study, or after high school. It allows you to gain a qualification that will lead you towards a specific job or career area.

REMINDER

The course you choose is the starting point in your tertiary education journey. So while we encourage you to choose a course you're interested in, you can always make changes if it's not the right fit for you.

VTAC TERTIARY RESEARCH GUIDE

Before you apply for tertiary courses in Term 3 in Year 12, you will need to complete plenty of research to pinpoint what you would like to do after school. This includes exploring different subject areas, courses, institutions, careers and reflecting on what you discover. The key question you need to ask yourself is: “what is right for me?”

This VTAC Tertiary Research Guide is designed to lead you through this process.

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Victorian Tertiary Admissions Centre (VTAC)
ABN: 83 837 024 255
Level 7, 130 Lonsdale Street
Melbourne, VIC 3000

Facebook: facebook.com/vtacguide
Instagram: instagram.com/vtacguide
YouTube: youtube.com/user/vtacmedia
Telephone: +61 3 9926 1020
www.vtac.edu.au

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Victorian Tertiary Admissions Centre (VTAC)

TYPES OF TERTIARY COURSES AND INSTITUTIONS

TERTIARY COURSES

Vocational education and training (VET)

VET focuses on practical skills in specific industry areas. This national system of courses includes workplace training, apprenticeships and traineeships. VET courses are offered at TAFEs, independent tertiary colleges and even as part of some year 12 curriculums.

There are several different levels within the VET system:

» **Certificates I-II** are the most basic qualifications and introduce learners to a vocational field. These courses can also provide a pathway to further learning, particularly for those who have not completed a Year 12 certificate.

» **Certificate III-IV** courses include trade-level certificates and can lead to skilled employment. Certificate IV courses can be used as a pathway to Diploma level training or higher education courses.

» **Diplomas** and **Advanced Diplomas** provide deeper level training and equip learners to undertake advanced skilled or paraprofessional work. They also provide a pathway to higher education and can sometimes provide credit towards an undergraduate degree.

Higher education

This is the term for the system of institutions and courses that lead to professional qualifications, such as Bachelor Degrees. Higher education has a greater focus on theory than VET does, although practical skills are often taught as well. All universities and some TAFEs and independent tertiary colleges are part of the higher education system.

The different levels within the higher education system include:

» **Undergraduate courses**— if you've finished high school, you can apply for undergraduate courses—usually Bachelor Degrees, but there are also some undergraduate Diplomas and Associate Degrees, which are shorter.

» **Graduate-entry courses**— these are undergraduate degrees that are only available to applicants who have a Bachelor Degree or equivalent and include graduate-entry teaching courses. These courses are not available to Year 12 applicants.

» **Postgraduate courses**— once you have a Bachelor Degree you are eligible to apply for postgraduate study— things like **Masters** and **Doctorates** (PhDs).

TERTIARY INSTITUTIONS

VTAC processes applications for three different kinds of tertiary institution. How are they different?

Universities

Universities or "unis" are higher learning institutions that provide courses and award academic degrees. There are eight universities in Victoria, plus campuses for several interstate universities. Universities tend to have at least one large main campus offering a broad range of courses, plus a number of smaller campuses that often focus on one or a few particular areas. Many campuses are in the Melbourne metropolitan area, but there are also campuses at regional centres throughout Victoria. Bigger campuses tend to provide a range of services to students such as accommodation, health clinics, shops, cafes, and banking facilities—the biggest ones feel like a small town.

Some universities are dual-sector, meaning they offer both higher education and VET courses.

TAFEs and polytechnics

TAFE stands for technical and further education. TAFEs and polytechnics mainly offer VET courses with close industry ties, although they may also offer some degree and associate degree courses. Most TAFEs and polytechnics have multiple campuses, ranging in size. Bigger campuses will offer services such as cafes and fitness centres. VET courses often require more contact hours than university courses and you learn with the same group of people, so there is a chance to really get to know the campus community. You can research different TAFE options at skills.vic.gov.au for more information.

