

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.

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

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

- [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.