



## **Fee Advice:** *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 Charles Sturt University and the Commonwealth Department of Education as at October 2022. You should double-check this information and seek professional financial advice specific to your situation.

## CONTENTS

About this guide.....	2
Charles Sturt University.....	2
Initial notes.....	3
Commonwealth Government Loans.....	3
Changing terminology and Loan Limit.....	5
Additional costs.....	5
Former student discount.....	6
Comparing apples with apples: understanding credit points.....	6
Undergraduate courses.....	7
Bachelor of Theology (B.Th.).....	7
Postgraduate courses.....	8
Coursework courses.....	8
High Degree by Research (HDR) courses.....	9
Single Subject Study.....	11
St Mark's Registered Training Organisation (RTO) courses.....	12
Fees for Full Qualifications.....	12
Fees for Short Programs.....	12

## 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 if you are eligible for 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. Charles Sturt University'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.

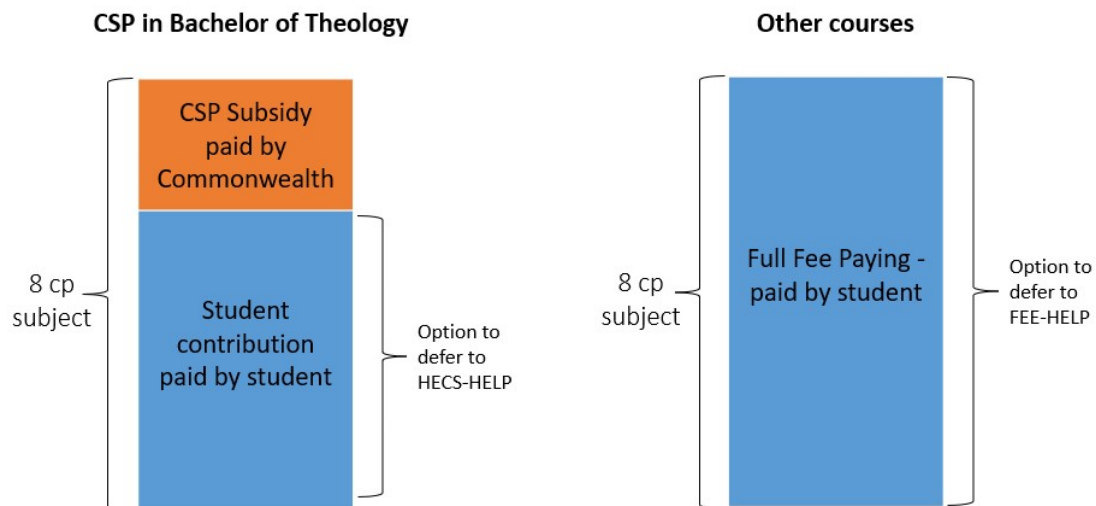
Each semester you might have to pay a fee for student services and amenities (SSAF). You could get a **SA-HELP** loan to cover this fee.

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

*See Point 4 on p.5 for other financial support options*

## 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 Charles Sturt University courses (but not for our RTO courses).

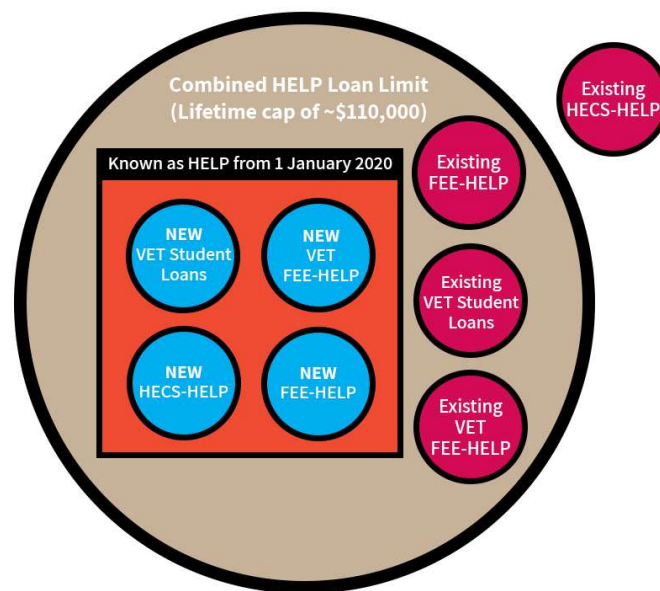


From 1 January 2020, any Australian Government loan balances you may have had prior to that date would have been consolidated into a total available personal lifetime cap of about A\$110,000 (2022).

