

Ardoch School Costs Guide

2016

A guide for parents on how to manage and reduce school costs



www.ardoch.org.au

ABOUT ARDOCH YOUTH FOUNDATION



Ardoch Youth Foundation has been supporting disadvantaged young people through education since 1988 when our Founder, Kathy Hilton OAM, helped a 17-year-old girl experiencing homelessness to stay at school and complete her education.

As Kathy continued to help many more vulnerable students who were homeless or living in extreme poverty with their families, Ardoch Youth Foundation was born. The charity grew quickly and developed early intervention and prevention programs, supported by a strong support network of community and corporate volunteers to help disadvantaged children and young people to reach their potential through education.

Today, the Ardoch team and thousands of volunteers support schools and early years' services across Melbourne and Victoria, with a particular focus on disadvantaged communities around Frankston, the northern suburbs of Geelong and Melbourne's West.

Ardoch also supports children and young people through Literacy Buddies® and Numeracy Buddies programs in Ballarat, Brisbane and Perth and through our sister organisation, Daystar Foundation, in Sydney.

Ardoch Youth Foundation's vision is that every child's and young person's potential is realised through full participation in education.



INTRODUCTION



The 2016 Ardoch School Costs Guide has been written for parents, carers and those who care about children, their education and ensuring they have everything they need to learn.

It is important to know that the best ways you can support your children to learn is to engage in what they are learning, reinforce the importance of school, is to build positive relationships with people at your child's school or find people to help you to do this.

Managing all the different costs of education takes time and information. This guide provides information on what education costs are, the supports that are available and who can help. Schools will always want to help all children and families with their education. Sometimes, negotiating school costs will not be easy but ensuring that your child gets a good education will be the key to them having chances and choices in life.

This guide has been developed by working with students, families and schools and is still evolving, so please let us know if there is anything that has or has not worked well. You can read the guide cover to cover or use it as the need arises.

We wish you well as you support children to learn. Keep up the great work!

From all of us at Ardoch,

A handwritten signature in black ink, appearing to read "Mandy Burns".

Mandy Burns
CEO

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1. SCHOOL FEES

Free education is the law 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, travel to school sports and some camps.

This is a compulsory bill. It should be sent to you at least six weeks before the end of school the year before (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 to find out what support they can offer.

★ Optional Extras

Extras can include music lessons and extra-curricular activities.



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

Voluntary contributions can include costs for buildings.



Voluntary contributions for school fees are voluntary. 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/curriculum because these contributions aren't paid.

For more information please go to www.education.vic.gov.au and search 'school charges and costs'.

2. GOVERNMENT FINANCIAL ASSISTANCE



★ Federal Government Assistance

Federal government assistance is provided through Centrelink. For up to date information please check the Centrelink website at www.centrelink.gov.au

Here is summary of the payments which students may be eligible for.



Schoolkids Bonus

The Schoolkids bonus is a federal government payment to assist families with children in primary or secondary school to cover educational expenses. Eligible families can receive \$410 for each child in primary school and \$820 for each child in high school – paid in two instalments – one in January and one in July.

It is an automatic payment so you do not need to apply or make a claim however make sure that Centrelink is aware of any children starting school in the next year.

Legislation has passed to end the Schoolkids Bonus payments. The last instalment will be paid in July 2016.

For more information and to see if you are eligible to receive this payment, please go to www.humanservices.gov.au and search 'Schoolkids bonus'.

Youth Allowance

Full-time secondary students may apply for the Youth Allowance Scheme through Centrelink. Students must be studying an approved course and usually have to be aged 16 to 24. To receive Youth Allowance at the age of 15 you must meet certain criteria.

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 away.

★ Local Government Assistance

Local governments generally do not provide assistance to individuals and families with education costs. Some local government areas provide programs under School Focused Youth Service funds rather than providing funding on an individual basis.

3. COMMUNITY ASSISTANCE OPTIONS

★ Community Organisations

The Smith Family - Learning for Life Program

The Smith Family offers a Learning for Life program and a scholarship program. To be eligible, your child would need to 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 very limited scholarships available.

www.thesmithfamily.com.au

St Vincent de Paul Society

St Vincent de Paul may be able to help in two areas:

★ Material assistance through its network of Vinnies Centres. Vinnies Centres are able to provide (depending upon supply) a variety of goods including furniture, clothing and household goods to families and people who are in need.

