

Mind the cap?

Postgraduate coursework degrees and tuition fees in Australia

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There has been substantial growth in postgraduate coursework study in Australia since moves towards deregulation began in the early 1990s. This growth in postgraduate coursework education has brought benefits for both institutions and individuals. However, in a deregulated fee environment these benefits now risk being outweighed by the mounting costs of education for those who wish to improve their qualifications. This paper revisits a paper by Smith and Frankland in 2000, regarding the 'marketisation' of postgraduate coursework degrees in Australia and addresses the likely implications of recent proposals for a cap on the combined cumulative fee debt for current and prospective postgraduate coursework students. It finds that many of the predictions made by Smith and Frankland in 2000 have been borne out and that the prospect of limits on cumulative debt from multiple degree programs has the potential to have an impact on increasing numbers of graduates with fee debts well in excess of \$100,000.

Keywords: student fees, postgraduate study, tuition fees

Introduction

Participation in higher education in Australia is supported through loan schemes for domestic students administered by the Australian Government. These include the Higher Education Contribution Scheme (HECS) for government-supported study (now the HECS-HELP component of the HELP loan program, referred to here as 'HECS' or 'HECS-HELP') and FEE-HELP loans for 'full fee' (predominantly postgraduate coursework) degrees. The HECS scheme has received international recognition as a means for

supporting participation in higher education that is both effective and equitable. The success of the HECS scheme is due in part to the fact that, despite increases in cost to the student and other changes to the scheme, the maximum amount that can be charged for study supported by a Commonwealth Supported Place (CSP) under the scheme continues to be regulated. This is not the case with 'full fee' courses. The FEE-HELP program allows students to defer the cost of tuition in much the same way as HECS-HELP. In this respect, the scheme is also an effective means of supporting participation. However, while the

maximum domestic charge for undergraduate and CSP-supported postgraduate courses is regulated, fees for other postgraduate courses are not. The difference in fee levels between the two can be stark. This contrast is also reflected in the total loan debt accrued by students who participate in multiple programs of study.

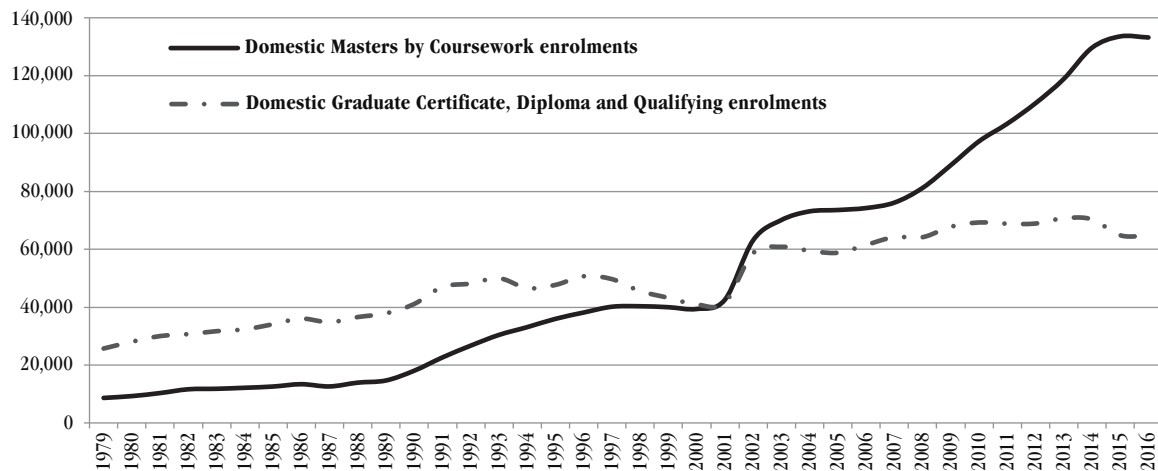
The Higher Education Support Legislation Amendment (Student Loan Sustainability) Bill 2018 would amend the Higher Education Support Act 2003 to introduce a 'combined cap' on HECS-HELP and FEE-HELP student loan debt. These limits would be \$104,440 for most students and \$150,000 for those undertaking medicine, dentistry and veterinary science courses. These are 'combined' in the sense that they would apply to all loan debts accrued through student loan programs supported by the Australian Government. Loan limits already exist for FEE-HELP debts. The fact that the costs of some very expensive and supposedly 'niche' degree programs already exceed the current and proposed fee loan limits has gained some attention (Cervini, 2016; Ross, 2018; Senate Education and Employment Legislation Committee, 2018). What has received relatively little attention however is the full extent of the potential impact of these limits on the large number of students pursuing multiple qualifications - qualifications which form part of standard learning pathways and accreditation requirements for many professional and technical fields.

