



Australian Government
Department of Education and Training

2015 VET FEE-HELP Statistical Report

Opportunity through learning

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The document must be attributed as the 2015 VET FEE-HELP Statistical Report.

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List of abbreviations used

ABS	Australian Bureau of Statistics
ASCED	Australian Standard Classification of Education
CHESSN	Commonwealth Higher Education Student Support Number
DET	Commonwealth Department of Education and Training
EFTSL	Equivalent Full-Time Study Load
NCVER	National Centre for Vocational Education Research
RTO	Registered Training Organisation
VET	Vocational Education and Training
VFH	VET FEE-HELP

Introduction

VET FEE-HELP (VFH) is an income-contingent loan scheme introduced by the Australian Government in 2008. The intention of the program was to remove financial barriers preventing increased participation rates in vocational education and training (VET) at the Diploma and above levels. Students gain industry relevant skills and repay their loans through the taxation system.

The VFH scheme is accessible to students studying at the higher VET qualification levels of Diploma, Advanced Diploma, Graduate Diploma and Graduate Certificate courses¹. Further details of the scheme are available on the government's StudyAssist website².

This 2015 VET FEE-HELP Statistical Report aims to increase understanding of who VFH students are, what courses they undertake and which providers are delivering those courses. It is not intended to be a complete analysis of the VET FEE-HELP program statistics, but aims to highlight important aspects of the data.

What data is covered in this report?

The National Centre for Vocational Education Research (NCVER) estimates that there were 4.5 million students who participated in some form of VET education in 2015 (NCVER 2016) but much of this participation was in courses at the Certificate IV level and below.

VET FEE-HELP students are a subset of the overall VET population. In previous years, the VET FEE-HELP Statistical Report included statistics on all students who are eligible for VFH (*i.e.*, by nature of their citizenship characteristics and the provider at which they studied). By contrast, the 2015 report covers only those students who actually accessed a VFH loan in 2015.³

The analysis in this report is presented in a series of tables and graphs. In the interests of clarity, the actual values of data points are generally not shown in the figures. However, the numbers used to create each figure are available in tables in the appendix, with the relevant table number provided under each figure.

¹ A trial to include some Certificate IV courses in the VFH program began in 2014 and runs until 31 December 2016.

² http://studyassist.gov.au/sites/studyassist/vet_fee-help/pages/vet%20fee-help

³ 2015 report numbers include both full-fee paying and state subsidised students, unless otherwise stated.

Focus on students

In this section, we address a number of questions relating to the 2015 VFH students in more detail than in the Detailed Statistical Tables section, in order to present a picture of who is likely to be a VET FEE-HELP student, and why.

Under each of the questions, below (*e.g.*, “Who is studying?”), we consider detailed combinations of selected student/study characteristics to determine if there are any particular sets of characteristics that stand out. For example, in questioning “Who is studying?”, we find that a high percentage (compared with the population at large) of VFH students are women between the ages of 25 and 45 who are more likely than not to be unemployed.

How are students counted?

VET FEE-HELP students are counted in this report in three main ways⁴:

1. Commonwealth Higher Education Student Support Number (CHESSN), which gives the number of **unique VFH students**, regardless of the number of courses in which they are enrolled
2. **Enrolments**, where students are counted once for every course in which they are enrolled, regardless of the provider
3. Effective full-time study load (EFTSL), where EFTSL is a measure of the **study load** of a student undertaking a course of study, compared with a full-time study load (VFH Data Element No. 339). One EFTSL is equivalent to a student studying full-time for one year.

A comparison of these three student counts is shown in Table 1.

Table 1. Comparison of student counts (CHESSN), number of enrolments and EFTSL for 2015 VFH students

	Unique students	Percentage (%)	Enrolments	Percentage (%)	EFTSL	Percentage (%)
Gender						
Females	177,883	65.4	209,825	65.4	128,134	65.3
Males	94,143	34.6	110,878	34.6	67,975	34.7
Age						
Under 25 years	112,775	41.5	128,593	40.1	82,908	42.3
25-44 years	118,535	43.6	141,839	44.2	84,417	43.0
45 years and over	40,716	15.0	50,271	15.7	28,784	14.7
Total	272,026	100.0	320,703	100.0	196,108	100.0

⁴ In the detailed statistical tables for providers, unique students are per provider. Any students enrolled in courses at more than one provider will appear more than once in these tables.

While there were 272,000 unique students, there were 321,000 enrolments, meaning that up to 49,000 students were enrolled in more than one course during 2015. The corresponding EFTSL was 196,000, indicating an average study load per student of 72 per cent of a full load. That is, on average, students were studying just under three-quarters of a full-time load.

Table 1 also displays the different student counts for gender and age. In a simple dichotomy such as gender, the three measures make little difference to the percentage distributions, each count being around 65 per cent of the total, for women, and 35 per cent of the total for men. For the age distribution with three categories, there is greater difference: the under 25 years group as a percentage of the number of enrolments is more than two percentage points lower than that for EFTSL. Overall, analysis using percentages is not likely to be dependent on which measure is used. However, for analysis that depends on the raw counts, where the differences are much greater, care should be taken to ensure the appropriate measure is used.

Who is studying?

VET FEE-HELP students are a diverse population and vary significantly in demographic characteristics from the general Australian population.

Table 2 provides a count of unique VFH students for the characteristics of gender, age and labour force status, and the corresponding percentage distributions. Note that labour force status is self-reported at the time of enrolment and students may not correctly make the distinction between some categories; for example, the difference between “unemployed”, which implies they are actively seeking work, and “not in the labour force (NILF)”, which implies they are not actively seeking work.

For comparison, the percentage distribution of the population of university students enrolled in bachelor degree courses in 2014 and the June 2015 Australian civilian population⁵ of labour force age 15 to 64 years are also provided.

The VFH student population differs from both of these comparison populations. While 65 per cent of VFH students are female, just 55 per cent of bachelor degree students and 50 per cent of the civilian population are female. The increasing share of university students who are female has been observed for some time (ABS 2013). For VFH students, the percentage of females is higher by 10 percentage points than that of bachelor degree females, and approximately double that of VFH males.

⁵ The civilian population in Australian Bureau of Statistics labour force statistics excludes those who are full-time in the defence forces.

Table 2. Comparison of 2015 VFH student characteristics with those of 2014 bachelor degree students, and the 2015 Australian civilian population of labour force age, 15-64 years.

	VFH students 2015	VFH students (%)	Population of bachelor degree students, 2014 (%)	Civilian population, 15-64 years, 2015 (%)
Gender				
Female	177,883	65.4	55.4	50.2
Male	94,143	34.6	44.6	49.4
Age				
Under 25 years	112,775	41.5	76.5	20.0
25 to 44 years	118,535	43.6	19.8	42.7
45 years & over	40,716	15.0	3.7	37.3
Labour force status				
Employed	107,993	39.7	62.4	72.2
Unemployed/NILF	143,301	52.7	37.6	27.8
Not stated	20,732	7.6	n/a	n/a
Total	272,026	100.0	100.0	100.0

Sources: (ABS 2011b), (DET 2014), (ABS 2011c)

The VFH student age distribution is very different from both the bachelor degree student and the civilian populations. Bachelor degree students are predominantly aged under 25 years (77 per cent), with 20 per cent aged 25 to 44 years, whereas VFH students are slightly more likely to be in this middle age group (44 per cent) than under 25 years (41 per cent). In addition, 15 per cent of the VFH population are aged 45 years and over compared with 4 per cent of bachelor degree students.

Overall, students in the VFH population are older than those studying a bachelor degree. This is consistent with individuals using VET courses to acquire new skills or the older population updating their skills. Compared with the civilian population, a greater percentage of VFH students are aged under 25 (42 per cent versus 20 per cent), a similar percentage aged 25 to 44 years (44 per cent versus 43 per cent) and a much smaller percentage aged 45 years and over (15 per cent versus 37 per cent).

When VFH students enrol, they are asked for their current labour force status. This data is also shown in Table 2. Fifty-three per cent of VFH students reported that they were currently unemployed or not in the labour force, almost double the 28 per cent at June 2015 in the civilian population aged 15 to 64 years.

Table 3. Comparison of percentage distribution of 2015 VFH student employment status by age group with the 2015 Australian civilian population of labour force age, 15-64 years.

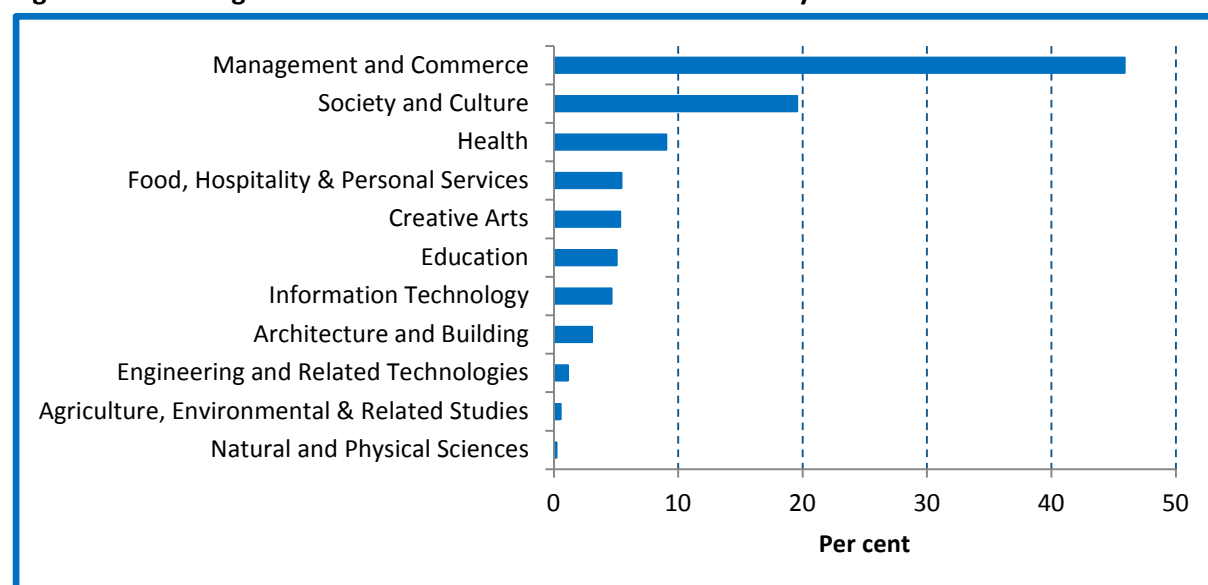
Employment status	Under 25 years (%)	25–44 years (%)	45 years and over (%)	All ages (%)	Civilian population, 15 to 64 years (%)
Full-time employee	10.0	15.9	11.3	12.8	50.3
Part-time employee	28.8	18.8	17.4	22.8	21.8
Other Employed	1.9	5.4	7.0	4.2	-
Unemployed	40.9	40.8	42.9	41.2	4.6
Not In the Labour Force	18.4	19.0	21.4	19.1	23.3
Total	100.0	100.0	100.0	100.0	100.0
Number of students	112,775	118,535	40,716	272,026	

Note: numbers for “Not in the Labour Force” includes students with labour force status not stated

Table 3 shows in greater detail the employment status and age of the VFH population and compares it to the same civilian population as that shown in Table 2.

