

# Abbreviations

ACL	Australian Consumer Law
ATAR	Australian Tertiary Admission Rank
CRC	Cooperative Research Centre
ELICOS	English Language for Overseas Students
FOFA	Future of Financial Advice
GFC	Global Financial Crisis
HECS-HELP	Higher Education Contribution Scheme – Higher Education Loan Programme
ICT	Information and communications technology
MoU	Memorandum of Understanding
MRRT	Minerals Resource Rent Tax
MYEFO	Mid-Year Economic and Fiscal Outlook
OECD	Organisation for Economic Cooperation and Development
PEFO	Pre-Election Fiscal Outlook
PRRT	Petroleum Resource Rent Tax
RMBS	Residential mortgage backed securities
SES	Socio-Economic Status
TAFE	Technical and further education
VET	Vocational education and training