While mounting fee debt and changes to repayment thresholds remain important considerations, the prospect of a cap on the combined fee debt for multiple courses of study brings with it a range of negative consequences. Chief among these is that this change would undermine

the primary purpose of education loan programs supported by the Australian Government in deterring, rather than enabling, participation among those unable to pay the direct cost of tuition fees in excess of the 'capped' loan amount. This paper shows how changes proposed in the Higher Education Support Legislation Amendment (Student Loan Sustainability) Bill 2018 would undermine the primary purpose of education loan schemes supported by the Australian Government and that this negative impact is likely to be felt by an increasing number of students across multiple areas of study. Rather than pose a 'niche' problem for a small number of students, combined caps on fee debt would have serious implications for a large number of students from diverse backgrounds who aspire to improve their qualifications and acquire technical skills at a professional level. The following provides an overview of postgraduate coursework education in Australia and outlines some of the implications following from the introduction of a combined cap on cumulative loan fee debt accrued through both HECS-HELP and FEE-HELP loan programs. This includes the potential for current and future total cumulative fee debts to exceed the combined caps for a great many students.

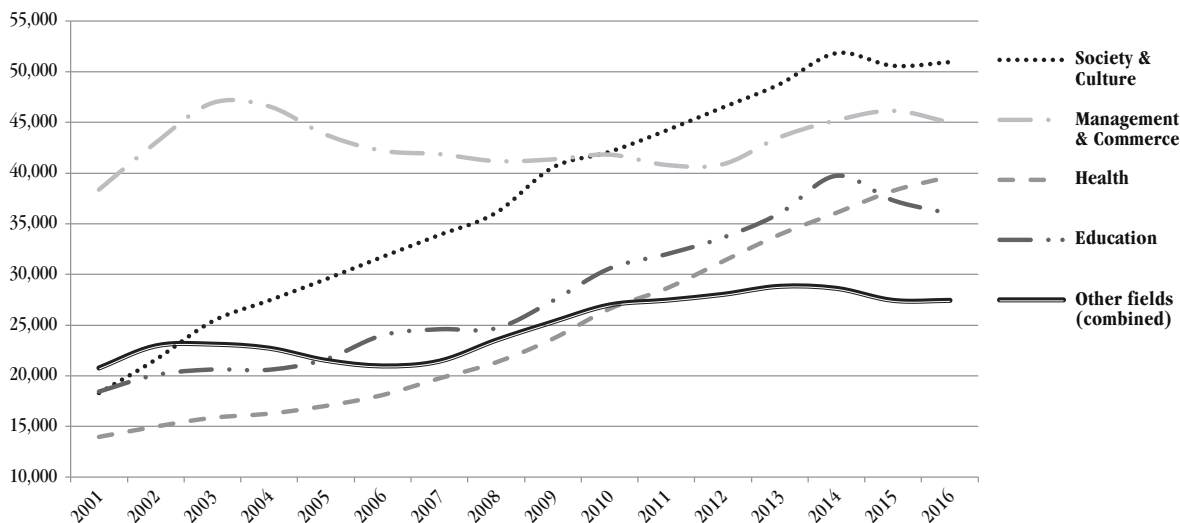
Participation in postgraduate coursework study in Australia

Coursework postgraduate degrees have long been a feature of Australian higher education. There were 674 postgraduate enrolments recorded in 1949, representing just two per cent of the Australian student population at that time (DETYA, 2001). These effectively pre-date research degrees,



Sources: Department of Education, Training and Youth Affairs (DETYA) (2001) and Higher Education Statistics (Department of Education and Training 2018a); education.gov.au

Figure 1: Domestic postgraduate coursework enrolments in Australia by broad qualification type: 1979-2016



Source: Higher Education Statistics (Department of Education and Training, 2018a); education.gov.au

Figure 2: Domestic enrolments in postgraduate coursework programs by field of education 2001 - 2016

with the first three PhDs in Australia being awarded in 1948 and a further eight awarded the following year (Dobson, 2012). By 1989 there were roughly 55,000 postgraduate coursework students in Australia. Many of these were enrolled with the Colleges of Advanced Education (or CAEs) of the time. The majority of these were in graduate diploma, certificate or qualifying courses (71 per cent) with the remainder enrolled in a range of coursework masters programs (DETYA, 2001). The ‘Dawkins’ reforms of the early 1990s saw CAEs become part of a Unified National System for higher education (Dawkins, 1987, 1988). These reforms also opened the way for incremental deregulation of postgraduate coursework places (Dawkins, 1988; Smith & Frankland, 2000). There are now close to 200,000 domestic and 140,000 international postgraduate coursework students studying in Australia.

