**COST SUPPORT FOR FAMILIES**

Support options available for families to help make the costs of education more affordable.

**REDUCING SCHOOL COSTS**

Schools can put cost saving strategies in place to help reduce the impact of school costs on families.

**LOWERING THE COST OF ESSENTIAL STUDENT LEARNING ITEMS**

Schools should look to engage suppliers to offer a variety of prices and make sure supplier costs are competitive.

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

Iron-on school logos should be available for uniform items that can be bought at a lower cost but require a school logo, for example hats and skivvies.

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

* any ‘hidden’ extra costs built into the excursion that may be too expensive for some students, such as the opportunity to purchase meals or souvenirs.
* transport alternatives – is it suitable 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 and conferencing](https://www.education.vic.gov.au/school/teachers/teachingresources/digital/Pages/virtual.aspx) at [education.vic.gov.au](https://www.education.vic.gov.au/school/teachers/teachingresources/digital/Pages/virtual.aspx) (search: Virtual learning and conferencing).

**SECOND-HAND STRATEGIES**

Schools need to be aware of second-hand options available for items students need and communicate these to parents. Items may include uniforms, stationery, textbooks, or 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, textbooks etc.
* Trading in second hand items through the school uniform or book supplier
* Online platforms, such as:
  + [State Schools Relief](https://www.education.vic.gov.au/about/programs/Pages/stateschoolsrelief.aspx?utm_source=website&utm_medium=social&utm_campaign=StateSchoolsRelief) at [education.vic.gov.au](https://www.education.vic.gov.au/Pages/default.aspx) (search: State Schools Relief)
  + [Sustainable School Shop](file:///C:/Users/09740417/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/DKM4OCYV/sustainableschoolshop.com.au) at [sustainableschoolshop.com.au](http://www.sustainableschoolshop.com.au)
  + trading websites such as gumtree
  + social media networks. For example, private Facebook groups.

**SCHOOL LOANS**

Some resources can be borrowed 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 textbooks (digital and/or hard-copy), devices and essential equipment such as graphic calculators.

**GOVERNMENT ASSISTANCE PROGRAMS**

The [**Camps, Sports and Excursions Fund**](http://www.education.vic.gov.au/about/programs/health/Pages/csef.aspx) gives payments for eligible students to attend camps, sports and excursions. Families with a valid concession card or temporary foster parents are eligible to apply. A Special Consideration eligibility category also exists. Special consideration is given to families on a bridging visa, temporary protection visa, in community detention or are asylum seeker families. Consideration is also given to students in out of home care and students in statutory kinship care.

For more information, see: [education.vic.gov.au/about/programs/Pages/csef.aspx](https://www.education.vic.gov.au/about/programs/Pages/csef.aspx)

[**State Schools’ Relief**](https://www.ssr.net.au/) may cover the cost of new school uniforms, shoes, books and more for students affected by the bushfires. State Schools’ Relief only take requests from school principals, assistant principals or welfare coordinators. You can make an appointment with the school to discuss your situation.

For more information, contact your school, visit: [ssr.net.au](http://ssr.net.au) or call SSR on (03) 8769 8400.

[**Student Scholarships**](https://www.eduweb.vic.gov.au/scholarships/default.aspx) are generally awarded based on, but not limited to, academic achievement, taking part in the school and local community, or financial need. The Department runs 35 student scholarships, equalling to about 250 scholarship awards. Some scholarships have more than one award.

For more information, see: [eduweb.vic.gov.au/scholarships/default.aspx](http://eduweb.vic.gov.au/scholarships/default.aspx)

**COMMUNITY ASSISTANCE**

Schools are encouraged to develop strong links with local services and welfare groups which can provide specialist help and support to students and families in financial crisis. Connections with local businesses can also help families by giving discounts for low-income families on school-related items such as shoes and stationery.