Independent tertiary colleges

There are lots of independent tertiary colleges offering both VET and higher education courses. They are usually much smaller than universities, TAFEs and polytechnics and tend to focus on particular industry areas, such as hospitality, photography, aviation, information technology or design. Independent tertiary colleges often have close industry relationships. Most don't tend to have a lot of services available on campus, but they are often located close to other businesses. Because of the smaller number of students, independent tertiary colleges can offer a close-knit community.

RESEARCHING CAREERS

Whether or not you know the career you want to pursue, it's recommended that you research where courses can lead and what the employment opportunities are for graduates. Here are some websites to help you with your research:



Youth Central

For study, training, career and life advice.

youthcentral.vic.gov.au



My future

Helps you build a career profile and explore occupations.

myfuture.edu.au



Your career

Explore more about Industries and Occupations for your future.

yourcareer.gov.au



Course Seeker

Publishes information about courses across Australia.

courseseeker.edu.au

Some secondary students know exactly what career they want, many others work that out as they complete their tertiary education—by studying a flexible course in a broad field and narrowing down their best options as they go.

We recommend you begin your career research by investigating what a career involves, what the current and projected employment opportunities are, what the pay and working conditions are like, how these might change during your career and what qualifications are required or preferred.

Find a 30-minute mentor

When you're trying to decide on a course, job or career to pursue, talking to someone who works in the industry can be a big help. Finding out about everyday life on the job can help you focus on the right pathways and opportunities. If you're not sure about your plans or just want to get more detailed information, think about asking someone in the industry for a few minutes of their time on the phone or over coffee. The conversation could change your life!

Here are some tips setting up your own interview

Pick your mentor

The first step is to figure out who you want to talk to. Research organisations and businesses you might want to work for when you've completed your studies, and let friends and family know that you're looking for people to talk to. Once you've got a few ideas, see if you can find contact details for the people you'd like to interview. If you don't have anyone in mind, the human resources department of big organisations can sometimes help.

Introduce yourself

Send a short email explaining who you are and why you want to talk to them. If someone gave you their contact details, make sure to mention it. Always be polite—remember you're asking for a favour—and proofread your letter because it's true that first impressions count.

Plan your meeting

Once you've made a time to talk, think about the questions you want to ask. Do your research beforehand and list around ten questions and highlight the ones you most want to ask and plan to ask them first. Be on time, dress neatly and be polite. Don't forget to thank them for their time!

Be safe

Never agree to meet with anyone without taking a responsible adult with you.

Follow up

Send a thank you note after the interview and let them know if anything in particular helped you or if you tried something they suggested. People like to know that their advice has been useful.

TIPS FOR COURSE RESEARCH



Tertiary courses

There's a lot to consider when researching and comparing tertiary courses. Differences between courses include:

- Skills, capabilities and knowledge taught
- Course level and qualification
- Course structure and subjects offered
- What the course can lead to
- Where and how the course is taught
- Opportunities while studying
- Entry requirements
- Pathways into the course
- Costs

What is most important is that you look for courses that are right for you—courses that will help you reach your goals.

Look beyond the course title

The title of a course indicates the area and level of study, but it doesn't tell you what the course involves. In fact, three different courses could have the same title, but offer different subjects, teach differently and have different employment outcomes. They might also require different prerequisite studies.

Online research

You can use VTAC's CourseSearch to get a broad outline of a course and to find out about major areas of study, the length of the course, level of the course, and entry requirements. But to get a deeper understanding of what to expect, go to the institution's website. Here you can find out about a course's structure and subjects offered. As well as how the course is taught, where it might lead and the opportunities available to you while studying, such as exchange programs, workintegrated learning and student societies.

Face-to-face research

Don't do all your research online. It's important to visit institutions at events like open days, so you can see the facilities and get more information from staff and students. Also, talk to people you or your allies know and hear about their experiences.

