

TRANSCRIPT



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ANNA-LIZA SHEPHERD: Hi everyone my name is Anna-Liza Shepherd and I'm a school's recruitment officer here at Swinburne my main role is to engage with high schools across the nation including year 10s, 11s, 12s and also their career practitioners but I also have a background in the Skills and Job Centre and I'd like to welcome you to today's Web Session called 'Help with Fees: Places You Might Not Have Thought To Look' as part of the Swinburne Web Sessions series.

But before we do get started I'd first like to do an acknowledgement of country. In the spirit of reconciliation Swinburne University of Technology acknowledges the traditional custodians of country throughout Australia and their connections to land, sea, and community. We pay our respect to their elders past and present and extend that respect to all Aboriginal and Torres Strait island peoples today.

So in today's web session we're going to touch on quite a few things, including returning to study is this a viable option for you or is it not, we're also going to touch on how to receive financial help and other places you can afford to pay for study, so what I mean is by where can you look to gain some more financial help and to help me explore these options. I'm joined by a panel of experts our first one is Laura Davies, who is our Student Recruitment Specialist, we also have Vanessa Vucetich who is the Student Equity Advisor and library and StudentHQ Officer, she essentially provides advice to students on financial matters, and lastly we have Lara Rutherford who is the Careers Consultant at our Swinburne Skills and Job Centre. I'd also like to thank you the audience for shooting over your questions prior this Web Session, we have collated all your questions have taken a look and it has helped us form the discussion today, if you look on the bottom of your screen there is also a chat function so should you have any questions in regards to the content we're talking about today, or perhaps you just want some general course advice please do feel free to shoot us over a question.

So let's jump straight into what's on people's minds. It's no secret that COVID-19 has had such an impact on the Australian economy and we're finding that it has affected the job market, we are also finding that there's many people who would like to retrain or upskill so what are the main things you should consider before jumping into a course. I might pass this one on to you Lara -

LARA RUTHERFORD: Thanks, thanks Anna, a really great question it's also a really good time to stop and take stock of your career and your existing skills, you know, ask yourself what else will help me to become more employable at this time then focus on not only course of interest, but also something that will help fill that skills or knowledge gap. This can be done by exploring the range of courses that are available and then drilling down into the subject areas or units of competency, to really get a sense of what you'll actually be learning. It's always best that you get all the information you need before making a decision especially at this time, also look for other financial supports that are on offer such as scholarships. Swinburne does have a number of these available and I would direct you to the website for more information about them.

VANESSA VUCETICH: Yes, if you're having a bit of downtime now is the perfect time to retrain.

ANNA-LIZA SHEPHERD: Just going off that at Swinburne we do have quite a lot of flexible courses, for example we do offer part-time, we are very mindful that many of you have other commitments that you may need to have greater attention to, so part-time is an option and we also have flexible programs such as studying online partly.

LAURA DAVIES: Yeah look that's right Anna, and I'd like to just acknowledge as well the tough time that we are in, we are in a recession and that does affect everyone, so it is a good time to look at what skills you already have, and then moving that into some up-skilling through some study, and something to consider is our postgraduate business courses, where we do consider the many years of work experience you already have that may allow you to go directly into a postgraduate business course, and they're very flexible in the way that they're delivered understanding that you do have a lot of life and work commitments outside of your studies.

ANNA-LIZA SHEPHERD: Thank you everyone, so we do acknowledge that this title is called 'Help with Fees', and I can imagine that when you log on to the website and see the fee costing of a course it can be a little bit confronting, but what you see isn't the whole picture because one of the great things about the Australian Government is that they want to help you gain a tertiary education, or up-skill retrain, so there are so many support services out there for you. Laura could you please touch on this?

