1. Can you explain the Commonwealth National Partnership Agreement of Skills Reform, and the relationship that agreement had to the development of Smart and Skilled and the idea of a contestable training market?

Under the National Partnership Agreement on Skills Reform the Commonwealth committed to provide \$562 million to NSW over five years. The Agreement commits NSW to structural reforms, including:

- The introduction and strengthening of a national entitlement to government subsidised training places up to a minimum of the first Certificate III qualification
- Supporting expansion of the Commonwealth Income Contingent Loan scheme to improve accessibility of higher level qualifications
- Development and implementation of strategies which enable public providers to operate effectively in an environment of greater competition, recognising their important function in servicing the training needs of industry, regions and local communities, and their role that spans high level training and workforce development for industries, and improved skill and job outcomes for disadvantaged learners and communities
- The efficiency and responsiveness of the VET system and equity objectives will be improved through and increase in overall training activity measured by an increase in completions of qualifications in the order of 375,000 nationally over the life of the Agreement. State targets are negotiated and measured using a standard methodology and a common baseline.
- Enhanced transparency measures for total VET activity
- Strengthened VET quality.

Smart and Skilled was developed to implement these structural reforms and in doing so, has secured ongoing Commonwealth funding for NSW's vocational education and training system.

2. Can you explain the mechanism by which the NSW Department of Industry oversees and monitors the funded training providers, and how that interacts with the work done by the Australian Skills Quality Authority?

Under the NSW Quality Framework, training providers must meet strict eligibility and assessment criteria. To ensure compliance with the NSW Quality Framework the performance of Smart and Skilled providers is monitored on an ongoing basis through:

- a review of enrolment data submitted by providers to verify enrolment numbers reported in their Smart and Skilled application
- telephone interviews with current students and students who completed their training
- site visits to training premises to ensure the appropriateness of training facilities and equipment, and to examine student records
- requesting training providers to submit student records for review by departmental staff, internal and external auditors
- the complaints process.

The Department can suspend or terminate the Smart and Skilled contract of providers who fail to meet contract standards.

The Australian Skills Quality Authority (ASQA) is the regulator of training providers operating in NSW. ASQA registration and compliance is a key requirement of the Smart and Skilled provider assessment process. The Department has a Memorandum of Understanding for the exchange of information with ASQA.

3. Can you explain the concept, under Smart and Skilled, of a "demand-drive entitlement", how this funding works and why it was decided to only to implement this for Certificates I-III?

A demand-driven entitlement allows the market, and in particular students, to drive the delivery of vocational education and training. Providers are approved to deliver a range of qualifications and a level of funding is committed – the financial cap. Students can choose which qualifications from which provider they wish to take. This means providers will end up delivering some, or all of the qualifications they are approved for, depending on student demand.

NSW took a cautious approach to the introduction of a demand-driven entitlement in response to the experience of other jurisdictions, limiting it to qualifications up to and including Certificate III. Consideration will be given to expanding demand-driven entitlements to higher level qualifications as part of the review of the first year of Smart and Skilled.

4. Can you explain the concept, under Smart and Skilled, of "targeted priorities", how this funding works, and how it is different from the demand-driven entitlement?

Targeted Priorities cover full qualifications from Certificate IV to Advanced Diploma and part qualifications such as pre-apprenticeships and pre-traineeships. Targeted Priorities is not demand-driven, rather, the Department purchases a specific number of training places where there are skills shortages and where government investment is critical to support demand. Funding for Certificate IV and above Targeted Priorities is contestable between private and community providers. TAFE NSW Certificate IV and above Targeted Priorities are directly funded by the NSW Government and are therefore not contestable. Funding for part-qualifications is contestable between all approved providers, including TAFE NSW institutes.

5. In your presentation to the committee on 10 September 2015, you referred to the fact that under Smart and Skilled, "prices, fees, subsidies and financial caps" are now regulated. Can you explain what that means and describe how it works?

Prices of qualifications and student fees are regulated by the NSW Government to ensure that providers compete on quality rather than on price. The price of a qualification paid to providers is made up of a fixed government subsidy and the student fee. Prices and student fee arrangements are based on a methodology developed and recommended by the Independent Pricing and Regulatory Tribunal (IPART).

