PARENT PAYMENT POLICY AND IMPLEMENTATION

Gembrook Primary School

PURPOSE

To ensure that parent payment practices are consistent, transparent and ensure that all children have access to the standard curriculum.

RATIONALE

The Victorian community shares a vision to build an education system that champions excellence and ensures that every child and young person has access to the opportunities to succeed in life, regardless of their background or circumstances.

Schools are best placed to make local decisions which ensure that all students can access a broad range of learning opportunities that support their expectations and promote their aspirations as they move through the education system. Parent contribution, in all forms, assists schools to provide an enriched learning and teaching program for every student and is highly valued by school communities.

Learning and teaching programs vary across schools, based on local needs and circumstances and reflect each school's priorities, decisions and resources. This, in turn, informs the parent payment charges approved by school councils that may vary from one school to the next.

WHAT CAN SCHOOLS CHARGE FOR?

The Education and Training Reform Act 2006 provides for instruction in the standard curriculum program to be free to all students in government schools. School councils are responsible for developing and approving school-level parent payment charges and can request payments from parents under three categories only: Essential Student Learning Items, Optional Items and Voluntary Financial Contributions.

Essential Student Learning Items are those items, activities or services that are essential to support student learning of the standard curriculum. These are items that the school considers essential for all students and which students take possession of. Parents may choose to provide the items themselves or buy the items from the school where practical and appropriate.

Optional Items are those items, activities or services that are offered in addition to or support instruction in the standard curriculum program. These are provided on a user-pays basis so that if parents choose to access them for students, they are required to pay for them.

Voluntary Financial Contributions

Parents can be invited to make a donation to the school for a general or specific purpose, e.g. school grounds projects, library fund or for new equipment. Only some Voluntary Financial Contributions are tax-deductible.

Appendix 1: the diagram **"Understanding Parent Payment Categories"** provides examples of items and materials under each category.

In implementing this policy, schools must adhere to the following principles:

PRINCIPLES

- **Educational value:** Student learning, aspirations and wellbeing are paramount when schools determine their parent payments practices
- **Access, equity and inclusion:** All students have access to the standard curriculum program and participation of all students to the full school program is facilitated
- **Affordability:** Cost to parents is kept to a minimum and is affordable for most families at the school
- **Engagement and Support:** Early identification and engagement strategies by the school ensure parents are well informed of the payment options and supports available for those experiencing hardship
- **Respect and Confidentiality:** Parents and students experiencing hardship are treated with respect, dignity, sensitivity and without judgement and the identity and personal information of all parents and students are kept confidential in respect to parent payments
- **Transparency and Accountability:** School parent payment practices are well communicated, clear and transparent and their impact on student programs and families are reviewed by school councils

COST AND SUPPORT TO PARENTS

When school councils consider the proposed requests for parent payments the cost is kept to a minimum and is affordable to most parents at the school.

School principals must ensure that:

- items students consume or take possession of are accurately costed.
- payment requests are broadly itemized within the appropriate category.
- parents are advised that they have the option of purchasing equivalent Essential Student Learning Items themselves, in consultation with the school.
- information on payment options is available, accessible and easily understood to all parents so that they know what to expect and what supports they can access
- parents are provided with early notice of annual payment requests for school fees (i.e. a minimum of six weeks' notice prior to the end of the previous school year). This enables parents to save and budget accordingly.
- parents are provided with reasonable notice of any other payment requests that arise during the school year- ensuring parents have a clear understanding of the full financial contribution being sought
- the status and details of any financial arrangements are kept confidential and only shared with relevant school personnel
- parents experiencing hardship are not pursued for outstanding school fees from one year to the next
- use of debt collectors to obtain outstanding school funds owed to the school from parents is not permitted
- there will be only one reminder notice to parents for voluntary financial contributions per year
- Invoices/statements for unpaid essential or optional items accepted by parents are not generated more than monthly or according to the parent payment arrangement with the school.