★ The St Vincent de Paul Society also offers people assistance through home visits. This support may include providing food or food vouchers, clothing, furniture, budget support, assistance with utility bills or back to school costs, information and advocacy.

www.vinnies.org.au

Good Shepherd Microfinance

The Good Shepherd Microfinance has a range of financial programs and loans that you may be eligible for to assist with education and other expenses.

www.goodshepherdmicrofinance.org.au

Saver Plus - Brotherhood of St Laurence and ANZ

The Saver Plus program can help you save enough money for educational costs. The 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. To find out if you are eligible and for local contacts go to:

www.bsl.org.au

A Start in Life

This Sydney-based charity provides ongoing financial support for education costs to eligible students that are fully engaged and participating in education. They focus on students from regional and remote areas but have a small amount of support available for metropolitan based students. Contact your school to ask them to refer you to the program.

www.astartinlife.org.au

★ **Online Search Options**

The internet has a great range of information to help you find support services. It can be useful to know the right places to look and the right words.

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) Need school related support

School support, education support

Websites which might be useful are:

★ www.serviceseeker.com.au

Provided by InfoXchange, the service seeker is a useful search site for all community support services

★ www.humanservicesdirectory.vic.gov.au

The human services directory is a government website which lists health, social and disability services in Victoria. Your local council website will usually have a community services directory which you can look up services in your area.

★ www.cris.crisisservices.org.au

The Crisis Referral Information System contains information on a large number of Victorian community based support services and other services.

★ City of Brimbank

www.brimbank.vic.gov.au (search 'community directory')

★ City of Maribyrnong

www.maribyrnong.vic.gov.au (search 'community directory')

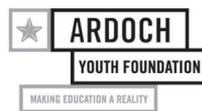
★ Frankston City Council

www.frankston.vic.gov.au (search 'community directory')

★ City of Greater Geelong

www.geelongaustralia.com.au (search 'community directory')

4. UNIFORMS



★ Within your school

Uniform Shop

Sometimes 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 parent 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 parent association to find out more information or to get the ball rolling.

★ State Schools' Relief (SSR)

SSR is a charity which provides new footwear and clothing for children in need. They can also contribute towards the purchase of branded uniform items.

SSR support can only be accessed through the school so please contact the principal or welfare officer to see if you are eligible for support.

www.ssr.net.au

★ Generic (plain) uniform items

Department stores such as 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 all have second-hand uniforms for your school listed. Searching is free on all of them – although listing an item to sell may incur a cost.

- www.sustainableschoolshop.com.au
- www.theuniformexchange.com.au
- www.findauniform.com.au
- www.schoolseconds.com.au
- klik2sell (an app for iPhones and androids)

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.

Textbook Hire

Some schools allow families to hire text books 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.

Support

Support 20th Man Fund has a 'Back to School' program which can provide textbook support to eligible students. Ask your school counsellor for more information.

www.20thman.com.au

Understanding what is needed

Speak with the school about the textbook list. Explore the following:

- When in the year the textbooks are needed. Some textbooks may be needed later in the year and some earlier. You can buy the essentials first.
- The importance of having 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 parent's within their school so contact the school's parent association to find out more information or to 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 text-books 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 school's recommended supplier. Make sure you search for the correct edition and factor in any postage costs.

For second-hand textbooks try the following websites:

- ★ www.sustainableschoolshop.com.au
- ★ www.recycledtextbooks.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.facebook.com
- ★ www.schoolbooks.com.au (for new and second-hand text books)

Online bookshops to try for cheaper new books – remember to check postage costs.

- ★ www.angusrobertson.com.au
- ★ www.bookdepository.com
- ★ www.booktopia.com.au
- ★ www.bookworld.com.au
- ★ www.dymocks.com.au
- ★ www.robinsonsbooks.com.au
- ★ www.readings.com.au
- ★ **Your local library**

Your library may have key textbooks that you are able 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/organising usage around your individual study needs.

6. STATIONERY



Some schools have a communal stationery pool which parents pay a fee and contribute to, other schools expect you to purchase all the supplies based on a list which they provide.

Shop around

There are often cheaper options than the school supplier. Check out online stationery shops such as:

- ★ www.officeworks.com.au
- ★ www.thestationeryshop.com.au
- ★ www.bigw.com.au

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

Use stationary left over from previous years if it is still appropriate.

7. INFORMATION TECHNOLOGY EQUIPMENT

Schools

Schools may have payment plans in place to help you pay for IT equipment or 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

★ **Buying**

The organisations listed below offer reconditioned computers at discounted prices to students and families who are Health Care Card holders.

Green PC

03 9418 7400

www.greenpc.com.au



Green PC have cheap refurbished computer packages available for students or families who are Health Care Card Holders. Computers can be ordered online. There is a 6 week wait so make sure to order in advance.

Computer Bank

West Melbourne

03 9600 9161

www.computerbank.org.au

The Computer Recycling Network

03 9879 5211

www.erni.asn.au

This services is only for students with a disability (eg autism, vision impaired). A support letter from a doctor is required. Computers take around 1-2weeks to be refurbished and need to be picked up from Ringwood. PCs only – no laptops.