Qualifications under Smart and Skilled are heavily subsidised, with the Government paying an average of 55 per cent to 75 per cent of the costs of a course.

Student fees:

- are set for the whole qualification, not on an annual fee
- are lower for lower level qualifications and higher for higher level qualifications
- students on average contribute between 25 per cent to 45 per cent of the cost of training
- vary by industry recognising that not all costs are the same
- are lower for students doing their first post school qualification
- are the same for the same qualification regardless of the training provider chosen by a student
- are capped at \$2,000 for apprenticeships, and as at 1 January 2016, traineeship fees will be capped at \$1,000.

Contracted providers are paid a set price per qualification for each student they train.

6. Can you explain how Commonwealth VET FEE-HELP fits into the Smart and Skilled policy?

Under the National Partnership Agreement on Skills Reform, NSW agreed to the expansion of VET FEE HELP by applying it to subsidised training at Diploma and Advanced Diploma levels and some targeted Certificate level IV qualifications.

There are a large number of providers operating within the VET FEE-HELP framework that are not Smart and Skilled providers. These providers run fully commercial training businesses rather than offering qualifications that are subsidised by the NSW Government. These providers are regulated by ASQA.

7. Can you explain the process by which contracts were awarded to training providers for 2015, and how the Department worked out the provider caps for the different regions and qualifications?

The Smart and Skilled Provider Application was the process by which NSW based Registered Training Organisations (RTOs) applied to become an approved provider. The design of this process was based on

the following government priorities: high quality training; consumer choice; budget neutrality; and a strong public VET provider.

An evaluation methodology was designed in line with NSW Government procurement guidelines and the NSW Quality Framework defined the eligibility and assessment criteria for the application process.

The process was guided by a steering committee which included an independent probity advisor and an external VET quality advisor.

A three stage assessment was carried out, which included assessments of RTOs':

- 1. Organisational capacity and capability.
- 2. Contractual compliance and performance.
- 3. Qualification capability, capacity and performance by region.

RTOs were required to meet minimum benchmarks set for assessment areas 1 and 2 (organisational assessment and compliance) to be considered for approval to deliver qualifications in regions.

Fifteen ABS regions were used and training activity targets were established for qualifications in each of the regions based on forecasted activity and available budget.

For the Smart and Skilled Entitlement Full Qualifications program, provider financial caps for training commencements in 2015 were allocated on the basis of providers' relative assessment scores and the capacity to meet forecasted student demand in each of the regions.

The final outcomes were subject to sensitivity analysis to achieve the best balance between:

- adequate coverage of qualifications in both metropolitan and regional areas
- · sustainable structural adjustment in year one for the public provider
- sufficient diversity of providers for consumer choice
- sufficient size of allocation to some providers in some regions for economic viability.
- 8. Can you describe the criteria and methodology that were used in selecting which training providers would receive Smart and Skilled funding, and how that process was undertaken?

Refer to the answer to question 7 above.

9. Can you describe the model and methodology used by IPART to determine the qualification prices?

Based on the IPART methodology, the base prices for qualifications reflect the efficient cost to deliver quality training to the standard student. The base price has two components:

- 1. Fixed cost (which does not change with training delivery): takes account of duration of training and qualification level; estimates intensity of use of VET services.
- 2. Variable cost (which changes with the amount of training delivery): cost per hour for each unit of competency in a standard pathway for a qualification; and is based on nationally recognised hours, pathways and fields of education.

Loadings on top of the base price are paid to providers for higher cost learners, including a loading of 15 per cent for Aboriginal students, 15 per cent for students with a disability, 10 per cent for long-term unemployed, 10 per cent for regional and 20 per cent for remote students. Providers can receive a maximum of one needs-based and one location-based loading.

Training prices and student fees for a qualification will be the same regardless of the provider chosen; ensuring competition is based on quality, not price.

10. As of 1 January 2015 what was the total budget for public subsidies for training entitlements under Smart and Skilled for the calendar year 2015?

