


## 9 Red Flags You Must Spot to Avoid Enrolling with a Dodgy Course Provider

### The ultimate guide to read before you enrol!

Completing a course is a major achievement and one that can be the stepping stone to a new career, job, promotion or pay rise. But before you complete a course you need to carefully choose who you will complete the course through. Making the right choice here will see you not only graduate with that piece of paper, it will ensure you develop the skills and knowledge to be successful in that next stage of your journey. Choosing the wrong institution might see you facing barrier after barrier. It can be stressful, unfulfilling and lead to you dropping out. This might cost you time, money, confidence, dignity and ultimately this could cost you your future career. So don't underestimate the importance of choosing the right institution. Do your research and ask questions before you enrol!

This guide is focused on red flags for course providers, I also refer to providers as Institutions, RTOs and TAFEs. But before we get into the red flags its vitally important to make sure you:

### Know which course you should be doing

<p><b>Do you need a Nationally Recognised qualification or a non-accredited course?</b></p> <p><u>Nationally Recognised qualifications:</u> The Australian government funds “skills councils” to develop training packages that meet industry needs. Every qualification and unit within a training package has a set criteria regarding the minimum skills, knowledge and performance level to be achieved to demonstrate your competence. TAFEs and Registered Training Organisations (RTOs) will develop resources and assessments to meet these minimum requirements. To check a qualification, go to <a href="http://www.training.gov.au">www.training.gov.au</a> and search for the course code. If it appears on this site it is Nationally Recognised or accredited. A Nationally Recognised course generally includes this symbol.</p>	
<p><u>Non-accredited courses:</u> There are a range of training companies out there providing non-accredited training. In some instances, this is great as it can be a quick and cheap way to update your skills and resume. For example, your job requires you to work with spreadsheets and you find it difficult to use these. You find an Intermediate spreadsheeting course online. You check the topics covered and they align well with the things you need to do in your job. The course is 4 hours and only costs \$200. Perfect! But what if your job requires a formal qualification? For example, an IT worker that requires a Microsoft approved course or a child care worker that must have an industry approved qualification. That quick, cheap \$200 course will be wasted time and money. This is not to say that non-accredited courses are bad, often they are to the point and developed for a specific industry or purpose. But you must identify what your job or future job requires in terms of qualifications.</p>	
<p><b>Example</b></p> <p>The following courses are all designed for someone wanting to be a Teacher Aide in a school. All of the following are currently advertised online but only one is Nationally Recognised:</p> <ol style="list-style-type: none"><li>Teacher Assistant course</li><li>CHC30221 Certificate III in School Based Education Support</li></ol>	

- c. Certificate in Teacher Aide
- d. Teacher Aide micro credential (industry endorsed)

Often institutions will use terms like “certificate” or “industry endorsed” to describe non accredited courses. They might issue a fancy certificate of completion at the end and it may even be a great course (or not). But if the job role requires a Nationally Recognised certificate, only one of the courses listed will suit – if you picked (b) you were right.

### Tip

How to know whether you need accredited or non-accredited qualifications:

- Check job ads: Are there minimum qualification requirements specified?
- Ask employers or people working in the industry.
- Refer to industry association websites.
- Check your Industry Award or Enterprise Bargaining (EB) agreements. Some qualifications may be listed and may enable you to progress to higher pay scales.
- Ask the training provider – if they can’t answer this question this should be your first red flag!

### Be clear on the level and name of the qualification you require

In terms of the Australian qualification framework here’s what you need to know:

- Certificate 1 & 2: These are foundation skills courses. They provide a pathway to future qualifications or low skilled work roles.
- Certificate 3: These are often referred to as “entry level” qualifications. Trainees and apprentices will usually complete a certificate 3.
- Certificate 4: A qualification at this level is designed to move you beyond an entry level role. You will develop the skills and knowledge to coordinate tasks and supervise others.
- Diploma: Think planning, development and management. A qualification at this level will develop professional and technical skills and your ability to lead teams or departments.

### Example

Almost daily we receive enrolment applications from prospective students who have selected the wrong qualification. Look at the three courses below, each one is for a different job role. Would you know what job each one correlates to?

- Certificate III in Early Childhood Education and Care
- Certificate III in Outside School Hours Care
- Certificate III in School Based Education Support

### Tip

You should ideally complete a qualification that matches the level of job you are currently seeking. For example, don’t enrol into a Diploma of Business if you are seeking an accounts payable job. You are unlikely to develop skills required for this role in a Diploma. The Certificate III in Business will be a much better fit for this job role.