What are they studying?

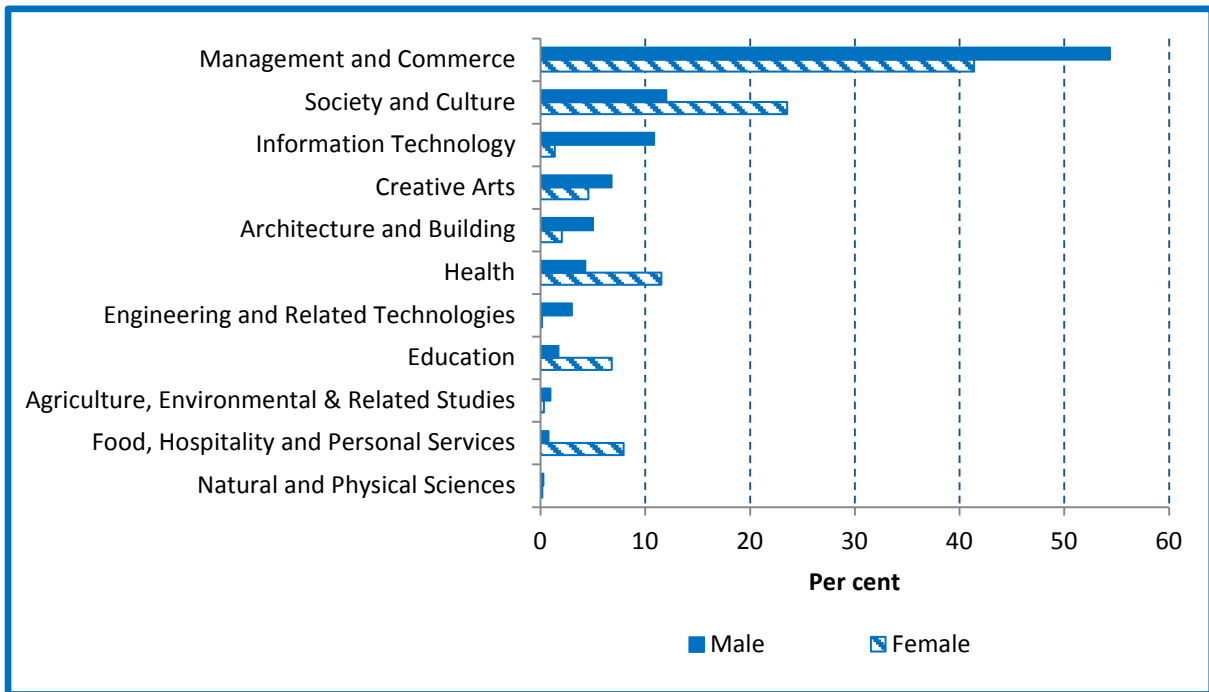
VET courses are classified according to the Australian Standard Classification of Education (ASCED) (ABS 2001). The classification hierarchy has 12 broad fields, a number of narrow fields within each broad field category, and a number of detailed fields within each narrow field category. Only broad fields are collected from VFH providers. The broad field, *Mixed field programs*, had only 111 enrolments reported, out of a total of 321,000 (Table 1), and has been combined with *Society and Culture*.

Figure 1. Percentage distribution of total 2015 VFH enrolments by broad field of education.

Source: Table A1

Figure 1 shows the percentage distribution of all students by broad field of education sorted by order of popularity. The top three fields: Management and Commerce, Society and Culture, and Health, account for 75 per cent of all students. The field of Management and Commerce includes courses in business and management, and sales and marketing; Society and Culture includes human welfare studies and services, and sport and recreation; and Health includes nursing and complimentary therapies. The percentage of students in Management and Commerce (46 per cent) is more than twice that in Society and Culture (20 per cent).

Figure 2. Percentage distribution of 2015 VFH female and male enrolments by broad field of education, sorted by male enrolment percentages.



Source: Table A2

Table 2 showed that the number of female VFH students is approximately twice that of male VFH students, so it is of interest to compare in what broad field females and males are studying. This is shown in Figure 2. The percentage distribution of courses by field of education varies by the gender of the student with, for example, a higher percentage of VFH males (54 per cent) than females (41 per cent) enrolled in courses in the top field, Management and Commerce.

The top two most popular fields for both females and males are Management and Commerce, and Society and Culture. For females, the two most popular fields, along with health, account for 77 per cent of enrolments. For males, the two most popular fields, along with Information Technology, account for 77 per cent of cases. However, Figure 2 shows that the percentages of females and males within the two most popular categories are quite different. There is a difference of at least 10 percentage points between females and males, in each category (See also Table A2 in Appendix A).

Why are they studying?

People are motivated by a wide range of factors to undertake education and training. Table 2 showed that VFH students tend to be older than bachelor degree students, suggesting that individuals participate in VFH-funded courses either mid-career or during a career pause.

Table 4. Percentage distribution of main reason for studying provided by 2015 VFH students, by gender and age.

Reason for Studying	Female			Male		
	Under 25 Years (%)	25-44 years (%)	45+ Years (%)	Under 25 years (%)	25-44 years (%)	45+ Years (%)
To get a job	40.2	35.6	35.0	44.6	38.1	41.5
Other job or business related reasons	34.6	46.4	43.9	30.1	45.7	39.3
To get into another course of study	7.3	3.6	3.1	7.8	2.5	2.1
For personal interest or self-development	14.7	11.4	14.2	14.3	10.9	13.4
Other reasons	3.1	3.0	3.8	3.1	2.8	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of students	53,078	56,728	19,367	31,542	30,169	10,988

Note: Table excludes students for whom information was missing.

When students commence a course, they are asked their main reason for studying. The reasons that VFH students give for studying tend to indicate that they are orientated towards gaining employment, as shown in Table 4. For the youngest VFH students, “to get a job” is the most frequent reason given for studying, although a higher percentage of males choose this reason than females.

Older students, particularly those of prime work force age between 25 and 44 years, are more likely to choose reasons that relate to upgrading their job or changing careers. Forty-six per cent of both females and males chose “Other job or business related reasons” as their reason for studying.

The first two reasons listed in Table 4 are directly job-related and can be combined. When this is done, the differences between females and males are small. The percentages pertaining to reason for studying for all VFH students, regardless of gender, are shown in Table 5.

Table 5. Percentage distribution of main reason for studying provided by 2015 VFH students, by age group.

Reason for studying	Age group			Total (%)
	Under 25 years (%)	25-44 years (%)	45+ years (%)	
Job or business related reasons	74.8	82.6	79.5	78.9
To get into another course of study	7.5	3.2	2.7	5.0
For personal interest or self-development	14.6	11.2	13.9	13.0
Other reasons	3.1	2.9	3.8	3.1
Total	100.0	100.0	100.0	100.0
Number of students	84,620	86,897	30,355	201,872

Note: Table excludes students for whom information was missing.

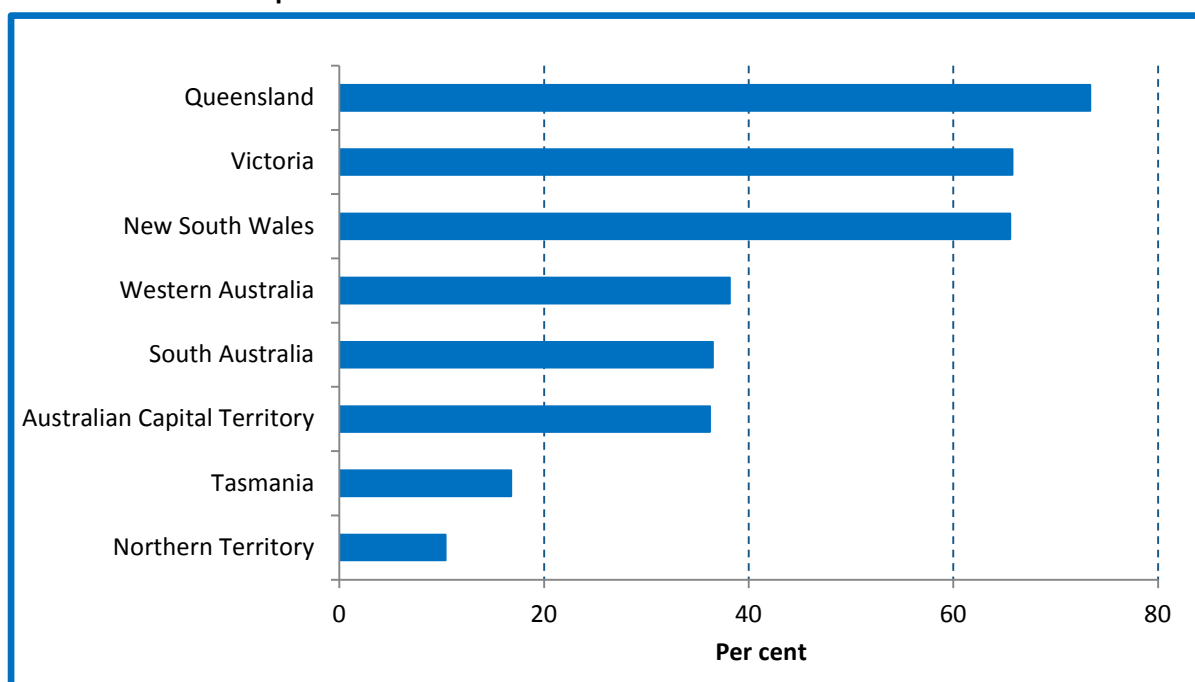
In summary, more than 75 per cent of 2015 VFH students studied mainly for reasons related to improving their employment or their business prospects.