The 2015 calendar year budget for public subsidies for Smart and Skilled Entitlement as of 1 January 2015 was \$429.7 million. This includes funding for financial caps, loadings and fee gap payments for fee-exempt students (see table below)

Smart and Skilled Entitlement Calendar Year 2015	Total budget
Financial cap funding for Foundation Skills (TAFE NSW)	\$29,597,795
Financial cap funding for Foundation Skills (ACE)	\$2,039,921
Allocation for Loadings, Concessions and Exemptions for Foundations Skills TAFE NSW and ACE *	\$2,635,503
Financial cap funding for Full Qualifications (Cert II, III and Apprenticeships and Traineeships)	\$338,754,958
Allocation for Loadings, Concessions and Exemptions for Full Qualifications (all RTOs) *	\$56,682,859
TOTAL	\$429,711,036

- 11. If all training entitlements under the allocated caps in Smart and Skilled were being used, how much public subsidies would have been spent (i.e. paid to providers) by 15 September 2015?
- a. Please break this figure down by TAFE institutes, for-profit providers and not -for- profit providers (i.e. three numbers).

The 2015 Smart and Skilled entitlement allocations were made for the calendar year and it is up to providers to determine how and when to use their allocations. As a consequence, there is no forecast figure for the period 1 January to 15 September 2015.

12. How much public subsidies would had been paid to providers by 15 September 2015 under Smart and Skilled?

The 2015 Smart and Skilled entitlement allocations were made for the calendar year and it is up to providers to determine how and when to use their allocations. As a consequence, there is no forecast figure for the period 1 January to 15 September 2015. The Department will provide information in its next Annual Report.

a. Please break this figure down by TAFE institutes, for profit providers and not-for profit providers.

The 2015 Smart and Skilled entitlement allocations were made for the calendar year and it is up to providers to determine how and when to use their allocations. As a consequence, there are no forecast figures by provider type for the period 1 January to 15 September 2015. The Department will provide information in its next Annual Report.

- 13. How many progress payments are made to providers under Smart and Skilled?
- a. On what dates are those progress payments made?
- b. Please describe the student enrolment or census data required to be provided by the provider that is used to make these payments.

Based on IPART advice, payments to providers occur in instalments based on Unit of Competency outcome achievements. On each of the Unit of Competency achievement stage the provider is entitled to a percentage of payments for the subsidy (and loading if applicable).

For most qualifications there are three payment stages:

- 1. Commencement.
- 2. Study progress.
- 3. Completion.

There is more detailed information in clause 18.3 (pages 17-20) of the Smart and Skilled Contract Terms and Conditions 2015 on payment of subsidies and loadings by instalments (a copy of the contract was provided to the Committee Secretariat in September 2015)

- 14. Have any providers been paid on the basis of deemed or estimated enrolment figures? If so,
- a. please provide details of the provider and why actual numbers were not required
- b. under whose authority were these arrangements made?
- a. The NSW Government determined that it would provide funding to TAFE NSW through a separate and distinct budget consistent with its role as the public provider, including the TAFE NSW Institutes' share of entitlement funding, which would be subject to contestability. Each TAFE NSW Institute competes with other providers for Smart and Skilled entitlement funding under transparent contractual arrangements that require the Institute to provide enrolment and training activity data to allow reconciliation of training activity and funding.
- b. These arrangements were made upon authority of the NSW Government.
- 15. For the year 2015, please provide the following data with respect to the caps for training entitlements that were initially allocated at the beginning of the year under Smart and Skilled (i.e. total payments in 2015 if all entitlements allocated under the caps were redeemed and all payments made)

The original 2015 entitlement financial caps allocated for the full calendar year was \$370.4 million. The allocated financial caps to training providers exclude loadings and fee gap estimates for fee exempt students (as per the contract financial caps are based on a 'standard' student').

a. The total monetary value of all entitlements under the cap:

i. Public subsidies

Program	Cap value
Entitlement (Apprenticeships & Traineeships and Full Qualifications (EAT and EFQ)	\$338,754,958
Entitlement Foundation Skills (EFS)	\$31,637,716
Total	\$370,392,674

ii. Student fees. We do not allocate student fees.

b. The total monetary value of all entitlements under the cap allocated to TAFE institutes:

i. Public subsidies

Program	Cap value
EAT-EFQ	\$200,780,633
EFS	\$29,597,795
Total	\$230,378,428

ii. Student fees. We do not allocate student fees.