A quality training institution should have a vetting process where they confirm a prospective student's goals and objectives and that the chosen qualification matches these. If your enrolment is accepted with no questions asked, this should be a red flag!

## The 9 Red Flags to Look Out for When Researching Education Providers

OK – you know what course you need to do, you “Google it” and 20 different providers have popped up in the search results. So how do you pick the right one?

Imagine enrolling in a course, only to find out weeks or months down the track that it's not what you thought or were promised. The red flags listed below are essentially a compilation of the experiences and mistakes that many students just like you have made. We hear about these experiences when students contact us wanting to “jump ships” to a provider that better suits them. We are sharing these with you so you don't have to go through the same stress and heartache.

### **Red Flag 1: Rigid student policies. Barriers, block, hoops and bureaucracy.**

That's right, the fine print of the institution. In many cases it's designed to benefit the institution, not you, the student. Consider how the course will need to fit in with your life, family, work and social commitments. Does the course offer flexibility and suit your situation?

#### **Example:**

We recently had a student transition from another provider because the practical placement documentation was such a burden for both the student and the placement supervisor. There were over 20 documents, totalling 200 pages of written feedback, observations and no less than 34 signatures! For many students, a practical placement can lead to a job, you do not want job opportunities ruined because of unreasonable paperwork.

#### **Tips:**

Attendance requirements: Are you required to attend lectures, tutorials, webinars or classes? If yes, find out exactly what days and times and determine whether this fits your own life schedule. Life or the unexpected can happen - Find out what happens if you miss a session or do not meet the minimum attendance requirement. Does this prevent you from graduating? Do you forfeit your money? Are you able to complete the course at a slower or faster pace? If you are offered a job and need to fast track your completion, will the provider support this?

Practical Placements: If a practical placement is required, find out the who, what, when, where and how. Who will organise the placement? If I have previous work experience can I use those hours towards my placement? Can I choose when I start my placement and which days/times? Does the placement have to be done at certain points within the course? What assessment or paperwork is required to be completed as part of the placement?

Assessment Due dates: Is it a self-paced course or are you required to submit assessments by due dates? Will due dates work for you or create stress? What happens if you don't submit an assessment by the due date? Are there unit/module extension fees?

**Red Flag 2: Poor student support:**

Every institution has a website designed by marketing people with statements like “expert industry trainers” and “professional staff” or “prompt support” but it pays to dig a little deeper. Find out exactly what support they offer.

**Example:**

We recently had a student come across to us with a horror story! She had 10 assessments submitted, some as long as 12 weeks ago and not one of them marked. She had a question on two current assessment items but had to wait 2 weeks until the trainers next available phone appointment. To top things off, the last time she spoke to the trainer, they couldn't answer her question! And you guessed it, the institution's website promised “dedicated support” and “fast assessment turnaround” and “expert industry trainers”!

**Tip:**

Check online reviews from past students.

Ask Questions such as:

- Are you able to call your trainer directly or do you need to book a phone appointment?
- How quickly are email queries responded to?
- How quickly are assessments marked?
- Are response and assessment timeframes guaranteed?
- What qualifications and experience does your trainer have?

Don't be afraid to ask specific questions before you enrol. If an institution does not know or is offended by these questions... red flag!!