LAURA DAVIES: Yeah look Anna, absolutely, what I can go through is a lot of the reduced fees, so the government is fantastic and reducing a lot of the course fees, but there is a lot of terminology, so what I might do now is to help break down that terminology so that you can sort of understand what to look out for when you're looking for reduced course fee options. So at the undergraduate level what you might consider a Bachelor qualification for example, we have what's referred to as Commonwealth Supportive Places, or you might have heard the acronym CSP, and that's where the Australian government reduces the fee for that Bachelor degree. We also have CSPs for some of our postgraduate business courses, so not all of them, but there's definitely areas that you consider such as Primary and Secondary teaching, we've got accounting engineering, and construction, so a lot of industries that are looking for skilled workers. So the Australian Government recognises that and reduces those postgraduate degree courses so your Master qualifications for example. Now at the vocational education level, we also have funding so reduced fees they are referred to as Skills First Funding, which is essentially like a CSP but for a TAFE course. So like our Certificates and Diplomas, now in terms of eligibility, for these reduced fees if you're an Australian citizen or permanent resident you are eligible for those reduced fees. However there are some additional requirements for Skills First Funding, and Lara, I think you might be the best person to jump in here and speak a little bit more about the eligibility for the reduced fees.

LARA RUTHERFORD: Thanks Laura, you have covered off a lot, I'll just add and remind you that it is only available for vocational education, the eligibility criteria will be confirmed by Swinburne after application, however the criteria essentially center around your age, what training you have done previously, and when you did that training. As Laura mentioned, Australian and New Zealand citizens are eligible, as our Australian permanent residence, but there are limits on the number of subsidised courses you can do. In a nutshell, if you are older than 20 you will only be subsidised for training that leads to a higher qualification than you already have. If you are under 20 there are more options but as I said the best way to check eligibility is to apply.

ANNA-LIZA SHEPHERD: Awesome thank you Laura and Lara, I think that really did help break down a lot of those questions our audience members have. So if you are joining us from home, our first poll is launched, it should pop up on your screen right now, please do give us a click, we'd love to hear your feedback and while you do that, I will move on to the next question and this questions actually from Wayne who is in the audience today, so special shout out to Wayne, and he wants to know what is what if someone can't pay their student contribution right away? Vanessa I might give you that one.

VANESSA VUCETICH: We can assist you to apply for a student loan the student loan is a type of government assistance, we have different kinds, if you are doing a vocational course, we have what it is the VET loan, if you're doing like an undergraduate, we have HECS-HELP, and for people who's doing a postgraduate, we have also FEE-HELP. All of them are loans with the government that we can help you to apply for.

ANNA-LIZA SHEPHERD: Thank you, and just going off that ,if you ask someone who receives HECS-HELP or a VET student loan, essentially the government is paying for your tuition, and you do not need to pay them back until you have graduated and you are earning over a certain salary. So at the moment it is sitting at \$45,881 to be exact, but this figure has recently changed, so just be mindful that it may change again in the future. And the great thing about this is that when you do graduate and earn over that certain amount of money, you don't have to pay the money back in bulk to the government, you'll pay it through your tax so it's not going to have such a significant impact in your later years.

VANESSA VUCETICH: Yes, we have even free TAFE courses for students at Swinburne, we also offer payment plans for vocational students, in this year on the beginning of this year we have a combined, that is HELP loan limit that has combined the VET loan, the HECS loan, and the FEE loan is combined, that you the money they can borrow for the government and also the cap the capped limit for the students has increased in order to help everyone to apply for courses.

LAURA DAVIES: Yeah absolutely, and look I might just jump in there Vanessa and just acknowledge that it is just our Australian citizens that are eligible for these loans, so I discussed earlier reduced fees for both permanent residents and citizens, but in terms of deferring your fees via a loan, that's for our Australian citizens. I acknowledged that that might be difficult for our permanent residents, but this is where part-time study can be really beneficial, because you only pay for what you're studying that semester so you sort of pay as you go, and that's the same with a loan, you defer that loan so you defer the payments for what you're studying that semester. Vanessa you briefly mentioned free TAFE, so this is definitely something for the our permanent residents, and of course Australian citizens to consider, but Anna might throw it over to you there to talk a little more about our free TAFE courses.