SUPPORT FOR FAMILIES

Families may experience financial difficulties and may be unable to meet the full or part payments requested. Principals and school councils exercise sensitivity to the differing financial circumstances of students and their families when considering parent payment fees. There are a range of support options available to support and assist parents. These can be accessed through **Appendix 3**: **"Cost support for families."**

Consideration to hardship arrangements in respect to payment requests is provided to families experiencing long term hardship or short term crisis on a confidential, case by case basis. All schools have written hardship arrangements that include a proactive approach to providing support for parents experiencing financial difficulty.

All parents are provided the name and contact details of a nominated parent payment contact person at the school who they can discuss payment arrangements with.

ENGAGING WITH PARENTS

In respect to each school's development of its parent payments, school councils will engage in effective communication with the school community and have strategies in place to ensure they are aware of and understand the needs and views of parents.

REVIEW OF POLICY IMPLEMENTATION

Schools will monitor the effectiveness and impact of the implementation of this policy at least annually as part of its ongoing improvement and report back to the school community.

The full Parent Payment Policy is available from the Department's **School Policy and Advisory Guide.**

Answers to the most commonly asked questions about school costs for parents see:
Appendix 2: Frequently Asked Questions – For Parents

Understanding Parent Payment Categories

Schools — What does the legislation say?

The Education and Training Reform Act (2006) provides for free instruction in the standard curriculum program to all students in government schools. The Act also empowers school councils to charge fees to parents for goods and services provided by the school to a child.

In the Act, a 'Parent' includes a guardian and every person who has parental responsibility for a child including parental responsibility under the Commonwealth Family Law Act 1975 and any person with whom a child normally or regularly resides.

What do schools pay for as part of 'free instruction'?

Free instruction is the teaching staff, administration and the provision of facilities in connection with the instruction of the standard curriculum program, including reasonable adjustments for students with disabilities.

The standard curriculum for Years F-10 means implementation of the Victorian Curriculum F-10.

The standard curriculum for senior secondary schools means a program that enables a student to be awarded a VCE or VCAL qualification.

What principles govern parent payment practice?

Educational Value | Access, Equity & Inclusion | Affordability

Engagement & Support | Respect & Confidentiality | Transparency & Accountability

Parents — What may parents be asked to pay for?

Schools can request payment for

Essential Student Learning Items

These are items, activities or services that the school deems **essential** to student learning of the standard curriculum.

Where practical and appropriate, parents may choose to purchase items through the school or provide their own.

These may also be either:

Items the student takes temporary or permanent possession of

e.g.
- textbooks, activity books, exercise books
- stationery, book bags
- student ID cards, locks
- cooking ingredients students will consume
- materials for final products that students take home (technology projects, build-your-own kits, dioramas)
- Picture Exchange Communication Systems

Activities associated with instruction that all students are expected to attend

i.e. travel, entry fees or accommodation

e.g.
- excursions
- incursions
- school sports
- work placements

Parents can be asked to pay for items, activities and services in the three Parent Payment Categories:

Essential Student Learning Items, Optional Items and Voluntary Financial Contributions.

Schools determine how items, activities and services are classified within these categories based on the learning and teaching program of their school.

Schools can request payment for

Optional Items

These are items, activities or services that are **optional** and are offered in addition to the standard curriculum.

Students may access these on a user-pays basis.

These may be either:

Items the student purchases or hires

e.g.
- school magazines, class photos
- functions, formals, graduation dinners
- materials for extra curricular programs
- student accident insurance

Activities the student purchases

e.g.
- fees for extra curricular programs or activities, such as instrumental music tuition
- fees for guest speakers
- camps, excursions, incursions, sports
- entry fees for school run performances

Items and/or materials that are more expensive than required to meet the standard curriculum

e.g.
- use of silver in metal work instead of copper
- supplementary exam revision guides

Support for families experiencing hardship is available at every school and each school has a parent payment contact person. See your school's policy for more information.

