

# LEARNING, EDUCATION AND TRAINING

**Productive Ageing Centre** **National Seniors**  
Australia

Learning, education and training contribute to improving a person's skills for paid and unpaid work, as well as their personal well-being. This fact sheet is aimed at mature age people who may benefit from learning, education and training. The information may also be useful for employers.



## Benefits of learning, education and training

People who might benefit from learning, education and training include those who are wanting to:

- Find a job / different job
- Change careers
- Gain a job promotion
- Gain more knowledge and skills for their job
- Volunteer
- Improve literacy and numeracy
- Communicate digitally
- Gain employment that is less physically demanding
- Get a pay increase
- Start their own business
- Meet new people
- Satisfy an interest
- Update computer and technology skills
- Be more involved in their community
- Leave industries where jobs are becoming redundant
- Return to work after years of caring for children or elderly parents, or after years of illness or injury

## How learning can help your career

In Australia, people are being encouraged by governments to delay their retirement and stay in work for longer. This will help the economy cope with the effects of an ageing population. The eligibility age for the Age Pension will rise in coming years, and individuals will rely more on their superannuation to fund their retirement. The nature of work is also changing with a 'job for life' becoming a thing of the past. Therefore, making sure your work-related skills are up-to-date is extremely important. This is especially the case due to advances in technology and expectations for workers to be able to operate digital equipment. In addition, training is an investment that can improve job security in an uncertain economic climate. Learning can help you in the following ways:



### Find the job you want

If you are looking for a promotion or a more fulfilling job, learning can significantly improve your chances of achieving your work-related goals. If you engage in work that feels worthy, you are more likely to enjoy what you do and have higher rates of job satisfaction.



### Make more money

Gaining a work-related qualification can often lead to a salary increase. The more skills and knowledge you have, the more valuable you will be to an employer.



### Build self-confidence

Gaining new skills and knowledge can help you establish a positive frame of mind, improve your confidence, self-esteem, job satisfaction and increase your overall happiness and well-being at work.



## Types of learning institutions

There are different types of learning institutions which offer different types of courses. These include:

### TAFE

Technical and Further Education (TAFE) courses may lead to formal qualifications in a wide range of trade and professional fields or specific work-related skills or workplace practices. Individual TAFEs will advise on entry requirements as these differ by course, institution and State/Territory.

For a list of TAFE colleges across Australia, go to [australianuniversities.com.au/colleges/list.php](http://australianuniversities.com.au/colleges/list.php)

### University

Universities welcome mature age students and many have flexible admissions policies. As entry requirements vary so much, it is recommended to contact admissions staff for course information. It could be worth meeting them to discuss your situation and options before making an application. To ease the transition back into education and help you settle in, universities and colleges often have orientation programs tailored for mature age students.

For a list of all universities in Australia, go to [universitiesaustralia.edu.au/australias-universities/university-profiles#.VKszrfK4YqU](http://universitiesaustralia.edu.au/australias-universities/university-profiles#.VKszrfK4YqU)

### Adult and Community Education

Adult and Community Education (ACE) providers offer adult learning programs that generally have no prerequisites. They include not-for-profit local/community based organisations that offer adult learning programs such as short courses and nationally accredited courses.

Examples of ACE providers include:

- Adult Learning Australia, available at [ala.asn.au/](http://ala.asn.au/)
- Centre for Adult Education (CAE), available at [cae.edu.au/web/](http://cae.edu.au/web/)

### Volunteer organisations

Volunteer organisations, such as the University of the 3rd Age (U3A) are comprised of a volunteer co-operative of older people who share a range of educational, creative and leisure activities. U3A operates online and also has networks in each State. No exams, tests, awards or qualifications are given. There are no academic prerequisites or entry requirements other than an interest in learning and wherever possible sharing your own knowledge and skills.

This site contains useful information:

[u3aonline.org.au/](http://u3aonline.org.au/)



## Can I get financial assistance to study?

A range of financial assistance is available for almost every Australian citizen during study, depending on your circumstances and the course you choose. Check to see if your course attracts a government subsidy in your State or Territory as this may significantly reduce your course costs.

