

MONEY MATTERS

2025

This brochure is designed to help you with your finance planning by providing current course fee payment options and possible sources of financial assistance. You will need to think carefully and plan ahead to manage your course costs.

Some foundation skills courses and all language, literacy and numeracy bridging units drawn from the Foundation Skills Training Package are fully subsidised and accessible to individuals who are assessed to need them. Fees apply to all other courses and represent a contribution to the total cost of the course and are in addition to any subsidy that the government contributes.

Students enrolled in eligible diploma and advanced diploma courses will have access to VET student loans subject to eligibility.

Information on subsidised fee eligibility is published on the TAFE SA website at tafesa.edu.au/apply-enrol/admissions-criteria/subsidised-training

Each course has an established tuition fee which varies depending on the type of the course and your circumstances. Additional fees for incidental costs which may apply to your course are published on course pages on the TAFE SA website at tafesa.edu.au/fees

HELP?

Uniting Communities Law Centre

This is a free community and legal service that provides information, advice, advocacy and representation in the area of social security law and dealings with Centrelink. unitingcommunities.org/service/legal-services

They can be contacted on **8342 1800** or enquiries@unitingcommunities.org

PAYMENT OPTIONS AND PLANS

Fees can be paid online with a credit card, in person at Australia Post, by telephone and internet banking – BPAY, or via a standard payment plan. You can apply online at tafesa.edu.au/apply-enrol/fees-payments/fees-by-instalments

Payment methods for standard payment plans are limited to either direct debit from a bank account or, if you are a Centrelink client, through Centrelink's Centrepay service. You should ensure that you have the capacity to pay for your fortnightly course deductions as well as your regular living expenses.

Standard payment plan agreements are formally binding and conditions apply. If you do not attend or participate in your course, you still need to meet your obligations. You can find further information on withdrawals and fees in the student pre-enrolment information brochure.

Lodge your application early and remember to check that it has been accepted. Please check with the student hub at your campus for further information.

TAFE SA Counselling and Inclusion

See a student counsellor or student welfare and career officer. Counselling and Inclusion may be able to offer financial advice, strategies or other contacts for financial assistance.

Visit tafesa.edu.au/services/counselling for contact details for each campus.

FEE CONCESSIONS

Concessions may be granted to students who have a relevant concession card at the time of enrolment, and are subject to the student being eligible for funding under subsidised funding.

Concession cards include:

- Health Care Card
 - Pensioner Concession Card
 - Veterans Affairs Card
- or if you are a prisoner in a South Australian correctional institution.

Concessions cannot be applied for after enrolment, and are not available for full fee paying courses.

EXEMPTIONS

State care

If you are, or have been, under any kind of guardianship order (State Care) in South Australia verified by the Department for Industry and Skills, you will not be required to pay any fees when studying a subsidised funded course. Contact Contract Support Services on **1800 673 097** to obtain the necessary form to seek an exemption from fees. Eligibility criteria applies.

Extended payment plans

Extended payment plans can be negotiated with Financial Transactions by calling **7085 0075**. Conditions apply.

VET STUDENT LOANS

The VET Student Loans program assists eligible students enrolled in approved higher level vocational education and training (VET) courses to pay their tuition fees. Eligible students can apply for a loan to pay for their fees up to capped amounts through the Commonwealth Government's VET Student Loans scheme.

The loan applies to eligible courses at the Diploma level or above. You have to start repaying your loan through the taxation system once your income is above the compulsory repayment threshold, even if you are still studying. The threshold can be found at studyassist.gov.au

For more information go to: tafesa.edu.au/apply-enrol/vet-student-loans

FEE-HELP

FEE-HELP is a Government loan scheme that assists eligible higher education students enrolled in approved higher education courses to pay their tuition fees. At TAFE SA this includes courses at the associate degree, bachelor degree, graduate certificate and graduate diploma level.

You will start repaying your loan through the taxation system once your income is above the compulsory repayment threshold, even if you are still studying. The threshold can be found at: studyassist.gov.au

For more information go to: tafesa.edu.au/apply-enrol/fee-help

ABORIGINAL AND TORRES STRAIT ISLANDER ACCESS AND EQUITY FUNDING

TAFE SA Aboriginal Access Centres (AAC) will support Aboriginal and Torres Strait Islander (ATSI) students with partial payment of fees (subject to availability of funds).

Tutorial assistance is also available to ATSI students. Please contact a training support officer via an AAC if assistance is needed with tuition fees or ABSTUDY enquiries.

Aboriginal Access Centres are located on a number of TAFE SA Campuses. Check for your nearest campus at: tafesa.edu.au

GRANTS AND SCHOLARSHIPS

Information on grants and scholarships can be found on the TAFE SA website at: tafesa.edu.au/apply-enrol/before-starting/scholarships-grants

OTHER FINANCIAL ASSISTANCE

Jobactive providers may provide financial assistance to clients on a case by case basis. If you are receiving intensive support or being case managed by any Jobactive provider or National Disability Insurance Scheme (NDIS) provider provider ask to discuss their funding arrangements if you are considering an educational pathway.