For more information on Parent Payments and Personal Devices, visit the DET website at: www.education.vic.gov.au

Schools can invite **Voluntary Financial Contributions** for

e.g.
- Building or Library fund (Tax deductible)
- Voluntary contributions for a specific purpose, such as equipment, materials, services.
- General voluntary contributions

Gembrook Primary School

Parent Payment Policy

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PARENT PAYMENT CHARGES

1. ESSENTIAL: Materials & Requisites Charge

These items include:

- materials that the student takes possession of, including text books and student stationery
- materials for learning and teaching where the student consumes or takes possession of the finished articles (e.g. art, kitchen classroom, science materials)
- software licensing for classroom programs over and above standard curriculum based programs

Parent/guardians may choose to provide equivalent materials themselves in consultation with the school, and items should meet the specifications provided by the school. However, there are some items (eg. food provisions for the Kitchen Classroom) which, due to their nature, can only be provided by the school.

2. OPTIONAL:

These items include:

- camps, excursions and incursions
- Sports events
- Swimming program
- Year 6 Jacket
- Year 6 Graduation

Parents will be notified of all excursions and incursions - permission slips for all excursions and incursions will still need to be completed and returned to school. They will be a available on the school website: www.gembrookps.vic.edu.au

3. VOLUNTARY:

- ***ICT fund:*** *suggested $50 per child*
- ***Maintenance and Grounds payment-*** *suggested $50 per family*
- ***Payment to the Building Trust Fund -*** All amounts of $2.00 and over are **fully tax-deductible**. This is a very important fund for the future of Gembrook Primary School which has enabled the continued improvement of the facilities. We appreciate your generosity.

PAYMENT ARRANGEMENTS AND METHODS

PAYMENT OPTIONS

Parents/guardians will be provided with early notice of payment requests for essential student learning items, optional items and voluntary financial contributions (e.g. a minimum of six weeks' notice prior to the end of the previous school year).

Option 1.
Full payment is preferred – payable by 14th February 2020 by Compass, BPay, EFTPOS at the school office, cheque or cash.

Option 2.
Payment of three equal instalments by Compass, BPay, EFTPOS at the school office, cheque or cash.

1st instalment by 14/2/2020 2nd instalment by 15/5/2020 3rd instalment by 14/8/2020

Option 3

Payment by instalments by Compass, EFTPOS at the school office, cheque or cash.

PAYMENT METHODS

In an effort to assist families with school payments, three payment methods will be available to families at Gembrook Primary School in 2020.

Payment can be made by Compass, BPay or, cash/cheque/EFT payable to Gembrook Primary School at the school office. Direct debit can be arranged by individual arrangement with the Business Manager.

Consideration to hardship arrangements in respect to payment requests is provided to families experiencing long term hardship or short term crisis on a confidential, case by case basis.

FAMILY SUPPORT OPTIONS

Families will be informed of cost support programs that they may choose to access. This includes government assistance programs, community information and Commonwealth family assistance services. See Appendix 3. Examples include:

- The Camps, Sports and Excursions fund (CSEF) available to applicants holding a means tested concession card and temporary foster parents.
- State Schools Relief for support with uniform needs
- A second-hand school uniform program
- **Online platforms** for the purchase of second hand items such as
    - State Schools' Relief clk2sell app
    - www.sustainableschoolshop.com.au

CONSIDERATION OF HARDSHIP

Gembrook Primary School has a Financial Hardship Policy which can be accessed on the school website.

Families are encouraged to contact the Business Manager or Principal via phone, email or in person to raise issues, make general enquiries about charges or to discuss payment arrangements. Information provided by families about their financial situation and related difficulties in making payments

Families may experience financial difficulties and may be unable to meet the full or part payments requested. The Principal and school council exercise sensitivity to the differing financial circumstances of students and their families when considering parent payment fees. There are a range of support options available to support and assist parents. These can be accessed through **Appendix 3: "Cost support for families."**

Consideration to hardship arrangements in respect to payment requests is provided to families experiencing long term hardship or short term crisis on a confidential, case by case basis.

Where families experiencing hardship are disconnected from the school, the Business Manager or Principal will discreetly approach families who may need support and special payment arrangements.

COMMUNICATION WITH FAMILIES

The Parent Payment Policy, Frequently asked questions for parents, Cost Support for Families and Hardship Policy will be available on the Gembrook Primary School website and referred to in the annual parent letter notifying parents about payments for the following year. These documents will also be available at the school office on request,

Parents may approach the Principal or Business Manager to raise any issues, make general inquiries about charges. Complaints can be directed to the Principal at the school or can be made to the Regional Office of the Education Department.