Where are they studying?

Figure 3 shows the percentage of VET FEE-HELP students whose course enrolment is in the same state/territory as their permanent home address. The results fall into three groups. Northern Territory and Tasmania each have less than 20 per cent of students studying at a campus that is located in the same state as their home state. Western Australia, South Australia and the Australian Capital Territory have percentages of students studying in their home state of around 36 per cent, and New South Wales, Victoria and Queensland have percentages around 70 per cent.

That is, students in the three most populous states are more likely to enrol at a campus that is in their home state. As states/territories decrease in population size, students are less likely to enrol in courses provided in their home state.

Figure 3. Percentage distribution of 2015 VFH enrolments where the study campus is in the same state as the student's permanent home address.



Source: Table A3. Note: States/Territories sorted by order of decreasing percentage.

Another measure of location is remoteness, as defined by the Australian Statistical Geography Standard (ASGS) (ABS 2011a). In the VET FEE-HELP data collection, the measure of remoteness is based on the student's self-reported permanent home address. The distribution of enrolments according to remoteness of a student's home address is shown in Table 6.

It can be seen that the percentage distribution of the remoteness level of students' permanent home addresses is consistent with that for the population as a whole. The largest difference between VFH females and males is four percentage points in major cities.

Table 6. Comparison of percentage distribution of 2015 VFH students' permanent home addresses, by level of remoteness for VFH females, VFH males and the 2011 Australian population.

Level of remoteness	Females (%)	Males (%)	Total (%)	Australian Population, 2011 (%)
Major cities	67.9	71.8	69.3	71.9
Inner regional	20.0	17.8	19.2	17.6
Outer regional	9.9	8.6	9.5	8.4
Remote	1.2	1.0	1.1	1.2
Very remote	0.6	0.5	0.6	0.6
Not reported	0.3	0.3	0.3	N/A
Total	100.0	100.0	100.0	100.0
Number of students	177,883	94,143	272,026	

Source: (ABS 2011b)

How are they studying?

The VFH data has two ways of describing the manner in which VFH students study. The classification of Mode of Attendance provides information on the way in which a student is taking a course. There are four modes: Internal – attendance at a campus including classroom based; External – where the method of instruction is based on electronic/online materials as well as by correspondence, *i.e.*, distance education; multi-mode – where attendance is a combination of internal and external; and employer-based – where instruction occurs at the place of employment.

Table 7 shows that students are as likely to be internal as external (about 45 per cent each) and that students mostly study full-time, with 80 per cent in that category, and 20 per cent part-time. Table 8 and Table 9 show the detail for females and males, respectively.

Table 7. Percentage distributions of mode of attendance and type of attendance for 2015 VFH enrolments.

	Enrolments	Per cent
Mode of attendance		
Internal	144,333	45.0
External	145,498	45.4
Multi-mode	30,609	9.5
Employer-based	263	0.1
Type of attendance		
Full-time	255,231	79.6
Part-time	64,443	20.1
Not known	1,029	0.3
Total	320,703	100.0

To make these tables more amenable to analysis, the categories for mode of attendance were simplified. The categories were broken into two groups depending on whether students could be expected to have class contact with other students and staff or were dependent on remote access to course material. The first group contains the following modes: internal, multi-mode and employer-based. The other group contains the external mode.

Table 8. Percentage distribution of mode of attendance by type of attendance and age group, for 2015 VFH female enrolments.

Mode of Attendance	Type of Attendance	Under 25 years (%)	25 - 44 years (%)	45 years and over (%)	Total (%)
Internal	Full-time	47.4	39.6	45.1	43.5
	Part-time	12.3	12.5	10.5	12.1
External	Full-time	31.7	37.7	36.5	35.2
	Part-time	8.6	10.2	7.9	9.2
Total Females Enrolments		100.0	100.0	100.0	100.0
		81,380	94,871	32,779	209,030

Note: Table excludes students for whom information was missing.

Amongst females who are under 25 years, 16 per cent⁶ more study courses full-time internally (47 per cent) than full-time externally (32 per cent). Females aged 25 to 44 years are almost as likely to study full-time internally as externally (40 and 38 per cent, respectively). Students 45 years and over are most likely to study internally and full-time (45 per cent).

For young males, 13 per cent more courses are studied full-time internally (48 per cent), than full-time externally (35 per cent). This pattern is reversed in those aged 25 to 44 years where 4 per cent more study courses full-time externally than full-time internally. For the oldest age group it is reversed again: 45 per cent study full-time internally, compared with 41 per cent studying full-time externally.

Table 9. Percentage distribution of mode of attendance by type of attendance and age group, for 2015 VFH male enrolments.

Mode of Attendance	Type of Attendance	Under 25 years (%)	25-44 years (%)	45 years and over (%)	Overall (%)
Internal	Full-time	47.8	38.2	44.7	43.3
	Part-time	10.3	9.1	6.6	9.2
External	Full-time	34.6	42.0	41.0	38.7
	Part-time	7.3	10.8	7.7	8.8
Total males Enrolments		100.0	100.0	100.0	100.0
		46,563	46,707	17,374	110,644

Note: Table excludes students for whom information was missing.

⁶ Values are rounded, but comparison calculations are based on actual values, causing some apparent errors e.g., 47-32=15, but the difference between the actual values is 47.4-31.7=15.7, which rounds to 16.

How much are they paying?

The amount that students pay for their study may be examined by considering the characteristics of the students themselves, such as their age and gender, or by considering the characteristics of the course, such as the qualification level and the broad field of education. Further, VET FEE-HELP students can be broken into two groups – full-fee paying students, and state-subsidised students. Full-fee paying students are those who are liable for the full cost of a course. State-subsidised students are those students who are enrolled in a unit of study that contributes to a diploma or advanced diploma course for which a student’s enrolment is subsidised by a state or territory government. For these students, the total cost of a course has two components: the part paid by the state or territory government and the part for which the student is liable but for which a VET FEE-HELP loan may be taken.

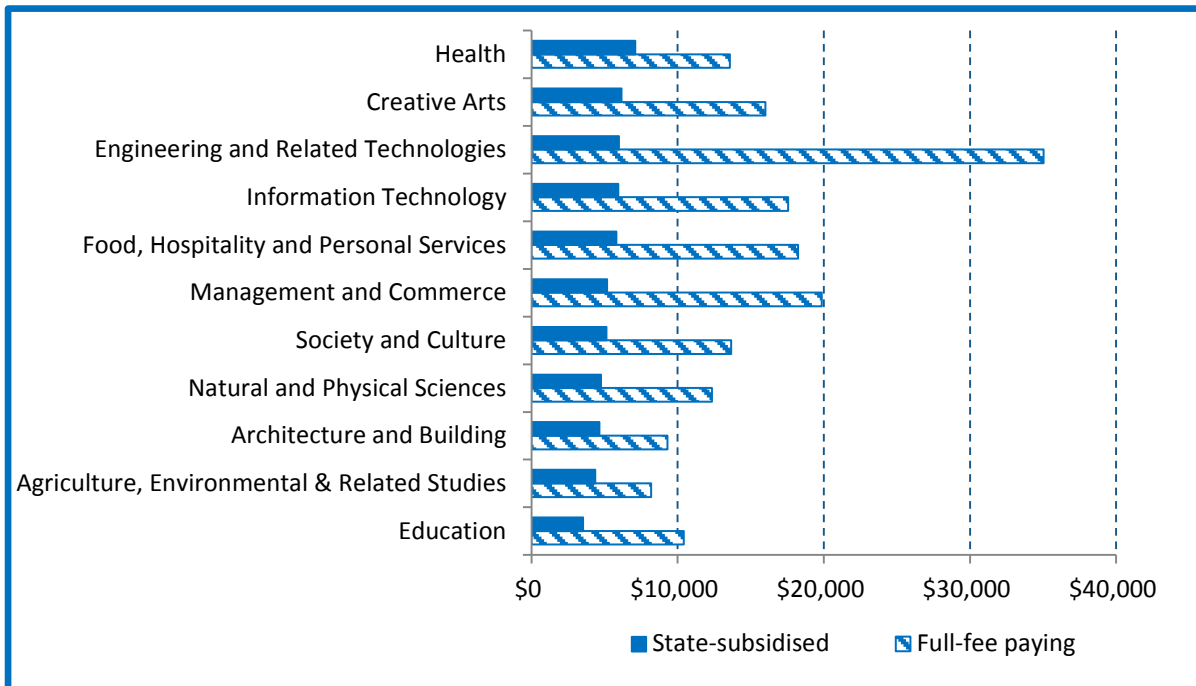
Table 10 shows the average tuition fees charged according to a number of student characteristics. Male students, on average, pay \$1280 per EFTSL more than female students; indigenous students pay \$5,600 per EFTSL more than non-indigenous students; those in the oldest age group pay \$1,800 per EFTSL more than those in the youngest age group; and students who are not in employment pay, on average, \$3,700 per EFTSL more than employed students.

It is interesting to compare the variation of differences of course costs to full-fee paying students and state-subsidised students across the range of broad fields of education. Figure 4 shows the actual course costs, and Figure 5 shows the ratio of cost to full-fee paying students over the cost to state-subsidised students. In Figure 4 the fields have been sorted by decreasing average fees for state-subsidised students.

Table 10. Average tuition fee per EFTSL for 2015 VFH students, by gender, indigenous status, age group and employment status.