Deregulation in its early stages was accompanied by increased participation by domestic students. This was initially the case for postgraduate coursework degree programs across the board, but by 1993 enrolments in graduate certificate and diploma courses levelled off, while domestic demand for masters by coursework programs continued to grow. Between 1988 and 2016 domestic participation in masters by coursework programs has increased tenfold, from 13,921 to 133,184, as illustrated in Figure 1. Domestic postgraduate coursework enrolments saw substantial growth between 2001 (84,128) and 2004 (132,593) and again between 2007 (140,318) and 2016 (198,242), with the latter being largely due to sustained

domestic demand for masters by coursework degree programs. Fields of education with the highest demand include Society and Culture, Management and Commerce, Health and Education. Domestic postgraduate coursework enrolments in these fields are greater than those in all other fields combined. In 2016 these fields accounted for 87 per cent of all domestic postgraduate coursework enrolments, as illustrated in Figure 2.

Sustained growth in masters by coursework enrolment has been supplemented by growth in doctorate by coursework and masters (extended) programs. These feature as a small but growing component of postgraduate coursework enrolments, with strong demand in Society & Culture, Management and Health disciplines, as outlined in Table 1.

While coursework masters, masters (extended) and coursework doctorates are increasingly popular, they are also increasingly expensive. However, the risk of accruing very large fee debts is by no means limited to these programs. In fact, this risk is one shared by a very large number of students, particularly those attaining multiple qualifications. The following section outlines the impact of increases in fees on overall student debt, and on the

Table 1: Coursework doctorate and Master’s (Extended) enrolments (2016)

| Course Level | Health | Society & Culture | Management & Commerce | Other disciplines | Total |
|-------------------------|--------|-------------------|-----------------------|-------------------|-------|
| Doctorate by Coursework | 121 | 177 | 128 | 34 | 460 |
| Master’s (Extended) | 3,830 | 1,271 | 4 | 11 | 5,116 |
| Total: | 3,951 | 1,448 | 132 | 45 | 5,576 |

Source: Higher Education Statistics (Dept of Education and Training, 2018a); education.gov.au

Table 2: Estimated total HECS-HELP student contribution amounts per program) for coursework students graduating in 2018 (\$)

| Band | Field | Bachelor (3y fte) | Grad Cert (6 mo fte) | Grad Dip (1y fte) | CW Masters (1.5y fte) | CW Masters (2y fte) | CW Doctorate (3y fte) | CW Doctorate (4y fte) |
|--------|---|----------------------|-------------------------|----------------------|-----------------------------|---------------------------|-----------------------------|-----------------------------|
| Band 1 | Humanities, behavioural science, social studies, foreign languages, visual and performing arts, clinical psychology, nursing and education. | 19,049 | 3,222 | 6,444 | 9,666 | 12,793 | 19,049 | 25,201 |
| Band 2 | Computing, built environment, health, engineering, surveying, agriculture, mathematics, statistics and science. | 27,152 | 4,593 | 9,185 | 13,778 | 18,235 | 27,152 | 35,920 |
| Band 3 | Law, dentistry, medicine, veterinary science, accounting, administration, economics and commerce. | 31,790 | 5,377 | 10,754 | 16,131 | 21,350 | 31,790 | 42,016 |

Sources: CSP and Higher Education Loan Program (HELP) Handbook (various years); studyassist.gov.au

potential cumulative student debt accrued through the attainment of multiple qualifications in a deregulated fee environment with a scarcity of CSPs.

Fees and student debt

Fees for domestic postgraduate coursework programs currently contribute over 30 per cent of domestic higher education teaching revenues for Australian higher education providers annually (Department of Education and Training, 2018b). These revenues are comprised of a combination of direct fees and charges, fees paid up front, fees deferred via the FEE-HELP program and those supported through HECS-HELP CSPs. Domestic students are eligible to apply to defer payment of some or all of their tuition fees via the HECS-HELP (CSPs) and FEE-HELP (fee-paying program) loan schemes. Policy settings for these schemes have a significant influence on the costs of education for individual students, and the potential for accruing substantial student debt.

