



## POSTGRADUATE EDUCATION

# *What's it worth?*

BY AMY CHARMERS

**E**ducation beyond beauty therapy and nursing is fast becoming the mainstay for non-physicians practicing dermal therapies. In this dynamic and potentially litigious area, we have all recognised that continued education is the answer to increase our skill level and receive credibility in the eyes of our clients and insurers.

With many postgraduate courses now available, you may be wondering, “how much should I be paying for a postgraduate course?” Or more precisely, “what will be the return on my investment?”

Current postgraduate courses vary in fees from a couple of hundred dollars for a non-accredited short course up to \$50,000 for a university degree. Many therapists ask: “If I were to spend \$50,000 on a degree, would I receive more patients or more employment opportunities?”

### CHOOSING A COURSE

Firstly, identify what you want to learn and the level of qualification you wish to achieve. For example, is a short, one-week course going to meet your learning needs or be at your desired academic level? On the other hand, is a three-year degree a necessary time and financial commitment? Whatever course you choose should be based on the outcome you wish to achieve. In addition, the following questions should be asked:

1. Is the curriculum relevant to where I wish to work or the

procedures I wish to practice?

2. Will my qualification be recognised by my future employers?
3. Who delivers the course? Are they professionals actively involved in industry?
4. Does the course offer flexible training to fit in with my work and family commitments?
5. What return will I receive on my investment?

### GOVERNMENT-ACCREDITED VERSUS NON-ACCREDITED COURSES

Government-accredited sounds impressive, but what does it really mean? The Australian Government is considered to have a world-class education system due to education providers having the availability to accredit their course through an independent body. If a course is government accredited, it means it has been reviewed by an independent body, in which industry need and support, qualification level (eg. Certificate III or Diploma) and standard of delivery is assessed.

The required standards are high and therefore reflected in the course delivery. The only remaining issue is that a committee of industry professionals does not review the curriculum. Therefore, in addition to accreditation, a course should also have industry recognition – this shows its true value.

### IS FEE-HELP ALL THAT HELPFUL?

If you haven't already seen FEE-HELP offered for beauty

qualifications, you will shortly. FEE-HELP is a government initiative since 2008, which allows students to access an interest-free loan from the government to pay their course fees. Students then pay the loan back once they've reached a certain threshold in their annual earnings.

Although, it's an interest-free loan, students are charged 20 per cent of the total course fee to access the loan. Furthermore, FEE-HELP often encourages education providers to significantly increase their course fees to cover associated costs. Therefore, FEE-HELP may not be a suitable option for those wanting to save money long-term. For further information, visit [www.dest.gov.au](http://www.dest.gov.au)

**STUDENT PAYMENT PLANS**

Education providers may offer students payment plan options. This usually involves the course fees being paid in instalments either weekly or monthly. Many students find that payment plans allow them to easily finance their education without the long-term debt associated with FEE-HELP or student loans.

**AUSTUDY AND STUDENT LOANS**

Most government-accredited courses are Austudy approved, providing financial support to eligible students studying on a full-time basis. Austudy is income and asset tested, so not all students are eligible. For further information, visit [www.centrelink.gov.au](http://www.centrelink.gov.au)

Student loans are available through banks and some

education providers. The loans may be used to cover course fees or for living expenses when studying. The advantage of student loans is the lower interest rate offered in comparison to a personal loan.

**WHY STUDY IF IT'S NOT REQUIRED?**

As most of us are aware, the field of dermal therapy is an unregulated industry with the exception of laser in Queensland and Western Australia. This often leads to those in the industry to question why they should complete additional training if it's not required.

However, it appears that the vast majority of students simply want to ensure they're practicing safe and effective dermal therapies in order to provide a duty of care to their clients beyond the usual standard. In addition to enhancing one's credentials, providing a superior duty of care appears to be the motivating factor for continued education.

If postgraduate education continues to grow in popularity, it appears that everyone practicing dermal therapies will have a formal qualification to do so. Since regulation does not yet dictate which type of training we undertake, take the opportunity to select which course most suits your requirements and leads you in the desired direction long term.

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