Student characteristics	Average tuition fee per EFTSL
Gender	
Female	\$14,474
Male	\$15,754
Indigenous Status	
Indigenous	\$19,979
Non-Indigenous	\$14,413
No information	\$14,199
Age Group	
Under 25 years	\$14,322
25-44 years	\$15,106
45 years and over	\$16,081
Employment Status	
Students in employment	\$12,683
Students not in employment	\$16,387
No information	\$15,882

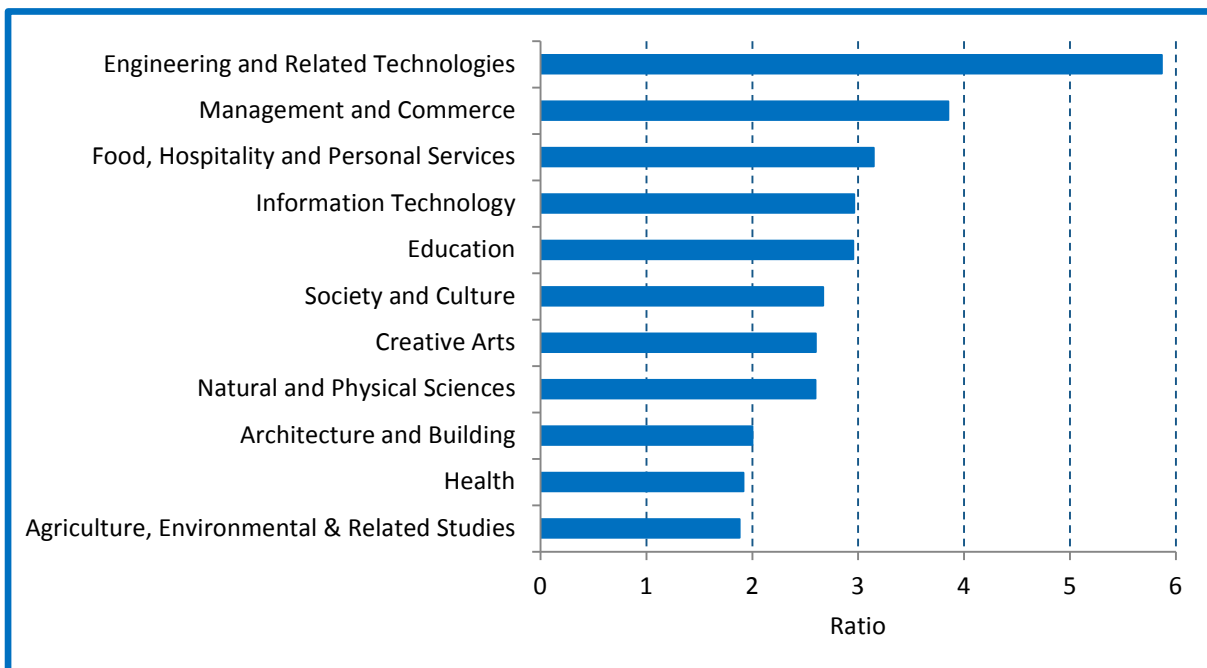
Figure 4. Average tuition fee per EFTSL for 2015 VFH full-fee paying and state-subsidised students, by broad field of education.



Source: Table A4

It can be seen that the broad field of Engineering and Related Technologies is the outlier, with a ratio of nearly six, with all but one of the remaining fields having ratios between 1.9 and 3.1. The most popular broad field of education for VFH students, Management and Commerce, has a ratio of four to one for the cost to full-fee paying students to the cost to state-subsidised students.

Figure 5. Ratio of average tuition fee per EFTSL for 2015 VFH full-fee paying students to average tuition fee per EFTSL for 2015 VFH state-subsidised students, by broad field of education.

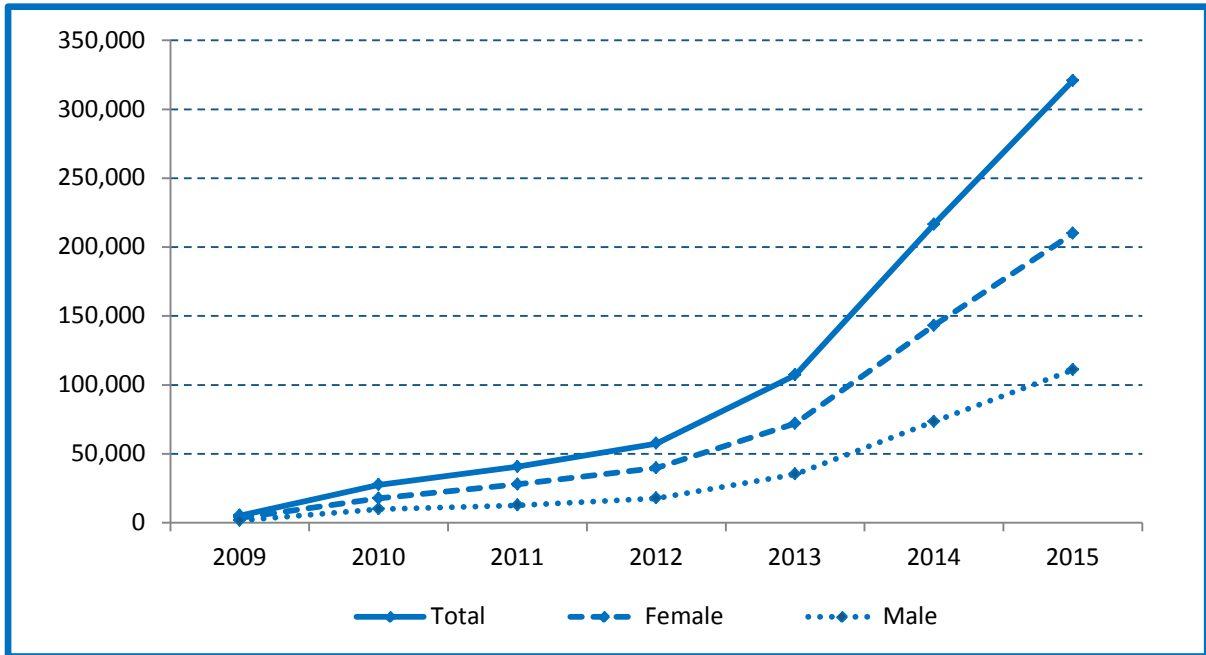


Source: Table A5

How have student characteristics changed over time?

The number of VET FEE-HELP enrolments has grown substantially since 2009, with the years from 2013 onwards showing very steep increases. These issues were the result of changes in 2012 when the scheme was expanded to the private market and the requirement to have in place credit transfer arrangements with higher education institutions was removed. The number of enrolments was 5,300 in 2009, rising to 107,000 in 2013 and 321,000 in 2015. This growth is shown in Figure 6, broken down by gender.

Figure 6. Time series of VFH enrolments by gender, 2009 to 2015.



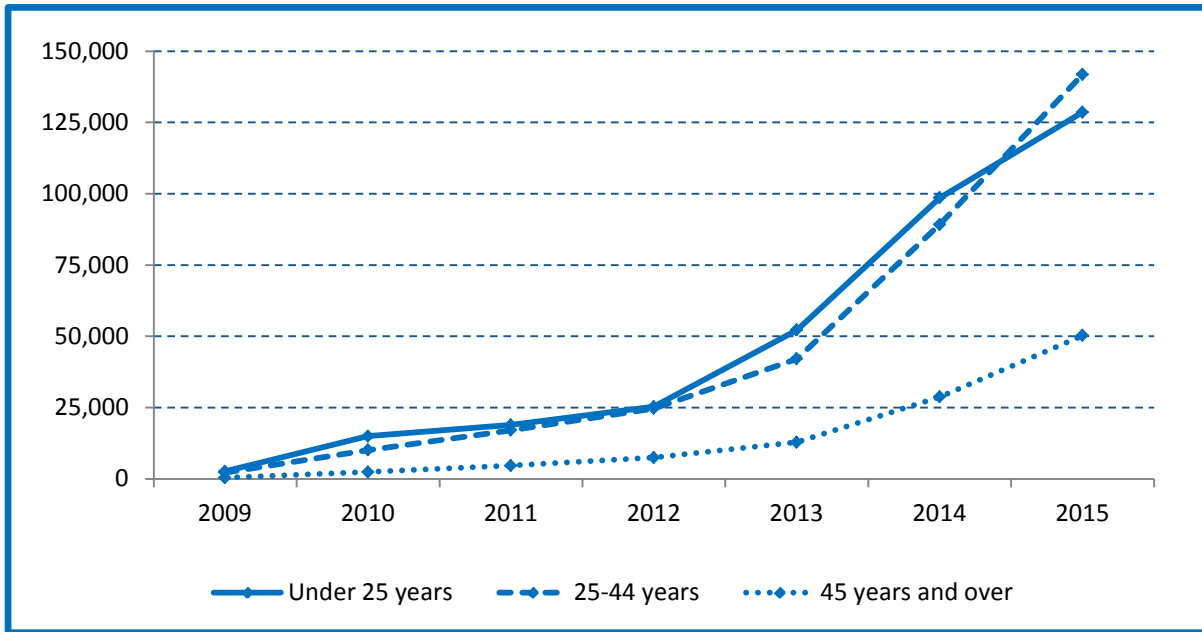
Source: Table A6

In every year since 2009, the number of enrolments for female students has been approximately twice the number of enrolments for male students.

Increases in enrolments have occurred across the three age groups we have been considering so far in the report, as shown in Figure 7. Since 2009, the percentage in the oldest group, aged 45 years and over, has increased from seven to 16 per cent with a corresponding decrease from 50 to 40 per cent in the group aged under 25 years.