All communications with Parent/Guardians requesting payment such as statements, letters or Cases 21 invoices, must be accompanied by the following information:

- Early notice of payment requests (eg: 6 weeks' notice prior to the end of the year for the following year)
- A description of each of the three parent payment categories
- Details of what parents are being asked to pay for
- That parents/guardians are required to provide essential student learning items for their children and have the option of purchasing these through the school or through a local supplier where appropriate
- The availability of alternative payment options and an invitation to contact the Principal or Business Manager if the parent/guardian wishes to discuss these.

MONITORING AND REVIEW OF THE IMPLEMENTATION OF THE POLICY

This policy will be reviewed annually by school council.

The review process will be carried out according the school Gembrook Primary School Policy Making Policy which ensures parents and staff are engaged in the review process undertaken by school council and sets a transparent method for setting the types, value and payment methods for parent payments.

This policy will be ratified annually.

The criteria against which the policy will be assessed are:

- Parents are provided accurate confidential information about essential, optional and voluntary payments which relate to their student's education and are provided with options for payment plans and payment methods.
- The school community understands the purpose of parent payments and in what ways those payments support the student programs.
- The school community understands the support available to them if they are experiencing hardship and know how to access that support.

Additional References:

Hardship Policy 2020

Appendix 2:

Parent Payments in Victorian Government Schools

Frequently Asked Questions for Parents

The Department's new Parent Payment Policy brings a stronger focus to transparency and family hardship, as well as outlining the expectations of implementation and communication with parents. The policy also emphasises that all children should have access to the standard curriculum regardless of their parents' ability to pay.

The following frequently asked questions provide further details about the types of payments schools can request from families.

I THOUGHT PUBLIC EDUCATION IS FREE. WHY HAVE I BEEN ASKED TO PAY?

Schools are funded to deliver a quality education based on the standard curriculum. Schools receive additional government funds based on the needs of the students or location.

Parent payments are a valuable contribution to enhancing and enriching the educational experience. These payments allow schools to offer enhanced programs and opportunities which their school communities expect them to offer.

Schools decide on the learning program they offer based on the needs and aspirations of the school community.

SOME PARENTS BELIEVE THAT PUBLIC EDUCATION IS FREE. WHAT IS FREE IN GOVERNMENT SCHOOLS?

Victorian legislation clearly states that instruction in the standard curriculum program must be provided free of charge to all students in Victorian government schools.

This 'free instruction' is the teaching staff, administration and the provision of facilities in connection with instruction of the standard curriculum program, including reasonable adjustments for students with disabilities.

WHAT IS THE STANDARD CURRICULUM PROGRAM?

The standard curriculum program is made up of the eight key learning areas agreed to by the States, Territories and Commonwealth. These areas are: English, Mathematics, Sciences, Humanities and Social Sciences, the Arts, Languages, Health and Physical Education, and Technologies.

The standard curriculum also includes the four capability areas: Critical and Creative Thinking, Intercultural, Ethical, and Personal and Social.

To clarify, 'the standard curriculum for years F-10' means the implementation of the Victorian Curriculum F-10. 'The standard curriculum for senior secondary schools' means a program that enables a student to be awarded a VCE or VCAL qualification.

DOES FREE INSTRUCTION STILL APPLY TO SENIOR SECONDARY CERTIFICATES SUCH AS VCE AND VCAL INCLUDING VET IN SCHOOLS PROGRAMS?

Yes. Free instruction applies to senior secondary certificates as the standard curriculum program includes certificates such as VCE and VCAL. VET in Schools programs are part of VCE and VCAL and therefore instruction is free. Costs that could be considered supports, resources, administration or school facilities required to deliver instruction in the standard curriculum, cannot be charged for.

If the student consumes or takes temporary or permanent possession of an item/service which supports the free instruction in the standard curriculum program, this is an Essential Student Learning Item for which payment may be sought.

This includes the purchase of materials for a VET program such as wood for making a standard/agreed item in VET furnishing.

WHY CAN SCHOOLS SET THEIR OWN PAYMENTS?

The Act allows school councils to set their own payments in accordance with Department of Education and Training policy.