### FEE-HELP and VET FEE-HELP

FEE-HELP and VET FEE-HELP are loan schemes provided by the Australian Government to support eligible people to pay for their course fees. FEE-HELP applies to approved undergraduate and postgraduate courses. VET FEE-HELP applies to approved Vocational Education and Training (VET) courses. Under the terms of the FEE-HELP and VET FEE-HELP schemes the government will pay your course fees to your learning provider on your behalf and you will repay the loan to the Australian Government via the tax system once your income reaches the minimum repayment threshold. Almost every Australian citizen is eligible for FEE-HELP and VET FEE-HELP. Only those who have reached their FEE-HELP lifetime limits are ineligible.



### Austudy and Abstudy

If eligible, the Australian Government offers a monetary allowance for you to study.

- Austudy is for full-time students aged 25 or over
- Abstudy is for Indigenous Australians who undertake approved full and part-time study or an apprenticeship

Applications for these allowances are assessed by Centrelink. Contact your nearest Centrelink office to discuss your eligibility. If you qualify, you will receive fortnightly payments from the government to support your study.

### Employer-sponsored study

If you undertake study related to your current job your employer may offer to pay for a portion or all of your study fees. It is beneficial for an employer to have a skilled and productive workforce and many employers provide learning opportunities to employees.

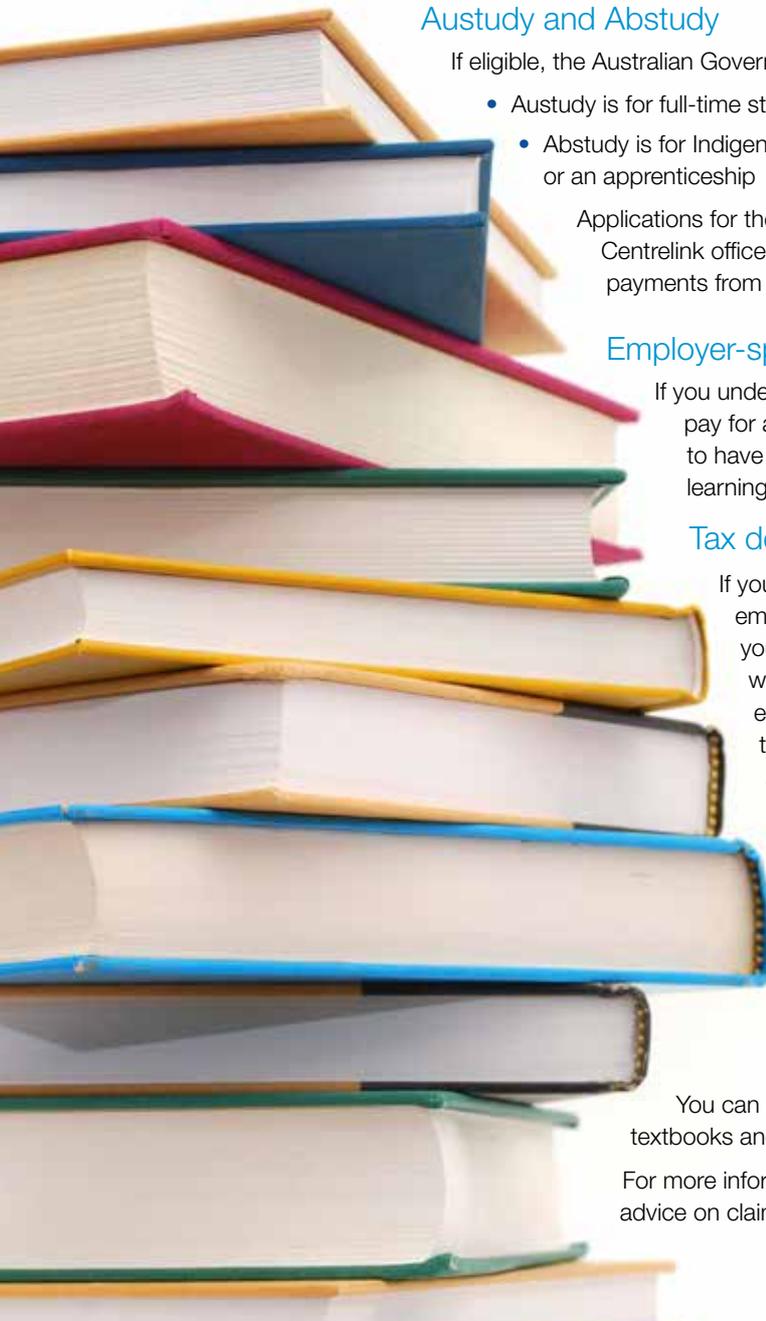
### Tax deductions

If you are taking a course that is directly relevant to your current employment, you may be able to claim tax deductions for the cost of your studies. Tax deductions can apply even if your course is paid for with FEE-HELP or VET FEE-HELP. A tax deduction for your self-education expenses is available if you work and study at the same time and can satisfy any of these conditions:

- You are upgrading your qualifications for your current employment
- You are improving your skills or knowledge for your current employment
- You are employed as a trainee and your course forms part of your traineeship
- You can show that at the time you were working and studying, your study led, or was very likely to lead to an increase in employment income

You can claim a range of study-related expenses including course fees, textbooks and stationary.

For more information, go to the Australian Taxation Office website regarding advice on claiming deductions through the 'Education and study' tab, [ato.gov.au/](http://ato.gov.au/)



## Further information and resources

Please note that each Australian State and Territory has their own learning, education and training financial assistance programs.

<b>Centrelink</b>	for assistance programs for individuals looking for support to study, you need to apply through your nearest Centrelink office <a href="http://humanservices.gov.au/customer/dhs/centrelink">humanservices.gov.au/customer/dhs/centrelink</a> .
<b>Newstart Allowance</b>	for people aged 22 years or more but under Age Pension age, provides financial help while you do activities that may increase your chances of finding a job, such as studying or training <a href="http://humanservices.gov.au/customer/services/centrelink/newstart-allowance">humanservices.gov.au/customer/services/centrelink/newstart-allowance</a>
<b>Study Assist</b>	a one-stop shop for all information about Australian Government assistance to help finance your tertiary studies <a href="http://studyassist.gov.au/sites/StudyAssist/">studyassist.gov.au/sites/StudyAssist/</a>
<b>Futurum</b>	for access to government funded courses and eligibility <a href="http://futurum.com.au/government-funding-futurum/">futurum.com.au/government-funding-futurum/</a>
<b>Department of Education and Early Childhood Development</b>	for general training information <a href="http://education.vic.gov.au/Pages/default.aspx">education.vic.gov.au/Pages/default.aspx</a>
<b>Department of Human Services</b>	for payments for students and trainees <a href="http://humanservices.gov.au/customer/subjects/payments-for-students-and-trainees">humanservices.gov.au/customer/subjects/payments-for-students-and-trainees</a>
<b>Victorian Skills Gateway</b>	for fees, funding and financial support for employers <a href="http://education.vic.gov.au/victorianskillsgateway/employers/pages/fees-funding-and-financial-support.aspx">education.vic.gov.au/victorianskillsgateway/employers/pages/fees-funding-and-financial-support.aspx</a>
<b>Department of Human Services</b>	for financial advice on working past Age Pension age <a href="http://humanservices.gov.au/customer/subjects/working-past-age-pension-age">humanservices.gov.au/customer/subjects/working-past-age-pension-age</a>
<b>Department of Employment</b>	for Experience+ Career Advice, free career advice for people 45+ years <a href="http://docs.employment.gov.au/documents/experience-career-advice-0">docs.employment.gov.au/documents/experience-career-advice-0</a>
<b>Open college</b>	for a course guide to TAFE and other accredited courses <a href="http://opencolleges.edu.au/">opencolleges.edu.au/</a>
<b>My Future</b>	for study or training options <a href="http://myfuture.edu.au/tools-and-resources/study-or-training-options">myfuture.edu.au/tools-and-resources/study-or-training-options</a> ; for Australian job market trends <a href="http://myfuture.edu.au/change-direction/australian-job-market-trends">myfuture.edu.au/change-direction/australian-job-market-trends</a> ; for help for mature age workers <a href="http://myfuture.edu.au/change-direction/help-for-mature-age-workers">myfuture.edu.au/change-direction/help-for-mature-age-workers</a> .
<b>My Skills</b>	for members of the public seeking study options in VET. Lets you search for all the nationally recognised training available near you <a href="http://myskills.gov.au/">myskills.gov.au/</a>
<b>Training.gov.au</b>	for experienced Vocational Education and Training (VET) sector users <a href="http://training.gov.au/Home/Tga">training.gov.au/Home/Tga</a>

### References

Information from the following sources was used to develop this fact sheet:

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