Course flexibility

Some courses have very specific career outcomes—like nursing, accounting or commercial cookery. The structures of these courses are generally 'fixed', that is, you don't have a lot of space in your study plan to choose different subjects, rather they are set for you. Fixed courses are great if you know that specific career outcome is right for you.

Flexible courses allow you to develop strong skills and knowledge in a broader field, like business, the humanities or science. As you advance through these courses, you get to specialise in specific areas through one or two major studies. For example, marketing, history or chemistry—it depends on the course. You can find major studies listed in VTAC CourseSearch. Flexible courses also allow you to acquire a range of transferable skills that can be applied across different careers.

Where courses lead

Tertiary study offers many different outcomes. It gives you the opportunity to:

- Learn about yourself and grow as a person
- Make new friends
- Expand the way you think, your knowledge, the skills you have and your capabilities
- Discover new things through what you study and also through extracurricular activities
- Build social and professional networks
- Gain a qualification for your future career, and
- In many cases, make connections that lead you to your first job.

PREPARING FOR INTERVIEWS, AUDITIONS AND FOLIOS

Some courses have requirements for selection like presenting a folio, doing an audition or attending an interview. Getting ready to present your work can be nerve-racking, so here are some tips.

Folio presentations and auditions are common for courses in the creative arts, like acting, dance, music and design.

Interviews are often part of the application process for courses in the health sector, such as medicine, natural therapies, and social work—areas where you'll be working with people day to day.

Some TAFE institutes and smaller colleges require all applicants to attend an interview, regardless of what they're applying for.

To find out whether you need to do an interview, folio, audition or anything else as part of your course application, read the 'essential requirements and admission criteria' in the course entry. VTAC doesn't administer interviews, auditions or folio presentations—you will need to arrange these with the institutions directly.

The following tips for how to make the best possible impression have been provided by staff from institutions who regularly audition, interview and/or evaluate the folios of applicants.

Read the brief

The first and most important thing is to make sure you understand what is required. Make sure you read the brief thoroughly and continually refer back to it.

Do your homework

Research the institution and course beforehand so you can talk confidently about why you want to study there. Showing that you know about the course structure and expectations will demonstrate your interest. It's also perfectly fine to ask the institution for advice on preparing—they can tell you what to expect on the day and anything in particular they will be looking for. And if you have any friends who have already been through the process, make sure to ask them for tips!

Plan ahead

You might not know every question that will be asked, but you can guess some of the obvious ones. Likely suspects include "why do you want to study here?" and "why are you applying for this course?". Think about what makes the course or institution unique so you can tailor your answers. If you had to submit a VTAC Personal Statement or a written submission as part of your application, be prepared for questions about these by reading them again before the interview.

Be professional

Doing an interview or presenting a folio is not much different from a job interview. You need to dress neatly, look and sound enthusiastic, make eye contact, and don't forget to turn off your phone!

Be passionate

Let your enthusiasm for the subject shine through. Interviewers want to know that you are enthusiastic about the industry. Have opinions and ideas about the field you are applying for. For an art or design course, it's fine to talk about what you do and don't like, but the important thing is to be able to explain why. Go and visit exhibitions, see films, research projects online; whatever it is, be curious about the world, explore what excites you and bring that into the interview.

Get curious

As well as answering questions, this is your chance to ask anything you want about the course. Asking questions shows that you're interested and thinking carefully about your options. This is your chance to figure out if it is the best course for you, not just for interviewers to assess if you are 'good enough' for the course. You might want to ask about the teachers, the timetable, rehearsal expectations, access to facilities, whether your specific needs and goals will be met, and so on.

Be selective

When putting together a folio or preparing for an audition, go for quality over quantity. Don't include everything you've ever done. Choose key pieces that demonstrate your creativity and abilities. If you have to include work that is not in your area of strength in order to meet the brief, don't forget that other applicants are in the same boat. Interviewers are looking for potential, not perfection. Remember that every applicant demonstrates a different level of skill across each of the criteria that are being assessed.