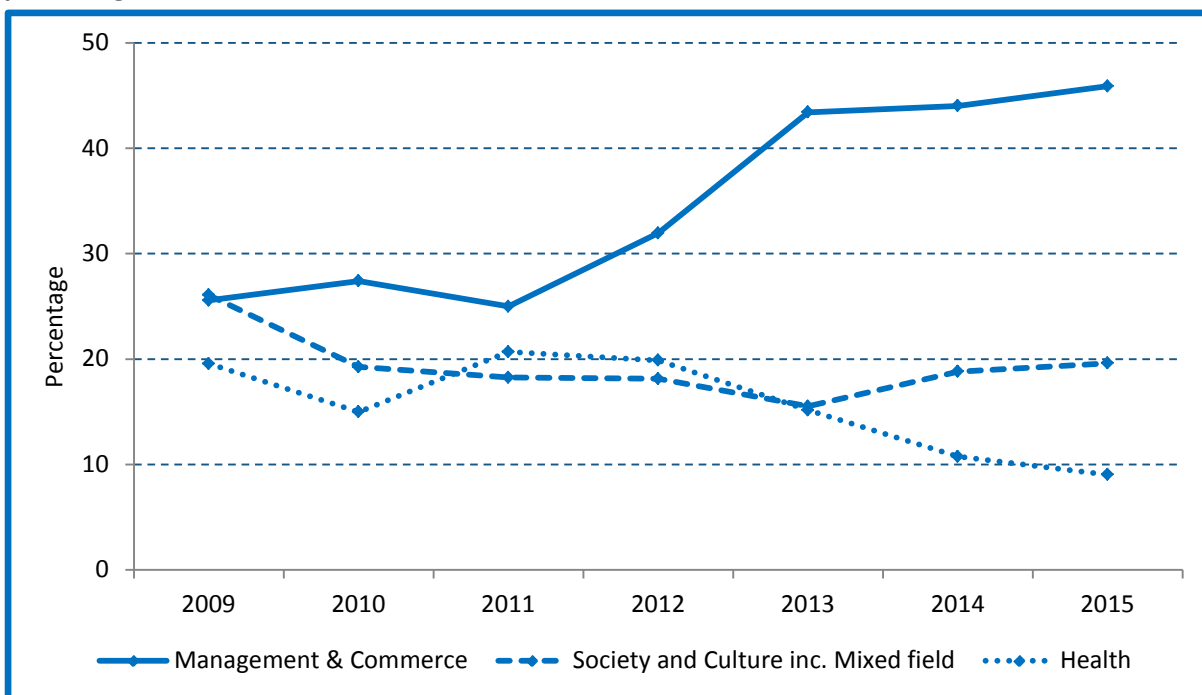
As previously mentioned, the two most popular fields of education for courses studied by VFH students in 2015 were Management and Commerce, and Society and Culture. Health was the third most popular. This was also true in 2009, but Figure 8 shows that the percentage of enrolments for each field has been changing since 2009. In particular, enrolments in the field of Management and Commerce have increased rapidly from 2012. Between 2012 and 2015, the total number of enrolments increased from 57,500 to 321,000, with Management and Commerce courses accounting for 46 per cent of enrolments in 2015.

Figure 7. Time series of VFH enrolments by age group, 2009 to 2015.



Source: Table A7

Figure 8. Time series of VFH enrolments for three most popular fields of education, as a percentage of total VFH enrolments, 2009 to 2015.

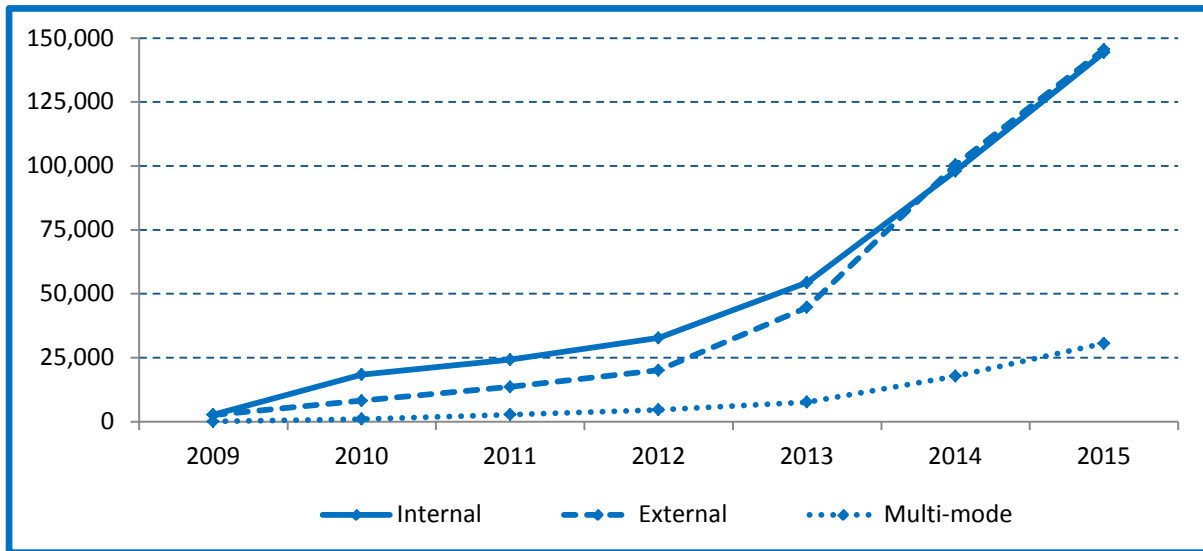


Source: Table A8

The mode of attendance that categorises how a course is presented has four categories: internal, external, multi-mode and employer-based. Table 7 showed that in 2015 approximately equal numbers of students were enrolled in internal courses as in external courses. Figure 9 shows the changes over time to the number of enrolments by mode of attendance. Note that as there are very few cases of employer-based attendance, this mode is not included in Figure 9.

From 2009 until 2013, the number of enrolments for internal-mode courses exceeded that of externally presented and multi-mode courses combined. The number of enrolments increased from 2013 to 2014 by 100 per cent, and from 2014 to 2015 by 50 per cent (approximately the same number as in 2014). An increasing percentage of these new enrolments have been for external-mode courses, so that the percentages accounted for by internal and external courses have equalised at around 45 per cent in 2015. Some of this change is accounted for by the change in the mix of provider types and their preferred mode of delivery, discussed further in Focus on Providers.

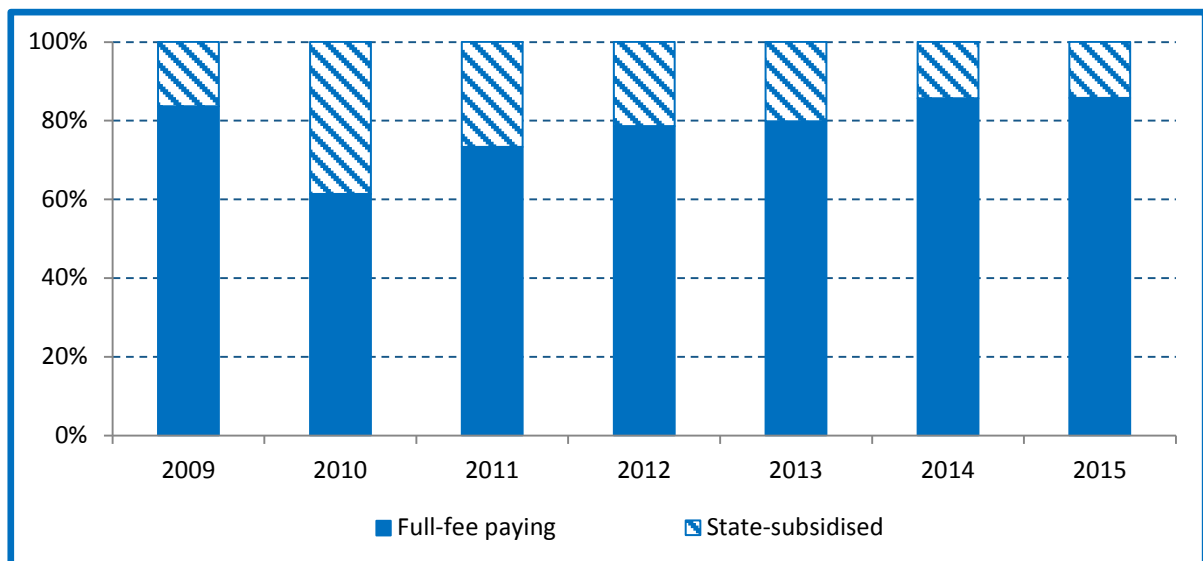
Figure 9. Time series of VFH enrolments by mode of attendance, 2009 to 2015.



Source: Table A9. Note: Figure excludes students for whom information was missing. Also excludes employer-based enrolments.

In Figure 4, we considered fees paid by full-fee paying and state-subsidised students. Figure 10 shows that, after a dip from 2009 to 2010, the percentage of full-fee paying students of the overall VFH enrolments has increased each year, to 86 per cent in 2015.

Figure 10. Time series of comparison of percentage of VFH full-fee paying and state-subsidised enrolments, 2009 to 2015.



Source: Table A10

Student Focus Highlights

This focus on students has examined the characteristics of students receiving VET FEE-HELP in 2015.

- VFH female students outnumber VFH male students by a ratio of 2:1.
- VFH students are most likely to be studying a course in the field of Management and Commerce. The next most popular fields for males are Society and Culture, and Information Technology; and for females, Society and Culture, and Health.
- Approximately 80 per cent of 2015 VFH students reported that they were studying mainly for reasons related to improving their employment or business prospects.
- The likelihood of a student studying in their home state/territory is roughly inversely related to the population of the state/territory in which they live. So a student from a state/territory with a small population is more likely to have different study state/territory than a student living in a more populous state/territory.
- Nearly 90 per cent of students live in either major cities or inner regional areas and this mirrors the 90 per cent of the Australian population overall that lives in these two geographic areas.
- VFH students are most likely to be studying full-time, and their mode of attendance is equally likely to be internal or external.
- Males, on average, pay \$1280 per EFTSL more in course fees than females; indigenous students pay \$5,600 per EFTSL more than non-indigenous students; those in the oldest age group pay \$1800 per EFTSL more than those in the youngest age group; and students who are not in employment pay, on average, \$3,700 more than employed students.
- Since the introduction of VET FEE-HELP in 2009 the number of enrolments has increased significantly, from 5,300 to 321,000 in 2015.
- Since 2010, the percentage of full-fee paying students has risen from 61 per cent of total enrolments to 86 per cent in 2015.

Focus on Providers

Who are the providers?

The Registered Training Organisations (RTOs) who are able to offer VFH loans are known as VET providers and can be classified into three groups: colleges of Technical and Further Education (TAFEs), Other Public, and Private providers. The numbers of each type of provider in the VFH program are shown in Table 11, together with the number of VFH enrolments for each in 2015.

The number of TAFEs in a state varies across Australia because different states/territories organise their TAFEs in different ways. For example, in NSW there is one legal entity known as *TAFE NSW* with the physical campuses spread throughout the state. By contrast, in Victoria there are 13 VFH-approved TAFE colleges and each college may have more than one campus. Northern Territory has no separate TAFE college, it is included as a part of Charles Darwin University.

Other Public providers include state agricultural colleges and dual sector universities that offer both higher education and VET courses. This model is most widely adopted in Victoria.

Table 11. Number of providers, and number and percentage distribution of 2015 VFH enrolments by provider type.

