

VTAC GUIDE

# Tertiary study



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# TYPES OF TERTIARY COURSES AND INSTITUTIONS

## What is tertiary education?

Tertiary study is any study that is post-secondary study, or after high school. It allows you to gain a qualification that will lead you towards a specific job or career area.

## REMINDER

The course you choose is the starting point in your tertiary education journey - we encourage you to choose a course you're interested in, but you can always make changes if you need to.

## TERTIARY COURSES

### Vocational education and training (VET)

VET focuses on practical skills in specific industry areas. This national system of courses includes workplace training, apprenticeships and traineeships. VET courses are offered at TAFEs, independent tertiary colleges and even as part of some year 12 curriculums.

#### There are several different levels within the VET system:

» **Certificates I-II** are the most basic qualifications and introduce learners to a vocational field. These courses can also provide a pathway to further learning, particularly for those who have not completed a Year 12 certificate.

» **Certificate III-IV** courses include trade-level certificates and can lead to skilled employment. Certificate IV courses can be used as a pathway to Diploma level training or higher education courses.

» **Diplomas** and **Advanced Diplomas** provide deeper level training and equip learners to undertake advanced skilled or paraprofessional work. They also provide a pathway to higher education and can sometimes provide credit towards an undergraduate degree.

### Higher education

This is the term for the system of institutions and courses that lead to professional qualifications, such as Bachelor Degrees. Higher education has a greater focus on theory than VET does, although practical skills are often taught as well. All universities and some TAFEs and independent tertiary colleges are part of the higher education system.

#### The different levels within the higher education system include:

» **Undergraduate courses**— if you've finished high school, you can apply for undergraduate courses—usually Bachelor Degrees, but there are also some undergraduate Diplomas and Associate Degrees, which are shorter.

» **Graduate-entry courses**— these are undergraduate degrees that are only available to applicants who have a Bachelor Degree or equivalent and include graduate-entry teaching courses. These courses are not available to Year 12 applicants.

» **Postgraduate courses**— once you have a Bachelor Degree you are eligible to apply for postgraduate study—things like **Masters** and **Doctorates** (PhDs).

## TERTIARY INSTITUTIONS

VTAC processes applications for three different kinds of tertiary institution. How are they different?

### Universities

Universities or "unis" are higher learning institutions that provide courses and award academic degrees. There are eight universities in Victoria, plus campuses for several interstate universities. Universities tend to have at least one large main campus offering a broad range of courses, plus a number of smaller campuses that often focus on one or a few particular areas. Many campuses are in the Melbourne metropolitan area, but there are also campuses at regional centres throughout Victoria. Bigger campuses tend to provide a range of services to students such as accommodation, health clinics, shops, cafes, and banking facilities—the biggest ones feel like a small town. Some universities are dual-sector, meaning they offer both higher education and VET courses.

### TAFEs and polytechnics

TAFE stands for technical and further education. TAFEs and polytechnics mainly offer VET courses with close industry ties, although they may also offer some degree and associate degree courses. Most TAFEs and polytechnics have multiple campuses, ranging in size. Bigger campuses will offer services such as cafes and fitness centres. VET courses often require more contact hours than university courses and you learn with the same group of people, so there is a chance to really get to know the campus community. You can research different TAFE options at [skills.vic.gov.au](http://skills.vic.gov.au) for more information.

### Independent tertiary colleges

There are lots of independent tertiary colleges offering both VET and higher education courses. They are usually much smaller than universities, TAFEs and polytechnics and tend to focus on particular industry areas, such as hospitality, photography, aviation, information technology or design. Independent tertiary colleges often have close industry relationships. Most don't tend to have a lot of services available on campus, but they are often located close to other businesses. Because of the smaller number of students, independent tertiary colleges can offer a close-knit community.

# RESEARCHING CAMPUS LIFE

Tertiary study is more than just going to classes. It's also about your lifestyle: opportunities for you to meet new people and explore other interests. When choosing a course, it's always best to keep in mind that the campus size, location, services and opportunities available can make a big difference to your experience as a student.

Most institutions offer a range of free or low-cost services to their students, because they know that studying is more than doing a course—it's also an opportunity to enrich your life with new experiences, find support when you need it, and stay motivated to successfully complete your goals.

Being involved in campus life is a great way to explore all of your interests. Maybe you're studying a maths degree, but you also really enjoy being on stage: a student theatre club could be perfect for you.

If you're thinking of studying online, make sure you understand which services will be available to you. Can you access support services online, or will you need to attend a campus?

## What types of services are available?

**Most institutions and student associations offer a range of services across several areas, including:**

- Welfare support, for those struggling with financial and other life pressures
- Study support, which is particularly useful when getting used
- to the kind of assessment tasks you're asked to complete (they can be very different to those at school)
- Public services, such as a bank or post office, and
- Other support services such as accommodation, employment assistance and childcare facilities.