Don't panic

It's okay to be nervous. Take your time with questions—don't feel pressured to answer immediately if you need to think. If you don't understand a question, or didn't hear it properly, ask the interviewer to repeat or rephrase it. If you think it might help, write some key points on prompt cards and bring them with you. And get plenty of sleep the night before so that you feel fresh and ready on the day. Try to walk in with a clear head and focus on getting your points across. But most of all, be yourself.

Take notes for next time

Irrespective of the number of interviews you have, you should retain and reflect upon any critical analysis, or comments made by the interviewers. Whatever the outcome, this won't be the last interview you ever have, so if you get any feedback on your work or your interview skills it can be a good idea to take notes so you can improve in the future. If they don't volunteer any feedback, you can always ask,

COURSE RESEARCH

Start your course research journey with these resources

VTAC COURSESEARCH

VTAC CourseSearch is an online tool for researching tertiary study options. From late July 2024, it will list all the VTAC courses that commence in 2025. Most of these courses will be available in 2026 and 2027 too—but some might close and new ones will become available.

CourseSearch allows you to search by your interests to find related courses. Each course entry provides an overview of the course content and information about eligibility and application requirements.

Within VTAC CourseSearch, you can also use the VCE Prerequisite Explorer. This allows you to enter your VCE program to find course you meet the prerequisites for.

INSTITUTION WEBSITES

There's a wealth of information online. Every institution has a website with information about their courses.

EXPOS

Course and career expos are held every year. They give you the opportunity to speak to people from lots of different institutions and pick up information about courses.



CAMPUS TOURS AND EXPERIENCE DAYS

Studying is much more than the course you're interested in—it's also about finding an institution that is the right fit for you. Campus tours and tertiary experience days give you the opportunity to see facilities and ask questions. Experience days let you try out particular areas of study.

OPEN DAYS

Open days give you the opportunity to learn how an institution works. You can meet staff and students, see facilities, experience the on-campus culture and ask lots of questions. It's a good idea to visit several open days in Year 10 and Year 11. This is so you have less research to do when you're in Year 12.

PEOPLE

Talk to people! Do you know of anyone who is a student or graduate of a course or institution you're interested in—maybe a friend's older sibling? Or someone working in a field you're interested in? Ask for a chat and make a list of questions first. Don't speak to just the one person—get a range of perspectives.

Also, make good use of your school career practitioner and your other allies. Talking things through can be a great way to make decisions.

Finally, teaching staff and student services staff at institutions are the go-to for detailed information on what to expect in a particular course or at a particular institution. Open days are the best opportunity to speak to them.

Course questions

For every course you seriously consider, research the answers to these crucial questions.

- What subjects can I study?
- How is the course assessed? Exams, assignments, presentations, class participation?
- How is the course taught: face to face, online or both?
- What are potential career outcomes for the course?
- Do they have industry and employer links?
- Does the institution offer internships, work placements, or exchange programs as part of the course?
- What are the costs of study? Can they provide a breakdown (including administration and material fees)?
- What are the pathways into the course?
- What are the prerequisite studies and other entry requirements?

PLANNING PATHWAYS

Planning pathways is an important part of your course research. It helps you prepare options for if you don't get the course offer you hope for.



"I completed my VCE without receiving an ATAR, then spent a few years working at a physio's office. I had always thought of nursing as an interesting career path, but didn't think I would be able to get into a course. I applied for a Diploma of Nursing while I was working and was admitted after sitting an entrance test. Starting with my Diploma built up my confidence to continue my higher education studies and created a pathway to eventually complete my Bachelor of Nursing. It wasn't the traditional university track, but it was the right path for me and I couldn't be happier helping people as a nurse."
- Alice, registered nurse.