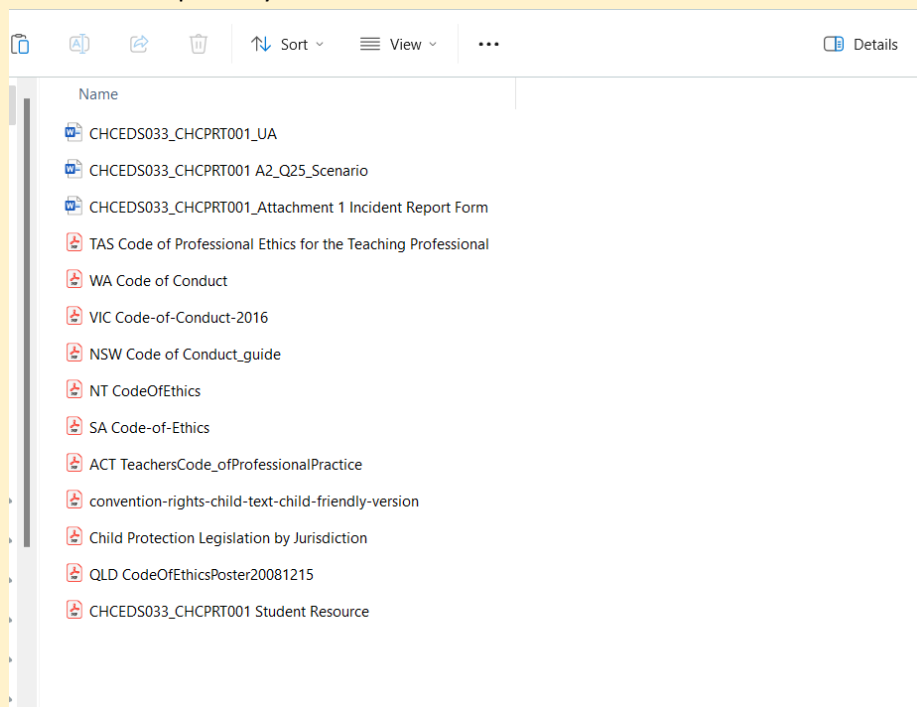
### Red Flag 3: Poor Quality Resources

Quality resources can make or break a course. The style of resource should complement your learning style. You should feel engaged and motivated by the content. You should be wanting to log in and do your course as opposed to putting it off another day to do the washing. Some providers classify a bunch of downloadable PDFs as an online course whereas others have learning modules with interactive features, embedded videos and a host of other fancy features. You should know exactly what type of resources you will be receiving.

#### Example:

Look at the images below. Which Online Portal would you prefer – Student Portal A or Student Portal B?

#### Portal A – a repository of documents for one module




#### Portal B – An elearning system that features

- Learning and assessment items in sequential order
- Interactive learning
- Recorded webinar
- Auto marked quizzes for immediate results
- Help requests to connect you with your trainer
- All feedback and results available live

**Learning**  
Complete the learning resource below.

CHCEDS033\_CHCPRT001 Learning  
Complete - E-Learning

**Webinar**



**Supporting Resources**  
The following resources will support your learning in this module.

Supporting Education 3rd Edition Textbook  
Nov 16, 2022

> How to use your online textbook

**Assessments**  
Complete all of the assessments below.

CHCEDS033 and CHCPRT001 Quiz  
This assessment is competency based and requires a 100% pass mark for completion. It consists of multiple choice and similar type questions. Once you have...  
Not Started - Online Quiz

CHCEDS033 and CHCPRT001 Written Questions  
This assessment is competency based and requires a 100% pass mark for completion. It consists of short response and/or file upload type questions. Once you...  
Not Started - Online Quiz

CHCEDS033 and CHCPRT001 Project  
This assessment is competency based and requires a 100% pass mark for completion. Once you have completed all questions and submitted this assessment...  
Not Started - File Upload and Written Response

**Tip:**

How do you know what each provider offers? Try questions like:

- What format are your resources provided in?
- Do you have a sample I can view? Read the first few pages or slides of a unit and you will quickly get a feel for whether it is a professionally written product or slapped together with a lot of copy and paste.
- Do you use a textbook, resources purchased externally or inhouse developed resources?

#### **Red Flag 4: Bad assessments**

If you are completing a Nationally Recognised qualification, all providers must assess you against the same criteria. However, the method in which they do this can vary greatly. Consider the following:

- Assessments should require you to demonstrate knowledge and skills. You can demonstrate knowledge through answering quizzes and short answer questions but you are unlikely to demonstrate skills through these methods. Skills require practical assessments such as work based projects, a portfolio of work samples, observations (may be real or simulated), etc. If a unit does not have a combination of assessing methods to capture both skills and knowledge, this is a red flag and the course may not be compliant.

#### **Example:**

If you are training to become a Barista you may complete the unit SITHFAB025 Prepare and serve espresso coffee.

The assessment may include questions about the ratio of espresso to milk for a flat white, what a crema is, the qualities of a bean, etc. But answering questions does not prove that you have the skills to actually make a great coffee. A trainer will need to observe you go through the process of preparing and cleaning the machine, adjusting the grind, extracting the espresso, frothing milk and serving the beverage.

#### **Tips:**

Ask questions such as:

- What type of assessments will I complete
- How many words/pages are the written assessments
- Are there any exams or group assessments

Beware of lazy assessment writers. If every module includes a big essay run in the other direction! Assessment should reflect the requirements of the job role the qualification is aimed at. If the job role does not involve writing essays, neither should the course!