HECS-HELP and CSPs

Table 2 shows the total estimated program cost for students graduating in 2018 who are supported through a CSP. Roughly 32 per cent of domestic postgraduate coursework students in Australia receive support for their tuition fees via a CSP. In 2016 65,884 domestic coursework postgrads (32 per cent) were supported through CSPs with the remaining 137,991 (68 per cent) reported as fee-paying. Of the fee-paying group 48,953 (24 per cent) paid up-front, leaving the remaining 91,775 (45 per cent) being reported as 'FEE-HELP' enrolments (Department of Education and Training, 2018a). These estimates are based on student contribution amounts for

the current and previous years and assume 'shortest path' degree times where students are enrolled full-time for each program and only undertake the minimum required load. It is important to bear in mind that only a minority of students reflect these enrolment patterns (particularly in the case of postgraduate coursework programs, where many students enrol part-time). Students enrolled with a CSP have their tuition partially funded by the Australian Government with the remaining fees being liable in the form of a 'student contribution' amount. This amount can be paid up front or deferred via a HECS-HELP Loan, in much the same way as the majority of undergraduate degree programs (Department of Education and Training, 2018c). Access to CSPs for postgraduate coursework study varies by institution and also varies by degree type. Roughly 35 per cent of masters and doctorate by coursework students are currently enrolled with a CSP. Seventy-two per cent of students in masters (extended) programs are enrolled with a CSP, while this is the case with only 23 per cent of graduate certificate and diploma enrolments. Overall postgraduate coursework CSPs account for 16 per cent of the total number of CSPs available nationally (Department of Education and Training, 2018a). Fees for CSPs are indexed and set by the Australian Government each year. Student contribution amounts are arranged into fee 'bands' which apply equally for both undergraduate and postgraduate coursework programs.

The total costs to students for CSP-supported degrees outlined above all fall under \$50,000. However, these estimates only refer to the cost of CSP-supported study and of individual degree programs. Cumulative costs over time for different CSP-supported degree programs will depend on the particular learning pathway chosen by the student and that appropriate to their chosen

Table 3: Forward projections for cumulative HECS-HELP (CSP only) fees for Band 3 learning pathways for an undergraduate graduating in 2018 (\$)

| Band 3 Examples | Bachelor (3y fte) | Grad Cert (6 mo fte) | Grad Dip (1y fte) | Masters CW (1.5y fte) | Masters CW (2y fte) | Doctorate CW (3y fte) | Doctorate CW (4y fte) | Total |
|-----------------|-------------------|----------------------|-------------------|-----------------------|---------------------|-----------------------|-----------------------|--------|
| Example 1 | 31,790 | | | 16,777 | | | | 48,567 |
| Example 2 | 31,790 | 5,505 | | | 22,282 | | | 59,577 |
| Example 3 | 31,790 | | 11,010 | | 22,282 | | | 65,082 |
| Example 4 | 31,790 | 5,505 | | | | 33,822 | | 71,117 |
| Example 5 | 31,790 | | | | | | 45,637 | 77,427 |

Sources: CSP and Higher Education Loan Program (HELP) Handbook (various years); studyassist.gov.au

field of study (noting that learning pathways taken by students often move across different fields of study). Table 3 outlines several learning pathway opportunities available using CSP-supported enrolments. The scenarios described are all based on CSP-supported options for a prospective postgraduate coursework student graduating from an undergraduate program in 2018. Cumulative HECS-HELP fees in these examples are projected for learning pathways for Band 3 fields of study (law, dentistry, medicine, veterinary science, accounting, administration, economics and commerce). As Table 3 shows, cumulative HECS-HELP fees can exceed \$70,000 despite the fact that CSPs are substantially more affordable than full-fee places.

It is worth keeping in mind that only 32 per cent of domestic postgraduate coursework students in Australia receive support for their tuition fees via CSPs. The majority do not have access to subsidised places for postgraduate study and typically pay exponentially more for the same qualification. The following section outlines implications for students considering a postgraduate coursework qualification without the benefit of a CSP and additional considerations for students relying on the Australian Government’s FEE-HELP loan scheme.