Why plan pathways?

Because tertiary course entry is competitive, there is always the chance you'll miss out on a place in the course you want.

Fortunately, you get more than one shot at applying to tertiary courses and there are often many ways to achieve your goals.

If you do some research before you submit your VTAC application, you can ensure you use your preference list to include "pathway courses"—courses that have previously been less competitive than your ideal course to gain entry to.

The idea of a pathway is you use your success in your first course to transfer into your ideal course.

Pathway courses might share similarities with your ideal course, and lead to similar outcomes. They might also allow you to complete some of the same subjects as your ideal course, allowing you to gain "credit" if you succeed in transferring over.

No matter what, when selecting pathway courses, an important thing to consider is if you would be happy completing that course, should you not succeed in transferring to your ideal course.

Pathway options

VET pathways

The VET system (Vocational education and training study levels Certificates I-IV, Diplomas and Advanced Diplomas) is designed so that qualifications in the same discipline build upon each other. If you aren't confident you'll be accepted into an Advanced Diploma straight away, you should also apply for the Diploma or a certificate level of the course. Once that is successfully completed, you may be able to immediately commence the next level.

VET to undergraduate study

VET study can lead to higher education undergraduate study in several ways.

Pathways with advanced standing (credit)

Many undergraduate courses will recognise VET study in a related area and offer advanced standing. This means the undergraduate course recognises some, or all, of the VET study as equivalent to some of the undergraduate course content and awards you 'credit' towards your degree.

Some VET providers have guaranteed agreements with higher education providers regarding these pathways, but that doesn't mean you have to choose that VET provider to get the advanced standing. Speak to the higher education provider to research other options.

Pathways without advanced standing

There are many more pathways from VET to undergraduate study that don't involve advanced standing. Some students aren't sure of what they ultimately want to study, and complete VET to try out an area of study. Or they have multiple interests and plan to obtain a VET qualification in one area and a higher education qualification in a completely different area. Again, when taking this pathway your academic achievement in your VET study will be considered when applying for your next course.

Undergraduate pathways

A large number of students transfer between undergraduate courses—at the same institution or between institutions. If you research undergraduate course structures you will notice courses in similar areas might share subjects. Another thing to look out for when researching pathway courses is whether you can take elective studies from other areas.

If you are planning a pathway strategy between undergraduate courses, look into how many subjects from your ideal course you can study as a part of your pathway course. This way you will get a head start in completing your ideal course.

Undergraduate to postgraduate or graduate pathways

Another pathway is from undergraduate to postgraduate or graduate courses. This pathway is commonly used when planning to complete a flexible undergraduate course to get a broad education in a range of subjects, before specialising in a profession through a fixed graduate or postgraduate course.

Another undergraduate to postgraduate pathway is followed by those pursuing research careers, often involving a PhD.

Other pathway options

- ① **Bridging courses**—these help fill the gaps in your education if you need to meet certain subject requirements for a course.
- ① **Foundation courses**—these help you develop important study skills like research and essay writing. These courses are often tailored to include subjects from the area you ultimately want to study. Sometimes they count as the first year of the course you want to do.
- ① **Single studies**—sometimes you can take a single subject from a VET or undergraduate course without committing to the full qualification. Later, if you enrol in the full course, you can apply to get credit for the subject.

Need a prerequisite?

If you've finally found a course you really want to do, but haven't completed the prerequisites, don't despair. Talk to the institution about how you can complete equivalent subjects.

Four ways to complete prerequisite equivalents:

- ① Bridging courses are offered by some institutions. These are designed specifically to allow you to complete a prerequisite equivalent.
- ① If your ideal course is at undergraduate level, ask about other undergraduate courses that will allow you to complete the prerequisite equivalent while also completing subjects that will contribute towards your ideal course.
- ① Single study enrolments are another way to complete a prerequisite. This is when you are only enrolled in a subject, not a full course.
- ① If you need to develop your study skills while completing a prerequisite, a foundation course might be right for you.