Provider type	Number of providers	Enrolments	Enrolments (%)
TAFE	34	70,838	22.1
Other Public	13	11,318	3.5
Private	214	238,547	74.4
Total	261⁷	320,703	100.0

The differences in terms of structure, both physical and legal, are so numerous that it is difficult to compare individual providers. At the level of provider type, Table 11 shows that Private providers dominate VET FEE-HELP enrolments, accounting for 74 per cent.

⁷ 261 VFH providers reported student data in 2015 but only 260 of those had VFH students. The one remaining provider only reported two VFH *eligible* students and no VFH students, so this provider is not included in our detailed statistical tables.

Where are providers located?

Table 11 showed that of the three provider types, Private providers were not only the most common with 214 out of a total of 261 providers (82 per cent), but also accounted for 74 per cent of enrolments.

Table 12 shows the distribution, by state/territory, of enrolments in numbers and percentage of total enrolments. For comparison, the percentage of the Australian population in each state/territory is also shown. To simplify the analysis, the numbers of enrolments for TAFEs and Other Public providers have been combined.

Table 12. Location of 2015 VFH provider HQ by state and provider type, showing enrolments, percentage of enrolments by state/territory and percentage of total population for each state/territory.

State	Private	TAFE & Other Public	Total for State/territory	Percentage of total enrolments	Percentage of total Australian population
Australian Capital Terr.	3,724	568	4,292	1.3	1.6
New South Wales	56,716	31,318	88,034	27.5	32.0
Northern Territory	0	169	169	0.1	1.0
Queensland	91,579	14,959	106,538	33.2	20.1
South Australia	3,201	3,972	7,173	2.2	7.1
Tasmania	2,001	530	2,531	0.8	2.2
Victoria	77,619	25,637	103,256	32.2	25.0
Western Australia	3,707	5,003	8,710	2.7	10.9
Total	238,547	82,156	320,703	100.0	100.0

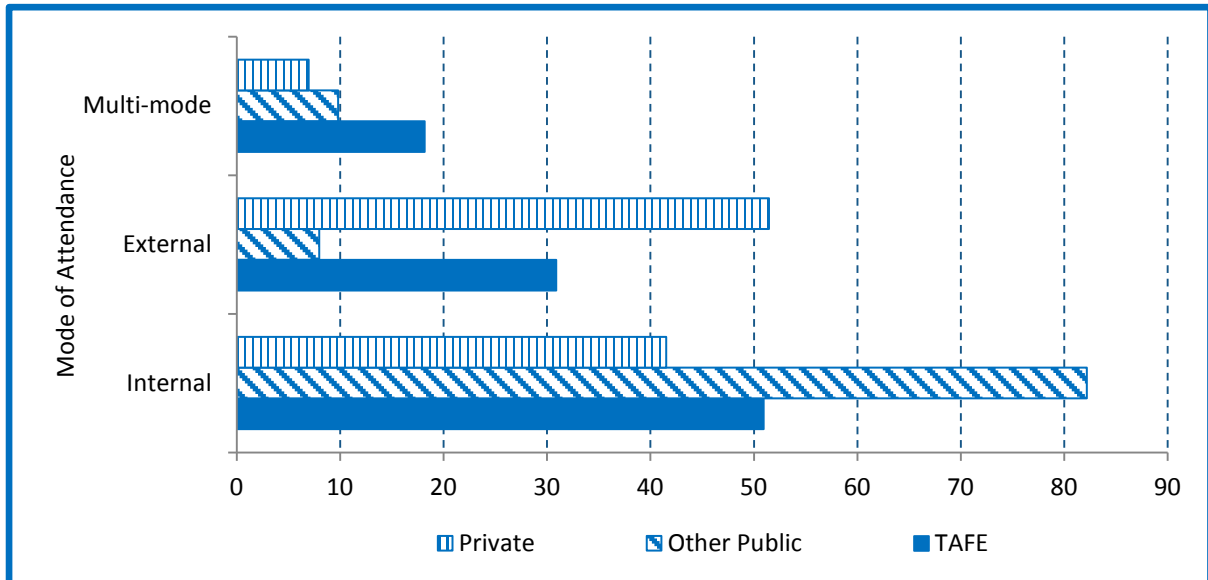
Sources: (ABS 2015). Note: States/Territories listed in alphabetical order.

Providers with headquarters in the three most populous states, New South Wales, Victoria and Queensland, dominate the VFH enrolments, implying that VET provider headquarters are most likely to be in these states. For example, compared with their percentage of the total Australian population, the percentage of VFH enrolments for Queensland-based providers is 13 percentage points greater than Queensland's percentage of the Australian population. The number of VET providers headquartered in the remainder of the states/territories is comparatively very small.

What types of course do they offer?

Enrolments at the three types of provider vary in their mix of modes of attendance, as shown in Figure 11. Of the four possible modes, employer-based enrolments are the smallest, accounting for only 0.1 per cent⁸, so these are not included in Figure 11.

Figure 11. Comparison by provider type, of percentage distribution of mode of attendance for 2015 VFH enrolments, excluding employer-based enrolments.



Source: Table A11

It can be seen that approximately half of all TAFE enrolments have an internal mode of attendance, whereas 42 per cent of enrolments at Private providers have this mode. Conversely, Private providers have an external mode of attendance for approximately half of their enrolments, while TAFE enrolments only use this mode at a rate of 31 per cent. The providers in the Other Public category, which account for just 3.5 per cent of VFH enrolments (Table 11), deliver to the majority of their enrolled VFH students in internal mode, at 82 per cent.

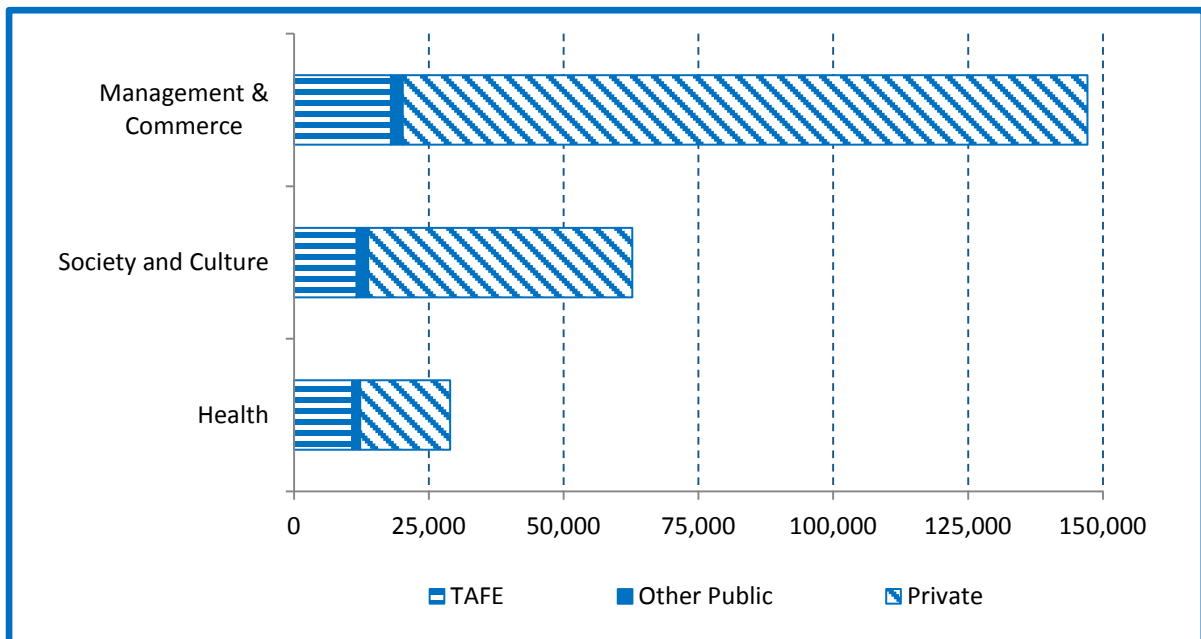
⁸ Calculated from Table 3.19 of 2015 VET FEE-HELP Statistical Report detailed statistical tables.

How do provider enrolments vary by field of education?

Figure 6 showed that since 2012 the number of VFH enrolments has increased significantly, while Figure 8 focussed on enrolments in the three most popular fields of education, Management and Commerce, Society and Culture, and Health. These three fields of education account for 74 per cent⁹ of all enrolments in 2015. We further investigate enrolments in these three fields, below.

Figure 12 shows that VFH enrolments in Management and Commerce courses are by far the most common, with 147,000 enrolments in 2015, compared with 63,000 for Society and Culture and 29,000 for Health. Most of these enrolments are for courses delivered by Private providers: 127,000 (86 per cent) in Management and Commerce; 49,000 (78 per cent) in Society and Culture; and 17,000 (58 per cent) in Health. The enrolment percentages that each provider-type group had for each of these fields of education are shown in Figure 13.

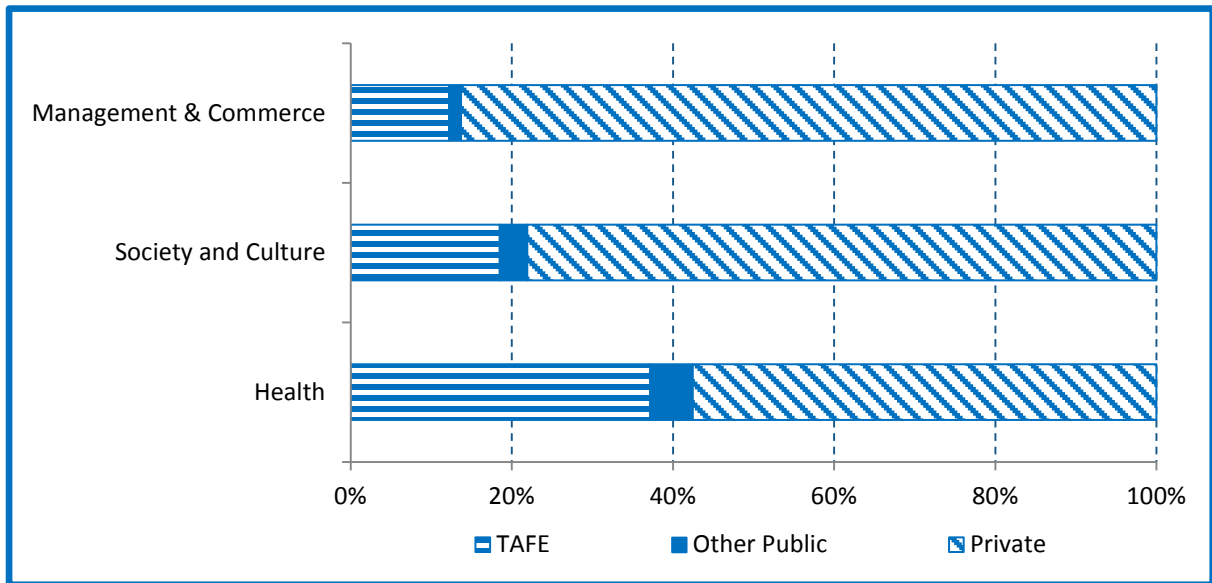
Figure 12. Comparison by provider type, of 2015 VFH enrolments for the three most popular fields of education.



