

## Recommendations from Fair Trading NSW

### Education and Training

#### What you need to know before signing up for a course

Every year, NSW Fair Trading receives complaints from students about fees, refunds, misleading information and course quality for training and education.

Training may cost tens of thousands of dollars with no refund available if you make a bad choice or change your mind during the course.

Don't sign up for a training course until you research the qualifications, providers, costs and payment options that best suit you and your career plans. Australia has a national system of accrediting vocational education and training (VET) qualifications and courses. Only registered training organisations can deliver nationally recognised qualifications and accredited courses.

#### Essential checks

Before committing to qualifications or courses, do these essential checks:

##### 1. Check the training provider is registered

For vocational education and training, check that the training provider is allowed to offer the course in NSW. Make sure the training provider is a registered training organisation (RTO) and that the course you want to do is listed under the scope of training they are authorised to provide.

Visit: [training.gov.au/Search/SearchOrganisation](https://training.gov.au/Search/SearchOrganisation)

##### 2. Check the training provider is approved to offer VET Student Loans

To apply for a VET Student Loan to pay for the course, check the training provider is approved to offer loans. For details, go to the list of approved VET providers at [www.education.gov.au](https://www.education.gov.au)

Also check the requirements for loan fees, interest and paying back the loan. For details check the VET Student Loans information booklet at [www.education.gov.au](https://www.education.gov.au)

##### 3. Shop around

To find the course best suited for your needs, compare prices, fees, content and length of the courses and job opportunities after completing the course. Start by checking your eligibility for government subsidised courses

at [smartandskilled.nsw.gov.au](https://smartandskilled.nsw.gov.au)

##### 4. Be wary if approached to enrol in a course

These tips will help you make informed decisions and avoid marketing pressure tactics and unscrupulous practices:

- Never sign up 'on the spot' (when someone stops you in a shopping centre or on the street, emails you, calls you up or knocks on your door). The exception is if you have done your research and are certain the course is right for you.
- Don't feel pressured by "limited time only" prices. If they want your business they will often do you a good deal later.
- Don't be fooled by claims that a course is "free" or "government funded". Training is not usually free. If you provide your tax file number you could end

up thousands of dollars in debt via a VET Student Loan and will have to repay the loan when your income reaches a certain level.

- Don't be fooled by deals, such as "free" or bonus incentives like cash, laptops or tablets, which are built into your course fees or loan. Training providers and marketers are banned from offering students incentives to sign up to courses funded by VET Student Loans.

If you see this occurring, lodge a complaint via the VET Student Loans compliance complaints page at [www.education.gov.au](http://www.education.gov.au)

- Don't get scammed. Only give out your personal details, including your tax file number, if you are confident you want to enrol. Be sure the person is an authorised representative of an approved training provider. Ask for identification.
- Never provide the training provider with your usernames or passwords from government agencies, such as the Department of Human Services, Centrelink or myGov.
- If you were approached and signed up on the spot, don't pay anything until the end of the cooling-off period (10 business days).
- Try contacting other training providers who may offer the same qualification for a cheaper price and may still offer VET student loans.

#### 5. Make sure the course meets your learning, career and financial needs

Before entering into a contract, discuss your learning and career needs with the training provider or marketer:

- Ask how the course will meet what you want from the course and your career goals and discuss any personal circumstances that might affect your ability to study.
- Ask about the total cost, including additional costs for textbooks or other course materials, and the method of payment.
- Ask about any protections offered by the RTO for amounts you pay to them, particularly if you are paying more than \$1,500 upfront.
- Ask for cooling-off periods, [census dates](#) for cancelling VET Student Loans, cancellation and refund terms and conditions to be provided in writing.
- Always get copies of the paperwork you sign and the contact details of the marketer and the training provider so that you can ask further questions or cancel the course.

#### 6. Read the training contract carefully

Before you sign, read the training contract carefully and check your cooling-off rights, which include the cancellation and refund conditions, in case you change your mind. Ask for the student handbook, which should have information about the training organisation's grievance and appeals policy or formal complaint process.

If there is anything you don't understand, ask the marketer and the training provider. Also, ask to speak to someone who has done the course. You may also seek help from someone you trust or from your local community organisations.

## Complaints

- If you have a problem with your VET provider about the delivery of training, assessment, marketing and student information, or receiving proof of national qualifications obtained, try to resolve it with the training provider first. If you are unsuccessful, lodge a complaint with the [Australian Skills Quality Authority \(ASQA\)](http://www.asqa.gov.au) at [www.asqa.gov.au](http://www.asqa.gov.au) or call 1300 701 801. ASQA will use information provided in complaints to regulate VET providers but does not provide a dispute resolution or advocacy service.
- If you are seeking a refund of the course or enrolment fees, or need help with your consumer rights under the Australian Consumer Law, including misleading and deceptive conduct, call Fair Trading on 13 32 20 or lodge a complaint online at [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)
- If you have other questions and concerns about your VET provider or course, you can also contact the [National Training Complaints Hotline](http://www.education.gov.au/NTCH) on 13 38 73 or by following the email complaint process for the Hotline at [www.education.gov.au/NTCH](http://www.education.gov.au/NTCH)

The above information has been taken from the NSW Government Fair Trading site.

[http://www.fairtrading.nsw.gov.au/ftw/Consumers/Buying\\_services/Education\\_and\\_training.page](http://www.fairtrading.nsw.gov.au/ftw/Consumers/Buying_services/Education_and_training.page)