#### **Red Flag 5: Entities that offer the cheapest price**

It's so tempting to go for the cheapest option when at the end of the day you end up with the same "piece of paper". If you find a provider who ticks every box AND they're the cheapest then by all means, go for it. But in my experience, this is like finding a unicorn.

#### **Example:**

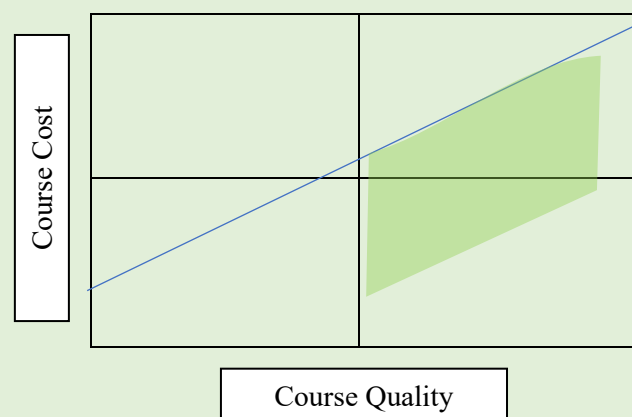
If you look at it from a purely economic point of view. Most companies work out how much a product costs and then they put a mark up on it (usually around 50%). So, imagine you find a Certificate III in Business for \$1,000. Sweet deal right? Well factor in the 50% mark up, that takes their cost down to \$666. Next deduct sales/marketing/commissions, textbooks, system and admin costs and you've probably used at least half of that initial investment. Now imagine the trainer costs \$100 per hour. How much time will you get with your trainer for training, support and assessing at that price? Now consider what else you may not be getting from a low cost provider:

- Support – Are admin, IT and training support available when and how you need?

- Training – Are you receiving training or just a bunch of books to read?
- Classes – How many classes/lectures/tutorials/workshops/sessions are you receiving
- Practical Placement – Is your provider arranging placement for you?
- Site visits – Is your provider doing onsite observations or assessments?
- Assessing – Will your trainer provide detailed feedback or are they under pressure to mark 100s of assessments every week resulting in minimal feedback and turnaround blow outs?
- Course Resources – Is the course presented in a clunky system or as a genuine interactive elearning experience? Does the provider have experts reviewing student feedback and updating course content and assessments regularly?
- Quality assurance – Does the provider conduct regular internal audits to ensure the quality and compliance of their course and ultimately their longevity as an RTO? Did you know that some RTOs who have failed an audit from the regulator have been required to cancel certificates they have issued to students or reassess them to a higher standard. That’s not an email I’d be impressed receiving!

**Tips:**

Obviously you should be able to spot and avoid the “cheap and nasty” provider by now. However, there are also many institutions that charge top dollar but unfortunately their product value does not match the price. The secret here is being able to identify value for money. Use the matrix below as a guide. As the price increases so too should the quality of the product you receive (indicated by the blue line). When you do your research on providers, consider the quality of the product they are offering along with their price and plot them on this graph. Ask questions to ascertain the quality of the: resources, assessment processes, student policies, online systems, and support provided. Institutions landing in the green zone would generally be considered good value for money.





### **Red Flag 6: Government Funding is not Available**

A Certificate III course can cost anywhere from \$2000 to \$10,000. It's a large investment in your future. How would you feel if you were told you are not eligible for funding but later find out there was an avenue for funding that you were unaware of? A bitter pill to swallow and tough on your bank account also! Not every institution is approved for funded programs and not every course is approved for funding. After reading this, you should be able to cut through the confusion of funding information out there on the web and quickly work out if you can receive funding.

The Australian Federal and State governments invest over a Billion dollars every year in training, which is a great thing! But if I'm honest, they do an absolutely terrible job and make it near impossible for anyone to work out whether or not they can actually gain funding or financial assistance. Why? There are sooooo many different buckets of money, all with different names and criteria for who and what they will fund. You could spend days sifting through websites and still not be clear on whether you actually qualify! And please don't get me started on government departments and Acronyms!!

