

## **Senate Inquiry into Higher Education Support Amendment (VET FEE-HELP Reform) Bill 2015**

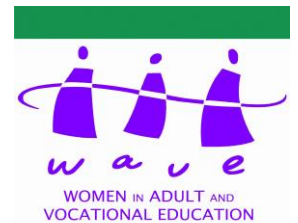
Women in Adult and Vocational Education (WAVE) is an NGO, the only national organisation with a focus on women and post compulsory education and training. WAVE represents the interests of women and girls in the broad areas of adult, vocational and work-related education and training, and the links between these, employment outcomes and labour market positions.

WAVE's research and consultation for the last decade and a half highlights the need for updating, resourcing and implementation and evaluation of specific policies for women and girls in vocational and work related education and training, along with improved employment outcomes.

### **1.0 Concerns for women and girls in VET**

WAVE wishes to make a short submission to this inquiry to ensure the issues relating to equity and women are clearly on the agenda. As part of the increased privatisation and marketisation of the VET sector, the recognition of VET's role in providing a second chance for many learners and in supporting some of our most disadvantaged adults to take the first steps to gaining qualifications leading to a satisfying career, appear to have been forgotten. There is no recognition of the equity role and responsibility for VET in a system so focused on only the requirements of employers and industry. The misuse of VET FEE-HELP by unscrupulous providers, has had a significant impact on many women and girls:

- They have often been targeted by marketeers and offered enrolment in inappropriate courses with high debts;
- The loss of pathways from lower level courses, has affected many women undertaking initial qualifications and those looking to retrain to return to the workforce. There has been a significant cut in lower level courses – C11s and C111s, which used to be embedded in CIV and Diploma courses. However, often these steps are now missing and some women find it too confronting to take on the higher level study immediately, especially if they haven't been studying for some years. The same problem relates to the loss of access and second chance courses, now apparently no longer a government priority and not a money-making venture for many RTOs.
- The push by governments and many private providers to enrol students in high level VET courses needs to be reconsidered. For many women the opportunity to study for free at Certificate 1 and 11 levels, is important as they then gain the confidence and initial skills to move on to higher and more



vocationally oriented courses. This must be an important part of government funding and consideration as to the appropriateness of VET FEE-HELP;

- Unfortunately education for women and girls is not always considered a first priority in many families, and when fees are high or involve a debt that will affect the whole family, at times it is the opportunity to study that is lost;
- Women still on average earn less than men, and are more likely to fill casual and lowly paid jobs. As a consequence, women may find it difficult to repay VET FEE-HELP loans. Many people will not countenance such debts;
- To study a VET course at a reasonable fee has been removed for many women. The upfront fees are high and the option of studying at Diploma level and above without a VET FEE-HELP loan, often prohibitive.

## 2.0 Case study outlining some of these concerns

This case study points out some of the pressures that some students are put under by unscrupulous brokers and private providers. It begs the question as to the level of assessment and consideration of appropriate entry requirements:

*A student in Certificate 3 in Women's Education, who is receiving ongoing support for her literacy and numeracy in order to complete this level, reported that she would be starting the Diploma of Early Childhood Education and Care with a private provider in 2016. She said this would cost her \$19,000, but she had been told that she would not have to repay it until she was earning over \$53,000. However she did not appear to really understand the implications and her responsibilities under VET FEE-HELP.*

*Whilst a TAFE Diploma would have been a much cheaper option, the student said that she could not undertake this course at TAFE as she did not have the entry qualification of a Certificate 111, appropriate for this level of VET qualification. The private provider had told her that if she struggles to complete the work at the Diploma level, they would get her through. It appears that this student will struggle with studies at this level, and it is likely that if she takes up the offer, she will end up with the debt, the RTO will receive the funding but she is unlikely to complete the course.*

### Recommendations:

1. WAVE supports the proposed amendments to the above Bill as referred to this inquiry, especially in relation to ensuring that all RTOs operate in an ethical



way and that the Government has the ability to stop and prosecute those brokers and RTOs that seek to take advantage of those students who are not aware of or able to work their way through the increasing complexities of the VET system;

2. WAVE supports legislation to ensure all RTOs have proper entry procedures for all students into their courses. This includes counselling and assessment procedures to ensure that students are placed in the right qualifications and that extra resources can be allocated if students need support for language, literacy and numeracy help, and if they require professional disability support;
3. WAVE seeks government funding to ensure that a wide range of affordable access and pathways courses are provided for students, and that there is targeted funding for women's courses;
4. WAVE supports the appointment of an Ombudsman or consumer watchdog for students to ensure that any complaints around their recruitment, education or fees, are quickly and fairly dealt with.

WAVE welcomes the opportunity to contribute to the Senate Inquiry  
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