

# So....You want to do some training?

Just like buying a car, training is a big investment. Some courses can leave you with a debt of \$20,000 or more.

Training is offered by Registered Training Organisations (RTOs). They charge fees for their courses and you might have to get a loan or fee support from the government to be able to do the training you want.

There are many RTOs and there can be big differences between their courses - even if they sound the same. Some are better than others in preparing you for work, and some charge much higher fees for the same qualification.

To choose the right course for you, there are five important questions to think through.

## IMPORTANT QUESTIONS

1. What do I want to get from doing some training?
2. What facts do I need to know about training?
3. What style of course am I looking for?
4. How will I choose the right training provider for me?
5. Will this training give me what I'm looking for?

## 1. What do I want to get from doing some training?

To get a job in a particular industry

To get on a pathway to further study / university

TO DECIDE WHAT TRAINING TO DO

THINK ABOUT .....

• Are there many job opportunities in this industry?

• What certificate do employers want to see?

• Will I get the on-the-job experience I'm looking for?

• How much is the course and how will I pay for it?

• Will the course stop me from getting government help to do another course later?

• If I end up with a VET FEE HELP debt, how much will it be and when will I have to pay it back?

• Will there be job opportunities at the end of this study?

• What courses do I need to do to get into the university course? (check the university handbook)

• Are there RTOs that have links to the university I want to go to?

• By the end, how many years will I have had to study?

• How will I pay for it all?

• If I end up with a VET FEE HELP debt from *this* course and a HECS debt from a *university* course, how much will it be and when will I have to pay the debts back?



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## 2. What facts do I need to know about training?

☐ **REGISTERED TRAINING ORGANISATIONS (RTOs)** come in many shapes and sizes and can vary in quality and how much they charge for their courses. The main types are:

**TAFE s:** Campus based, and big enough to provide study spaces and other services like libraries, IT hubs and (sometimes) student counselling.

**Private stand alone RTOs:** large and small, run for profit (*check how long have they been in business and whether they connect to particular industries*)

**RTOs owned by community organisations:** Small and large, sometimes attached to other community services

**RTOs owned by private enterprises:** deliver training to prepare workers to go straight into their enterprise **BUT employment is not guaranteed**

**RTOs owned by Job Active providers:** **NOTE - Job Active providers cannot force you to enrol in THEIR training organisation**

☐ **VOCATIONAL EDUCATION AND TRAINING (VET)** - tertiary education which provides accredited training in job-related and technical skills (eg trades, office work, retail, hospitality, technology). Qualifications range from certificate II to certificate IV, and include diploma and advanced diploma levels. Individuals can be trained in part qualifications or 'skills sets'

☐ **VICTORIAN TRAINING GUARANTEE FUND (VTG)** - state government funding to support training to eligible students. BUT there are strict eligibility criteria.

☐ **VET FEE-HELP** – an Australian Government loan scheme that assists eligible students to pay their tuition fees for higher-level VET courses (at the diploma-level and above) at approved VET FEE-HELP providers (approved VET providers).

☐ **HIGHER EDUCATION CONTRIBUTION SCHEME (HECS)** - a loan to help eligible fee paying students to pay their tuition fees. (This was called 'HECS' FEE-HELP before 2005.)

☐ **SA-HELP** - a loan that assists eligible students to pay for all or part of their student services and amenities fee.

☐ **JOB ACTIVE PROVIDER** - organisations funded by the Australian Government to connect job seekers with employers.

## 3. What style of course am I looking for?

**How do I want the course delivered to me?**

*..... in a classroom? On line? At a worksite? A mix of all of them?* Decide which training style fits your learning style, and life commitments

**Getting on-the-job experience.**

Straight certificates should include a work placement - check the work placement hours you have to do and whether the RTO helps you organise the placement.

**Apprenticeships and traineeship** are funded differently and have a different way of teaching. Check out which is better for getting you where you want to go.

