

# Money Matters

## 2019

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.

Under WorkReady, 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..

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 page on the TAFE SA website at: [tafesa.edu.au/fees](http://tafesa.edu.au/fees)

### Payment options and plans

Fees can be paid online with a credit card, in person at Australia Post or via fees by instalment contracts. Details can be found on the website at [tafesa.edu.au/fees](http://tafesa.edu.au/fees)

Payment methods for fees by instalment 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.

Fees by installment contracts 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 your campus for further information.

### 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.

They can be contacted on 8342 1800 or [enquiries@unitingcommunities.org](mailto:enquiries@unitingcommunities.org)

#### TAFE SA Student Services

See a student counsellor or student welfare and career officer.

Student services may be able to offer financial advice, strategies or other contacts for financial assistance.

Visit [tafesa.edu.au/services/counselling](http://tafesa.edu.au/services/counselling) for student services staff 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 WorkReady. 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) verified by the Department of State Development, you will not be required to pay any fees when studying a WorkReady funded course. You should contact the WorkReady Infoline on 1800 506 266 to obtain the necessary form to seek an exemption from fees.

### Extended payment plans

In circumstances of exceptional financial hardship you should discuss details of your financial situation with student services on your campus. Hardship payment plans can be negotiated with TAFE SA on 1800 882 661. 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](http://studyassist.gov.au)

For more information go to:  
[tafesa.edu.au/apply-enrol/vet-student-loans](http://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](http://studyassist.gov.au)

For more information go to:  
[tafesa.edu.au/apply-enrol/fee-help](http://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](http://tafesa.edu.au)

## Grants and scholarships

There are a variety of scholarships and grants available however, these cannot be relied upon to assist with costs at the time of your enrolment.

To avoid delays to your enrolment or receipt of possible support make sure you obtain all the necessary information and lodge your forms in good time.

Some fee assistance schemes have fixed application closing dates and may take some time to process. You should check details with student services.

### Wyatt Vocational and Financial Assistance Grants

Financial assistance may be sought from this scheme by individuals in financial hardship, who have been a resident in South Australia for five years or more, and who have an unexpected crisis that impacts on their ability to pay fees, materials or debts.

Applications must be made via a student counsellor or referring agent in another community service organisation.

### Sir Charles Bright Scholarship Trust

Scholarships are awarded to South Australians with a disability undertaking post-secondary education.

For information phone 8261 6171 or go to:  
[rphadelaidelaide.org.au/scholarship.htm](http://rphadelaidelaide.org.au/scholarship.htm)

Applications open on 1 December and close on 24 December of each year.

### Australian Veteran's Children Assistance Trust (AVCAT)

AVCAT helps the disadvantaged children and grandchildren of those who have served in the Australian Army, Navy and Air Force, and administers bursaries and scholarships that help with the costs of tertiary education including TAFE and vocational studies.

Applications open on 18 August and close on 31 October each year. For more information, or to check eligibility criteria go to:  
[avcat.org.au](http://avcat.org.au)

### Royal Society for the Blind

RSB can assist in providing necessary adaptive equipment and software to vision impaired students who would otherwise find finances a restriction on their ability to undertake studies.

For further information, go to:  
[rsb.org.au](http://rsb.org.au)

### Wyndham Richardson Scholarship Fund

Scholarships are available to full-time students enrolled in certificate IV or above who are in financial hardship and are Australian citizens, permanent residents or some other nominated visa categories.

Semester 1 applications close in February each year.

Semester 2 applications close in August each year.

Inquire at student services or go to the TAFE SA website for application forms and further details.

**Students needing financial support should contact their local student services office for further information or visit [www.tafesa.edu.au/scholarships](http://www.tafesa.edu.au/scholarships)**

### Phoebe Wanganeen Aboriginal and Torres Strait Islander Scholarship Program

The Phoebe Wanganeen Aboriginal and Torres Strait Islander Scholarship Program is offered to Aboriginal and Torres Strait Islander people who live in the City of Salisbury. Two TAFE SA Scholarships of \$1,000 are available in 2019, for students studying full time.

For further information, guidelines and application form go to  
[salisbury.sa.gov.au/phoebewanganeen](http://salisbury.sa.gov.au/phoebewanganeen)

### Playford TAFE SA Study Awards

The Playford Memorial Trust provide five scholarships for outstanding TAFE SA students undertaking study in a range of primary and allied industry award courses such as:

- > agriculture
- > aquaculture
- > conservation and land management
- > food technology
- > horticulture
- > mining and exploration
- > spatial information and surveying

These scholarships aim to assist students in their future studies. Applications open in August and close in September each year.

For further information go to:  
[playfordtrust.com.au](http://playfordtrust.com.au)

### Redkite Dare to Dream Scholarship Program

This program is aimed at young people aged 16-24 with a current or past cancer diagnosis looking to pursue an area of interest such as academic study.

Redkite also provides grants and support to help young people aged up to 24 achieve their work and study goals.

For more information go to:  
[redkite.org.au](http://redkite.org.au)

## 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: [dcsi.sa.gov.au/about-us/publications](https://dcsi.sa.gov.au/about-us/publications)

The Student Housing Program, administered by Housing SA, provides affordable single and shared accommodation close to public transport, shops and other community services, to eligible tertiary students. Contact Housing SA on 131 299 or go to:

[dcsi.sa.gov.au/about-us/publications](https://dcsi.sa.gov.au/about-us/publications)

### Department for Communities and Social Inclusion

The Department for Communities and Social Inclusion administers a range of financial support 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:

[dcsi.sa.gov.au](https://dcsi.sa.gov.au)

## 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.

### 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.

### 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.

## 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 6150 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](https://humanservices.gov.au)

### Tips for Managing Your Money

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

As a TAFE SA student, you are able to access 'The Desk'.

'The Desk' is designed to support you to improve your wellbeing and being able to study more effectively and in addition, there are resources and links to budgeting tools.

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.

- > 'The Desk' can be accessed [thedesk.org.au](https://thedesk.org.au) or through your TAFESA Learn site and log in with your TAFE SA student email [tafesa.edu.au/services/counselling](mailto:tafesa.edu.au/services/counselling)
- > Money Smart Budget Planner information can be found at [moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner](https://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/](https://ndh.org.au/) or phone 1800 007 007.

Students needing financial support can contact Student Services on 1800 882 661