ANNA-LIZA SHEPHERD: Thank you Laura, so if you haven't heard of free TAFE before, it is a government initiative that came about a few years ago and it's essentially a range of Certificates Diplomas and Advanced Diplomas where the government pays for the tuition fee. So unlike your HECS-HELP or VET student loan, you don't need to pay the government back in this instance, however the government will only cover your tuition fee which is great because it's the bulk fee but what it does not cover is the material fees, so when I'm talking about the material fees, what I'm referring to is buying things such as books or perhaps a toolkit. If you're going into a trade, you will also need to cover your amenity fees, so an amenity fee is something you pay to the institution each semester and it will cover things such as having access to their Wi-Fi. But please be mindful that if you are interested in a free TAFE course, it is based on high demand priority areas so it can change year to year, so please do your research and find out whether a free TAFE course of your choice is still on the free TAFE listing for your enrolment period. We also have a question from Kristen regarding free TAFE, thank you so much Kristen for submitting your question, and she wants to know what courses does free TAFE cover, how long do I have to study for, and how are you currently holding classes? That is about a three question three point question I guess, and I might give this one to Lara I'm sure you get a lot of these types of inquiries in the Skills and Job Centre.

LARA RUTHERFORD: Thanks Anna, and great question Kristen. As mentioned free TAFE courses reduce the financial barrier for people wanting to train in courses in high demand areas, and some of those areas are accounting, allied health construction, cyber security, nursing, mental health and probably more that I've forgotten. The duration of courses does vary so if you're interested in say a Certificate 2 which is a pre-apprenticeship course, and let's take the example of Building and Construction, that takes approximately ten weeks to complete. Whereas a Certificate 3 in Early Childhood or Individual Support, takes around six months for you to then be ready to enter the workforce. Other courses in the Certificate 4 to Diploma area can take up to a year, one example of a longer course is the Diploma of Community Services which is very popular, that takes 18 months to complete, and does include an industry placement. So really what it means is that choosing a vocational course means that you can graduate fairly quickly and be in the workforce sooner. Of course, it does pay to check the website for changes, as in delivery and it's during these extraordinary times many courses are being delivered remotely at first and then we'll be moving to face to face delivery on campus once it's safe to do so.

ANNA-LIZA SHEPHERD: Awesome thank you so much Lara. So we have managed to cover quite a lot of information regarding free TAFE, but we do have a question that's come through in regards to our Bachelor Degree courses, and that's from Sue and she's said "I have a Bachelor's Degree and I've been in the workforce for almost ten years, what are my

options at a post-grad level, I don't think I'm ready for a Master".

LAURA DAVIES: I might jump in and take that one Anna, cos I do get a lot of questions like this, because it can be a little bit daunting, or like a really big commitment to take on postgraduate study, let alone the financial commitment to take on something like a a Master degree. But the fantastic thing about the way that our postgraduate courses, particularly again in the area business, even social sciences, the way they are delivered is that you can take just a little bite just a little nibble or dip your toe in, by doing a graduate certificate first, so they're normally just four units, after four units you have a postgraduate degree that you can use to gain employment or even, you know, work your way up that corporate ladder. I mean you even have the option of just doing one unit, if there's a particular area of interest that you think will complement your existing skills. The other thing to consider as well is that the way the the courses are delivered, is with the assumption that you have a lot of life, or even work commitments outside of your studies, so we have after-hour classes, we have block classes where you can attend sort of two-day workshops, instead of you know coming to class once a week ,we we even have online options, so very flexible, very understanding that you have other commitments outside of your study, and again just touching on the comment that you made about not not knowing whether you're ready for a Master, a Master level study, so sometimes academically we can feel like we're not ready because you may not have studied for quite a number of years, you've mentioned that you've got a Bachelor Degree, a bit it's it's probably been over ten years since you studied. So the academics and the teaching staff understand that it might have been some time there since you wrote an essay, so if they deliver the teaching with that understanding, and the understanding that you may not have studied at a higher education level previously. So we we do sort of understand where you're coming from, we do understand that you know studying it might be a little bit new to you, especially at the postgraduate level, so we allow for that and look, you might have a time in your life that is just too busy, there might be a baby, or you might have more work than expected, and in those sort of instances you can drop your study right down to part-time just once one unit a semester, or even take a leave of absence, and then come back and resume your study when, I guess life calms down a little bit. So yeah lots of options at the postgraduate level, and lots of flexible options is probably the main take-home message there, but I guess I've talked a lot about postgraduate study, but another thing that you can really consider when when fees are involved, our scholarships, and we do have a lot of scholarship options at all level of studies, and Anna I know that you talked a lot about scholarships to know it know a lot in that area so I might right back over to you to have a chat about scholarships.

