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Regional South Australia - cost of Government, Catholic and Independent education below the national average

The estimated total cost of education in regional South Australia is well below the national average, irrespective of the school type, according to exclusive research released today.

The ASG Planning for Education Index (developed in partnership with Monash University) estimates the total cost of a Government education in regional South Australia will be \$51,615 over a 13 period for a child starting school in 2019.

This is 11 per cent below the national average (\$57,994) and considerably more affordable than regional New South Wales (\$73,808) and regional Queensland, Australia's most expensive states for a regional Government education.

School fees (\$300) make up a small fraction of the estimated total cost of a Government education each year in regional South Australia, with excursions (\$341), external tuition (\$369) and devices (\$871) all costing parents more.

The Index discovered the estimated total cost of Catholic education in regional South Australia is \$95,349, 13.2 per cent below the national average (\$109,877) and \$17,862 cheaper than regional Queensland, home of Australia's most expensive regional Catholic education.

School fees (\$2,738) are easily the most expensive component of a Catholic education in regional South Australia, well ahead of other annual expenses including transport (\$300), sports equipment (\$359), uniforms (\$484) and devices (\$1,016).

The ASG Planning for Education Index discovered a similar result for parents considering an Independent education for their son or daughter, with the estimated total cost of an Independent education in regional South Australia (\$159,009) 21 per cent below the national average (\$201,210).

The Index also found an Independent education in regional South Australia 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 South Australia, costing parents approximately \$5,870 per child per year, well ahead of sports equipment (\$220), uniforms (\$349), devices (\$953) and transport (\$1,136).

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.

Jodie Zimmermann has two children at a Government primary school in regional South Australia and will spend at least \$101,000 educating her children.

"It's a scary figure and one that will get bigger if we choose to send them to an Independent high school in the years to come," Ms Zimmermann said.



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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, devices, sports equipment and transport.

"My husband and I already spend on average \$100 a month on transport costs associated with the kids' education, but it's worth it because we want to give them both great head starts in life."

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

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

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