Education Financial Support

Finding financial support for clients with children (or themselves) in the education system can be daunting.

Here are some the of resources available including grants and scholarships, concessions and community resources relating to education.

The cost of 'free education' can be expensive, but not unachievable for families. It does take planning, research and asking for support at times.

School's issue invoices at least once a year or on request. The invoices will show voluntary contributions, extracurricular items, and activities. Each school decides the charges in relation to voluntary financial contributions and extra-curricular items and activities.

The crucial first step in discussing the amount you owe to a school is to understand the fees/statement or invoice. We highly recommend asking the financial/business manager, wellbeing coordinator or principal to explain the fees and what is required and optional on the statement. Keep an accurate record of what has previously been paid to the school and if concessions have been included and understand the amount outstanding. School staff are very understanding of family's financial difficulties and welcome discussions about options for payment with families.

The Education Dept Parent Payment Policy has useful information regarding charges.

We've listed below resources that are available for financial support relating to education costs.

General Support

Service	Further Information	Contact Details
Direct Contact with your child's school	Seek out support from your school – a trusted teacher, the wellbeing coordinator, counsellor, or school principal. They are assisting numerous families every day in financial matters – please seriously consider contacting them directly in the first instance.	Contact your child's school directly (Business manager, Principal or Wellbeing support staff)
School Parents and Friends Associations, or School Council representatives	Contact these groups for information on the school's financial difficulty policy or support available to families and students.	Contact Details will be available from your child's school
Service Clubs	Look up your local club and ask them – you may be surprised about how they can assist.	Rotary , Lions Club, Zonta Club
Church Groups	Your local church or community group may be a source of support to a family with a donation towards costs, or ongoing support for the family.	
Local and State Politicians	Contact your local politician and explain your concerns (in particular, lack of understanding of financial hardship or lack of options available to families struggling with education costs – they may work as an advocate with you or seek further resources/support if its available.	Find your politician – Parliament Electorate Maps

Camps, Sports and Excursions Fund	Available for concession card holders. Apply direct to the school as soon as possible in the school year. Amounts are paid direct to the school ($125 primary school and $225 secondary school students). Can be used towards excursions, camps, school sports etc.	Contact your school direct

Uniform – Textbook – Computers

Service	Further Information	Contact Details
School / parent specific Facebook Groups	Check and post on these groups for general information on uniform or second-hand book and sales and swaps.	Contact your school directly to see if there's a group set up or search with key words on Facebook.
The Second hand School shop (Geelong)	Second-hand textbooks, uniforms, calculators, and shoes for purchase – bring your booklist and uniform list. You can leave your old textbooks, uniforms, and calculators at the shop on consignment for shop to sell to other families on your behalf.	9 Star Street, Geelong. Ph: 03 5229 7766 E: info@secondhandschoolsupplies.com.au W: https://secondhandschoolsupplies.com.au/
Sustainable School Shop	Buy and sell online second-hand school texts books, unforms, calculators, music instruments, sports gear, books and more *Register and search for sale ads for free. *You contact the seller directly *List your items for sale *Buyers will contact you *You arrange where and when to transact	Sustainable School Shop – Second hand Textbooks, Uniforms etc
PCs For Kids –	A self-funded charity in Geelong assisting children and families with second-hand refurbished computers and laptops. For families on health care cards and unable to afford to purchase. Best to contact this program late in the year or early in new year as funds can be limited.	Phone 03 5221 9211 Open Mon – Fri 9am – 3pm

The Corio Norlane Lions club	The Lions club refurbishes computer systems for children and adults in the community	Computers (corionorlanelionsclub.org.au) Contact Lions Club direct: coriolions@gmail.com

Loans – Grants – Scholarship

Service	Further Information	Contact Details
No Interest Loans (NILS)	No Interest Loans (NILs) are available if you have a Heath Care Card / Pension Card OR earn less than $70,000 gross annual income as a single or $100,000 gross annual income as a couple or people with dependants and show that you can afford to repay the loan. Funds for essential school items – Borrow up to $2,000 Referrals to financial support services available also. No fees or interest are charged.	Visit the Geelong Good Money Store or website
Uniting Care Education Assist Program	Open to parents (concession card holders) requiring assistance with uniforms, books and digital equipment – an appointment with Uniting Care interviewers will be carried out. Program is available October through to February each year. Best to contact the program early as funds may be exhausted before end of program.	Call 03 4210 1100 to make an appointment at Uniting Care Geelong – Grovedale office
ANZ Saver Plus Program	Savings plan for education related expenses – bonus up to $500 payment for completion of the program	Call 1300 610 355 Online enquiry form