FEE-HELP or ‘full fee’ postgraduate coursework degrees

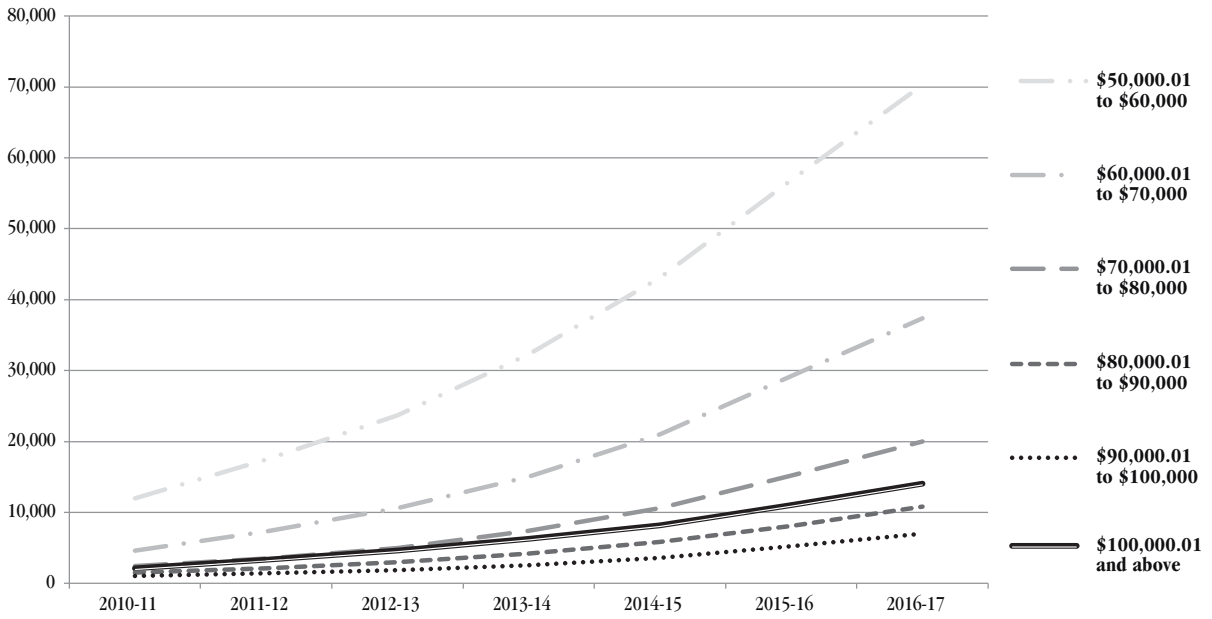
Smith and Frankland (2000) correctly anticipated the likely impact of a deregulated fee environment for postgraduate coursework study. They observed that initial trends during the 1990s signalled the potential for unconstrained growth in the fees charged by institutions for postgraduate coursework degrees, while at the same time the availability of tuition subsidy provided by government would progressively decline. The result would be mounting cumulative student fee debt. This they referred to as the ‘marketisation’ of postgraduate coursework degrees. Much has been made of the growing national higher education student fee debt and the prospect that as much as 18 per cent of it may remain unpaid (Ferguson, 2018; Productivity Commission, 2017). Less has been made of the implications for individuals with substantial student fee debt and, in the context of postgraduate coursework education, unconstrained increases in the fees charged by institutions.

Individual student fee debt amounts continue to grow. The total national domestic higher education fee debt is currently \$54.0 billion for the 2016–17 financial year (ATO,

Table 4: Number of individual HELP debts by total debt amount (financial years 06-17)

| Fee debt per person: | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$14,000 and under | 944,789 | 993,154 | 1,038,865 | 1,086,347 | 1,130,198 | 1,174,695 |
| \$14,000.01 to \$30,000 | 544,393 | 596,124 | 666,242 | 764,000 | 860,396 | 907,498 |
| \$30,000.01 to \$50,000 | 156,389 | 185,261 | 225,226 | 280,355 | 352,695 | 417,389 |
| \$50,000.01 to \$60,000 | 17,444 | 23,705 | 32,258 | 43,096 | 56,919 | 70,265 |
| \$60,000.01 to \$70,000 | 7,322 | 10,589 | 15,002 | 21,035 | 29,235 | 37,363 |
| \$70,000.01 to \$80,000 | 3,507 | 5,009 | 7,433 | 10,629 | 15,164 | 19,996 |
| \$80,000.01 to \$90,000 | 2,126 | 2,943 | 4,147 | 5,827 | 8,120 | 10,809 |
| \$90,000.01 to \$100,000 | 1,391 | 1,851 | 2,527 | 3,563 | 5,216 | 6,996 |
| \$100,000.01 and above | 3,339 | 4,652 | 6,273 | 8,189 | 10,996 | 14,046 |
| Total: | 1,680,700 | 1,823,288 | 1,997,973 | 2,223,041 | 2,468,939 | 2,659,057 |