Schools serve different communities with different needs and expectations for the curriculum and are able to request payments to cover costs for their learning programs.

WHY AM I BEING ASKED TO PAY FOR DIFFERENT THINGS TO PARENTS IN OTHER SCHOOLS?

Every school is different and each school has the ability to set its own priorities. Therefore, it is common for schools to request different payments from parents because they offer different programs, go on different excursions and have different needs at school. For example, some might want to start a student gardening program and others a photography program.

Schools make parent payment contribution decisions in good faith and in the best interests of their students. They aim to keep costs to a minimum so that they are reasonable and affordable to most parents at the school. In setting their fees, each school ensures that parents understand the links between the school's learning programs and the payments being requested.

CAN I BE CHARGED FOR THE ADMINISTRATION OF THE STANDARD CURRICULUM PROGRAM?

No. The costs associated with the administration and coordination of the standard curriculum program are considered part of free instruction and must not be passed onto parents.

WHAT CAN SCHOOLS REQUEST PARENTS TO PAY FOR?

You can be asked to pay for Essential Student Learning Items that the school deems essential to student learning in the standard curriculum including:

These items include:

- **items which students take temporary or permanent possession of**, including text books, student stationery and school uniforms (where applicable)
- materials for learning and teaching where students **construct, consume or take possession of the finished articles** (for example, home economics, ceramics, photography, materials for build-your-own-kits)
- **activities that all students** are expected to attend (for example, transport and entrance costs).

HOW ARE THE ESSENTIAL STUDENT LEARNING ITEMS PURCHASED?

Schools will offer to purchase these items on behalf of parents, although parents have the option of purchasing equivalent materials from other sources.

If you choose to provide equivalent materials, this should be done in consultation with the school, and should meet the specifications provided by the school. Some items, for example food provisions for home economics, may only be provided by the school.

WHAT ARE THE OPTIONAL ITEMS?

Optional items are items or services that are offered in addition to the standard curriculum.

These items are provided on a user-pays basis and if parents choose to access them for their child they will be required to pay for them.

These items include:

- **items the student purchases or hires** such as school magazines, class photos, fees for guest speakers, functions, formals and student accident insurance
- **activities the student purchases** such as fees for extra-curricular programs or activities such as instrumental music tuition
- **items and materials that are more expensive** than required to meet the standard curriculum (for example, requesting payment for the use of mahogany in woodwork instead of the standard pine).

WHAT ARE VOLUNTARY FINANCIAL CONTRIBUTIONS?

Schools may invite voluntary financial contributions for the following.

- Contributions to **a building or a library fund**. These are contributions that have been endorsed by the Australian Taxation Office as Deductible Gift Recipient (DGR) are tax deductible.
- Contributions for a specific purpose identified by the school: for example, equipment, materials or services in addition to those funded through the Student Resource Package. This may include additional computers or student-related services.
- general voluntary contributions.

CAN A SCHOOL MAKE REPEATED REQUESTS FOR VOLUNTARY FINANCIAL CONTRIBUTIONS?

No. Requests for voluntary financial contributions are limited to the initial notice to all parents and guardians and one reminder notice only.

Prior to sending out any reminder notices to parents, schools use their discretion with families where there may be financial difficulty or hardship.

I DON'T UNDERSTAND THE CHARGES THAT I AM BEING ASKED TO PAY FOR?

You should discuss the charges with the parent payment contact person who will be able to explain them to you.

If you are still not clear or not happy with the outcome of your conversation with the parent payment contact person, you should contact the school Principal.

CAN MY CHILD BE DENIED ACCESS TO THE STANDARD CURRICULUM PROGRAM ON THE BASIS OF ME NOT PAYING THESE CHARGES?

No, all students must have **access to the standard curriculum program** as inclusion and engagement are integral to school policy.

Schools apply the Department of Education and Training policy that ensures students are not treated differently, denied access to the 'standard curriculum program', or refused instruction on the basis of payments not being made.

Principals must ensure any record of payments or contributions is kept confidential. Only de-identified information can be provided for reporting purposes.

WHAT SUPPORT IS AVAILABLE TO HELP ME PAY THESE CHARGES?

