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Estimated total cost of Government, Catholic and Independent education revealed

Exclusive research released today has revealed the estimated total cost of a Government, Catholic and Independent education.

The ASG Planning for Education Index (developed in partnership with Monash University) discovered the average median cost of a Government education in metropolitan Australia is \$68,727.

Parents considering a Catholic education for their son or daughter in metropolitan Australia are expected to spend \$127,027, while the average median cost of an Independent education in Australia's capital cities is \$298,689.

The Index discovered Brisbane (\$75,601) is Australia's most expensive city for a Government education, 10 per cent above the national average (\$68,727) and considerably more expensive than Melbourne (\$70,604) and Sydney (\$66,470).

Startingly School fees (\$482) make up a small fraction of the estimated total cost of a Government education each year, with external tuition (\$868) and devices (\$1,035) both costing more.

The ASG research found Adelaide (\$131,498) is the country's most expensive city for a Catholic education, 3.5 per cent above the national average (\$127,027) and more expensive than Canberra (\$126,064) and Melbourne (\$121,547).

School fees (\$4,196) are easily the most expensive component of a Catholic education, well ahead of other annual expenses including transport (\$401), uniforms (\$447), external tuition (\$577) and devices (\$1,021).

Sydney (\$461,999) is Australia's most expensive city for an Independent education, according to the ASG Planning for Education Index, 54.7 per cent above the national average (\$298,689) and considerably more expensive than Melbourne (\$438,390) and Hobart (\$276,338).

School fees are easily the most expensive component of an Independent education in metropolitan Australia, costing parents approximately \$14,116 per child per year, well ahead of excursions (\$356), musical equipment (\$371), uniforms (\$391) and devices (\$729).

The ASG Planning for Education Index also discovered the average median cost of a Government education in regional Australia is \$57,994.

Parents considering a Catholic education for their son or daughter in regional Australia are expected to spend \$109,877, while the average median cost of an Independent education in regional Australia is \$201,210.

The Index discovered regional New South Wales (\$73,808) is Australia's most expensive state for a Government education, 27.3 per cent above the national average (\$57,994) and considerably more expensive than regional Queensland (\$65,410) and regional Western Australia (\$53,094).



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School fees (\$407) make up a small fraction of the estimated total cost of a Government education each year in regional Australia, with external tuition (\$487) and devices (\$1,057) both costing parents more.

The ASG research found regional Queensland (\$113,211) is Australia's most expensive state for a Catholic education, three per cent above the national average (\$109,877) and more expensive than regional New South Wales (\$112,248) and regional Western Australia (\$101,137).

School fees (\$3,464) are easily the most expensive component of a Catholic education in regional Australia, well ahead of other annual expenses including sports equipment (\$300), uniforms (\$380), transport (\$420) and devices (\$929).

The ASG Planning for Education Index discovered regional Victoria (\$248,543) is Australia's most expensive state for an Independent education, 23.5 per cent above the national average (\$201,210) and considerably more expensive than regional New South Wales (\$203,654) and regional Queensland (\$186,226).

School fees are the most expensive component of an Independent education in regional Australia, costing parents approximately \$8,339 per child per year, well ahead of sports equipment (\$376), uniforms (\$419), musical equipment (\$427), transport (\$741) and devices (\$863).

The Index is based on data sourced from a survey of 2,300 members on ancillary costs conducted by ASG and public information on school fees – *The Good Schools Guide* and the *My School Website*. The data was consolidated and analysed by Monash University.

Sarah Charge's youngest daughter is about to start Year 9 at a Catholic school in Sydney.

"The total cost of a Catholic education in Sydney is scary when you see it as a lump sum," Ms Charge said.

"The estimated total cost is a lot more than I thought it would be, however we've been fortunate to source second hand uniforms and texts books which helps keep costs down.

"I'm also really surprised the estimated total cost of a Catholic education in Sydney is below the national average. It must be the only thing that is, especially when you compare it to accommodation and house prices."

ASG CEO Ross Higgins said irrespective of Australia's high or low inflationary environment, the cost of education has risen at more than double the rate of inflation over the past decade.

"Education costs, including tuition costs, uniforms, transport and devices are demanding a far greater share of the family budget than in the past," Mr Higgins said.

"More than ever, the costs associated with education are placing more of a burden on Australian families, who are already challenged by the rising cost of living.

"With less discretionary money to spend, it's going to be very hard to pay for education, which means parents who have saved will be in a better position in the long run.



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"ASG advocates parents use a disciplined approach to saving by putting in place a dedicated savings plan, so they can financially afford to meet their children's educational goals and aspirations.

"ASG has also developed a Cost Calculator tool which may assist you looking at this data as it applies to your circumstances."

For more information about ASG call 131 ASG (131 274) or visit www.asg.com.au

Ends

Summary of total forecast education costs (median) for a child starting school in 2019**

	Location	Government	Catholic	Independent
National	Metropolitan	\$68,727	\$127,027	\$298,689
	Regional	\$57,994	\$109,877	\$201,210
Canberra	Metropolitan	\$55,064	\$126,064	\$209,978
NSW	Metropolitan	\$66,470	\$114,531	\$461,999
	Regional	\$73,808	\$112,248	\$203,654
QLD	Metropolitan	\$75,601	\$115,034	\$209,608
	Regional	\$65,410	\$113,211	\$186,226
SA	Metropolitan	\$54,938	\$131,498	\$221,415
	Regional	\$51,615	\$95,349	\$159,009
TAS	Metropolitan	\$48,241	\$96,290	\$276,338
	Regional	\$40,489	\$86,694	\$131,673
VIC	Metropolitan	\$70,604	\$121,547	\$438,390
	Regional	\$47,224	\$88,581	\$248,543
WA	Metropolitan	\$54,134	\$109,097	\$208,080
	Regional	\$53,094	\$101,137	\$114,410
Darwin	Metropolitan	\$42,628	\$96,061	\$140,916

***These estimates are future long terms costs, projected over a 13-year period and are provided as a guide only. ASG cannot guarantee they will represent the actual costs of education for a particular child.*

Definitions

Schools can be differentiated by their affiliation, ownership and management, and are presented as two broad categories:

- Government schools are owned and managed by State and Territory governments;
- Non-Government schools (including Catholic or Independent schools) that are owned and managed by non-government establishments. These schools have associations with religious (faith based) or secular bodies (philosophical beliefs), or are entirely independent and have values maintained by the school.

Sources: ABS Schools Australia, 2017, School education - Report on Government Services 2018 (ROGS Ch. 4)



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Editor's notes

ASG offers a range of education scholarship plans, which are designed to provide families with a tax effective means of saving for future education costs.

ASG is a member owned organisation, helping to create educational opportunities for children. ASG has been helping families and their children for more than 40 years. During this time, more than 551,000 children have been enrolled with ASG and more than \$3.1 billion in education benefits and scholarship payments returned to members. For more information visit: www.asg.com.au

Media contact

For further information or to arrange an interview with ASG CEO Ross Higgins or a case study, please contact:

David McHugh
Clout PR & Content
0455 225 688
david@cloutpr.com.au