## BEFORE YOU SIGN UP, REMEMBER...

- ✓ **Nothing Is Free** Ask about the real costs of the course, what sort of debt you may be left with and whether you pay it back when you are working
- ✓ **Course Fees Vary** - Course fees associated with VET FEE HELP are determined by the training organisation and they are not regulated. Compare the fees with at least one other RTO to make sure you're getting the right price for your qualification and how it's delivered – *there are a few RTOs around that charge excessive fees.*
- ✓ **Ensure That the Organisation Is Registered** and that the qualifications are recognised nationally
- ✓ **Don't Be "Accidentally Enrolled"** - When making an inquiry you do not need to provide a training provider any details other than maybe your age and previous study
- ✓ **Know The 'Cooling Off' Period.** If you don't withdraw from a course by this date, you will have to pay for all of it.

***You cannot be forced to enrol.  
The course you sign up to is YOUR decision.***

## 4. How do I choose the right RTO for me?

**FIRST** Make a list of 3 or 4 RTOs and compare them:

RTO	Courses of interest	Course Fee
A	Cert III mental health	\$7000.00
	Cert III Drugs and Alcohol	\$5,000
B	Cert III mental health	\$8,000
C	Cert III Drugs and Alcohol	\$10,000

**THEN**

Find out more about them using this Checklist.

### The Checklist

- Does this RTO offer the support I need? (Some offer literacy and numeracy support, library or IT help, more staff contact and study space).
- Is the course delivered in the way that suits me and how I learn best?
- How long is the course? (If it is a lot shorter than others, then it might not be high quality or respected by employers which reduces likelihood of employment.)
- What additional hours are involved in completing the assessment tasks? (Sometimes short courses involve more assessment work which can make it hard to finish, but you still have to pay.)
- Does the course involve work placement? If so, who will organise this? (Good training providers have connections to industry and a good reputation with employers.)

- Is there anything that might get in the way of me gaining a work placement? (There might be age restrictions or requirements for a Police check.)
- How would I pay for the training - VTG, VET FEE-HELP or an up front fee?
- If the VTG is paying my fees, will I be able to do any more study? Does this cover all the course costs?
- If I am using VET FEE HELP, what will be my debt be and when will I have to pay it back?
- Are there alternative payment schemes available to me with any of these training providers?
- Can I withdraw if the course doesn't suit me? What withdrawal restrictions apply? When do I have to do this to avoid a fee debt?

**READ THE FINE PRINT!**

## 5. Will this training give me what I'm looking for?

***Will this course take me where I want to go?*** What do past students and employers say about it? When you talk to the trainers, are they interested in YOU?

***How many people graduate from this course?*** - a good indication of whether it's a good course.

***Can I commit to the course requirements?*** Do I have the time, energy and motivation to complete it?

**Have you been wrongly enrolled in a course or have concerns about hidden costs or quality?**

### CONTACT

Consumer Action Law Centre

Ph: (03) 9670 5088

[www.consumeraction.org.au](http://www.consumeraction.org.au)

or

The National Training Complaints Hotline:

<http://www.industry.gov.au/skills/nationaltrain>

### **FOR MORE INFORMATION .....**

A more detailed guide to choosing a Registered Training Organisation can be found at :

<http://www.mmvllen.org.au/>

For advice on VTG eligibility and which courses are available go to:

[www.education.vic.gov.au/victorianskillsgateway](http://www.education.vic.gov.au/victorianskillsgateway)

To find out which training organisations are registered to deliver training go to:

<http://training.gov.au/>

**Vocational Education and Training (VET)**

<http://www.education.vic.gov.au/training/learners/vet/Pages/default.aspx>

**Victorian Training Guarantee Fund (VTG)**

<http://www.education.vic.gov.au/training/learners/vet/pages/funding.aspx>

**VET FEE-HELP**

<http://studyassist.gov.au/sites/studyassist/HelpfulResources/Documents/2014%20web-accessible%20VET%20FEE-HELP%20brochure.pdf>

**SA-HELP.**

<http://studyassist.gov.au/sites/studyassist/helppayingmyfees>