Lilydale Computer Services

www.lilydalecomputerservices.com.au

Students with a health care card or sponsored by a local community agency (e.g. Ardoch) are able to buy a refurbished computer from this service. Shipping is available.

★ Free services

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

8. STUDENT TRAVEL



★ Community Connections

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

★ Public Transport

Student Pass

A Student Pass entitles primary and secondary student to unlimited travel on public transport within Victoria. It will be electronically loaded onto a concession myki. Both the myki and VPT Student Concession Card must be carried at all times when travelling.

Public Transport Victoria (PTV) - Student Concession Card

Concession cards for travel by primary, secondary and tertiary students on public transport are available by completing a current 'Student Concession Application Form'.

Application forms are available from your local MetShop and online at www.ptv.vic.gov.au (search "student concession")

★ Travellers Aid

Travellers Aid provides two main services to help you meet the costs associated with traveling to and from school:

Pathways to Education Program – Travellers Aid

This program can help pay for a half yearly or yearly pass. It is limited to students who attend secondary education in either community schools or tertiary institutions. Referrals must be made by the schools.

03 9654 2600

www.travellersaid.org.au (search 'pathways to education')

No Interest Loan Scheme (NILS)

NILS provides interest-free loans for half-yearly and yearly student travel passes for primary and secondary students only. You will need to phone them to begin the application process.

03 9654 2600

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

★ Fares Allowance

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

9. EXCURSION/CAMP 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 to participate in.

★ Camps, Sports and Excursions Fund

The Camps, Sports and Excursions Fund was established in 2015 and will run over four years to provide 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. \$125 per year will be paid for eligible primary school students, with \$225 per year paid for eligible secondary school students. Payments will go directly to the school from the commencement of term three each year and will be tied to the individual student.

www.education.vic.gov.au (search 'CSEF Fund')

10. FOOD COSTS



There is increasing research which links nutrition to educational outcomes. Breakfast is a key meal for students to help them engage actively at school.

Some hints 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 to provide breakfast options for students. The Victorian Government has committed funding to Foodbank Victoria to establish the School Breakfast Clubs Program for 500 of the most disadvantaged government primary schools in Victoria from 2016-2019. 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 either some crisis assistance or some ongoing assistance. See section 3 on Community Assistance Options for some suggestions.

11. EDUCATION AND SUPPORT SERVICES



★ Scholarships

The Department of Education and Early Childhood Development (DEECD)

provides a number of scholarships to eligible students. Scholarships range in value from \$250 to over \$2000. They can be applied for online between November and December each year.

For more information please go to www.eduweb.vic.gov.au/scholarships

Scholarships - Private Schools

Private schools often provide a range of scholarships to successful applicants. These scholarships can be full scholarships – i.e. they pay the full academic fees or they may be partial scholarships.

Private school scholarships are usually advertised early in the year for the forthcoming year. e.g. scholarships for 2016 Are usually advertised in February/March 2015.

To find out what secondary scholarships may be available contact the education institution directly or have a look on the Independent Schools Victoria website which provides some basic scholarship information.

For more information please go to www.is.vic.edu.au and search 'scholarships'.

★ Tutoring

Professional tutoring services can be very expensive. Contact your school or Local Council about free tutoring or homework clubs in your area.

Often your local library will run homework clubs and other educational support services.

Most public libraries and some schools now offer a free online tutoring service called 'yourtutor'. This service provides students with access to professional tutors for homework support. Students in years 4 through to 12 can get free homework and exam help via the internet at the library, school or from home (using their library card or school access code) by logging on to www.yourtutor.com.au . This service is available weekdays from 4:00pm to 8:00pm.

Follow these steps for to access yourtutor online:

- 1) Log on to the website at www.yourtutor.com.au
- 2) Enter the site by using your library card or school access code
- 3) Select the subject and year level for which you would like assistance
- 4) You have now entered the 'Online Classroom' where you will be connected to a live tutor
- 5) Simply ask your question(s) and the tutor will work through the problem with you

★ **Education Support and Information Organisations**

School's Parent 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. second hand uniform shop, textbook exchange day.

Victorian Department of Education and Early Childhood Development (DEECD) Information & Referral Service

This is the state government department responsible for the state school system. Their website has a lot of valuable information for parents and students.

www.education.vic.gov.au

Parents Victoria

Parents Victoria represents parents to State and Federal Governments, educational bureaucracies and institutions, community organisations and the media.

03 9380 2158 (within Melbourne area) or 1800 032 023 (outside Melbourne area)

Victorian Council of School Organisations (VICCSO)

Provides general information and advice about schools and educational issues.