The Smith Family

Mentoring and other support may be available for disadvantaged youth aged 15-25 years.

Secondary students who were a part of the Learning for Life program should contact a Smith Family education support worker on 8224 1437 to discuss continuation of support with their TAFE SA studies.

Travel assistance

Assistance may be available for Commonwealth supported students (usually Austudy, Youth Allowance recipients) travelling long distances for their study. Contact Centrelink for details.

Apprentices and trainees should also contact their program offices for details of possible travel allowance.

Adult child maintenance

Adult children can seek financial support from their parents if they are unable to support themselves because they are completing their education or because they have a disability.

Enquiries can be made to the Child Support Unit of the Legal Services Commission of South Australia on **8111 5576** or **1300 366 424** (country callers).

Accommodation

Shared and rental accommodation is advertised on each campus by local students. Check notice boards.

Housing SA may provide help with bond money for private rental. For more information go to: sa.gov.au/topics/housing

Financial Aid

The SA Government provides a range of payments and concessions for household and other expenses and also provides financial counselling and advice for anyone experiencing financial difficulties.

For further information go to: sa.gov.au/topics/care-and-support

CENTRELINK ASSISTANCE

Centrelink Income Support handles all Commonwealth Government benefits for income support available to students. Call Centrelink on **132 490** or **132 317** before you register for a course in order to check your eligibility for payments and the study load required.

Austudy and ABSTUDY

Austudy is available to full-time students 25 years and over studying in an approved course or undertaking a full-time Australian Apprenticeship. Austudy is subject to a means test.

ABSTUDY is for students of Aboriginal or Torres Strait Islanders descent. It also is available to Indigenous full-time Australian apprentices.

Contact Centrelink for further information on **132 490 (Austudy)** or **1800 132 317 (ABSTUDY)**.

Youth allowance

Youth allowance is provided to young people aged between 16-24 years studying or undertaking an Australian apprenticeship full-time.

Unless you meet the Centrelink criteria for independent status, the amount of Youth Allowance you are paid will depend on your parents' income and assets.

Part-time students may be eligible for a payment if they combine their study with job search or other Centrelink approved activity. Contact Centrelink on **132 490**.

Pensioner Education Supplement (PES)

This supplementary payment may be made to students in addition to their disability support pension, carer payment and parenting payment. The amount paid is dependent on your qualifying activities, including study load. Contact Centrelink on **132 717**.

Mobility allowance

If you are undertaking vocational training for over 8 hours a week and you have a disability that impairs your capacity to travel on public transport, you may be entitled to an additional mobility allowance from Centrelink to assist with the costs of taxi fare or your use of a private vehicle. Contact Centrelink on **132 717**.

Affordable SA

Affordable SA is for South Australians struggling with affordability issues. It makes it easy to access information, resources, support, and services to best meet your needs. Help is available in a wide range of issues including rent, accommodation, homelessness, money and finances, transport, education, health, food, justice, utilities, concessions, domestic violence and wellbeing. Services are free, confidential and provided with dignity.

For further information go to: **affordablesa.com.au**

JET Child Care Fee Assistance

Jobs, Education and Training (JET) Child Care Fee Assistance may provide extra help with the cost of child care to eligible parents undertaking activities such as study as part of an activity agreement. Eligibility criteria applies.

JET Child Care Fee Assistance contribute to the cost of the gap-fee, for example the difference between the total child care fee and the amount covered by the Commonwealth Child Care Benefit. Contact the Department of Human Services Families Office on **13 61 50** for further information.

Education entry payment

This is a lump sum payment available to some Centrelink pension payment recipients once every 12 months or calendar year and can assist with the upfront costs of studying. Check your eligibility for this payment with Centrelink.

Advance payments

If you receive a Centrelink payment you may be able to obtain an Advance Payment which could be used for paying course fees. Deductions are made to your benefits each fortnight for 6 months to cover the advance.

Problems with your Centrelink payments?

Contact Centrelink customer relations on freecall **1800 050 004**.

Online services

Centrelink also offers a range of online services. For further information go to: **humanservices.gov.au**

Tips for Managing Your Money

Students needing financial support can contact Counselling and Inclusion on **1800 882 661**.

There are a range of on-line resources and tools available to assist you to manage your money.

The budget planner will assist you to work out where your money is going, how you can reach your savings goal and links to ASIC's Money Smart guidance and support.

- Money Smart Budget Planner information can be found at **moneySMART.gov.au/tools-and-resources/calculators-and-apps/budget-planner**
- The National Debt Hotline are able to provide a free, independent and confidential service to help people with any debt problems and can be accessed via **ndh.org.au/** or phone **1800 007 007**.