



ARDOCH SCHOOL COSTS GUIDE

NEW SOUTH WALES

2020



ARDOCH

REALISING CHILDREN'S POTENTIAL
THROUGH EDUCATION

ABOUT ARDOCH



Ardoch has been supporting children and young people to realise their potential through full participation in education for over 30 years.

One in three children in Australia's most disadvantaged communities start school developmentally vulnerable and they continue to fall behind as they progress through school. Ardoch seeks to change this. Our mission is to increase engagement in education, build the aspirations and enhance the learning outcomes of children in disadvantaged communities. We achieve this by mobilising community and workplace volunteers to build the capacity of schools and early years centres within these communities. We also advocate for, and seek to influence, policy change to reduce inequity in education.

Ardoch partners with over 125 schools and early years services to deliver tailored education support programs to over 16,000 children and young people across Australia. While the majority of our partners are based in Victoria, we are currently funded by philanthropy to expand the number of schools we work with in NSW.

Our programs are focused on literacy, science, technology, engineering and maths (STEM) and offering incursions and excursions that enable children and young people to broaden their horizons.

INTRODUCTION



Ardoch believes that every child should have the opportunity to realise their potential through full participation in education. We know that there are additional, and often, hidden costs, for families when children start, or return to, school each year. The aim of this guide is to help inform you about the different costs of education and assist you to in managing these, including how you can reduce these costs and where you can find assistance.

Meeting school costs can be particularly difficult in times of crisis or ongoing adversity, and families may need to reach out for emergency relief or ongoing assistance. This guide is here to help you. You can read it all at once or dip into it as you need to.

Kylee Bates

Chief Executive Officer

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1. SCHOOL FEES

All children of school age have the right to access free education at a government school, but there are many additional fees that schools may charge.

These can fall into the following three categories:

★ Essential Education Items

These items can include a school diary, school uniform, travel to school sports and some camps or compulsory excursions.

Schools decide what is essential and this is a *compulsory* bill. It should be sent to you at least six weeks before the end of the prior school year (possibly in November). You should be given the opportunity to pay this bill in the year of schooling.

The school may also be able to offer a payment plan. Contact them in the first-instance to find out what support they can offer.

★ Optional Extras

Extras can include music lessons, extra-curricular activities, class photos and formals.

You can *choose* whether or not you wish to pay this bill. However, your child will not be included in the activities if this bill is not paid.

Sometimes this bill includes items that most other students will have (e.g. lockers). Ask your school to find ways to ensure that your child is not left out.

★ Voluntary Contributions

These contributions can include costs for buildings or buying new school equipment.

Schools encourage payment because the money contributes to the school budget and allows the school to offer a richer program to the students. Fees are voluntary and students should not be prevented from participating in activities or curriculum because these contributions are not paid.

For more information, visit www.education.nsw.gov.au and search 'voluntary school contribution'.

2. GOVERNMENT FINANCIAL ASSISTANCE



★ Federal Government Assistance

Federal government assistance is provided through Centrelink. For up to date information, please visit the Centrelink website at www.centrelink.gov.au and search for the relevant payment.

Here is a summary of payments that may be relevant for students and parents:

The Aboriginal and Torres Strait Islander Study Scheme

Indigenous secondary students may be eligible for Abstudy, which provides financial assistance for schooling or further studies. Indigenous primary students living at home and aged 14 years or more on 1 January in the year of study may also be eligible for assistance.

Assistance for Isolated Children's Scheme

This scheme provides for families who have a primary, secondary or under 16-year-old tertiary student, who cannot go to an appropriate government school because they live too far way, or have a disability or special need that cannot be met at a local state school.

Youth Allowance

Full-time secondary students may apply for the Youth Allowance Scheme through Centrelink if they are aged 18.

Child Care Subsidy Program

If you use an approved child care service, even if this is just in the school holidays, you may be eligible to receive the Child Care Subsidy to help with the cost.

