

Cost Support for Families



There are a range of different support options available for all families to help make the costs of education more affordable.

Reducing School Costs

There are a number of cost-saving strategies that schools can implement to reduce the impact of school costs on families.

Lowering the Cost of Essential Student Learning Items

Schools should look to engage multiple suppliers in order to offer a broad price variety and ensure supplier costs are competitive.

Schools should outline which Essential Student Learning Items on their booklists can be supplied by families themselves (i.e. substituted for low-cost or generic versions, or substituted for items that the family already owns, e.g. stationery, uniform items, school bag, calculator).

Schools should ensure that costs are minimised on excursions and should consider whether there are:

- any 'hidden' additional costs built into the excursion that may be unaffordable for some students, e.g. opportunity to purchase meals or souvenirs.
- transport alternatives – is it appropriate for students to walk or take public transport between locations?
- any virtual excursion or conferencing opportunities that could also enrich student's engagement with the learning and teaching program. (For more information, see: [Virtual Learning](#), [Virtual Conferencing](#))

Second-hand Strategies

Schools need to be aware of second-hand options available for items commonly required by students and communicate these to parents (e.g. uniforms, stationery, textbooks, calculators).

Second-hand options may include:

- A school-based uniform shop that sells both new and second-hand items
- Swap days at the start, middle and/or end of the year for uniforms.
- Trading in second hand items through the school uniform shop
- Online platforms, such as:
 - [State Schools' Relief clk2sell app](#)
 - www.sustainableschoolshop.com.au
 - trading websites (e.g. gumtree) or social media networks (e.g. private Facebook groups)

School Loans

Some resources can be loaned from the school for periods that can vary from daily to yearly, depending on the school and the resource. Some schools may require a deposit or assurance that damages will be paid for by the responsible party. Items available for loan could include text books (digital and/or hard-copy), devices, essential equipment such as graphic calculators etc.

Government Assistance Programs

- The **Camps, Sports and Excursions Fund** provides payments for eligible students to attend camps, sports and excursions. Families holding a valid means-tested concession card or temporary foster parents are eligible to apply and a Special Consideration eligibility category also exists.
- **State Schools' Relief** may cover the cost of new school uniforms, shoes, books and more for disadvantaged students. State Schools' Relief only responds to requests from school principals, assistant principals or welfare coordinators. Parents or Carers who are struggling need to make an appointment with the school to discuss their situation.
- **Student Scholarships** are generally awarded on the basis of academic achievement, participation in the school and local community, or financial need, but are not limited to these. The Department of Education and Training administers 35 different student scholarships, equating to approximately 250 scholarship awards as some scholarships have more than one award.

Community Assistance

Schools are encouraged to develop strong links with local services and welfare groups which can provide specialist support and assistance to students and families in financial crisis. Connections with local businesses can also help families by providing discounts for low income families on school-related purchases (e.g. shoes, stationery).

Information Services

- **Crisis Referral Information System (CRIS) Online Directory** provides a broad range of information for people seeking welfare assistance, advice and general referral and support. The online directory contains comprehensive information on services and organisations such as those providing support in respect to accommodation, domestic violence, drug & alcohol treatment, health, material aid and mental health.
- **Community Information and Support Victoria (CISVic)** is the peak body representing local community information and support services. Its member agencies assist people experiencing personal and financial difficulties by providing information, referral and support services including emergency relief.
- **Emergency Relief (ER) Victoria** is the peak body for the Victorian emergency relief sector, with over 100 member organisations offering material aid and support to families experiencing a financial crisis or emergency.
- **Financial Counselling Victoria (FCV)** is a non-profit organisation providing financial counselling through advocacy and information to disadvantaged and vulnerable members of the community. FCV can provide advice over the phone, email or in person and can assist with referrals to other community and government support such as legal advice, material aid, and emergency relief.

Community Assistance Programs

- **School Breakfast clubs**

School Breakfast clubs run throughout Victoria either by the school community or in collaboration with a non-government organisation. While [Foodbank](#) has established the School Breakfast Clubs program for 250 of Victoria's most disadvantaged schools with Victorian Government support, other organisations such as the [Australian Red Cross](#) and [Ardoch Youth Foundation](#) also assist schools to source donations to run School Breakfast programs.

- **Saver Plus** is an initiative of Brotherhood of St Laurence and ANZ, delivered locally by community organisations in 22 locations in Victoria. Saver Plus assists individuals and families on lower incomes to have every dollar up to \$500 saved over a 10-month period matched by ANZ to go towards education-related costs.

- **The Smith Family's 'Learning for Life program'** provides financial support, guidance and mentoring for disadvantaged students. The Smith Family works with a select number of schools and may require referral from the school principal.

- **Travellers Aid Australia's Pathways to Education program** provides student travel passes to young people experiencing financial difficulties, enabling them to travel to school or other forms of training and education. The program is limited to students who attend secondary education in an alternative setting, namely community schools and secondary education at a tertiary institution.

- **A Start in Life** is an Australian charity based in New South Wales that provides assistance to disadvantaged students from kindergarten through to tertiary studies.

- **Good Shepherd Microfinance** provides affordable financial programs for people on low or limited incomes that may assist families to afford educational costs and other expenses. The **No Interest Loan Scheme (NILS)** provides access to fair and safe credit (up to \$1,200) for the purchase of essential goods and services delivered through a network of local community organisations in 650 locations across Australia, including through Financial Counselling Victoria and Travellers Aid.

Commonwealth Family Assistance

The Commonwealth Government provides a range of payments and services to help families look after their children's health, education and other family issues.

- The Child Care Benefit helps eligible families with the cost of outside school hours care, vacation care and registered care. For more information about eligibility and making claims, see [Centrelink: Child Care Benefit](#)
- To be eligible for either of the Family Tax Benefits, A or B, or a Parenting Payment, families must meet an income test. For more information, see: [Centrelink: Families](#)
- Depending on family circumstances, young people between 15 and 24 years of age may be eligible for [Youth Allowance](#), [Newstart Allowance](#) or [ABSTUDY](#). These payments provide financial support while young people are looking for work, studying, training or undertaking an Australian Apprenticeship.

- Health Care Card provides help with the with the cost of prescription medicine under the Pharmaceutical Benefits Scheme, Commonwealth-funded medical services, and access to state, territory and local government concessions. Families may be eligible for a Health Care Card if they receive specific Commonwealth payments or supplements or the maximum rate of Family Tax Benefit A.
- Centrepay is a free, voluntary service for Centrelink customers to pay expenses as regular deductions from their Centrelink payments. Centrepay can help families to pay for many types of bills, such as education fees and expenses, child care, rent, electricity, gas and water bills, or medical services.

Additional Information

- **Ardoch School Costs Guide 2016**
Ardoch Youth Foundation has published a comprehensive list of support options available to provide financial assistance to families and reduce school costs.
- **Reducing School Costs**
Australian Securities and Investments Commission's (ASIC) Money Smart website has some helpful recommendations of how to reduce school costs and includes a comprehensive online budget planner to help families work out their school expenses.