c and d. The total monetary value of all entitlements under the cap allocated to <u>not-for profit</u> and <u>for profit providers</u>:

i. Public subsidies

Program	Cap value
EAT-EFQ	\$ 137,974,325
EFS	\$ 2,039,921
Total	\$140,014,246

- ii. Student fees. We do not allocate student fees.
- e. The total monetary value of all entitlements under the cap for each TAFE Institute
- i. Public subsidies

TAFE NSW Institute	Total
TAFE NSW-Hunter	\$ 34,916,567
Institute	
TAFE NSW-Illawarra	\$ 14,742,867
Institute	
TAFE NSW-New	\$ 13,064,731
England Institute	
TAFE NSW-North	\$ 21,546,056
Coast Institute	
TAFE NSW-Northern	\$ 18,466,243
Sydney Institute	
TAFE NSW-Open	\$ 8,986,750
Training & Education	
Network	
TAFE NSW-Riverina	\$ 11,221,280
Institute	
TAFE NSW-South	\$ 40,893,620
Western Sydney	
Institute	
TAFE NSW-Sydney	\$ 28,829,851
Institute	
TAFE NSW-Western	\$ 11,112,547
Institute	
TAFE NSW-Western	\$ 26,597,916
Sydney Institute	
TOTAL	\$230,378,428

- ii. Student fees. We do not allocate student fees.
- f. The total monetary value of all entitlements under the cap for each level of qualification:
- i. Public subsidies ii. Student fees.

Answer to i and ii: This information cannot be provided. The financial cap is to cover a range of qualifications as it is up to students to decide which qualifications they wish to undertake (demand driven).

- 16. Please provide a list of all instances where caps have been increased since the initial allocation in January 2015 or where funding has been granted to providers who did not receive an initial contract.
- a. For each such instance, please provide:
- i. The value of public subsidies in the increase to the cap or the new cap
- ii. The size of the cap for this provider in the initial allocation

iii. The reason why the additional caps were allocated at the time of the increase but not at the initial allocation.

b. What was the total dollar value of additional entitlements in the new or increased caps?

This information is not available at this time. A timeframe will be provided when this information can be provided.

- 17. Please provide a list of all publicly available documents and their URLs that in the opinion of State Training Services taken as a whole fully describe Smart and Skilled and provide transparency to providers, students and the public?
 - a. Do these documents provide adequate information to potential providers to understand their likely success in applying for caps?

Please find attached a full list of publicly available documents and their URL that provide essential information to students, employers, Registered Training Providers and the general public

18. What appeal mechanism was available to providers who did not receive a contract or felt that their caps were too small?

All RTOs that participated in the Smart and Skilled application had the opportunity to seek and receive written feedback on their applications.

There was also a formal complaints process for RTOs that felt they had been unfairly excluded or disadvantaged by the application process.

A total of 30 complaints were received. A separate complaints handling team with an independent probity advisor was established to resolve any issues.

19. Please explain how the "rolling contracts" work under Smart and Skilled. Please also explain:

Provider performance is being reviewed and subject to satisfactory outcomes their contracts will be rolled over with a cap that takes account of training activity in 2015.

a. How caps will be adjusted for new entitlements for students commencing study in 2016 and for students who will have completed their studies?

Caps for 2016 will include funding for anticipated commencements in 2016, as well as funding to meet estimated cost for 2015 enrolments that continue into 2016.

b. How will new entrants be dealt with?

In September 2015, a limited application was conducted to identify providers to deliver qualifications added to the NSW Skills List.

Approved providers, who may include providers that do not have an existing Smart and Skilled contract, will be offered a financial cap that will allow them to meet demand from students for these qualifications.

The NSW Government will consider bringing on additional new entrant providers following consideration of the findings of the review of Smart and Skilled.

20. With respect to Smart and Skilled contracts for gas supply industry,

a. Why was the RTO operated by Jemina unsuccessful in obtaining a contract?

Jemena's Registered Training Organisation, ActewAGL Distribution, did not apply for a Smart and Skilled contract.

b. Which other RTOs applied for contracts in this area?