Planning on finishing high school without an ATAR?

If you complete VCAL or an unassessed VCE and don't have an ATAR, there are some VET courses you can apply to. If you want to keep studying after that, you can use your achievements in those courses to apply to other VET courses. If you want to ultimately complete an undergraduate degree you will need to demonstrate your academic potential through your VET study. Speak to the providers you are interested in for advice on planning these pathways.

What to research

These are important things to research if you are planning a pathway strategy.

1. The grades/level of success you need to achieve in your first course. If you want to pathway into a higher qualification such as an undergraduate degree.
2. How much of the first course you need to complete before you can hope to transfer if this is your goal.
3. Any subjects you can study in the first course that will provide you with credit towards the course you want to transfer to.
4. The different courses—including those at other institutions— that students have previously used as pathways to your ideal course.
5. That you have the prerequisite studies (or are obtaining the equivalents as a part of your pathway strategy) for your ideal course.
6. What costs are involved? Some pathway courses are part of the HELP scheme, while others charge up-front fees.
7. What if you change your mind midway? What other options are available?

Make sure you get everything in writing, especially if the institution makes any claims about guaranteed entry to a course. It's important to always get the facts so you can evaluate the best options for you.

RESEARCHING CAMPUS LIFE

Tertiary study is more than just going to classes. It's also about your lifestyle: opportunities for you to meet new people and explore other interests. When choosing a course, keep in mind that the campus size, location, services and opportunities available can make a big difference to your experience as a student.

Most institutions offer a range of free or low-cost services to their students, because they know that studying is more than doing a course—it's also an opportunity to enrich your life with new experiences, find support when you need it, and stay motivated to successfully complete your goals.

Being involved in campus life is a great way to explore all of your interests. Maybe you're studying a maths degree, but you also really enjoy being on stage: a student theatre club could be perfect for you.

If you're thinking of studying online, make sure you understand which services will be available to you. Can you access support services online, or will you need to attend a campus?

What types of services are available?

Most institutions and student associations offer a range of services across several areas, including

- Welfare support, for those struggling with financial and other life pressures
- Study support, which is particularly useful when getting used to the kind of assessment tasks you're asked to complete (they can be very different to those at school)
- Public services, such as a bank or post office, and
- Other support services such as accommodation, employment assistance and childcare facilities.

Not all institutions offer all services, so depending on your situation, it's worth checking out a few things before adding them to your course preference list.

Disability support: If you have a disability, whether it is physical, mental, temporary or permanent, most institutions will have a range of support services to assist with your learning. These services may include special seating arrangements, support with tutorials, sign language interpreters, adaptive technologies, note-takers or disability assistants. Speak with the institution's disability liaison officer who will create a plan and provide you with information on how the program will be delivered and assessed to take into account your particular needs.

Indigenous support: Most institutions have a dedicated Indigenous centre providing Aboriginal and Torres Strait Islander students with cultural and academic support.

Religious areas: Religion is a part of some people's everyday lives, and in respect of this many institutions provide areas for reflection and ritual.

Counselling: Counselling is available to students who need help with academic, personal and work issues that may be affecting their study and life. These are conducted one-on-one by professionals and are confidential and often free. If you do struggle with your study, seek help sooner than later. These counsellors can often help you work out a plan to overcome such hurdles.

Clubs and societies: Interested in chess, singing, languages or religion? Want to join a sports team? Appreciate chocolate or anime? Larger institutions often have clubs and societies you can join to enrich your social life by meeting others with the same interests. Even if the institution you're going to doesn't have these facilities on site, many will have affiliations with local groups or clubs, which will welcome your participation.