ANNA-LIZA SHEPHERD: No worries thank you so much Laura. So no matter where you're going to enter in a university or at Swinburne University, whether it is vocational, maybe it's undergraduate, maybe it's postgraduate studies, there are always scholarship options available for you. So I'm going to break down the two types of scholarships we have. So one is academic - so this is more your traditional kind of scholarship - it's going to be very based on your academic performance, and how well you score in subjects or overall GPA. But we also have equities scholarships - so equity scholarships are a little bit different because they're there to help support students that may not have been able to financially aid themselves otherwise - maybe that's because they don't have a lot of financial backing to begin with, and I know everyone comes from different walks of life, and for example we do have the asylum seeker and refugee scholarships, is this something you can touch on Laura?

LAURA DAVIES: Yeah look absolutely I'm glad that you brought up our asylum seekers and refugees because we do have what's called our Welcome Scholarship, and that is for courses at a vocational education level and at undergraduate level, and that really supports our refugee and asylum seeking students to gain an education which is very important for their future, Lara I know that you do also talk about some equity scholarships as well in the work that you do?

LARA RUTHERFORD: Sure thanks, yeah the one that comes to mind, Laura, is the Care Leavers Bursary which is specifically for vocational education programs, and they support those that have spent time in out-of-home care.

ANNA-LIZA SHEPHERD: Awesome thank you. So if you're interested in applying for a scholarship, there's a few ways you can do this. If you are in high school you can apply via VTAC, there's a few listed on there, but there's also quite a lot of scholarships available on our website, so if you're a future student that's an option, but even if you're a current student you can still access scholarships once you're enrolled with us. So in regards to VTAC you might be automatically considered based on your application, or perhaps you'll see is application that you do provide as part of your VTAC application.

So just remember that there's always going to be some type of scholarship opportunity for you, whether you're starting from vocational undergraduate, or postgraduate studies. Essentially it is money for you to help you gain your education, or up-skill, so right now you should see on our screen our second poll and we're always curious to hear what you think so please do give us your feedback. And with that we'll jump into the next question, let me just pull that one up, so we've touched on how Swinburne has supported their students and we do have a question that's come through, and they're just acknowledging that it's a little bit hard for some people and they might find it hard making ends meet, and Gabriel has asked what kind of government help can he receive? Vanessa I might give this one to you.

VANESSA VUCETICH: In this case whatever you're already a studying are you planning to become a student, you should check your eligibility with Centrelink because they have benefits such as Youth Allowance, Austudy or Abstudy. They've also created a Job Seeker for these difficult times, that is an action to help people who lost their jobs or their hours have been reduced. There is also an additional \$550 fortnightly coronavirus supplement for those in government assistance.

ANNA-LIZA SHEPHERD: Awesome so is there anything else you can tell our audience if Centerlink offers, that our audience should know about?

VANESSA VUCETICH: Yes that is additional help from Centrelink to anyone who is struggling, if we say with rent if they are struggling to pay the rent then, this one help render assistant, and we have also another one that Centrelink is giving to people who is having difficult with essential needs they have, one help that called Living Costs Help that will help you with the basics needs in your life.

ANNA-LIZA SHEPHERD: Awesome and putting that Centrelink documentation together can be quite overwhelming, I have seen it myself, there's quite a lot of paperwork, and it can be a little bit confronting, a little bit nerve-racking for our students and they might put it off, but is there any way that we can assist these students in putting the applications together?

VANESSA VUCETICH: Yes definitely the students don't have to be worried about it, we will help you to put everything together. At Swinburne, we can help you to build a portfolio with all the evidence, my team will help you to prepare the documents they usually Centrelink ask you to prove, the you're a full-time student and to minimize that you go back and forth with the documents that they require from you. Ultimately it is up to Centrelink to assess your case and see if you are eligible for the support, but we are here to help you and make things possible.

ANNA-LIZA SHEPHERD: Awesome thank you so much Vanessa, we've actually got another question that you also might be able to touch on again, it's from Kayla, and she wants to know what other types of financial assistance can she receive from Swinburne?

