

- **CUA51125 Diploma of Visual Arts (1st year)**
- **CUA60725 Advanced Diploma of Visual Arts (2nd year)**

Annual Tuition	Term Tuition	What will be covered by VSL?
\$19,200	\$6,400	Tuition is covered in full.

VET STUDENT LOANS (VSL)

The Commonwealth capped study assistance scheme - Vet Student Loans (VSL) can be used to cover all or part of the student's tuition fees. The loan may, until the debt is repaid, reduce a student's take-home (after-tax) wage or salary and may reduce the student's borrowing capacity.

APPLYING & QUALIFYING FOR VSL

VSL is applied by the students' college. Qualification for VSL requires that the student be an Australian citizen, and in some cases, a New Zealand citizen with certain conditions, and that they have not used all their loan credit. Prior completed study does not preclude applicants, nor is it means-tested. Your VSL loan is paid back to the Commonwealth through a 1% charge added to your tax rate when you are earning a salary of \$67,000 or higher. This percentage rate may increase if your salary rises. For more information, please see S11.6 Student Accessing VSL PP under the college's website: <https://www.lcad.edu.au/policies-and-information>

REQUIRED DOCUMENTS FOR VSL APPLICATIONS

Documents required include your birth certificate or passport, change of name certificate (if required), your Tax File Number, your Unique Student Identifier (USI), your high school certificate or your last education certificate, Certificate IV or higher (or LLND test pass), and your completed Enrolment Details form.

TERM INSTALMENT AMOUNTS IF NOT USING VET STUDENT LOANS

Please discuss an instalment program with the college if not electing to use VSL.

PROTECTION OF TUITION FEES

The Government's fee protection scheme protects VSL students' fees. Students electing not to use VSL to cover their tuition fees will not pay more than \$1500 a month, which is deemed not a payment in advance and, therefore, does not require a fee protection arrangement. Students will not lose money if the college, in the unlikely event, is suddenly unable to offer the student their studies.

COURSE MATERIALS

Depending on your course, subjects, and study load, there will be an additional material requirement which is not covered by VET Student Loans. Full-time students will need to outlay approximately \$100-\$300 at the start, which is not covered by VSL. A Materials List is given at Orientation. Visual Art and Graphic Design students should have their own Digital SLR Camera with video function and tripod (highly recommended but not essential).

GENERAL SERVICES FEE

\$300. This fee is included in the fees.

CENSUS DATE

Students may opt to withdraw from studies before Census Day without incurring a debt, approximately 3 weeks after the start of the term. Some subjects will begin before the start of a term period. Census Days for each study unit at LCAD are published as VSL Schedule of VET Tuition Fees on the college's website: <https://www.lcad.edu.au/policies-and-information>