



# Fee advice 2021: *A simpler guide*

Navigating the fees and payment assistance schemes available at Charles Sturt University's School of Theology and St Mark's Registered Training Organisation

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## ABOUT THIS GUIDE

This document is a guide only and does not constitute financial advice.

The following information is as advertised by CSU and the Commonwealth Department of Education as at November 2020. You should double-check this information and seek professional financial advice specific to your situation.

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## FOR FURTHER INFORMATION

Who	How
St Mark's National Theological Centre	Call 02 6272 6252 <a href="https://stmarks.edu.au">https://stmarks.edu.au</a>
StudyAssist	<a href="https://www.studyassist.gov.au/">https://www.studyassist.gov.au/</a>
Charles Sturt University's Student Admissions Office	Call 1800 275 278 International: +61 1800 275 278 <a href="https://www.csu.edu.au/contacts">https://www.csu.edu.au/contacts</a>
Scholarships for Higher Degree by Research	<a href="https://research.csu.edu.au/study-with-us/scholarships">https://research.csu.edu.au/study-with-us/scholarships</a>

## CHARLES STURT UNIVERSITY

### Initial notes

#### 1. Summary of the types of Government HELP Loans

If you enrol with Charles Sturt University, the Australian Government might pay part of your fees. This is called a **Commonwealth supported place (CSP)**. If you're enrolled in a CSP, you still have to pay some of your fees. You could get a **HECS-HELP** loan to pay for these. CSU's Bachelor of Theology has Commonwealth Supported Places. More about that below.

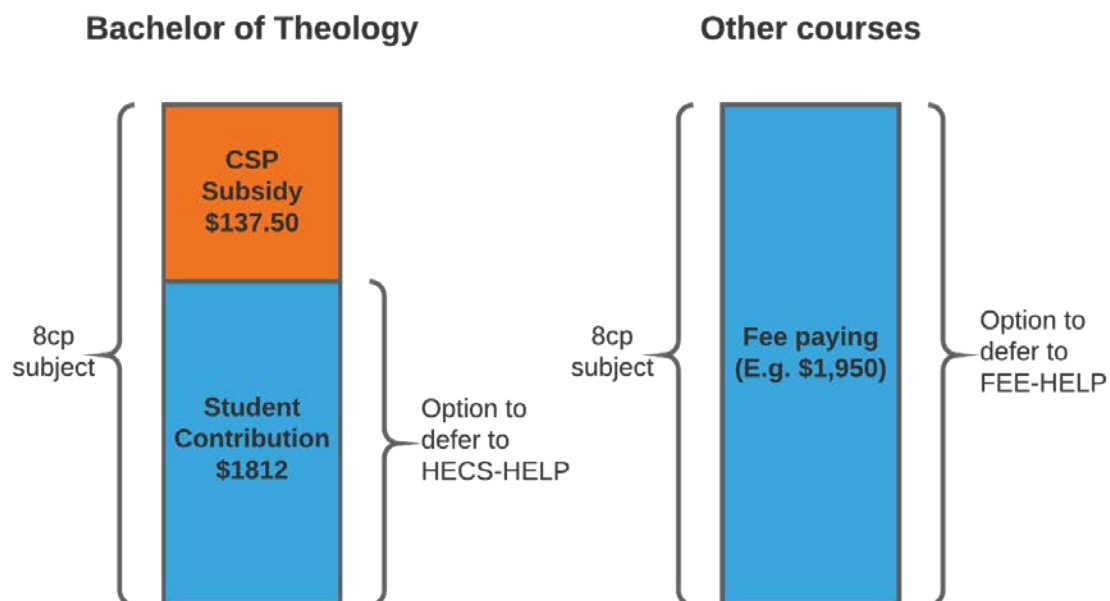
If you aren't enrolled in a CSP, you are enrolled in a fee-paying place. You could get a **FEE-HELP** loan to pay for your fees.

Each semester you might have to pay a fee for student services and amenities. You could get a **SA-HELP** loan to cover this fee.

If you're enrolled in a CSP and want to study overseas, you could get an OS-HELP loan to help pay your expenses.

## 2. Commonwealth Government Loans

A Commonwealth Supported Place (CSP) is where the Government pays part of your fees. You can elect to receive such government assistance for our CSU courses (but not for our RTO courses).

