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Regional Queensland - Australia's most expensive state for a Catholic education

Regional Queensland is Australia's most expensive state for a Catholic education, according to exclusive research released today.

The ASG Planning for Education Index (developed in partnership with Monash University) estimates the total cost of a Catholic education in regional Queensland will be \$113,211 over a 13 period for a child starting school in 2019.

This is 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 (\$3,457) are easily the most expensive component of a Catholic education in regional Queensland, well ahead of other annual expenses including sports equipment (\$210), transport (\$648) and devices (\$1,009).

The Index discovered the estimated total cost of a Government education in regional Queensland (\$65,410) is 12.8 per cent above the national average (\$57,994) and second only to regional New South Wales (\$73,808) as the country's most expensive.

School fees (\$488) make up a small fraction of the estimated total cost of a Government education each year in regional Queensland, with external tuition (\$593) and devices (\$1,171) both costing parents more.

The ASG Planning for Education Index discovered a slightly better results for parents considering an Independent education for their son or daughter, with the estimated total cost of an Independent education in regional Queensland (\$186,226) 7.4 per cent below the national average (\$201,210).

The Index also found an Independent education in regional Queensland is considerably more affordable than regional Victoria (\$248,543) and regional New South Wales (\$203,654).

School fees are the most expensive part of an Independent education in regional Queensland, costing parents approximately \$6,814 per child per year, well ahead of sports equipment (\$558), transport (\$573), uniforms (\$655) and devices (\$1,118).

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.

Anita Cutler's two children are about to start Year 6 and Year 9 at a Government school in regional Queensland.

"The estimated total cost of a Government education in is scary when you think about it as a lump sum," Ms Cutler said.

"My husband and I are building a house at the moment, and the cost of a so-called free Government education is easily a house deposit.



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"You can plan for school fees, but it's the hidden costs of education that take you by surprise, especially excursions, camps, sports equipment and devices.

"Last week I purchased a top-of-the-line iPad for my daughter who will use it for art classes throughout the year."

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.

"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

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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

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