If you are eligible for the Child Care Subsidy, you may also be able to apply for extra help through the Additional Child Care Subsidy. There are three categories of payments that you may be able to apply for depending on your circumstances:

- Grandparent
- Transition to work
- Temporary financial hardship

★ Local Government Assistance

Local governments generally do not assist individuals and families with education costs. Some local government areas provide programs under School Focused Youth Service Funds, but this is a service provided to schools. Ask your school administration if the school accesses the School Focused Youth Service.

3. COMMUNITY ASSISTANCE OPTIONS



There are a number of community and crisis support organisations that provide families with support and financial or material aid. This can include assistance for school-related costs and may come in the form of vouchers for items like stationery, uniforms, textbooks or food.

★ **St Vincent de Paul Society**

The St Vincent de Paul Society can assist people in need through the following programs listed below.

It also manages many other local services. Visit www.vinnies.org.au and search 'find help' to explore the services available in your area.

Family Assistance Hotline

This is a central assistance hotline for anyone experiencing financial hardship. Volunteers make a home visit and provide relevant assistance. Emergency relief may be given in the form of food parcels, food vouchers and assistance with utility bills, clothing, furniture and referral. The type of relief given is based on an assessment made by volunteer members at the time of the home visit.

Ph: 1800 606 724

No Interest Loan Scheme (NILS)

This scheme provides interest free loans for individuals or families on low incomes to access credit for the purchase of essential goods and services. As loans are repaid, the money is lent out to other members of the community to utilise the service. You can re-apply for another loan once you have repaid outstanding loans.

www.vinnies.org.au (search 'NILS').

The Early Links Program

The Early Links program provides time limited support to families of children aged less than nine years around the time of their child's diagnosis with a disability or developmental delay.

Ph: Hunter Region: (02) 4905 0700
Central Coast Region: (02) 4326 0400

COMMUNITY ASSISTANCE OPTIONS (cont.)



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Children's Activities

St Vincent de Paul also runs a number of children's activities including camps and buddy days, usually over the school holiday period. These activities are designed to assist families and children who may be experiencing hardship.

★ **The Smith Family**

The Smith Family offers a Learning for Life program to students facing disadvantage, providing extra support for students to stay at school and go on to further studies or a job. This may include financial assistance for education costs, connection to local learning opportunities and access to educational programs.

To be eligible, your child must attend a school in which The Smith Family works and you would need to contact your school's principal who may be able to refer you. There are limited scholarships available.

Learning for Life students are also eligible for the Smith's Family Digital Access Program detailed in the 'Technology' section of this booklet.

www.thesmithfamily.com.au

Ph: 1300 326 459 (general enquiries)

★ **Good Shepherd Microfinance**

Good Shepherd Microfinance has a range of financial programs and loans that you may be eligible for that assist with education and other expenses. This includes no interest loans of up to \$1500 for essential goods and services including education expenses.

www.goodshepherdmicrofinance.org.au

Ph: (03) 9495 9600

★ **A Start in Life**

A Start in Life is a Sydney-based charity that provides ongoing financial support for education costs to eligible students who are engaged in full time education. Based on the identified needs of students, assistance may include school fees, books and stationary, school uniforms, regulation school shoes, school camps and excursions, remedial tuition, IT, extra and co-curricular activities, work experience, and accommodation or assistance with living costs.

www.astartinlife.org.au

Ph: (02) 9264 3017

COMMUNITY ASSISTANCE OPTIONS (cont.)



★ **Variety**

Variety's Education Supplies Grant provides kids living with financial hardship access to education supplies, items, and resources that they need to focus on their school work.

Grants, up to the value of \$1000 can be used to pay for items related directly to a child's education over a 12-month period including camp fees, uniforms, excursions and educational resources

www.variety.org.au/nsw/education-supplies

Ph: (02) 9819 1000

★ **Brotherhood of St Laurence and ANZ (Saver Plus)**

The Saver Plus program will help you save \$500 over 10 months and then match this dollar for dollar to spend on educational items. The program involves education sessions on finances, which give you tips on how to make savings. Saver Plus is delivered in 16 communities across NSW.

www.bsl.org.au for more details and to see if the program is delivered in your community.