VANESSA VUCETICH: Swinburne has established the Swinburne Student Emergency Fund, to support all current students with impacted by emergencies such a bushfires, or health pandemic. Also if you are struggling financially and having trouble to meet your basic living life, you might be eligible for a grant that help you to cover all your expenses. We can help you to apply for that one too, we have more helps if your laptop or your fridge breaks down, we have something that we call a No-interest Loan, it's a small interest loan that will help you to cover this, especially these needs that you might have as I mentioned early, we do also payment plans for vocational students who are struggling to pay the tuition fees, also if you want to be ready for your tax return we have also Student Life, who will help you to organize all the documents that you require for your tax return. We also help you budgeting, if you want to help how to budget, we work with moneysmart.gov.au to help him to manage better your money, we have also Swinburne food banks that offer help with the groceries if you are struggling you know to buy your groceries, we can also help you giving you food vouchers. We have also petrol vouchers, Myki vouchers, even book vouchers that can help you to buy oh by the special things that you need to continue. Croydon campus is using the coffee shop to give meals to students who are struggling in these difficult times, we give up to 30 meals a day for students who are struggling, and especially Swinburne's international students, that maybe they might not be eligible for some help from the government but we want to cover everything every need that any student have.

ANNA-LIZA SHEPHERD: Awesome thank you so much Vanessa, that's such a great story to hear that we are helping those around us, especially given the circumstances that we are facing, and I particularly like how Student Life help our students with tax returns, I definitely could have had some of that help when I was back in uni doing a tax return, no secret to many of you who are tuning in can be a little bit annoying at times. But we do have quite a few questions that have rolled through. And so thank you Vanessa in the audience, her question is "Does Swinburne have any scholarships for Indigenous students?", what a fantastic question, Laura I might give this one to you.

LAURA DAVIES: Yeah look absolutely and we should have mentioned it previously, we provide a lot of support to our Indigenous students we do have three separate scholarships that are specific for our Indigenous students and they cover all levels of education, so vocational education, undergraduate Bachelor degrees, and our postgraduate qualifications as well. Of course I'd like to also give a shout out to the Moondani Toombadool Centre, who provide a lot of support to our Indigenous students, and that includes our online Indigenous students as well because we understand that you might be studying from a remote location.

ANNA-LIZA SHEPHERD: We also have another good one from Amy and she's asking "how can I confirm whether I'm eligible for reduced fee and free TAFE courses?"

LAURA DAVIES: Oh again I'll jump in and take that one another good question. The best thing we can tell you to do is simply apply for the course that you're interested in, because along with asking you questions in the application regarding your eligibility for the course itself, we'll also ask you questions about your eligibility for reduced fees or free TAFE eligibility, so we'll need all of your details to understand whether you are eligible, and its best to do that formal application so you can get a formal outcome. And of course the application processes is free, and we can assist you to work through all of those questions.

LARA RUTHERFORD: I might just add to that, Laura, that it's a two-step process. So the first step is to apply and as Laura said, then your eligibility will be checked, after that you enroll. So you're not actually committing until an offer is made and you accept that offer.

LAURA DAVIES: Absolutely, and look, if you need help with an application or you just want to talk through your options, you can book a one-on-one through all of our course webpages, and you'll come through and speak to me or a member of my small team, where I can vouch for myself for my team, we're very helpful.

ANNA-LIZA SHEPHERD: Awesome thank you the questions just keep on rolling, another one from Zoe which actually builds on the previous question, and she's asked "I've studied something else previously, does that mean I won't be eligible for reduced fees? Lara is this something you can cover?"

LARA RUTHERFORD: Yes so we mentioned earlier some of the criteria around Skills First funding, but what I'd like to add here is that it is a case-by-case basis that your application is assessed, and your eligibility is assessed, so again we just stress it's worth applying and to see whether these apply to you and of course, there are, you know, there's always wiggle room so yeah definitely put in that application.

ANNA-LIZA SHEPHERD: Thank you Lara. Another question has come through and this might be again good for you to answer, from Michael, thank you Michael, and he has asked "What kind of career advice do you provide?"