At the time of writing – here is just a snippet of the funding, subsidy and financial assistance programs available:

- QLD: Certificate 3 Guarantee; Higher level Skills Funding; Back to Work Boost; C3G Plus; Second Chance Funding
- NSW: Smart and Skilled
- Vic: Skills First
- WA: Jobs and Skills
- SA: Fee Free TAFE
- ACT: Skilled Capital
- TAS: Building a Skilled Workforce; Train Now Fund
- NT: Fee Free TAFE and VET courses
- Industry programs: Many industry groups have funding for members of the industry (such as Construction Skills)
- Programs for equity groups include: Skills support for 40 years and older; women in non traditional trades; Indigenous workforce development grants; programs for young or disadvantaged youth.
- Schools: VETiS funded programs for students in Yr10 – 12.
- Apprenticeships and traineeships: numerous incentives available to both employers and apprentices. You or your employer may be eligible for incentives from both the Federal and State government. The funding amounts vary depending on your State, the apprenticeship you're in and both you and your employer's eligibility. Tricky right! The best idea here is to contact an Apprentice Connect Australia Provider and confirm exactly what each party will be eligible to receive.

The above mentioned programs are all considered "funded". As the program is wholly or partially subsidised and you are not required to pay back money. Most of the funded programs require some type of student contribution as research suggests students who contribute financially to

their course are more likely to complete their course. In addition to funded programs you can also look into:

- VET Student Loans (VSL): where you receive a loan to complete a course that you will pay back later when your income exceeds a set threshold.
- Centrelink support: payments such as AUSTUDY, ABSTUDY, Education Supplement and Education Entry Payment.
- Job Networks: In some instances, job networks have access to funds for training programs to assist you prepare or transition into employment

**Example:**

We have had countless numbers of students enrol with us and receive a funded training place, after they were told by another provider that no funding was available. Take John for example: He enrolled with the provider who offered the lowest cost course he could find. \$1500 for his certificate. Our course costs \$3,000 so we didn't make his price based short list when he initially searched for a provider. After failing the first assessment three times, and fed up with not getting any support, he contacted us. He was astonished to learn that he was eligible for a funded place that would cost just \$90 for the entire course. Now he is happily progressing through his course, he has weekly catch ups with his trainer and has already secured employment from the practical placement that we arranged for him.

**Tips:**

If you speak to a course provider and they say you are not eligible for funding, ask the following questions:

- What is the name of the funding I am not eligible for (i.e. Skills first, C3G, etc)
- why am I not eligible (i.e. previous qualification, citizenship status, etc)
- Are there other funded programs available that your organisation does not have access to?

Armed with this information, you will then be able to research other funded programs and determine if there is any funding out there for you.

I recommend doing a google search for your state (i.e. Funded Training QLD).

Make sure the URL you click on is for the government training website for your state (URL should end in: yourstate.gov.au). This website will list funding programs available, the eligibility criteria and approved courses. The website will normally have links to approved providers of that funding. From there you can review the available providers to see if they meet your needs.

### **Red Flag 7: Dealing with people whose primary focus is sales**

Course brokers and sales people – Yes, I’ve bundled these two distinctly different entities into one heading. Why? Because both have one primary objective – SALES. They get paid a commission for getting leads and enrolments. Their interests and your interests are not always aligned! Course brokers are generally online websites that promote multiple institutions and courses. These websites are set up for one purpose... to make money for the website owner. Now the thing I don’t like about course brokers is they don’t care for quality courses (even if their website says otherwise). How do I know? Well, we have been approached probably 20 times or more by such organisations. They promise a streamlined enrolment process and increased student numbers. They even talk about the importance of partnering with quality providers. But one thing they have never asked for is to view our courses. They do not conduct any due diligence on whether the institution is a quality educator. They are essentially selling a product they know nothing about.

Then there are sales people (course consultants, learning advisors, and an array of other job titles) who may belong to a broker, third party or the actual education institution. The quality of sales people can vary hugely! Some email and call you, using questionable or pressure selling tactics. While others are genuinely helpful and take into consideration your circumstances and goals.

#### **Example:**

Rhani was only in the initial stage of research when she spoke to Course Advisor Max from Institution Y. Max assured her that Institution Y was the leading provider in Australia, and that students who study with Institution Y are more likely to get employment (unlikely that either claim can be backed up). Rhani asked about how students were assessed to which Max replied “the trainer will cover that on day 1”. He was very convincing and assured her that the Trainers were the absolute best and that if she enrolled today, he has the authority to offer a once only price discount. Although she wasn’t quite ready to enrol, she didn’t want to miss the price discount and so she went through with the enrolment on the spot. Now she’s experiencing buyer regret. Everything happened so quickly. She doesn’t know much about the course and isn’t sure that it’s the right course for her. She doesn’t know whether she can cancel.