TAFE NSW New England Institute and ZNX (2) Pty Ltd applied for contracts for the gas supply industry.

c. Was the New England Institute of TAFE successful in obtaining a contract?

Yes, TAFE NSW New England Institute was successful in obtaining a Smart and Skilled contract in 2015.

i. What experience does this TAFE institute have that is specific to the Gas industry?

TAFE NSW New England Institute is a new entrant to this industry as it added relevant qualifications to its scope of registration in late June 2014.

- 21. Please provide a list of changes to Smart and Skilled that have been implemented since 1 January 2015.
- a. For each of these changes please explain: i. why it was necessary to make a change, and ii. how effective the change has been in addressing the identified issue.

Extending the geographic boundaries for 250 training providers

On 4 June 2015, 259 contracted training providers delivering apprenticeship and traineeship training under Smart and Skilled were able to extend the delivery of their apprenticeship and traineeship training across different geographic areas where there was a demand for their services. This provided employers with a greater choice of training providers and meets the demand of students.

\$48m for Fee Free Scholarships

On 1 July 2015 the Government introduced Fee-Free Scholarships for concession eligible 15-30 years olds to undertake subsidised training. Priority is given to people on social housing or on the waiting list for social housing. The Government committed \$48 million, over four years, for 200,000 scholarships (50,000 each year). This meets the needs of the highly disadvantaged people and communities in NSW.

Capping traineeship fees at \$1,000

Traineeship fees in 2016 will be capped at \$1,000 for the whole qualification to minimise the costs to students and employers. This means that over 85 per cent of traineeship qualifications on the NSW Skills List will be cheaper for students in 2016, with the average saving being \$1,128.

Giving people with a disability unlimited access to fee-free subsidised training

From 1 January 2016, students with disability will have all courses they participate in under Smart and Skilled exempt from fees. This makes accessing training for life or work skills for people who generally have higher costs of living much easier.

Extending eligibility to subsidised training under Smart and Skilled

From 1 January 2016, Smart and Skilled eligibility criteria will be amended to allow people with an existing qualification of Certificate IV and above to access entitlement level subsidised training. This change could help up to 35,000 students a year. It will benefit workers who need to retrain, people whose first qualifications were gained in another country, and stay-at-home parents who wish to re-enter the workforce.

22. When was the change to Smart and Skilled made that allows, "From 2016, students with a Certificate IV or higher qualification will be able to access subsidised Smart and Skilled training up to Certificate III level. This means that even if you have a higher level qualification you may still be eligible to re-train to enter (or re-enter) the workforce."

The change to the eligibility was announced on Wednesday, 16 September 2015.

a. Why was this change made?

The change was made in response to feedback from industry and students. The change could help up to 35,000 students a year. It will benefit workers who need to retrain, people whose first qualifications were gained in another country, and stay-at-home parents who wish to re-enter the workforce.

b. Under the new arrangements will a student with a certificate IV be eligible for public subsidy for a second or subsequent certificate IV?

Yes, a student with a Certificate level IV will be eligible for public subsidy for a second or subsequent Certificate level IV.

- 23. Please provide a breakdown of the value of entitlement caps issued under Smart and Skilled according to:
- a. The amount that was restricted to TAFE
- b. The amount that was available to be allocated between TAFE and TAFE and non-government providers, and
- i. The amount of these that was allocated to TAFE.

This information is not available at this time. A timeframe will be provided when this information is available.

24. How will the value of contracts that are restricted to TAFE change in 2016?

Allocations for 2016 are currently being assessed. Allocations for TAFE NSW Institutes under the Smart and Skilled contract will be based on the performance of the Institutes in 2015.

