

# Meet Victor



- 22-year-old male working in a local day care centre in Queensland and living in a rural area
- Already completed a Certificate III in Childcare
- Undertaking an online degree in Early Childhood
- Got a FEE-HELP loan to pay tuition fees and a SA-HELP loan for each year of study
- Paid for one textbook so far but most of the materials are online
- No extra travel or accommodation costs as he is studying online



*"I was surprised that there were so many options for me to study such as mixed methods and fully online. If it wasn't for the online option I may not have done the course at all."*

## Student biography

I left school in Year 11 to do some fly-in fly-out type work but my circumstances changed when we had a baby and I needed to be nearer to home. After I did my Certificate III in Childcare, I started working in a day care centre and loved it. I decided I wanted to get further qualifications so I could take on more responsibility at work and get a promotion.

## What I'm studying

I looked at a few different options at TAFE, including a diploma, but someone at work suggested I could do a degree in childcare instead. I looked into a course with a 'flexible study' attendance, but then I realised I would have to travel to the uni twice a semester. As I have a young baby, I didn't think I could do that. So then I found a fully online degree in Early Childhood which suited me really well. I was excited that with my work experience and previous vocational qualification, I was granted credit for two subjects, which reduced the length and cost of my degree!

## How I funded my studies

The course I decided to study was at a private college and because of that, I wasn't able to get a Commonwealth supported place (CSP). Instead, I was enrolled into a full fee paying place. I was also working and didn't know if I was going to be able to get a loan for my fees. I checked the *Study Assist* website and found out that FEE-HELP loans are not means-tested, so I would be able to get a loan. I'll start repaying my loan when I earn over the repayment threshold, even if I am still studying.