Ph: 1300 610 355

★ **Online Search Options**

The Internet has a great range of information to help you find support services for education and school-related support. It can also help you to find general support services that might be needed in a crisis that could also impact your children's education. It can be useful to know where to look and what to search for.

Below are keywords to search if you are:

1) Experiencing a crisis

Material aid; emergency relief; financial aid; emergency housing or accommodation; food vouchers; crisis assistance

2) Needing school-related support

School financial support; education financial support

COMMUNITY ASSISTANCE OPTIONS (cont.)



★ Useful Websites

[Infoxchange Service Seeker](#)

A useful search site for all community support services.

www.serviceseeker.com.au

[Human Services Network](#)

The human services directory is a government website, which lists health, disability, aged care, welfare, community, education, legal and housing services in New South Wales. Your local council website will also usually have a community services directory which you can use to look up services in your area.

www.hsnet.nsw.gov.au

[NSW Government Family and Community Services](#)

The Department of Family and Community Services provides a comprehensive list of programs, services and support for families in times of crisis.

www.community.nsw.gov.au/about-us/contact-us/support-and-counselling-numbers

4. UNIFORMS

★ Within Your School

Uniform Shop

Often, the uniform shop will keep second-hand stock as well as new items.

Swap Days

Some schools have swap days, which are usually organised by the Parents' Association. Check with your school to see what they have available.

Connecting With Other Families

You may know someone who has children slightly older than your children who could pass on second-hand school uniforms.

Setting Up a System

You may like to be involved and set up a second-hand uniform shop within your school. Second-hand uniform shops are often set up by parents within their school so contact the school's Parents' Association to find out more information or to start one yourself.

★ Options for Generic (Plain) Uniform Items

Stores like Big W, Target and K-mart sell a range of plain, school coloured clothes that can be used as uniform wear. These garments retail for a fraction of the regular uniform suppliers' price. If available, ask your school for an iron-on or sew-on logo to put on purchased items.

★ Online Options

The following websites may have second-hand uniforms for your school. Searching is free on both websites – although listing an item to sell on the Sustainable School Shop may incur a small fee (about \$1.50).

- Sustainable School Shop: www.sustainableschoolshop.com.au
- The Uniform Exchange: www.theuniformexchange.com.au

5. TEXTBOOKS

★ **Within Your School**

School Book Sale Days

Often a school will organise for second-hand textbooks to be sold at discounted prices to students. Most schools hold their second-hand book sales in early December.

Hiring Textbooks

Some schools allow families to hire textbooks for the year at a nominal cost. Under this scheme it is the student's responsibility to care for the textbooks and ensure their return to the school at the end of the year.

Understanding What is Needed

Speak with the school about the textbook list and ask about the following:

- **When in the year are the textbooks needed?** Some textbooks may be needed later in the year and some earlier. You can buy the essentials first.
- **Is it important to have the most up-to-date edition?** Previous editions are much cheaper than the latest edition and may be just as acceptable to the school even though they are not listed on the official textbook list.

Setting Up a Textbook Sale Day at Your School

You may like to be involved and set up a textbook sale day within your school. Second-hand textbook sale days are often set up by parents within their school, so contact the school's Parents' Association to find out more information and get the ball rolling.

★ **Selling Your Old Textbooks**

You can sell your old textbooks through a range of avenues:

- 1) **The school's textbook supplier may accept second-hand textbooks for a trade in.** Only current textbooks in good condition are usually accepted. The school's textbook supplier details will have their contact details on the booklist issued to you by the school.
- 2) **You can sell textbooks online.** See the options below.

★ **Online Options**

There are many online options for both new and second-hand textbooks, which may be cheaper than the school's recommended supplier. Make sure you search for the correct edition and factor in **postage costs**.

TEXTBOOKS (cont.)