Not all institutions offer all services, so depending on your situation, it's worth checking out a few things before adding them to your course preference list.

### Disability support:

If you have a disability, whether it is physical, mental, temporary or permanent, most institutions will have a range of support services to assist with your learning. These services may include special seating arrangements, support with tutorials, sign language interpreters, adaptive technologies, note-takers or disability assistants.

Speak with the institution's disability liaison officer who will create a plan and provide you with information on how the program will be delivered and assessed to take into account your particular needs.

### Indigenous support:

Most institutions have a dedicated Indigenous centre providing Aboriginal and Torres Strait Islander students with cultural and academic support.

### Religious areas:

Religion is a part of some people's everyday lives, and in respect of this many institutions provide areas for reflection and ritual.

### Counselling:

Counselling is available to students who need help with academic, personal and work issues that may be affecting their study and life. These are conducted one-on-one by professionals and are confidential and often free. If you do struggle with your study, seek help sooner than later. These counsellors can often help you work out a plan to overcome such hurdles.

### Clubs and societies:

Interested in chess, singing, languages or religion? Want to join a sports team? Appreciate chocolate or anime? Larger institutions often have clubs and societies you can join to enrich your social life by meeting others with the same interests. Even if the institution you're going to doesn't have these facilities on site, many will have affiliations with local groups or clubs, which will welcome your participation.

### Financial and employment support:

Often studying starts out well but circumstances can change. For some, it can be a struggle to make ends meet. If this is a concern of yours, then it's important to choose an institution that can provide you with support and advice to help meet your financial obligations. This support can include help with budgeting, or short-term loans to cover unexpected costs.

Longer term help can involve helping you apply for scholarships, or finding part-time work—you may even get a job on-campus!

### Banks, post offices, and other services:

Some larger campuses have businesses operating on campus, so you can get all of your errands done between classes.

### Cafes and bars:

Most campuses have at least one café so you can refuel between classes. Plus, restaurants and bars on campus make it easy to hang out with friends after class. To find out more about the types of services offered at institutions, check out the VTAC website and institutional websites.

Attend open days and orientation to get a feel for the institution, and speak to staff and students about the services available—you'll be spending a lot of time there, so make sure it's the right choice for you.

## How will I get there?

Found a great sounding course at an institution that suits you? Excellent! The next questions to ask is 'can I get there?'

### Transport

Is your preferred institution accessible by public transport and is that mode of transport convenient for you? Online maps can help you find railway stations, and bus and tram stops in the area. If you're studying a full-time undergraduate course, you may also be eligible for a concession myki, which entitles you to a 50 per cent discount on public transport.

If public transport isn't an option for you, what are the cycling and parking options? Is there on-street parking available, or does the institution offer a designated car park? Will finding a spot for your car be difficult after, say 9am, or should you be arriving early? What are the costs of parking your car, on street or in the car park? Furthermore, they might have a carpooling system and bike lockers and showers. Each institution will have sections on their websites outlining public transport and parking options that can be accessed through a quick online search.

### Accommodation

For some, undertaking tertiary study will require moving away from home. Many institutions offer on-campus accommodation with different options to satisfy different needs. Anybody interested in living on-campus should contact their chosen institutions for advice. On-campus accommodation usually fills quickly, so don't leave organising your stay until the last minute – you don't want to miss out.

On-campus accommodation isn't for everybody, some prefer to rent privately or set up a share-house with friends. Most institutions will have residential services that can help you navigate the accommodation options. They might even help you find other students in your situation. The financial aspect of living away from home is a significant consideration. Search for budgeting advice on different institutions' pages, and for information on study support,



# WHAT DOES TERTIARY STUDY COST?

When researching courses, you need to consider how you will meet the costs of tertiary study.

There are several government programs designed to support students while they are working towards their qualification.

## Course fees

### Commonwealth supported places (CSP)

Most people enrolling in a university course straight out of high school will go into a Commonwealth supported place (CSP). These are offered at all public universities (and a few private higher education providers across the country) to domestic students. CSPs are subsidised by the Australian Government—the remainder is paid by the student and is known as the student contribution.

Many students will defer this payment via HECS-HELP.

The amount of your student contribution, which accrues each semester, depends on your study load. It also depends on the area of study—the government classifies courses into three bands, each of which has a different annual contribution amount.

To see the current amounts, search for 'student contribution' on the [Study Assist website](#).

To be eligible for a CSP you must be an Australian or New Zealand citizen or the holder of a permanent visa.

CSPs have a course code ending with 1.

### Skills First

SkillsFirst is a Victorian Government initiative to subsidise certain courses, based on the needs and priorities of industry and government. The subsidy is only available to Australian and New Zealand citizens, or holders of a permanent Australian visa. You are eligible for a place under Skills First if you are under 20 years of age. If you are 20 or over, further criteria apply.