Financial and employment support: Often studying starts out well but circumstances can change. For some, it can be a struggle to make ends meet. If this is a concern of yours, then it's important to choose an institution that can provide you with support and advice to help meet your financial obligations. This support can include help with budgeting, or short-term loans to cover unexpected costs. Longer term help can involve helping you apply for scholarships, or finding part-time work—you may even get a job on-campus!

Banks, post offices, and other services: Some larger campuses have businesses operating on campus, so you can get all of your errands done between classes.

Cafes and bars: Most campuses have at least one café so you can refuel between classes. Plus, restaurants and bars on campus make it easy to hang out with friends after class.

To find out more about the types of services offered at institutions, check out the VTAC website and institutional websites. Attend open days and orientation to get a feel for the institution, and speak to staff and students about the services available—you'll be spending a lot of time there, so make sure it's the right choice for you.

How will I get there?

Found a great sounding course at an institution that suits you? Excellent! The next questions to ask is 'can I get there?'

Transport

Is your preferred institution accessible by public transport and is that mode of transport convenient for you? Online maps can help you find railway stations, and bus and tram stops in the area. If you're studying a full-time undergraduate course, you may also be eligible for a concession myki, which entitles you to a 50 per cent discount on public transport.

If public transport isn't an option for you, what are the cycling and parking options? Is there on-street parking available, or does the institution offer a designated car park? Will finding a spot for your car be difficult after, say gam, or should you be arriving early? What are the costs of parking your car, on street or in the car park? Furthermore, they might have a carpooling system and bike lockers and showers.

Each institution will have sections on their websites outlining public transport and parking options that can be accessed through a quick online search.

Accommodation

For some, undertaking tertiary study will require moving away from home. Many institutions offer on-campus accommodation with different options to satisfy different needs. Anybody interested in living on-campus should contact their chosen institutions for advice. On-campus accommodation usually fills quickly, so don't leave organising your stay until the last minute – you don't want to miss out.

On-campus accommodation isn't for everybody, some prefer to rent privately or set up a share-house with friends. Most institutions will have residential services that can help you navigate the accommodation options. They might even help you find other students in your situation.

The financial aspect of living away from home is a significant consideration. Search for budgeting advice on different institutions' pages, and for information on study support.



WHAT DOES TERTIARY STUDY COST?

When researching courses, you need to consider how you will meet the costs of tertiary study. There are several government programs designed to support students while they are working towards their qualification.

Course fees

Commonwealth supported places (CSP)

Most people enrolling in a university course straight out of high school will go into a Commonwealth supported place (CSP). These are offered at all public universities (and a few private higher education providers across the country) to domestic students. CSPs are subsidised by the Australian Government—the remainder is paid by the student and is known as the student contribution.

Many students will defer this payment via HECS-HELP.

The amount of your student contribution, which accrues each semester, depends on your study load. It also depends on the area of study—the government classifies courses into three bands, each of which has a different annual contribution amount. To see the current amounts, search for 'student contribution' on the Study Assist website.

To be eligible for a CSP you must be an Australian or New Zealand citizen or the holder of a permanent visa.

CSPs have a course code ending with 1.

Skills First

Skills First is a Victorian Government initiative to subsidise certain courses, based on the needs and priorities of industry and government. The subsidy is only available to Australian and New Zealand citizens, or holders of a permanent Australian visa. You are eligible for a place under Skills First if you are under 20 years of age. If you are 20 or over, further criteria apply.

Courses covered by Skills First have a course code ending with 4. This means if you take up an offer for a Type 4 course, your eligibility for a subsidy will be assessed by the institution at enrolment.

For more information about Skills First, visit www.skills.vic.gov.au/s/how-to-check-your-eligibility

Free TAFE for Priority Courses

The Victorian State Government commits funding towards free TAFE courses in priority areas.

The program covers tuition fees for students who are eligible for government-subsidised training.

For more information, visit: freetafe.vic.gov.au

Full-fee paying places

Full-fee paying courses are not subsidised by the government, so you will need to pay the full cost of the course.