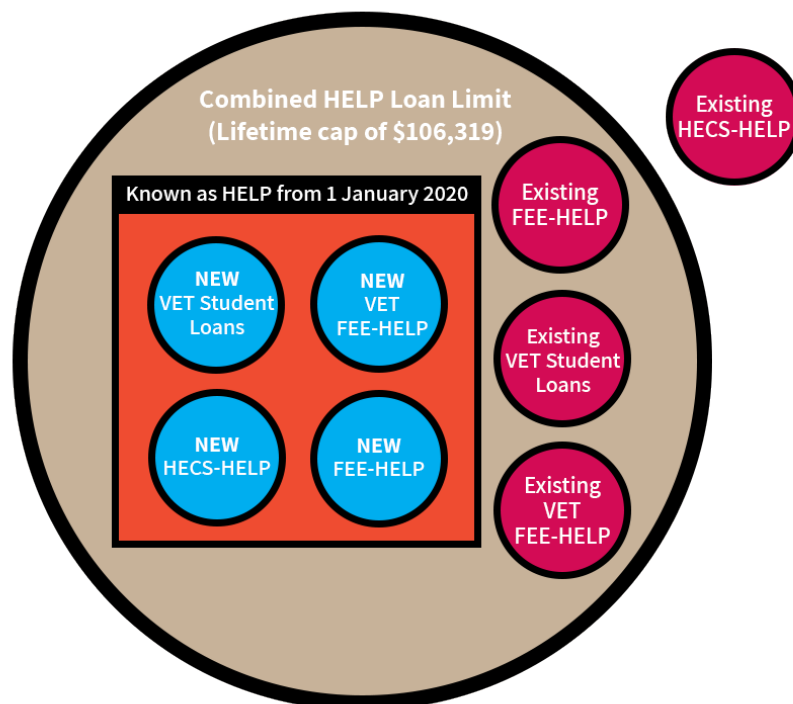


From 1 January 2020, any Australian Government loan balances you may have had prior to that date would have been consolidated into a total available personal lifetime cap of about A\$106,000. Publicly available information does not precisely specify what second- and further degrees you may be eligible for.

For more information, visit [www.studyassist.gov.au](http://www.studyassist.gov.au) and/or speak to one of their consultants about your eligibility. The CSU admissions process will make clear how to access these schemes.

### 3. Changing terminology and Loan Limit

If you've pursued higher education before, chances are you'd grown familiar with certain terminology such as HECS and FEE-HELP. From 1 January 2020, the Australian Government rolled VET-Fee Help, FEE-HELP, HECS-HELP and VSL into what they call the 'combined HELP loan limit'. The loan limit is a lifetime cap. Our understanding of the new rulings is as follows:



### 4. Additional costs

Some subjects incur additional costs e.g. for textbooks, or travel and accommodation for occasional compulsory residential schools (distance learners). We do our best to keep these costs low, and to advertise them in advance. CSU 'equity grants' may be available to defray them but conditions do apply.

## 5. Former student discount

If you have previously graduated from a CSU award course (either undergraduate or postgraduate), you are eligible for a 10% discount on fees in full-fee paying postgraduate award courses.

## 6. Comparing apples with apples: understanding credit points

To make sense of it all, we generally describe fees per '8 credit point' (8 cp) subject, and per academic session (basically a half-year). A full-time load is 64 credit points per year, which is four 8 cp subjects per half-year academic session. (Many people do a part-time load of 1–3 such subjects per session.)

## 7. Multipliers

Subjects at higher levels of study may be 16- or even 32-credit points, so the cost is doubled or quadrupled accordingly.

Be very careful to know the **credit point rating** of each course you enrol in. (They have a bigger workload, too.)

## Undergraduate courses

### **Bachelor of Theology (B.Th.).**

The B.Th. is a Commonwealth Supported Place (CSP), meaning that the government subsidises \$137.50 per 8cp subject if you enter in 2021. The balance — known as the student contribution — can be deferred to a Commonwealth Government HELP debt if you are eligible. This contribution can also be deferred, and does not contribute to your lifetime loan cap.

Each 8 cp subject (whether distance or internal) also attracts a Student Services and Amenities Fee of \$38 per 8-point subject with a maximum annual fee capped at \$304 per student. Examples of benefits to St Mark's students arising from SSAF fees include our outdoor community barbecue, and library refurbishments.

You can defer this cost to an SA-HELP debt if you are eligible. For further information about SSAF see <https://study.csu.edu.au/apply/fees-costs/ssaf-fee>.

## Postgraduate courses

### Coursework courses

Postgraduate coursework courses are full fee-paying courses (no CSP). However course fees can be deferred to a FEE-HELP debt if you are eligible.

The following courses **each cost \$1,950 per 8 cp subject** for Australian and NZ students (\$A2500 for overseas others):

- Graduate Certificate/Diploma/Master of Arts (Theological Studies)
- Graduate Diploma/Master of Ageing and Pastoral Studies
- Graduate Diploma/Master of Pastoral Counselling
- Graduate Certificate/Diploma/Master of Ministry

Total course costs are therefore:

- Graduate Certificate (4 subjects): \$7,800
- Graduate Diploma (8 subjects): \$15,600
- Masters (12 subjects): \$23,400

Our **Master of Theology** — not to be confused with the Master of Arts (Theological Studies) — comprises six 16 cp subjects, each costing \$3900, for a total course cost of \$23,400.