Source: Australian Taxation Office (ATO, 2018b); data.gov.au



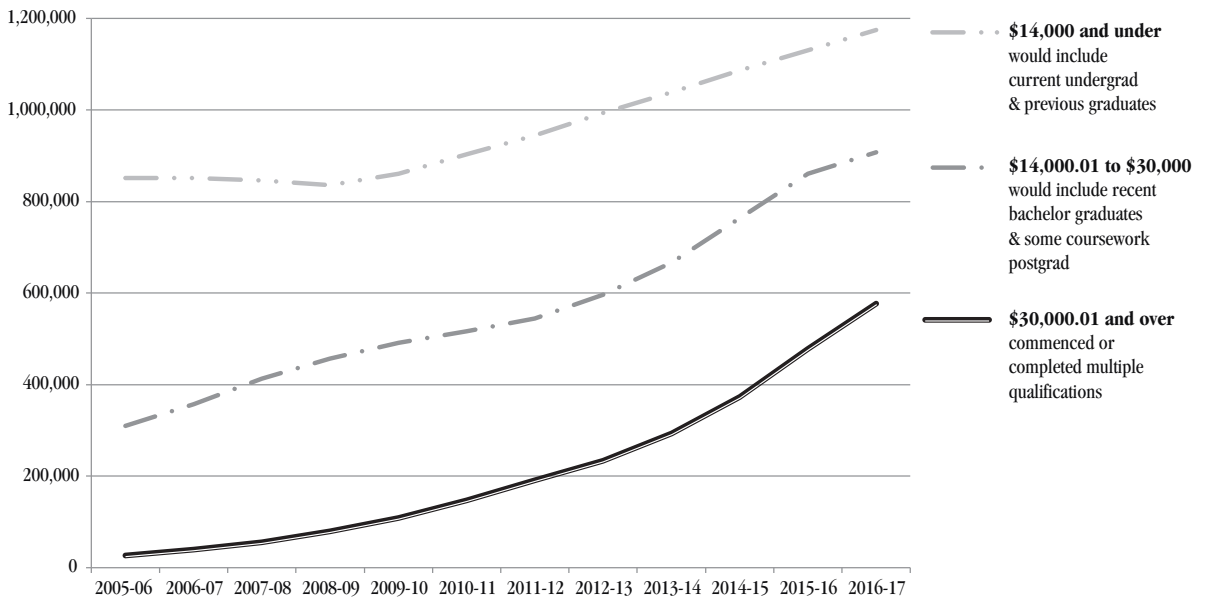
Source: Australian Taxation Office (ATO, 2018b); data.gov.au

Figure 3: Number of individuals with an outstanding HELP debt above \$50,000 by total balance (fin. yrs 2006-2017)

2018a; Ferguson, 2018). This total debt amount is shared by the 2.7 million people who currently have an outstanding HELP debt. HELP debt amounts indicated here include fee debt balances for individuals as of the 16-17 financial year from any of the related Commonwealth loan programs including HECS-HELP, FEE-HELP, SA-HELP, VET Student Loans (previously VET FEE-HELP), and OS-HELP; the latter being to support domestic students defer the cost of overseas study.

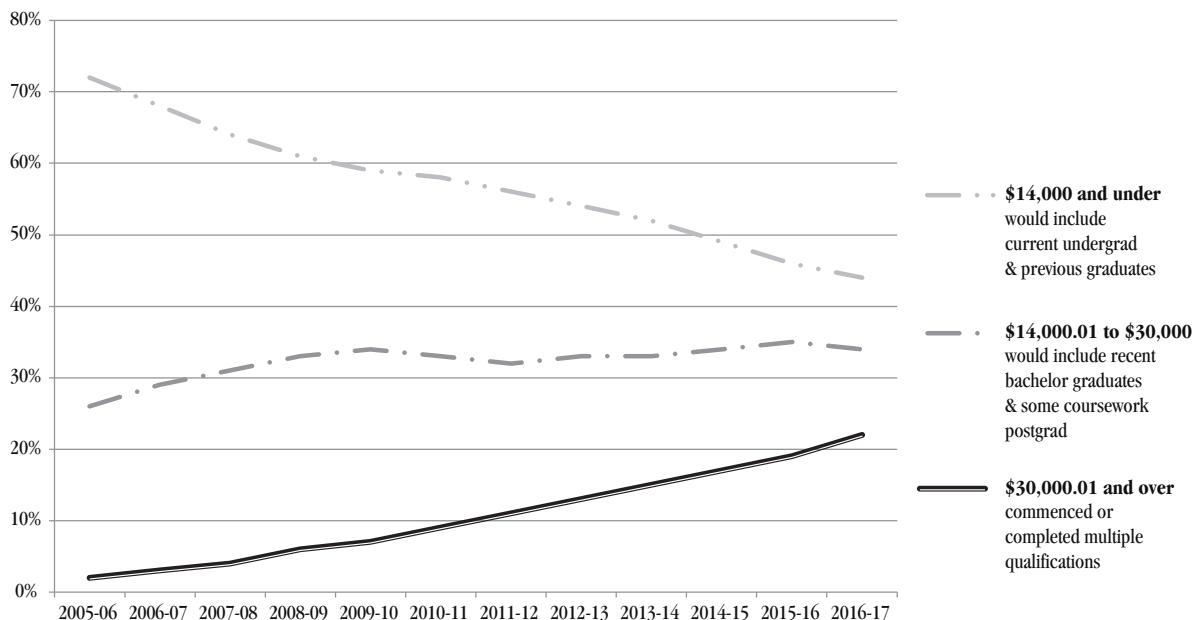
As Table 4 shows, the total amount of HELP debt held by individuals, in fee debt per person, also continues to rise.

