

- **Game Art and Animation** (Diploma of Visual Arts & Diploma of Screen and Media)
- **Visual Arts** (Diploma of Visual Arts - 1st year)
- **Visual Arts** (Advanced Diploma of Visual Arts - 2nd year)
- **Graphic Design** (Diploma of Graphic Design)
- **Photography** (Diploma of Photography & Digital Imaging)

Full Tuition	Term Tuition	Tuition Covered by VSL	There are no VSL gap fees for these courses
\$18,000	\$6,000	Covered in full	\$0

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. There is no gap fee charged from January 2023. 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

The College helps the student to apply for VSL. 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. 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 CSPA test pass), and your completed Enrolment Details form.

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 \$52,000 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>

TERM INSTALMENT AMOUNTS IF NOT USING VET STUDENT LOANS

1st instalment payment of \$1500 is due when you submit your course Acceptance Form.

2nd instalment of \$1500 is due at ORIENTATION (the week before classes start).

3rd instalment of \$1500 is due on the 1st of the month, at least one month later.

4th instalment of \$1500 is due on the 1st of the month, at least one month later.

Invoices are not issued for instalment reminders. Please use your ACCEPTANCE Form to guide your tuition payments.

FEES PER STUDY UNIT

Visual Arts, Graphic Design, and Photography comprise 15 study units at \$1,200 per unit. Games Art & Animation is by term block at \$6,000 fees per term.

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-\$290 at the start, which is not covered by VSL. A Materials List is given at Orientation. Photography 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 VSL9_Schedule_of_VET_Tuition_Fees on the college's website: <https://www.lcad.edu.au/policies-and-information>

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 situation is suddenly unable to offer the student their studies.