#### **Tips:**

If you’re not sure who you’re talking to, its OK to ask:

- Are you employed by the Registered Training Organisation or a broker or third party?
- What is your RTO number. You can use the search facility here to verify:  
[www.training.gov.au](http://www.training.gov.au)

I always recommend that you speak directly with the organisation you are enrolling with. You can even be a little bit cheeky and ask if they’ll give you a discount if you enrol through them directly instead of through the course broker.

If a sales person tells you about their course and immediately moves to trying to “close” you as a sale this should be a red flag. If a sales person is unable to answer any of the questions detailed in this red flag guide, then you should see a big red flag! Good practice would be having a sales rep go through a series of questions about your goals, motivations, and study preferences and then determining collaboratively whether the course offering will work for your circumstance. You should never feel pressured or intimidated.

### **Red Flag 8: Entities that offer Enrolment Incentives**

The vast majority of education institutions are businesses trying to generate a profit – Even the Government owned TAFEs. We are competing for your business. Sometimes institutions will try to win your business with a special offer or discount.

One of the biggest Scams in the education industry's history has been dodgy providers handing out free iPad's and other gifts as a "sign up" incentive. These providers claimed huge sums of money for enrolling students, with little or no intent to provide training, often times leaving students with large student loan debts into the 10's of thousands! Many students were reportedly not even aware that they had incurred a student debt. This was a dark period in our industry. In many instances inducements and incentives are now banned. If you are offered an inducement, question whether or not it is permitted. If you are receiving funding or entering into a HELP loan, chances are it is not allowed.

#### **Example:**

Hayley signed up with Institution X who offers a course for \$2500 but if she paid upfront today, they'll do it for \$1500. The feeling of a great deal quickly wore off when she met her trainer who was rude and bullied her. When she cancelled she was shocked to discover that the big discount she received was accompanied with a "no refund" clause.

#### **Tips:**

- If offered an incentive, confirm that it is permitted (most government funded programs do not allow incentives)
- If offered a great deal or discount, ask if there are any catches attached such as no refunds or shorter course duration. Review the fine print.
- Do your sums on payment plans. If a course is offered at \$2000 or \$42.80 per week for 1 year, which is the better deal? Do your sums, some providers sting you for choosing a payment plan. You also need to confirm if there are any admin or transaction fees, interest or penalties for late payments (note:  $\$42.80 \times 52 = \$2225$ ). Tip: If they charge a transaction fee ask if they do monthly payment plans as this will reduce the number of transactions.
- The RTO standards protect students by limiting upfront payment/payments in advance of no more than \$1500 in advance at any given time. If you are requested to pay more, ask how your fees are protected.

### Red Flag 9: No Refunds

I get frustrated with phone companies wanting to “lock me in” to a phone contract. There are no refunds and if you want out, you have to pay out the contract in full. This is not how customers should be treated! Thankfully we are seeing a trend across many industries away from this practice. If a company offers a good product, price and service, customers will stay loyal. The fact is your life and circumstances can change at any time. A good education provider should allow you to cancel at any time and should have a fair refund policy.

#### Example:

A student paid \$4000 for a course. Halfway through the course the provider changed the lecture schedule and the student could not arrange daycare for the new days. She was forced to withdraw from the course with no refund as the provider had a “no refund” policy.

#### Tip:

Look for a fair refund system. An institution is entitled to receive money for expenses incurred and time invested in you, but it should be fair for both parties. If you’ve completed half of a course and cancel for whatever reason you should be entitled to a refund proportionate to what you’ve commenced or completed.

Some institutions use a date based “cut off” for refunds. Make sure you are very clear on what these dates are and any other circumstances required for a refund.

## Final say: Be an educated student, before you enrol!

The education industry is heavily regulated to ensure quality and by and large most providers operate within these regulations. The national training regulator is the [Australian Skills Quality Authority](#) (ASQA) and their website has some great resources for students. You can look up the [RTO standards](#) if you’d like further information on industry rules and regulations. They cover things like:

- Ensuring students are fully informed
- Marketing products accurately
- Not guaranteeing a training outcome
- Requirements for trainers
- Rules for charging course fees
- Rules of assessment

If you feel that you have been a victim of a dodgy provider there are things you can do:

- Firstly, attempt to resolve the issue with the provider directly; Next
- Contact the [National Training Complaints Hotline](#); or alternatively
- Most States and Territories have an ombudsman or department tasked with dealing with training related complaints.