A range of support options are available, including:

- Access to **State Schools' Relief Committee** support for clothing/uniforms (via the principal).
- The **Camps, Sports and Excursions Fund**, which provides payments for eligible students to attend camps, sports and excursions.

For a full range of support options, see: Cost support for families

WHO CAN I TALK TO IF I AM HAVING FINANCIAL DIFFICULTY AND UNABLE TO PAY THE CHARGES?

All schools understand that families can experience financial difficulty or a crisis which makes the payment difficult.

Your school has a parent payment contact person who you can discuss your situation with and help with making alternate payment arrangements. The name and contact details of the parent payment contact people is available in the school's Parent Payment Policy and Procedures.

Personal Devices

You should be able to find this easily on the school's website. Contact the school if you are unable to find this policy.

MY CHILD'S SCHOOL HAS A PROGRAM WHERE PARENTS PAY FOR LAPTOP COMPUTERS OR TABLETS. DO I HAVE TO PURCHASE/LEASE THE DEVICE SPECIFIED BY THE SCHOOL?

No. Your school will have information about its use of laptop computers/tablets which you can ask about. It is the parents' choice whether they purchase/lease these items or not.

If you do not purchase/lease the device, the school will provide a device for your child during the times the device is required at school.

MY CHILD ALREADY HAS A LAPTOP COMPUTER/TABLET. CAN HE/SHE USE THIS AT SCHOOL INSTEAD OF PURCHASING THE ONE(S) THE SCHOOL IS SPECIFYING?

Yes, your school will have information on the types of devices that can connect to the school network.

Generally, if you already have a device at home that is similar and suitable you may be able to use it at school. The school must allow your child to use their own device. However, parents should be aware that it will not always be practical or possible to connect a device that is not the one specified by the school.

While the school should provide some technical assistance to allow the device to be connected to the EduSTAR wireless network, the amount of technical support that can be provided by the school is limited.

The other consideration is that it may not be possible to install required software for licencing reasons and parents may need to organise their own purchase of the software.

I WOULD LIKE TO PURCHASE/LEASE THE LAPTOP COMPUTER/TABLET OFFERED BY THE SCHOOL BUT IT IS TOO EXPENSIVE. WHAT CAN I DO?

All schools offering programs where parents pay for the costs of their child's device will ensure they have support options available for parents who may have difficulties paying for the devices. These options should include offering payment plans and subsidised devices.

If you are experiencing difficulties in providing or paying the school to provide the digital device, you are encouraged to make an appointment with the Principal or other nominated senior staff member to discuss assistance the school can provide.

All information you provide will be treated in the strictest confidence.

IF I CHOOSE NOT TO PURCHASE OR PROVIDE THE LAPTOP COMPUTER SPECIFIED BY THE SCHOOL FOR MY CHILD, WILL THEY MISS OUT AT SCHOOL?

If parents choose not to purchase/lease the device, the school will provide a device for the child during the times the device is required at school.

I DON’T AGREE WITH STUDENTS HAVING THEIR OWN COMPUTING DEVICES FOR SCHOOL. I AM CONCERNED THAT MY CHILD ALREADY HAS TOO MUCH SCREEN TIME AND THIS SHOULD BE CUT DOWN, NOT INCREASED.

The discerning use of digital technologies in the classroom can maximise learning opportunities. Students learn how to engage with the world around them, connect, collaborate, access information and acquire digital skills to participate in life and work. Personal devices are important learning tools. Research shows that there are many benefits to your child having a personal device. A sense of ownership creates a greater connection to using the device for learning, and students can learn anywhere and at any time in a way that suits their needs.

School councils must approve the parent provision, purchase or lease of networked personal devices (such as laptop computers or tablets). Schools are required to consult with and seek out the views of their school communities when introducing such programs. If you have issues with this sort of program you should raise your concerns with your school principal or school council.

MORE INFORMATION

For more information, see: **Parent Payment Policy -** detailing the Department's policy

For information specific to your child's school contact the school directly or contact your regional office, see: **Regional Offices**

Appendix 3:

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).

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

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, textbooks etc.
- Trading in second hand items through the school uniform or book supplier
- 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.