For second-hand textbooks try the following websites:

- www.sustainableschoolshop.com.au
- www.tstextbooks.com.au
- www.textbooksoz.com (for new and second-hand text books)
- www.brotherhoodbooks.org.au (for novels)
- www.ebay.com.au
- www.gumtree.com.au
- www.schoolbooks.com.au (for new and second-hand text books for secondary school)

For cheaper new books try the following online:

- www.angusrobertson.com.au
- www.bookdepository.com
- www.booktopia.com.au
- www.dymocks.com.au
- www.robinsonsbooks.com.au
- www.readings.com.au

★ **Your Local Library**

Your library may have key textbooks that are available to borrow.

★ **Sharing Books**

There may be an option to share in the purchase and usage of a textbook with a fellow student. Costs are reduced by each of you paying half the price and then time-tabling or organising around your individual study needs.

6. STATIONARY

Some schools have a communal stationery pool, which parents contribute to by paying a fee. Other schools expect you to purchase all the supplies based on a list provided by them.

★ **Shop Around**

There are often cheaper options than the school supplier. Check out these stores (in-store or online) that sell stationery:

- www.kmart.com.au
- www.bigw.com.au
- www.officeworks.com.au

Shop around and take your list to local stationery shops and they may be able to quote you on how much it will cost to fill.

Use stationery left over from previous years if appropriate.

7. TECHNOLOGY

The requirement for students to have personal digital devices is common in secondary schools. Here are some organisations that can help you meet the costs of devices and other IT equipment.

★ **Schools**

Schools may have payment plans in place to help you pay for IT equipment. Ask them to see how they can support you.

★ **Good Shepherd Microfinance**

Good Shepherd Microfinance has loans that you may be eligible for to help pay for IT equipment.

www.goodshepherdmicrofinance.org.au

Ph: (03) 9495 9600

★ The Smith Family – Digital Access Program

The Smith Family's Digital Access Program is available for students who are part of its Learning for Life Program. This program, based on the family's needs, ensures that all Learning for Life families have access to low cost internet and devices, as well as technology support and the knowledge on how to use it.

www.thesmithfamily.com.au

Ph: 1300 326 459 (general enquiries)

★ Buying

Computer Bank NSW

Computer Bank is an independent not-for-profit organisation that recycles and refurbishes computers and offers them to disadvantaged individuals and community groups at discounted prices.

www.cbnsw.org.au

Ph: (02) 6745 5581

WorkVentures

This is Australia's oldest not-for-profit IT social enterprise helping people engage with technology for over 30 years. Their refurbished computers are top quality machines donated by large corporates, which the WorkVentures team bring back to as-new condition and sell for a fraction of their original cost.

www.workventures.com.au

Ph: 1800 112 205 | (02) 8907 3300

★ Free Services

Schools, local libraries and the State Library of NSW all offer computer and internet access free of charge.

8. STUDENT TRAVEL

★ **Community Connections**

Walking, riding a bike, carpooling are all great ways to get to school. Email or ask other parents to see if there are any life-sharing arrangements your children may be able to be a part of.

★ **Public Transport**

Primary and Secondary Students

Primary and secondary students could be entitled to free or concession travel to and from school through the School Student Transport Scheme or the School Drive Subsidy (in areas where there is no public transport).

www.apps.transport.nsw.gov.au/ssts/#/

For students who live in Sydney and surrounding areas and do not qualify for the above schemes, there is concession travel available with a School Term Bus Pass (for travel to and from school) and Child/Youth Opal Card (for travel anytime).

For students who live in regional NSW and do not qualify for the above schemes, they should check concession travel options with local transport operators.

www.transport.nsw.info

★ **Assisted School Travel Program**

Students with a disability may be eligible for transport assistance under the Department of Education Assisted School Travel Program (ASTP). The ASTP provides free and specialised transport to and from school where parents and carers are unable to provide transport for the student.

www.education.nsw.gov.au/public-schools/astp

★ **Fares Allowance**

The fares allowance assists students who are living away from their permanent home in covering the cost of travelling to and from their place of study. Your local Centrelink can provide you with further information.

9. CAMPS, SPORTS AND EXCURSIONS COSTS

Excursions and camps fall within the 'essential education items' payment which means that schools can require payment for them. If you are finding it a challenge to pay for an excursion or school camp, talk with the school and try to negotiate a payment plan.