LARA RUTHERFORD: Oh great a great question Michael, because we love talking about the service that we provide, so it is a service to anyone in the community it is a free service that does include careers counseling and you might be interested that what we do is we work with your interests and strengths, to find either a course or career that really suits. As well as that, we're also able to assist anyone with their resume, or possibly even interview skills, so and that's also available free to the community.

ANNA-LIZA SHEPHERD: Thank you and another question has come in in regards to Concession Card holders, which is very important to highlight, and the question is “If I have a Concession Card, can I get a discount on your courses? Lara or Laura this might be a good one for you to answer.

LARA RUTHERFORD: I’ll take I’ll take that one, so yes what this means is that you can use your Concession Card, up to including a Certificate 4, so what this means is that Certificate 1, 2, 3, or 4 .

LAURA DAVIES: Absolutely, and this might be a good place to provide an example of how good the discount can be if you have a concession card. So for example a Certificate 4 in Business comes down to \$3,000 with that Skills First funding, but if you have a Concession Card, the fee will come down even further to just \$600, so a big difference in fees there.

LARA RUTHERFORD: Yes what this actually means is that when you apply, you find out whether you are eligible for the Skills First funding, and then when you accept your position in the course, your offer as we talked about, you’ll also confirm your eligibility to receive that concession rate for that Certificate up to an including Certificate 4

ANNA-LIZA SHEPHERD: Awesome thank you so much Lara and Laura, a really interesting question that we have received previously, and it reads “I am in a de-facto relationship, will my partner’s earnings and assets affect me claiming help for fees, if so what is the threshold for this? This is a really interesting question and I might give this one to you Vanessa.

VANESSA VUCETICH: If you’re especially referring to Centrelink payments, the answer is possibly, the best course of action it is to apply directly to Centrelink to find out if you are eligible for this kind of help, but remember we have free TAFE courses we have FEE-HELP, they are not dependent on your income, and there is a lot of scholarships that you can apply for, so have a look in the website.

ANNA-LIZA SHEPHERD: Thank you so much and we do have our final question, and it is “What is your final bit of advice to someone who seriously wants to come back to study, but is juggling challenging financial circumstances?” Such a broad question but a question we can answer nonetheless, Laura I might I’m getting you to start off.

LAURA DAVIES: Yeah absolutely a great question and an important question - so my advice would be to ask as many questions as you can of a course advisor, so book that one on one and and ask as many questions as possible, and don’t be afraid to say that finances are a concern for you, because what we can do is provide advice on our courses and what might be most suitable for you, given your financial circumstances, your career goals, your previous work experience or study history, and really build that portfolio of information, that you give us about your previous studies, and your goals and any of your financial concerns to advise on the best course, and the best course of action for you personally.

LARA RUTHERFORD: Yeah and I’ll just add to that, don’t forget about the free career consultation through the Swinburne Skills and Job Centre, especially if you are contemplating a career change, we are qualified career practitioners, and as we said our services are free there’s, no eligibility available to ending everyone in the community, whatever age or stage, and the best place to find us is to just insert or search our Swinburne Skills and Job Centre on Swinburne website.

ANNA-LIZA SHEPHERD: And just remember that if you are in high school, please do utilize your career practitioner they’ve been around for quite a long time, and they do know what they’re talking about, they also have really strong relationships with Swinburne University, so you can find out information through that channel as well.

VANESSA VUCETICH: As we said before we have options for a students from free TAFE courses to student loans, I’m a Student Equity Adviser I will be able to help you in challenging financial circumstances.

ANNA-LIZA SHEPHERD: Awesome thank you everyone but unfortunately that’s all the questions we do have time for today, but thank you so much for the viewers at home if you have been submitting your questions through, we do have one final polling question that should pop up on your screen now so go ahead and give us a click and let us know what

you think. This has been at the last Swinburne Web Session in a series of four and we do hope to see you again, whether that's back in a physical space or perhaps we'll meet back in a virtual space given the circumstances. If you would like to hear more from Swinburne in regards to what you heard today, or perhaps you would like to find out more general Swinburne advice, please head over to swinburne.edu.au/infoevening and you can book a virtual one-on-one appointment with one of our course advisers, and who knows you might meet Laura Davies again, but until then thank you so much and take care of yourself