Full-fee paying places have course codes ending in 2 (domestic students), 3 (international students) and some of the courses ending in 4 will be full-fee paying if you're not eligible for a government subsidy.

The fees payable for a course will be set by that institution. You should check their website for information about fee amounts.

Paying your course fees

Pay upfront

If you are not eligible for one of the loan programs below, or you do not wish to defer payment of your fees, you will need to pay the course fees upfront. Usually, the tertiary institution will issue you an invoice at the start of each semester for the subjects you are taking in that period. Check with the institution for more information about upfront payments.



Loan programs

HECS-HELP

Students with a Commonwealth supported place (CSP) can choose to defer the payment of their student contribution by using HECS-HELP (Higher Education Loan Program). Under the HELP system, the government loans you the amount needed to cover your student contribution. When you enter the workforce and your income reaches the repayment threshold, the Australian Taxation Office will deduct regular amounts from your salary via the tax system to repay the debt. There is no interest charged on the HELP amount owed, however the amount is indexed to the CPI (Consumer Price Index).

HECS-HELP is available to Australian citizens and holders of a permanent humanitarian visa. New Zealand citizens without Australian citizenship are not eligible for HELP loans unless they meet Special Category Visa requirements, having entered Australia as a dependent child and been a resident in Australia for at least ten years.

FEE-HELP

FEE-HELP is a loan program which covers the tuition fees for approved full-fee higher education courses which do not offer Commonwealth supported places.

Eligibility rules are similar to those for HECS-HELP, but the program is also open to permanent visa holders undertaking bridging study for overseas-trained professionals. There is a lifetime FEE-HELP limit in place, so there is only a certain amount of fees you can defer under the scheme.

VET Student Loans

Not all courses in the VET system are subsidised, or you may not meet the eligibility requirements for a subsidy. However, approved courses may be covered by the Commonwealth Government scheme, VET Student Loans. Like FEE-HELP, this is an income contingent loan which allows you to defer payment of course fees and repay them later. Amounts borrowed under VET Student Loans are applied to your lifetime FEE-HELP balance.

Other costs

As well as living expenses, tertiary study comes with costs associated with study such as purchasing textbooks and lab materials. You can learn more about expenses like these by asking the institution, or any current students you may know.

Additionally, universities charge a services and amenities fee which covers the cost of student services run by the institution or the student union. You can also choose to add this fee to your HELP loan amount if you cannot pay it up front and are eligible for the loan scheme.

Student income support

There are some financial support programs available to students undertaking tertiary study. While most are government based, some scholarships are administered by non-government organisations.

Scholarships

Scholarships are available for a range of reasons, including financial need. See our scholarship pages for information on applying for scholarships: vtac.edu.au/scholarships

Youth Allowance

Youth Allowance payments are made to people aged between 16 and 24, enrolled in full-time study or a full-time apprenticeship, or looking for full-time work.

ABSTUDY

For Aboriginal or Torres Strait Islander Australians enrolled in an approved course or apprenticeship and not receiving any other financial assistance.

Austudy

Austudy is available for those who are 25 or older, and who are studying full-time in an approved course or doing a full-time apprenticeship or traineeship.

Pensioner Education Supplement

Those in receipt of payments from the Department of Human Services or the Department of Veterans' Affairs may be eligible for the Pensioner Education Supplement to help cover the costs of study.

Student Start-up Loan

The Student Start-up Loan is a loan for eligible students who get Youth Allowance, Austudy or ABSTUDY. It is a tax-free loan that can be paid up to two times per year and will be added to your HECS-HELP balance.

For more information about HECS-HELP, FEE-HELP and VET Student Loans visit studyassist.gov.au

For information about Victorian Government VET subsidies visit: www.skills.vic.gov.au/s/your-options-around-financial-support



VICTORIAN TERTIARY ADMISSIONS CENTRE

Telephone: +61 3 9926 1020

www.vtac.edu.au

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