Source: Table A12

⁹ Table A12 shows 238,882 VFH enrolments for the three most popular fields of education in 2015. A comparison of these three student counts is shown in Table 1, which shows 320,703 total 2015 VFH enrolments; $238,882/320,703 = 0.74 = 74\%$.

Figure 13. Comparison by provider type, of percentage of 2015 VFH enrolments for the three most popular fields of education.



Source: Table A12

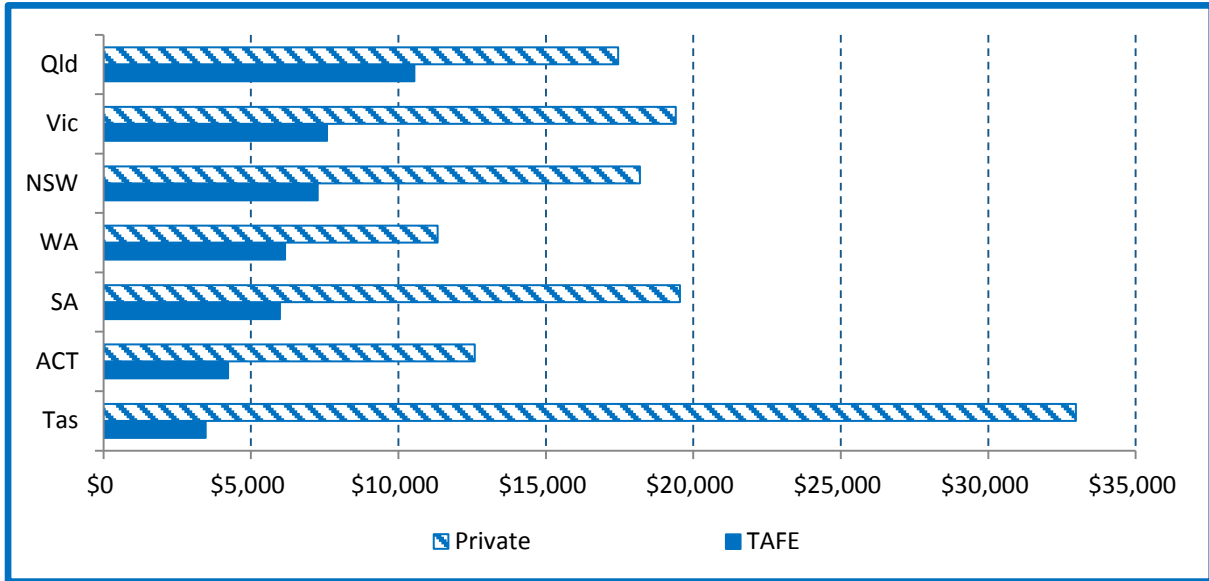
How do the VFH loan amounts vary by provider type?

The average amount of VFH loans varies widely across provider types as well as states/territories, as shown in Figure 14. Some of the variation is due to the way that VET is organised in each state. New South Wales, which has moderate loans (average \$7,300) at the TAFE colleges, has much higher loans at Other Public providers (average \$16,400). However, New South Wales has relatively few students at Other Public providers, with just 18 EFTSL compared with 30,196 EFTSL¹⁰ at TAFEs. So, this large average value is only related to a small, atypical sample.

Not all states/territories have the same mixture of Public and Private providers. Tasmania and South Australia have no Other Public providers and the Northern Territory has no separate TAFE. As Other Public providers account for just 3.5 per cent of total enrolments, Figure 14 has been simplified to show average VFH loans per EFTSL for only TAFEs and Private providers. The figures for all provider types are presented in Appendix A, Table A13.

¹⁰ Calculated from Table 3.1 of the 2015 VET FEE-HELP Statistical Report detailed statistical tables.

Figure 14. Comparison by provider type, of 2015 average VFH loan per EFTSL, by provider HQ state.



Source: Table A13

The total 2015 EFTSL was 196,000 (Table 1), and the total value of VFH loans was \$2,915 million¹¹ giving an overall average loan amount per EFTSL of \$14,900. In Figure 14 the average loan amounts per EFTSL are sorted in descending order of the TAFE values.

Average loans per EFTSL are lower for TAFEs than for Private providers in every state and territory. However, it can be seen from Figure 14 that the average loan per EFTSL ratio between TAFEs and Private providers is not uniform across the states and territories. In South Australia, the average loan per EFTSL for TAFEs is \$6,000 compared with \$19,600 for Private providers, resulting in a ratio of 1:3.3. In Western Australia, TAFE loans per EFTSL have an average of \$6,200, while Private providers have an average of \$11,300, a ratio of 1:1.8. Across all states and the ACT, the ratio of average TAFE loans to Private provider loans is 2.4 (NT has no separate TAFE, so is not included in Figure 14).

¹¹ Table 1.10 of 2015 VET FEE-HELP Statistical Report detailed statistical tables.

Provider Focus Highlights

- There are three types of VFH providers: TAFEs, Other Public providers and Private providers. There are significant differences between provider types. For example, Private providers account for 74 per cent of enrolments, TAFEs account for 22 per cent and Other Public providers have the remaining 4 per cent.
- The providers are spread throughout Australia, with the distribution of VFH enrolments between the states and territories not entirely consistent with the distribution of the total Australian population. Queensland, with 20 per cent of the population, has 33 per cent of 2015 VFH enrolments, and Western Australia, with 11 per cent of the population, has 3 per cent of 2015 VFH enrolments.
- Distribution of mode of attendance varies by provider type, with Private providers having approximately half of their enrolments in courses delivered in external mode, while for TAFEs it is around 30 per cent.
- There is also variation by field of education where courses in Management and Commerce, Society and Culture, and Health account for 74 per cent of all enrolments. Within these different fields, Private providers deliver 86 per cent of Management and Commerce enrolments, 78 per cent of Society and Culture enrolments, and 58 per cent of Health enrolments.
- Finally, the average loans which students receive vary across the states/territories and provider types. On average, VFH loans for Public providers are lower than for Private providers. However, the relative loan amount between Public and Private providers varies by jurisdiction. The smallest ratio of Private to Public loans is 1.8:1 for Western Australia.

References:

(ABS 2001)	Australian Bureau of Statistics 2001, Australian Standard Classification of Education (ASCED), catalogue no. 1272.0, viewed on 18 September 2016, http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/1272.02001?OpenDocument
(ABS 2011a)	Australian Bureau of Statistics 2011a, <i>Australian Statistical Geography Standard (ASGS): Volume 5 – Remoteness Structure</i> , catalogue no. 1270.0.55.005, viewed on 7 September 2016, http://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/A277D01B6AF25F64CA257B03000D7EED/\$File/1270055005_july%202011.pdf
(ABS 2011b)	Australian Bureau of Statistics 2011b, <i>Census of Population and Housing</i> , viewed on 20 September 2016, http://www.abs.gov.au/websitedbs/censushome.nsf/home/data?opendocument&navpos=200
(ABS 2011c)	Australian Bureau of Statistics 2011c, <i>Labour Force Statistics</i> , catalogue no. 6291.0.55.00, viewed on 18 September 2016, http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6291.0.55.001Jul%202016?OpenDocument
(ABS 2013)	Australian Bureau of Statistics 2013, <i>Australian Social Trends</i> , catalogue no. 4102.0, viewed on 7 September 2016, http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features20July+2013#p2
(ABS 2015)	Australian Bureau of Statistics 2015, <i>Demographic Statistics</i> , catalogue no. 3101.0, viewed on 18 September 2016, http://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/7645CB8797196A85CA257FDA001D5E87/\$File/31010_dec%202015.pdf
(DET 2014)	Commonwealth Department of Education and Training 2014, <i>Higher Education Statistics Collection uCube</i> , viewed on 18 September 2016, http://highereducationstatistics.education.gov.au/Default.aspx
(NCVER 2016)	National Centre for Vocational Education Research 2016, <i>Australian vocational education and training statistics: total VET students and courses 2015</i> , NCVER, Adelaide.

Appendix A: Data for figures and tables

Table A1. Percentage distribution of total 2015 VFH enrolments by broad field of education.

Broad field of education	Enrolments	Per cent
Natural and Physical Sciences	720	0.2
Agriculture, Environmental and Related Studies	1,759	1.5
Engineering and Related Technologies	3,670	1.1
Architecture and Building	9,864	3.1
Information Technology	14,902	4.6
Education	16,174	5.0
Creative Arts	17,144	5.3
Food, Hospitality and Personal Services	17,477	5.4
Health	28,987	9.0
Society and Culture	62,856	19.6
Management and Commerce	147,150	45.9
Total	320,703	100.0

Source for Figure 1

Table A2. Percentage distribution of 2015 VFH female and male enrolments by broad field of education, sorted by male enrolment percentages.

Broad field of education	Gender (%)		
	Female	Male	Total
Natural and Physical Sciences	0.2	0.3	0.2
Food, Hospitality and Personal Services	7.9	0.7	5.4
Agriculture, Environmental and Related Studies	0.3	0.9	0.5
Education	6.8	1.7	5.0
Engineering and Related Technologies	0.2	3.0	1.1
Health	11.5	4.3	9.0
Architecture and Building	2.0	5.0	3.1
Creative Arts	4.6	6.8	5.3
Information Technology	1.4	10.9	4.6
Society and Culture	23.6	12.0	19.6
Management and Commerce	41.4	54.4	45.9
Total	100.0	100.0	100.0

Source for Figure 2

Table A3. Percentage distribution of 2015 VFH enrolments where the study campus is in the same state as the student's permanent home address.

