

Title: Savvy student – shop around when choosing a course

About the video

When considering higher education, make sure you shop around to find the course and institution that is right for you and offers the best value for money. If you want to access a HECS loan, ensure you do not give out your tax file number until you understand the costs and consequences of your course. Before you study, go to studyassist.gov.au.

[Start of transcript]

Music playing

Female speaking:

Are you a student:

[The video opens on a silhouette of a student's head. You can see their shoulders.]

Female speaking:

considering university, Tafe, college or tertiary study?

[The camera zooms in to show a row of different building, large and small. One of the following words is under each building: university, TAFE, college, tertiary study.]

Female speaking:

Did you know the Australian government can assist you with HECS loans to pay for your studies?

[The camera pans over the top of the buildings to show that they spell out the words 'HECS'].

Female speaking:

But if you do access a HECS loan, ensure you know how much your course will cost to understand the amount you will have to repay.

[A form with the title Request for HECS loan floats across the screen. The camera zooms in to see a hand reach out and give another person some money.]

Female speaking:

Importantly, you will need to start repaying your HECS loan as soon as you start earning over the minimum repayment threshold.

[As the hand is removed, there are three arrows of varying length that move vertically on the screen. There is a dotted line that goes across the screen to indicate a border, with the words

'minimum repayment threshold'. These words come forward and back on the screen as the voice over speaks them out.]

Female speaking:

You also need to realise that all education providers are competing to get your enrolment.

[A hand spreads a bunch of pamphlets over a table. Each pamphlet has a picture of the buildings that appeared at the beginning of the video. One large starburst offer appears on each pamphlet with one of the phrases enrol now, pick me, we're the best, sign today.]

Female speaking:

This means you need to compare courses and prices to find the best course for you and the one that gives you the best value for money.

[The camera zooms down to show the pamphlets falling and landing in a set of scales. The scales weigh back and forth as each pamphlet lands in the scales. Other pamphlets with the words online, part-time, full-time, and transport fall into the scales to make them weigh back and forth.]

Female speaking:

Don't get talked into something. Make sure the decision is yours.

[The screen divides into thirds. In the first section is a picture of a mobile phone with the words incoming call on it, the second section has a picture of a male figure with a headset at a call centre saying hello. There is a picture of a mail slot under the male figure in this third too and the pamphlet that has tertiary study on it slides through. There is a picture of a door in the last section. The various pictures move to indicate the phone is ringing and someone is knocking on the door.]

Female speaking:

And don't give up your tax file number until you understand the costs and consequences.

[A rectangular certificate with TFN appears on screen. The words tax file number is also written on either side of the TFN. A hand with a stamp comes on screen and imprints the word costs on one side, and consequences on the other.]

Female speaking:

The Australian government can help you pay for your studies but it's important to understand,

[In the end frames, the camera zooms out to show the silhouette of the student's head again...]

Female speaking:

if you've provided your tax file Number to your provider and you've passed the census date, you will have a HECS debt.

[The camera zooms out to show the student with a bunch of other students enjoying a course as they study together.]

Female speaking:

Before you study, go to studyassist.gov.au.

[End frame titles appear with the words: For information about HECS go to studyassist.gov.au.]

Female speaking:

Authorised by the Australian Government, Canberra.

[The end frame is a black screen with the words spoken in end frame titles appear]

[End of transcript]