Public Smart and Skilled documents

For students

General information

- Smart and Skilled Information for School Leavers
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/fact_sheets/school_leavers_fact_sheet.pdf
- Smart and Skilled and Deadly—Training for Aboriginal People in NSW
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/fact_she
 ets/smart_skilled_aboriginal_training.pdf
- Smart and Skilled Information for Job Seekers in NSW
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/fact_sheets/job_seekers_fact_sheet.pdf
- Smart and Skilled: Student Eligibility and Fees—Examples
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_f
 ees/student_eligibility_fees_examples.pdf

Policies

- Smart and Skilled 2015 Prices and Fees: Disadvantaged Students
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_fees/2015_disadvantaged_students_fact_sheet.pdf
- Smart and Skilled: 2015 Student Fees Version 1.1
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_fees/2015_student_fees.pdf

Scholarships

- Are you eligible for a Smart and Skilled Fee-Free Scholarship?
 https://smartandskilled.nsw.gov.au/documents/45617011/63890955/fee-free_eligibility_diagram.pdf
- Smart and Skilled Fee-Free Scholarships: Information for Students https://smartandskilled.nsw.gov.au/documents/45617011/63890955/fee-free_fact_sheet_students.pdf
- Smart and Skilled Fee-Free Scholarships: Information for NSW Social Housing Residents
 - https://smartandskilled.nsw.gov.au/documents/45617011/63890955/fee-free_fact_sheet_social_housing.pdf

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For employers

Smart and Skilled for Employers

http://www.training.nsw.gov.au/forms_documents/smartandskilled/fact_she ets/employers_fact_sheet.pdf

For registered training providers

Contractual obligations

- Smart and Skilled Contract Terms and Conditions
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/contract.pdf
- Smart and Skilled Operating Guidelines Version 1.0: for Activity Period 1/1/2015—31/12/2015
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/operating_guidelines.pdf
- Smart and Skilled Regions, Sub-regions and Postcodes
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/deliver_t raining/regions_postcodes.pdf
- Smart and Skilled Subcontracting Policy
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/subcontracting_under_ss_policy.pdf

Policies

- Smart and Skilled: Training Provider Guide to 2015 Prices, Fees and Subsidies http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_fees/2015_provider_guide.pdf
- Smart and Skilled Teaching and Leadership Policy
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/teaching_leadership.pdf
- NSW Recognition Framework
 - http://www.training.nsw.gov.au/forms_documents/skills_recognition/recognition_framework.pdf
- Smart and Skilled Fee Administration Policy Version 2
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/fee administration_policy.pdf
- School Based Apprenticeships and Traineeships Program Fee Administration Policy Version 1.1
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/sbats_fee_admin_policy.pdf

Smart and Skilled: VET FEE-HELP Advice for Training Providers
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/vet_fee_help_providers.pdf

For the general public

Policies

- Smart and Skilled: NSW Quality Framework
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/quality_framework/quality_framework.pdf
- Smart and Skilled Consumer Protection Strategy
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/contract/consumer_protection_strategy.pdf
- Smart and Skilled: 2015 Prices, Fees and Subsidies—V2
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_fees/2015_prices_fees_subsidies.pdf
- IPART: Pricing VET under Smart and Skilled—Final Report Government Response
 - http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_fees/ipart_response.pdf
- Smart and Skilled: 2015 NSW Skills List—V2 All Qualifications Listed in Alphabetical Order (Including Foundation Skills and Accredited Courses)
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/skills_list/2015_skills_list.pdf
- Smart and Skilled: 2015 NSW Skills List Entitlements and Targeted Priorities
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/skills_list/2015_entitlement_targeted_priorities_fact_sheet.pdf
- Smart and Skilled: 2015 Prices and Fees—Overview
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/prices_fees/prices_fees_overview.pdf

General information

Smart and Skilled for Careers Advisors, Teachers and Principals
 http://www.training.nsw.gov.au/forms_documents/smartandskilled/fact_sheets/careers_advisors_fact_sheet.pdf

Scholarships

Smart and Skilled Fee-Free Scholarships: What is Concession Eligible?
 https://smartandskilled.nsw.gov.au/documents/45617011/63890955/fee-free_fact_sheet_what_is_concession_eligible.pdf

- Smart and Skilled Fee-Free Scholarships: 1 July 2015
 https://smartandskilled.nsw.gov.au/documents/45617011/63890955/fee-free_fact_sheet_introduction.pdf
- Smart and Skilled Fee-Free Scholarships: Information for Educators/Career Advisors

 $https://smartandskilled.nsw.gov.au/documents/45617011/63890955/fee-free_fact_sheet_careers_advisors.pdf$