These figures initially look daunting. Remember, however, that

- (i) they are defrayed across several years, especially for part-time study;
- (ii) you may be eligible for FEE-HELP assistance; and
- (iii) CSU course fees compare extremely favourably to other educational institutions.



## High Degree by Research (HDR) courses

Higher degree by research courses are full fee-paying courses (no CSP). However course fees can be deferred to a FEE-HELP debt if you are eligible.

Generous [Australian Government Research Training Program \(AG RTP\)](#) [scholarships](#) are offered for these courses, with applications closing on 31 October in the year prior to entry. Applicants with an excellent proposal and a strong CV, or enrolled students who are progressing well, may be awarded an AG RTP scholarship that covers course fees and gives a tax-free stipend.

These courses are costed differently, since you will enrol either half-time (16 cp) or fulltime (32 cp) per session.

### **MASTER OF THEOLOGY (RESEARCH)**

The Master of Theology (Research) [M.Th. (Research)] is costed at \$2,500 per 8 cp for Australian and NZ students (A\$3,050 for overseas others). Total domestic course costs are therefore \$5,000 per half-time session or \$10,000 per full-time session. Total course cost is \$30,000.

### **DOCTOR OF MINISTRY**

The Doctor of Ministry (D.Min) is costed at \$2,750 per 8 cp for Australian and NZ students (A\$3,350 for overseas others). Total domestic course costs are therefore \$5,500 per half-time session or \$11,000 per full-time session (double these per full year). Total course cost is \$66,000.

### **DOCTOR OF PHILOSOPHY**

The Doctor of Philosophy (Ph.D.) is costed at \$2,900 per 8 cp for Australian and NZ students (A\$3,350 for overseas others). Total domestic course costs are therefore \$5,800 per half-time session or \$11,600 per full-time session (double these per full year). Total course cost is \$69,600.

These figures initially look daunting. Remember, however, that

- (i) they are defrayed across several years – at least six years for part-time study or three years' fulltime;
- (ii) you may be eligible for FEE-HELP assistance;
- (iii) CSU course fees compare extremely favourably to other educational institutions; and
- (iv) applicants with an excellent proposal and a strong CV, or enrolled students who are progressing well, may be awarded an AGRTP scholarship that covers course fees and gives a tax-free stipend.

## Auditing and Single Subject Study

St Mark's offers selected individual subjects for study through Charles Sturt University, so you can choose to take it real slow. Each successful subject completion is creditable towards a Bachelor of Theology or a Graduate Diploma of Theology for eligible applicants. The subject can be completed online or on-campus.

Alternatively, you could attend a subject on-campus in Canberra as an **auditor**, where you will not be required to complete assessment tasks (and will therefore receive no credit towards other awards).

### **'Auditing' CSU subjects**

This option gives you access to our live lectures on-campus in Canberra without needing to complete any assessment. In this option, you will not gain credit towards a degree, access to online resources, nor to livestream lectures. You will receive a 'community borrower' status in the library, which would give you limited access to some resources.

We offer this for 100-level subjects (advertised as 'THL1xx') at a cost of \$290 per subject.

### **Single subject enrolment**

CSU welcomes people to try out study by enrolling in single subjects rather than whole courses. You receive full online access to all resources, and participate in all assessments. Note: it is not possible to enrol with CSU for audit only.

Fees are at different rates than above. At the time of print, CSU has yet to publish the 2021 rate for single subject study.

For more information: <https://study.csu.edu.au/study-options/single-subject>.

## St Mark's Registered Training Organisation (RTO) courses.

No government assistance is available for courses operating from St Mark's RTO.

We invite you to consider a payment plan after a deposit at enrolment of \$500. Conversely, full fees paid in advance attract a 5% discount.

### Fees for Full Qualifications

Course	Fee
10706NAT Graduate Certificate of Professional Supervision (clinical) (pastoral)	\$5,200
10743NAT Diploma of Christian Ministry and Theology	\$2,500

### Fees for Short Programs

Single Units of Competency or multiple units offered at the same time

Course	Fee
Child Protection (CHCPRT001)	\$300
Christian Beliefs in a Nutshell (CMTTHE501)	\$250 with assessment \$99 participation only
Pastoral Care Skills Cluster (CHCPAS001, CHCPAS002, CHCPRP003, CHCLEG001)	\$1,200
Manage Church Finances (BSBFIM601)	\$290 with assessment \$70 participation only