If you are unable to reach an alternative payment option and your child is not able to attend the excursion or camp, the school should provide an alternative option for your child.

If your children are taking part in sports with an **approved Active Kids provider**, you can claim two \$100 Active Kids vouchers for each school-enrolled child annually. These vouchers, provided by the NSW Government, can be used to help cover costs towards membership and registration fees for sport and recreation.

www.sport.nsw.gov.au/sectordevelopment/activekids/parents

10. FOOD COSTS

There is growing research linking nutrition to educational outcomes. Breakfast is a key meal to help children actively engage at school.

Some hints to reduce food-related costs are:

- Buying at markets
- Buying bulk foods and then breaking down into little portions for lunch boxes, rather than buying snack pack sizes which tend to be more expensive
- Tuckshop/canteen lunches are more expensive than packing a home lunch

Some schools have Breakfast Clubs, which can help provide healthy breakfast options for students. Foodbank has established a School Breakfast Club pilot program in NSW, which is aiming to provide a healthy breakfast to 700 of the most disadvantaged schools across the state. Check with your school to find out about potential support through Breakfast Clubs and/or School Pantries.

If you are in **crisis** or **struggling on an ongoing basis** to provide breakfasts and lunches for your children it may be worth seeking some assistance. See the 'Community Assistance Options' section in this booklet.

1. EDUCATION SUPPORT SERVICES



★ Scholarships

NSW Family and Community Services (FACS)

FACS offers scholarships valued at \$1000 to secondary students enrolled in education or training, which can be used for textbook, workbooks, stationery, specialist equipment, excursions, camps, sporting, IT, medical needs and other educational materials or services.

Applications close in **January** each year.

www.facs.nsw.gov.au/families/support-programs/all-families/facs-scholarships

Public Education Foundation

The Public Education Foundation is a not-for-profit organisation dedicated to providing scholarships to young people in public education to help them reach their potential. Scholarship recipients receive financial and academic support to help students with the extra costs of public schooling and provide them with opportunities to extend their talents and pursue their aspirations.

Applications close between **August** and **September** each year.

www.publiceducationfoundation.org.au/scholarships/students-scholarships

Go Foundation

The Go Foundation, in conjunction with the Public Education Foundation, offers scholarships for Indigenous students attending a public school in Metropolitan Sydney.

Students must be in Year 10 to apply, with the scholarships including financial assistance of \$2500 per year for educational needs for Years 11 and 12, and access to mentoring, homework support, internships, work experience and other opportunities.

The Go Foundation also has scholarships with several private partner schools.

www.gofoundation.org.au/scholarships

Variety

Variety is a children's charity that provides scholarships of up to \$5000 in the areas of education, sports and the arts for kids with a demonstrated talent, disability/chronic illness or those that are experiencing financial hardship.

www.variety.org.au/nsw/variety-heart-scholarships

EDUCATION SUPPORT SERVICES (cont.)



Non-Government Schools

Non-government schools often provide a range of scholarships to successful applicants. These scholarships can be partial or full scholarships for the payment of academic fees.

Private school scholarships are usually advertised early in the year for the forthcoming year. For example, scholarships for 2020 are usually advertised in February or March 2019.

To find out what secondary scholarships may be available, contact the education institution directly or have a look on the Independent Schools Scholarships and bursaries website, which provides some basic scholarships information: www.issb.com.au

AIEF and **Yalari** are organisations that provide Indigenous students with scholarship funding to attend leading Australian private schools.

Visit their websites for more information:

- AIEF: www.aief.com.au/scholarships
- Yalari: www.yalari.org/yalari-scholarships

★ **Tutoring**

Professional tutoring services can be expensive. Contact your school or local council, or search online, about free tutoring or homework clubs in your area. A number of community organisations, and often your local library, will run free homework clubs and other educational support services.