Courses covered by Skills First have a course code ending with 4. This means if you take up an offer for a Type 4 course, your eligibility for a subsidy will be assessed by the institution at enrolment.

For more information about Skills First, visit [www.skills.vic.gov.au/s/how-to-check-your-eligibility](http://www.skills.vic.gov.au/s/how-to-check-your-eligibility)

### Free TAFE for Priority Courses

The Victorian State Government commits funding towards free TAFE courses in priority areas.

The program covers tuition fees for students who are eligible for government-subsidised training.

For more information, visit: [www.vic.gov.au/free-tafe](http://www.vic.gov.au/free-tafe)

### Full-fee paying places

Full-fee paying courses are not subsidised by the government, so you will need to pay the full cost of the course.

Full-fee paying places have course codes ending in 2 (domestic students), 3 (international students) and some of the courses ending in 4 will be full-fee paying if you're not eligible for a government subsidy.

The fees payable for a course will be set by that institution. You should check their website for information about fee amounts.

## Paying your course fees

### Pay upfront

If you are not eligible for one of the loan programs below, or you do not wish to defer payment of your fees, you will need to pay the course fees upfront. Usually, the tertiary institution will issue you an invoice at the start of each semester for the subjects you are taking in that period. Check with the institution for more information about upfront payments.



## Loan programs

### HECS-HELP

Students with a Commonwealth supported place (CSP) can choose to defer the payment of their student contribution by using HECS-HELP (Higher Education Loan Program). Under the HELP system, the government loans you the amount needed to cover your student contribution. When you enter the workforce and your income reaches the repayment threshold, the Australian Taxation Office will deduct regular amounts from your salary via the tax system to repay the debt. There is no interest charged on the HELP amount owed, however the amount is indexed to the CPI (Consumer Price Index).

HECS-HELP is available to Australian citizens and holders of a permanent humanitarian visa. New Zealand citizens without Australian citizenship are not eligible for HELP loans unless they meet Special Category Visa requirements, having entered Australia as a dependent child and been a resident in Australia for at least ten years.

### FEE-HELP

FEE-HELP is a loan program which covers the tuition fees for approved full-fee higher education courses which do not offer Commonwealth supported places.

Eligibility rules are similar to those for HECS-HELP, but the program is also open to permanent visa holders undertaking bridging study for overseas-trained professionals. There is a lifetime FEE-HELP limit in place, so there is only a certain amount of fees you can defer under the scheme.

## VET Student Loans

Not all courses in the VET system are subsidised, or you may not meet the eligibility requirements for a subsidy. However, approved courses may be covered by the Commonwealth Government scheme, VET Student Loans. Like FEE-HELP, this is an income contingent loan which allows you to defer payment of course fees and repay them later. Amounts borrowed under VET Student Loans are applied to your lifetime FEE-HELP balance.

## Other costs

As well as living expenses, tertiary study comes with costs associated with study such as purchasing textbooks and lab materials. You can learn more about expenses like these by asking the institution, or any current students you may know.

Additionally, universities charge a services and amenities fee which covers the cost of student services run by the institution or the student union. You can also choose to add this fee to your HELP loan amount if you cannot pay it up front and are eligible for the loan scheme.

## Student income support

There are some financial support programs available to students undertaking tertiary study.

While most are government based, some scholarships are administered by non-government organisations.

### Scholarships

Scholarships are available for a range of reasons, including financial need. See our scholarship pages for information on applying for scholarships: [www.vtac.edu.au/scholarships](http://www.vtac.edu.au/scholarships)

### Youth Allowance

Youth Allowance payments are made to people aged between 16 and 24, enrolled in full-time study or a full-time apprenticeship, or looking for full-time work.

### ABSTUDY

For Aboriginal or Torres Strait Islander Australians enrolled in an approved course or apprenticeship and not receiving any other financial assistance.

### Austudy

Austudy is available for those who are 25 or older, and who are studying full-time in an approved course or doing a full-time apprenticeship or traineeship.

### Pensioner Education Supplement

Those in receipt of payments from the Department of Human Services or the Department of Veterans' Affairs may be eligible for the Pensioner Education Supplement to help cover the costs of study.

### Student Start-up Loan

The Student Start-up Loan is a loan for eligible students who get Youth Allowance, Austudy or ABSTUDY. It is a tax-free loan that can be paid up to two times per year and will be added to your HECS-HELP balance.

For more information about HECS-HELP, FEE-HELP and VET Student Loans visit:  
[www.studyassist.gov.au](http://www.studyassist.gov.au)

For information about Victorian Government VET subsidies visit:  
[www.vic.gov.au/financial-assistance-training-other-expenses](http://www.vic.gov.au/financial-assistance-training-other-expenses)