As of the 2016-17 financial year over half a million Australians have a fee debt in excess of \$30,000 (ATO, 2018b). The number of individuals with fee debts in excess of \$50,000 has increased 450 per cent, and those with debts over \$70,000 have increase by 500 per cent since 2012. This group now includes 14,046 individuals



Source: Australian Taxation Office (ATO, 2018b); data.gov.au

Figure 4: Number of individual HELP debts grouped by total debt amount (financial years 2006-2017)



Source: Australian Taxation Office (ATO, 2018b); data.gov.au

Figure 5: Proportion of individuals with a current HELP debt grouped by total balance (financial years 2006-2017)

with an accumulated fee debt in excess of \$100,000 each, as illustrated in Figure 3.

The scale of fee debt at the individual level provides an indication of how those debts may have been accrued (as illustrated in Figure 4). Debt amounts of \$14,000 or under would include current undergraduate students without a prior fee debt and previous students who have either paid a significant proportion of their fees or accrued fee debt at a lower rate. Debts between \$14,000 and \$30,000 would include more recent graduates from bachelor degrees and both current and former postgraduate coursework students. Fee debts in excess of \$30,000 are likely to be accrued by students who have commenced multiple qualifications, including postgraduate coursework degrees. This group now accounts for 22 per cent of all individuals with an outstanding HELP fee debt, as illustrated in Figure 5.

Estimating the potential cumulative fee debt of individuals for particular areas of study has its challenges. Complicating factors include patterns in the recognition of prior learning, variations in enrolment load and mobility between providers, between degree programs and across areas of study. Perhaps surprisingly, one of the main complicating factors in estimating the potential cost of postgraduate coursework degrees is the transparency (and lack thereof) on the part of providers in supporting prospective students in making informed decisions about their postgraduate coursework study options. Some institutions show a high degree of transparency and duty

of care in providing realistic estimates for the total costs of a program of study. Others do not. Many only price their postgraduate coursework offerings at the unit level without providing additional program-level estimates. This means that prospective students need to combine many different course units at different prices to estimate the potential overall program cost. Supporting transparency in study choices is important as it helps students make informed judgements about the potential fee debts they are likely to accrue and to weight these against the potential merits of different study options. Despite these challenges, it is possible to estimate the total potential cumulative fee debt for an individual using the learning pathway model outlined below.

Table 5 summarises enrolments in the most popular postgraduate courses. Together these ten narrow fields of study capture 37 per cent of all domestic postgraduate coursework enrolments. Indicative program cost is taken from the third quartile of 2018 fees advertised for these programs from a sample of 2,730 program price estimates drawn from 22 Australian universities. Based on these program cost estimates it is possible to project the potential cumulative fee debt for learning pathways typical of each area of study.

Table 6 sets out popular postgraduate coursework study options from the perspective of a student graduating from an undergraduate program in 2018. The FEE-HELP liable program costs shown in Table 6 are indexed at 2.38 per cent per annum (although annual increases in fees are

Table 5: Coursework postgraduate programs by narrow field of education (top 1 per cent by enrolment)

| Broad Field of Education | Course level | Narrow Field of Education | 2016 enrolments | Typical duration (fte) | 2018 program cost (Q3) ^ |
|--------------------------|-----------------------|---------------------------|-----------------|------------------------|--------------------------|
| Management & Commerce | Graduate Certificate | Business Management | 4,483 | 6 mo | \$17,115 |
| | Masters by Coursework | Business Management | 16,347 | 2 yr | \$67,776 |
| | Masters by Coursework | Accounting | 4,003 | 1.5-2 yr | \$60,971 |
| Society & Culture | Masters by Coursework | Banking and Finance | 3,060 | 1-2 yr | \$61,746 |
| | Graduate Diploma | Legal Practice | 4,164 | 1 yr | \$20,512 |
| | Masters by Coursework | Law | 5,470 | 1-2 yr | \$61,832 |
| Education | Masters by Coursework | Psychology | 2,961 | 1.5-2 yr | \$57,504 |
| | Graduate Certificate | Education | 15,864 | 6 mo | \$12,950 |
| Health | Masters by Coursework | Education | 14,133 | 2 yr | \$52,400 |
| | Masters by Coursework | Public Health | 3,084 | 1.5-2 yr | \$55,471 |

^ Total program cost estimates taken at the third quartile of total program costs for comparable programs advertised by Australian higher education providers (2018 FEE-HELP pricing).