The Queen's Fund (queensfund.org.au)	Provides financial assistance to single Victorian women and their children who are in crisis, distress or emergency. Average assistance $400. Client must be a Victorian resident of 12 months or more. Application must be from a social worker or similar qualified worker on a client's behalf.	
Emergency Relief and financial counselling	Client must be a Victorian resident of 12 months or more Services in our region may be able to assist if you are experiencing ongoing financial difficulty	Support Services in the G21 Region – Give Where You Live Foundation
Geelong Community Foundation	Education scholarships for students in Years 10 and 11 – amounts ranging from $500 to $4000. Families living in broader Geelong region (and Australian resident) complete an application that demonstrates personal achievements and community involvement, financial need and academic commitment. Dates for Grant rounds vary please check the website.	Geelong Community Foundation A:380-383 LaTrobe Terrace, Newtown P: 03 5244 7831 W: Geelong Community Foundation
School Student Broadband Initiative (SSBI)	SSBI aims to boost education opportunities and narrow the digital divide, students with no internet may be eligible for free internet through the NBN until 31 December 2025.	To check your eligibility contact details are below. P: 1800 954 610 W: Anglicare Student Broadband Initiative

Sporting Costs

Service	Further info	Contact Details

Get Active Kids	Vouchers up to $200 for Victoria resident children named on a Pension or Health Care Card – available to assist with sports membership and registration fees (and uniform if it forms part of the registration costs)	KIDs voucher program | Get Active Victoria

School Transport Costs

Service	Further info	Contact Details
Public Transport – Myki	Concessional travel for Primary and secondary school students aged 5 to 18 years can travel on a Child myki. School students can also purchase a half or full year student pass in their chosen area and must also carry a Student ID.	Student Myki
	Travel Pass – 1-Day, 7-Day and 30-Day Travel Pass helping vulnerable Victorians stay connected – issued by education providers or community organisations	Travel Pass – Public Transport Victoria (ptv.vic.gov.au)

Specific Private School financial support services

Service	Information	Contact
Private School Specific Scholarships	Approach your child's school directly or look at their website for financial hardship or scholarship opportunities.	Contact your child's school or their website for financial hardship or scholarship opportunities
The Auspiced body of your child's private school (ie Catholic Education Dept, Lutheran Education Department etc).	May also be able to assist with scholarship information as well as financial hardship policies and support.	Contact the relevant organisation.

Further Background Information

Public Education

In Victoria the Education Department states: "*schools must provide students with free instruction and ensure students have free access to all items, activities and services that are used by the school to fulfil the requirements of the Curriculum. Schools may request parents make voluntary financial contributions towards the cost of schooling….schools may invite parents to purchase optional extra curricular items and activities"* Parent Payments: Policy | education.vic.gov.au

Sound confusing? That's because it is! The school accounts can be difficult to read and there maybe little information about the 'options' provided to families – unless you ask, and then you have to find the 'right' person to ask!

The good news is Financial help for families policy should be imbedded in the school's payment processes. This covers details of the policy, what is free instruction, financial help arrangements , support programs and communications requirements. It also states that there should be a 'Parent Payment Contact person' to support families with financial help arrangements and support programs.

Financial Help for Families is available and have listed some community supports that may assist family's in navigating the education financial support available.

If your client is experiencing financial hardship (or likely to experience financial hardship) speaking to the principal, wellbeing support worker or business/finance manager at the school may be a great place to start. We understand it can be overwhelming but the school, school community and general community have resources and supports that may be available to families.

Services Australia/Centrelink:

The Advance payment – Services Australia may be of use to purchase text books and uniforms. Further information here:

Check the Centrelink Payment and Service Finder to see if you are entitled to any further payments or support through Services Australia.

Money Smart Resources: Can assist in setting up a savings plan and putting money aside long term to assist with education costs. For example – savings $20 per week for 12 months would have a little next egg of around $1000 that can come in handy towards education costs. Moneysmart has some great tips on savings.

Ardoch – a children's charity focused on improving educational outcomes for children and young people in disadvantaged communities. Ardoch supports many greater Geelong schools with education support. Each year Ardoch releases a School cost guide. This is an excellent resource for information, support and services that may be of further assistance to you. Ardoch Victorian School Costs Guide

There should always be options but you may need to approach the subject with your school first. And this can be daunting. Before you approach the school – do some research on the financial difficulty options within the school policies. Ask friends what's worked for them when negotiating with the school. Know what your client can afford to pay, regularly if possible and let the school know if they need to make any changes to these arrangements as soon as they can. Many schools will accept centrepay arrangements fortnightly or smaller direct debit amounts to ensure the education chosen for the child/young person is affordable for the family. If however, debt is escalating and you don't feel able to negotiate with the school or finance department, contact National Debt helpline and get a referral to a financial counsellor as soon as you can.



Key messages...
Get onto it early – speak to others – including other parents, your school and local services. Children shouldn't miss out on educational opportunities – use the resources and supports available to your family's.

USEFUL RESOURCES

Centrepay

Savings Money Smart

Education dept policies

Ardoch Victorian school costs guide PDF