For more information, visit [www.studyassist.gov.au](http://www.studyassist.gov.au) and/or speak to one of their consultants about your eligibility and available HELP balance. The Charles Sturt 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 the 'combined HELP loan limit'. The loan limit is a lifetime cap (\$109,000 in 2022). Our understanding of the changes is as follows:



From 1 January 2022 there were further changes to Commonwealth Supported Places: the completion rate requirement and the learning entitlement cap (7 years of full-time study).

Please see [www.studyassist.gov.au](http://www.studyassist.gov.au) for more information on these changes.

### 4. Additional costs

Some subjects incur additional costs e.g. for textbooks, or travel and accommodation for occasional compulsory subject intensives. Charles Sturt offers some [scholarships or 'equity grants.'](#)

Head to <https://study.csu.edu.au/get-support/scholarships/find-scholarship> for more information and eligibility criteria.

## **5. Former student discount**

If you have previously graduated from a Charles Sturt University 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 1–2 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 subject you enrol in as the work-load doubles or quadruples too!

## Undergraduate courses

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

Depending on your eligibility, students enrolled in the BTh may be able to access a **Commonwealth Supported Place (CSP)**. This means that the government subsidises the cost of each 8cp subject. The balance — known as the **student contribution** — can be deferred to a Commonwealth Government HECS-HELP debt if you are eligible. This contribution can also be deferred, and does not contribute to your lifetime loan cap.

For students enrolling from 2022, the **student contribution** amount was \$1828 per 8 cp subject (the student contribution amounts are reviewed each year).

Each 8 cp subject (whether distance or internal) also attracts a **Student Services and Amenities Fee of \$40** per 8-point subject with a maximum annual fee capped at \$320 per student. Examples of benefits to St Mark's students arising from SSAF fees include our outdoor community barbecue, free library book returns for distance students 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 CSPs available). However, course fees can be deferred to a FEE-HELP debt if you are eligible.

For 2023, the following courses cost **\$2,080 per 8 cp subject** for Australian and NZ students (\$A2710 for international students):

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

Total course costs are therefore:

- Graduate Certificate (4 subjects): \$8,320
- Graduate Diploma (8 subjects): \$16,640
- Masters (12 subjects): \$24,960

Our **Master of Theology** — not to be confused with the Master of Arts (Theological Studies) — comprises six 16 cp subjects, each costing \$4,160, for a total course cost of \$24,690.

These figures initially look daunting, but please remember that:

- (i) they are defrayed across several years, especially for part-time study;
- (ii) you may be eligible for FEE-HELP assistance; and
- (iii) Charles Sturt University 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 CSPs available). However, course fees can be deferred to a FEE-HELP debt if you are eligible.

Generous [Australian Government Research Training Program \(AGRTP\) scholarships](#) are offered for these courses, with applications closing in 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 AGRTP 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 full-time (32 cp) per session.

### DOCTOR OF MINISTRY

In 2022, the Doctor of Ministry (D.Min) is costed at \$2,850 per 8 cp for Australian and NZ students (A\$3,450 for international students). Total domestic course costs are therefore \$11,400 per year at part-time load or \$22,800 per year at full-time load. The total course cost is \$68,400.

### DOCTOR OF PHILOSOPHY

The Doctor of Philosophy (Ph.D.) is costed at \$3,130 per 8 cp for Australian and NZ students (A\$3,650 for international students). Total domestic course costs are therefore \$12,530 per year at part-time load or \$25,040 per year at full-time load. The total course cost is \$75,120.

These figures initially look daunting, but please remember 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) Charles Sturt University 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.

## Single Subject Study

St Mark's offers selected individual subjects for study through Charles Sturt University, in case you have a specific interest or want to test out theological study. 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.

### **Single subject enrolment**

Charles Sturt University 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.

Fees are at different rates than above but the same for online or on campus study. In 2022, the fee was \$2400 for one 8 cp undergraduate subject.

NB: Single subject fees **cannot** be deferred to the Australian government HELP loan scheme.

For more information and updated fees each year head to:

<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.

Contact our Registrar for more information: [registrar@stmarks.edu.au](mailto:registrar@stmarks.edu.au)

### Fees for Full Qualifications

Course	Fee (2022)
10706NAT Graduate Certificate of Professional Supervision (clinical) or (pastoral)	\$5,400
10706NAT Graduate Certificate of Professional Supervision (clinical) AND (pastoral)	\$6,900
10743NAT Diploma of Christian Ministry and Theology	\$2,600

### Fees for Short Programs

St Mark's RTO offers some Single Units of Competency or multiple units offered at the same time. Fees will be listed when the courses are advertised on our website.

Course	Fee (2022)
Pastoral and Spiritual Care Skillset (CHCPAS001, CHCPAS002, CHCMHS001, CHCCCS016, CHCLEG001)	\$1,600