Sources: Higher Education Statistics (Department of Education and Training, 2018a) education.gov.au and various university websites.

often far greater than this). It outlines estimated fee costs for master’s degrees in accounting, banking and finance, psychology and public health, and aligns successive qualifications in popular learning pathways for business and management, law and education. The HECS-HELP fee debt from undergraduate study in psychology, education and public health are lower than for the other examples as these fields of study are classified in Band 1 as opposed to Band 3 as is the case with business, accounting and law. The projections outlined below show that even on conservative assumptions regarding fee levels, and taking the most popular courses into account, the total cumulative fee debt is close to or exceeds \$100,000 in three of the six examples. It is important to note that the estimates projected below entail the same ‘shortest path’ assumptions as employed in Table 3, and both sets of projections exclude any fee debt which may have been accrued through undertaking VET qualifications.

Cumulative degree costs and limits on fee debt

Rather than being a ‘niche’ issue for a small number of professional programs offered by a small number of providers, the prospect of a combined cap on HECS-HELP and FEE-HELP loans presents a major threat to the viability of postgraduate study for many prospective students as well as those who have already commenced these programs expecting to be able to rely on the FEE-HELP scheme. This is in addition to the 14,000 students who already have HELP debts of over \$100,000. The enrolment patterns summarised in Table 5 indicate that a combined cap on HELP debts could potentially impact on a further 30,000 students around the country – many of whom have already embarked on a trajectory of study with a view to completing qualification pathways typical of their chosen field.

While mounting fee debt and changes to repayment thresholds remain important considerations, the prospect of a cap on the combined fee debt for multiple courses

Table 6: Forward projections for cumulative fees for FEE-HELP learning pathways for an undergraduate graduating in 2018

| Examples | Bachelor (3y fte) HECS | Grad Cert (6 mo fte) FEE | Grad Dip (1y fte) FEE | Masters CW (1.5y fte) FEE | Masters CW (2y fte) FEE | Doctorate CW (3y fte) FEE | Doctorate CW (4y fte) FEE | Total |
|----------------------|------------------------|--------------------------|-----------------------|---------------------------|-------------------------|---------------------------|---------------------------|-----------|
| Public Health | \$19,049 | | | \$58,143 | | | | \$77,192 |
| Psychology | \$19,049 | | | \$60,274 | | | | \$79,323 |
| Education | \$19,049 | \$13,258 | | | \$56,231 | | | \$88,539 |
| Accounting / Banking | 31,790 | | | \$64,720 | | | | \$96,510 |
| Law | 31,790 | | \$21,000 | | \$66,353 | | | \$119,143 |
| Business Management | 31,790 | 17,522 | | | \$72,732 | | | \$122,044 |

Sources: CSP and Higher Education Loan Program (HELP) Handbook (various years) studyassist.gov.au and various university websites.

of study risks undermining the primary purpose of education loan programs supported by the Australian Government. In addition to the prospect of accruing very large fee debts, these changes would have a direct deterrent effect on those unable to pay the direct cost of tuition fees in excess of the 'capped' loan amount. This paper shows that changes of the kind proposed in the Higher Education Support Legislation Amendment (Student Loan Sustainability) Bill 2018 would impact on an increasing number of students across multiple areas of study. This would have serious implications for a large number of students from diverse backgrounds who aspire to improve their qualifications and acquire technical and professional skills. Changes of this kind would, over time, serve to limit opportunities for career pathways which require these qualifications to those able to afford substantial up-front fees either directly or through other forms of finance. In this respect changes of this kind are regressive in terms of supporting participation through limiting access to the qualifications required in many technical and professional fields.

Conclusion

Deregulation of postgraduate coursework education in Australia has been accompanied by substantial growth in enrolments. This growth has brought benefits for both institutions and individuals. However, benefits now risk being outweighed by the mounting costs of education for those who wish to upgrade their qualifications. Aside from the challenges faced by students in accruing and repaying very large student debts, this paper has shown that changes of the kind proposed in the Higher Education Support Legislation Amendment (Student Loan Sustainability) Bill 2018 would have significant negative implications for a large number of current and prospective domestic postgraduate coursework students in Australia. The attainment of multiple qualifications now forms part of standard learning pathways and accreditation requirements for many professional and technical fields. The loan limits and combined caps on fee debt of the kind proposed in this bill would have serious implications for a very large number of students from diverse backgrounds who aspire to improve their qualifications and acquire technical skills to enhance both their own career prospects and their contribution to society.

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