**INFORMATION SERVICES**

* [**Crisis Referral Information System (CRIS) Online Directory**](http://cris.crisisservices.org.au/)has information for people seeking welfare assistance, advice and general referral and support. The online directory includes information on services and organisations such as those offering support for accommodation, domestic violence, drug & alcohol treatment, health, material aid and mental health.For more information, see: [cris.crisisservices.org.au](http://cris.crisisservices.org.au/)
* [**Community Information and Support Victoria (CISVic)**](http://www.cisvic.org.au/) is the peak body representing local community information and support services. Its member agencies help people experiencing personal and financial difficulties by providing information, referral and support services including emergency relief.   
  For more information, see: [cisvic.org.au](http://www.cisvic.org.au/)

**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](http://www.foodbankvictoria.org.au/) 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](https://www.redcross.org.au/about-us/how-we-help/food-security/australian-red-cross-breakfast-clubs) and [Ardoch Youth Foundation](https://www.ardoch.org.au/breakfast-clubs) also help schools to source donations to run School Breakfast programs.   
For more information, see: [education.vic.gov.au](https://www.education.vic.gov.au/about/programs/Pages/breakfastclubs.aspx) (search: School Breakfast Clubs)

* [**Saver Plus**](http://www.anz.com/about-us/corporate-sustainability/community/investing/saver-plus/) is an initiative of Brotherhood of St Laurence and ANZ, delivered locally by community organisations in 22 locations in Victoria. Saver Plus helps 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.   
  For more information, see: [anz.com.au/about-us/sustainability-framework/financial-wellbeing/saver-plus](http://www.anz.com/about-us/corporate-sustainability/community/investing/saver-plus/)
* [**The Smith Family’s ‘Learning for Life program**](https://www.thesmithfamily.com.au/what-we-do/how-we-help/learning-for-life) 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.   
  For more information, see: [thesmithfamily.com.au/programs/learning-for-life](https://www.thesmithfamily.com.au/what-we-do/how-we-help/learning-for-life)
* [**Travellers Aid Australia’s Pathways to Education program**](https://www.travellersaid.org.au/our-services/pathways-education)gives student travel passes to young people experiencing financial difficulties, allowing 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, such as community schools and secondary education at a tertiary institution.   
  For more information, see: [travellersaid.org.au](https://www.travellersaid.org.au/our-services/pathways-education)
* [**A Start in Life**](http://www.astartinlife.org.au/)is an Australian charity that helps disadvantaged students from kindergarten through to tertiary studies.For more information, see:[astartinlife.org.au](http://www.astartinlife.org.au/)
* [**Good Shepherd**](http://goodshepherdmicrofinance.org.au/) **Microfinance** offers affordable financial programs for people on low or limited incomes that may assist families to afford educational costs and other expenses.   
  For more information, see: [goodshepherdmicrofinance.org.au](http://goodshepherdmicrofinance.org.au/)
* The [**No Interest Loan Scheme (NILS)**](http://nils.com.au/), a community focused initiative of Good Shepherd Microfinance, offers 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.   
  For more information, see: [nils.com.au](http://nils.com.au/)

**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, see Centrelink: [servicesaustralia.gov.au/individuals/centrelink](https://www.servicesaustralia.gov.au/individuals/centrelink)
* 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: [servicesaustralia.gov.au/individuals/families](https://www.servicesaustralia.gov.au/individuals/families)
* Depending on family circumstances, young people between 15 and 24 years of age may be eligible for [Youth Allowance](https://www.humanservices.gov.au/customer/services/centrelink/youth-allowance), [Newstart Allowance](https://www.humanservices.gov.au/customer/services/centrelink/newstart-allowance) or [ABSTUDY](https://www.humanservices.gov.au/customer/services/centrelink/abstudy). These payments provide financial support while young people are looking for work, studying, training or undertaking an Australian Apprenticeship.  
  For more information, see: [servicesaustralia.gov.au/individuals/families](https://www.servicesaustralia.gov.au/individuals/families)
* [Health Care Card](https://www.humanservices.gov.au/customer/services/centrelink/health-care-card) helps with the cost of prescription medicine under the Pharmaceutical Benefits Scheme (PBS), 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.  
  For more information, see: [servicesaustralia.gov.au/individuals/services/centrelink/health-care-card](https://www.humanservices.gov.au/customer/services/centrelink/health-care-card)
* [Centrepay](https://www.humanservices.gov.au/customer/services/centrelink/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, childcare, rent, electricity, gas and water bills, or medical services.  
  For more information, see: [servicesaustralia.gov.au/individuals/services/centrelink/centrepay](https://www.servicesaustralia.gov.au/individuals/services/centrelink/centrepay)

**ADDITIONAL INFORMATION**

* [Ardoch School Costs Guide 2019](https://www.ardoch.org.au/school-costs-guide/)  
  Ardoch Youth Foundation has published a list of support available to provide financial assistance to families and reduce school costs. For more information, see: [ardoch.org.au](https://www.ardoch.org.au/school-costs-guide/) (search: School Costs Guide)