Many public libraries and schools now offer a free online study support service called 'Studiosity'. This service provides students with access to a network of professional subject specialists for homework help. Students in Years 4 through to 12 can get free help with tricky homework questions, assignments or exams by logging on at the library, school or from home (using their library card or school access code). This service is available Sunday to Friday from 3pm to midnight AET.

Follow these steps to access Studiosity online.

- 1) Go to the website at www.studiosity.com/connect
- 2) Log in by using your library card or school access code
- 3) Select the subject and year level for which you would like assistance

EDUCATION SUPPORT SERVICES (cont.)



★ Education Support and Information Bodies

[New South Wales Department of Education Information and Referral Services](#)

This is the State Government Department responsible for the state school system. Their website has a lot of valuable information for parents and students:

<http://education.nsw.gov.au>

[Catholic Schools New South Wales \(CSNSW\)](#)

CSNSW is the representative voice of NSW Catholic education at a state and national level.

www.csnsw.catholic.edu.au/about/our-people/

[Independent Schools Council of Australia \(ISCA\)](#)

ISCA represents the interests of the Independent school sector on a national basis. ISCA's website valuable information on independent schools.

www.isca.edu.au

★ Relevant Associations

[New South Wales Aboriginal Education Consultative Group Inc](#)

This is a not-for-profit Aboriginal organisation that provides advice on education and training and represents the opinions of the Aboriginal community.

www.aecg.nsw.edu.au

[New South Wales Multicultural Commission](#)

The NSWMC is the main link between NSW's culturally and linguistically diverse (CALD) communities and the Government.

www.multicultural.nsw.gov.au

Ph: (02) 8255 6767

[Parents Council](#)

Aims to represent and support parents with children at independent schools on educational related issues.

www.parentscouncil.nsw.edu.au

Ph: 0438 558 276

EDUCATION SUPPORT SERVICES (cont.)

School Parents' Association

Many schools have a parent association that can represent your issues to the school management. They may also be able to put in place processes to assist with reducing costs within your school e.g. through a second-hand uniform shop, textbook exchange day.

12. CALENDAR FOR COST CUTTING

Month	What to Do	Notes and Tips
PRIOR TO THE SCHOOL YEAR		
January	Apply for private school scholarships	See local papers and the 'Education Support Services' section of this booklet.
June/July	Apply for Public Education Scholarships	Close in September. See the 'Education Support Services' section of this booklet.
December	Apply for NSW FACS Scholarships	Close in January. See the 'Education Support Services' section of this booklet
	Organise textbooks	Look for cheap second-hand or online options. See 'Textbooks' section of this booklet.
	Check if your child will need a digital device and organise	See the 'Technology' section of this booklet.
	Check for relevant Federal Government Assistance	See the 'Government Financial Assistance' section of this booklet.

CALENDAR FOR COST CUTTING (cont.)

Month	What to Do	Notes and Tips
DURING THE SCHOOL YEAR		
If you are experiencing financial hardship and finding it difficult to meet school-related costs throughout the year, see the ' Community Assistance Options ' section for organisations that may be able to assist you		
January	Pay school fees for the year	
	Buy uniforms and stationery	Check for back to school sales at department stores. See the ' Stationery ' and ' Uniforms ' section of this booklet.
	Organise how your child will get to and from school	Apply for student travel concessions. See the ' Student Travel ' section of this booklet.
July	Budget for new school shoes	
	Explore options to set up a textbook sale day at your school for the end of year	Contact the school's Parents Association

13. USEFUL CONTACTS

Below are organisations which may be able to provide support during challenging times. For more options, see the '**Community Assistance Options**' section in this booklet.

St Vincent De Paul Society

Ph: (02) 9419 4236

Foodbank NSW

Ph: (02) 9756 3099

Salvation Army

Ph: (02) 9264 1711

The Smith Family

Ph: 1300 326 459



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**Further copies of the
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can be downloaded from
www.ardoch.org.au**

The information contained in this booklet was accurate at the time of printing. Please contact individual organisations to confirm current information prior to accessing services.

If you found this publication useful or have any suggestions, please send us an email at info@ardoch.org.au

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