

# 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.**

This means it's important to choose a course that  you enjoy  gets you where you want to go and  doesn't leave you with a debt you can't pay off.

*To help you choose the course that's right for you, **MAKE SURE:***

- The course takes you into an industry where there are job opportunities** – otherwise, no matter how well you did, you'll end up with a debt you can't pay off.
- The training provider has a good reputation** – this improves your chances of getting a job because employers will recognise the quality of your training certificate
- You get work experience as part of the course** – future employers will be looking for hands-on experience of the job
- You're not paying too much** – training providers set their own fees and they vary a lot, even for the same certificate
- If you get government assistance, you understand what's involved** – how much is it? Does it cover all of the costs of the course? When do you have to start paying it back? Would you be able to get government assistance, again, to do another course?
- The course program fits you and the other parts of your life** – do you prefer classroom style learning or do you need to do it on-line to fit around other things you have to do?
- You know the cooling off period** – when can you withdraw from the course without having to pay the full fee, whether you finish the course or not?
- You're in the right space to finish the course** – you've got the time, energy and motivation to do what's required and complete it.

## REMEMBER

**NOTHING IS FREE**

**MAKE SURE THE TRAINING PROVIDER IS REGISTERED**

**COURSE FEES VARY**

**DON'T BE "ACCIDENTALLY" ENROLLED**

**KNOW THE COOLING OFF PERIOD**