Campus state same as student home state (%)	
Campus state	
Northern Territory	10.4
Tasmania	16.8
Australian Capital Territory	36.2
South Australia	36.5
Western Australia	38.1
New South Wales	65.6
Victoria	65.8
Queensland	73.4

Source for Figure 3

Table A4. Average tuition fee per EFTSL for 2015 VFH full-fee paying and state-subsidised students, by broad field of education.

Broad field of education	Average tuition fee per EFTSL	
	Full-fee paying	State-subsidised
Education	\$10,419	\$3,526
Agriculture, Environmental & Related Studies	\$8,192	\$4,358
Architecture and Building	\$9,321	\$4,658
Natural and Physical Sciences	\$12,365	\$4,759
Society and Culture	\$13,669	\$5,122
Management and Commerce	\$19,878	\$5,163
Food, Hospitality and Personal Services	\$18,254	\$5,798
Information Technology	\$17,568	\$5,930
Engineering and Related Technologies	\$35,057	\$5,975
Creative Arts	\$16,007	\$6,155
Health	\$13,589	\$7,096
Average	\$16,720	\$5,519

Source for Figure 4

Table A5. Ratio of average tuition fee per EFTSL for 2015 VFH full-fee paying students to average tuition fee per EFTSL for 2015 VFH state-subsidised students, by broad field of education.

Broad field of education	Full-fee paying (FF)	State-subsidised (SS)	Ratio (FF:SS)
Agriculture, Environmental & Related Studies	\$8,192	\$4,358	1.9
Health	\$13,589	\$7,096	1.9
Architecture and Building	\$9,321	\$4,658	2.0
Natural and Physical Sciences	\$12,365	\$4,759	2.6
Creative Arts	\$16,007	\$6,155	2.6
Society and Culture	\$13,669	\$5,122	2.7
Education	\$10,419	\$3,526	3.0
Information Technology	\$17,568	\$5,930	3.0
Food, Hospitality and Personal Services	\$18,254	\$5,798	3.1
Management and Commerce	\$19,878	\$5,163	3.9
Engineering and Related Technologies	\$35,057	\$5,975	5.9
Average	\$16,720	\$5,519	3.0

Source for Figure 5

Table A6. Time series of VFH enrolments by gender, 2009 to 2015.

	2009	2010	2011	2012	2013	2014	2015
Gender							
Male	1,630	9,865	12,709	17,781	35,157	73,368	110,878
Female	3,642	17,681	27,926	39,712	71,997	143,137	209,825
Total	5,272	27,546	40,635	57,493	107,154	216,505	320,703

Source for Figure 6

Table A7. Time series of VFH enrolments by age group, 2009 to 2015.

	2009	2010	2011	2012	2013	2014	2015
Age							
Under 25 years	2,651	15,002	18,902	25,323	52,221	98,564	128,593
25-44 years	2,237	10,099	17,050	24,699	42,099	89,202	141,839
45 years and over	384	2,445	4,683	7,471	12,834	28,739	50,271
Total	5,272	27,546	40,635	57,493	107,154	216,505	320,703

Source for Figure 7

Table A8. Time series of VFH enrolments for three most popular fields of education, as a percentage of total VFH enrolments, 2009 to 2015.

	2009	2010	2011	2012	2013	2014	2015
Broad Field of Education							
Management & Commerce	25.6	27.4	25.0	31.9	43.4	44.0	45.9
Society and Culture	26.1	19.2	18.3	18.1	15.5	18.8	19.6
Health	19.6	15.0	20.7	19.9	15.2	10.7	9.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source for Figure 8. Note: Table excludes students for whom information was missing.

Table A9. Time series of VFH enrolments by mode of attendance, 2009 to 2015.

	2009	2010	2011	2012	2013	2014	2015
Enrolments							
Internal	2,706	18,355	24,233	32,713	54,354	97,961	144,333
External	2,528	8,181	13,564	20,082	44,683	100,401	145,498
Multi-mode	34	1,007	2,725	4,614	7,630	17,763	30,609
Total	5,268	27,543	40,522	57,409	106,667	216,125	320,440

Source for Figure 9. Note: Table excludes students for whom information was missing.

Table A10. Time series of comparison of percentage of VFH full-fee paying and state-subsidised enrolments, 2009 to 2015.

	Enrolments (%)						
	2009	2010	2011	2012	2013	2014	2015
Fee Type							
Full-fee paying	83.6	61.3	73.3	78.6	79.8	85.6	85.7
State-Subsidised	16.4	38.7	26.7	21.4	20.2	14.4	14.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source for Figure 10

Table A11. Comparison by provider type, of percentage distribution of mode of attendance for 2015 VFH enrolments, excluding employer-based enrolments.

	Attendance Mode (%)			Total
	Internal	External	Multi-mode	
TAFE	50.9	30.9	18.2	100.0
Other Public	82.2	8.0	9.8	100.0
Private	41.5	51.5	7.0	100.0
Average	45.0	45.4	9.6	100.0

Source for Figure 11

Table A12. Comparison by provider type, of 2015 VFH enrolments for the three most popular fields of education.

Enrolments	Health	Society and Culture	Management & Commerce	Total
TAFE	10,779	11,625	18,008	40,412
Other Public providers	1,526	2,148	2,186	5,860
Private providers	16,682	48,972	126,956	192,610
Total	28,987	62,745	147,150	238,882

Source for Figure 12 and Figure 13. Note: Totals include just these three fields of education.

Table A13 . Comparison by provider type, of 2015 average VFH loan per EFTSL, by provider HQ state/territory.

	Average VET FEE-HELP loans per EFTSL		
	TAFE	Other Public	Private
Provider State			
ACT	\$4,226	\$3,739	\$12,590
NSW	\$7,265	\$16,389	\$18,193
NT	0	\$6,579	0
Qld	\$10,540	\$7,137	\$17,461
SA	\$5,984	0	\$19,555
Tas	\$3,470	0	\$32,981
Vic	\$7,582	\$6,060	\$19,413
WA	\$6,156	\$6,771	\$11,334
Average	\$7,622	\$6,128	\$18,224

Detailed Statistical Tables

Summary of Statistical Tables

(*Numbers in cells below indicate table number for the corresponding section.)

		Statistical Table Contents													
		Student counts: # Students, Enrolments, EFTSL	Unique Students (CHESSN) - time series 2009-2015	EFTSL - time series 2009-2015	Enrolments - time series 2009-2015	Qualification Level enrolments	Prior Educational Attainment enrolments	Field of Education enrolments	Mode of Attendance enrolments	Student Home State enrolments	Top 20 courses enrolments	EFTSL. Fees, Payments and Loans	EFTSL, Fees, Payments and Loans for Full-fee paying and State-subsidised	Unit and course completions	3-year cohort course completion rates 2011,2012,2013
Student Tables	Student Characteristics Gender, Age, Citizenship, Indigenous Status, Disability Status, Remoteness, Socioeconomic Status, Employment Status, Main Language Spoken at Home, Educational Attainment	1.1*	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9		1.10	1.11	1.12	1.13
Study Tables	Study Characteristics Qualification Level, Broad Field of Education, Campus State/ Territory, Reason for Studying, Mode of Attendance, Type of Attendance	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9		2.11	2.12	2.15	2.16
	Top 20 courses (Australia-wide) Gender, Age and Mode of Attendance										2.10				
	Time Series 2009-2015											2.13	2.14		
Provider Tables	Provider Characteristics HQ State, Provider Type (TAFE, Other Public, Private), Tuition Type (Full-Fee Paying, State Subsidised)	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9		3.10			
	Individual Providers Name, ID, Type, HQ State	3.11	3.12	3.13	3.14	3.15	3.16	3.17	3.18	3.19			3.20	3.21	3.22

The detailed statistical tables are available separately in excel and data cube formats via the Commonwealth Department of Education website, at this location:

<http://www.education.gov.au/vet-fee-help-statistics>

The contents of these tables are as follows:

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- Table 1.1: Student Counts by Student Characteristics
- Table 1.2: Unique Student Count Time Series (2009-2015) by Student Characteristics
- Table 1.3: EFTSL Time Series (2009-2015) by Student Characteristics
- Table 1.4: Enrolments Time Series (2009-2015) by Student Characteristics
- Table 1.5: Qualification Level by Student Characteristics Counted by Enrolments
- Table 1.6: Prior Educational Attainment by Student Characteristics, Counted by Enrolments
- Table 1.7: Field of Education by Student Characteristics, Counted by Enrolments
- Table 1.8: Mode of Attendance by Student Characteristics, Counted by Enrolments
- Table 1.9: Student Home State by Student Characteristics, Counted by Enrolments
- Table 1.10: Fees and Loans by Student Characteristics
- Table 1.11: EFTSL, Tuition Fees, Payments/Loans by Student Characteristics, Full-Fee Paying and State-Subsidised
- Table 1.12: VFH Assisted Unit Completion Rates and Course Completion Numbers in 2015
- Table 1.13: Three Year Cohort Completion Rate by Student Characteristics, for Commencement Years 2011-2013

Study Tables List

- Table 2.1: Student Counts by Study Characteristics
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- Table 2.3: EFTSL Time Series (2009-2015) by Study Characteristics
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- Table 2.5: Qualification Level by Study Characteristics, Counted by Enrolments
- Table 2.6: Prior Educational Attainment by Study Characteristics, Counted by Enrolments
- Table 2.7: Field of Education by Study Characteristics, Counted by Enrolments
- Table 2.8: Mode of Attendance by Study Characteristics, Counted by Enrolments
- Table 2.9: Student Home State by Study Characteristics, Counted by Enrolments
- Table 2.10: Top 20 Courses (Australia-Wide) by Mode of Attendance, Gender and Age Group, Counted by Enrolments
- Table 2.11: Fees and Loans by Study Characteristics
- Table 2.12: Fees and Loans by Study Characteristics for Full-Fee Paying and State-Subsidised Units
- Table 2.13: Fees and Loans Time Series (2009-2015)
- Table 2.14: Fees and Loans Time Series (2009-2015) for Full-Fee Paying and State-Subsidised Units
- Table 2.15: Unit Completion Rates and Course Completion Numbers by Study Characteristics
- Table 2.16: Three Year Cohort Completion Rate, by Study Characteristics, for Commencement Years 2011-2013

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