03 94295900, www.viccsso.org.au

Victorian Multicultural Commission

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

03 9651 0651

Victorian Aboriginal Education Association Inc. (VAEAI)

Promotes access and equity for Koories through the development of education programs that are culturally relevant, reinforcing Koorie identity. 03 9481 0800

12. CALENDAR FOR COST CUTTING

Month	What to do	Notes
November/December	Apply for scholarships	Through DEECD
	Organise textbooks	Look for cheap second-hand or online options
January	Pay school fees for year	
	Receive Schoolkids bonus	1st Instalment – if eligible
	Buy all stationery and uniforms	Look for back-to-school sales at department stores
	Saver plus	Begin saving for next year's costs – save \$500 and receive \$500
	Apply for scholarships	Private schools (see local papers)
April	Check with school about the Camps, Sports and Excursions Fund application	
May	Start to organise winter uniforms	
July	Budget for new school shoes	
	Explore setting up options in your school – maybe a textbook sale day for the end of the year	Contact the school's parent association
	Receive Schoolkids Bonus (second instalment)	Last payment is in July 2016

13. USEFUL CONTACTS



Below are organisations which may be able to provide support during challenging times. For more options see section 3: Community Assistance Options.

★ Geelong Contacts

St Vincent De Paul

03 5221 9170

Saver Plus

Bethany Community Support - Saver Plus

16 Ballarat Road

Hamlyn Heights VIC 3215

03 5245 2840

Geelong - Food Relief Centre

03 5278 6588

Salvation Army

Northside Community Centre

03 5275 7771

Barwon Health

Corio Community Health Centre

03 4215 7100

★ Frankston Contacts

Mums Supporting Families in Need

Can only be contacted via referral or request from an agency.

Frankston North Community Centre

26 Mahogany Avenue

Frankston North VIC

03 8733 9545

fncc@frankston.vic.gov.au

Dental Care - Peninsula Health

Frankston North Community Centre

26 Mahogany Avenue

03 8733 9545

Peninsula Health Children's Services

1300 665 781

Saver Plus

Brotherhood of St Laurence

24–26 High Street

Frankston VIC 3199

03 8781 5937

St Vincent De Paul

03 9769 6060

Community Support Frankston

35 Beach Street

Frankston

03 9783 7284

Salvation Army

17 Forest Drive

Frankston North

03 9776 8456

Peninsula Crisis Centre

37 Ross Smith Avenue

Frankston

03 9784 5050 or 1800 802 398

Peninsula Christian Care

250 Frankston-Flinders Road

Frankston

03 5971 4877

★ **Melbourne West Contacts**

Uniting Care Sunshine Mission

32 Withers St, Sunshine
03 9311 5900
(For Health Care Cardholders in Brimbank area. Also provides food parcels)

St Vincent de Paul

56 Station Place
Sunshine
03 9311 3448

Footscray Outreach Mission

03 9689 3515

Salvation Army Family Support Services-
Sunshine

03 9312 5424

Salvation Army Family Support Services -
Werribee

03 9731 1344

Citizens Bureau - Moonee Ponds

03 9372 0835

Abode Homeless Outreach - Footscray

03 9362 8181

★ **Other Contacts**

St Vincent De Paul - Melbourne

1300 305 330

Saver Plus - Jewish Care Victoria

(Port Phillip, Glen Eira and Kingston)
619 St Kilda Road
Melbourne VIC 3000
03 8517 5670

Saver Plus - Brotherhood of St Laurence
(Yarra, Moreland, Darebin and Moonee Valley)

Mezzanine Level
145 Smith Street
Fitzroy VIC 3065
03 9445 2420

St Vincent De Paul Society

1300 305 330 or 03 9895 5800
www.vinnies.org.au

Salvation Army

Emergency Relief - 03 9563 3299
Crisis Services - 03 9536 7777

VicRelief Foodbank

03 9362 8300

Good Shepherd Collingwood

03 9419 5477

Wesley Mission Melbourne

03 9662 2355

The 20th Man Fund Footscray

9689 4800



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

Further copies of the
Ardoch School Costs Guide
can be downloaded from
www.ardoch.org.au

WWW.ARDOCH.ORG.AU

HEAD OFFICE

Ardoch Youth Foundation
T: 03 9537 2414
E: info@ardoch.org.au



www.facebook.com/ardoch.yf



www.twitter.com/ardoch_yf

FRANKSTON OFFICE

Ebdale Community Hub
20 Ebdale Street
Frankston North VIC 3199
T: 03 9781 1728

GEELONG OFFICE

Northern Bay College
3-25 Goldsworthy Road
Corio VIC 3214
T: 03 5224 9724

SUNSHINE OFFICE

Visy Cares Hub
80B Harvester Road
PO Box 5083 Sunshine VIC 3020
T: 03 9091 8211