



## **CASE STUDY 1**

Ly has six children aged between 11 and 17. They are all at school or university. Ly says she cannot manage on her Centrelink income and that the family frequently has little food. She says when she runs out of money, she tries to obtain food through various welfare agencies in her area. She regularly obtains bread for her children's lunches from a local community agency. On these occasions she says the children have gone to school without lunch.

Ly says her children do not have the proper school uniforms because she can't afford to buy them. She says her children have missed out on school campus and excursions due to lack of money. Ly says she could not speak to the school about this matter because her children are very anxious that other people should not know about the family's situation.

### **Questions for Table Groups for Case Study Activity**

- Summarise the key issues for this student/family.
- How might you become aware of this student/family situation?
- How can the school assist this student/family?



## **CASE STUDY 2**

Han lives with three children in an Office of Housing property. All children attend different local schools. Han is in receipt of Parenting Payment Single and Family Payment. Her two older children receive Youth Allowance. Han has found it difficult to pay for her children's school expenses on the family's combined low income. She says that the children have one school uniform each and one pair of shoes each. Han says she cannot afford to purchase school shoes so her children wear runners sought from op-shops. Her 16 year old is currently wearing shoes with holes in the soles and toes. Since it is winter he frequently has cold, wet feet. Han also says that her children often go to school with very little to eat, for example, a small quantity of plain rice. As the family has no car, Han pays around \$35 per week just on fares to and from school.

Han has to juggle her regular bill payments and sometimes forgoes making payments towards school fees to ensure that their utilities are not cut off. She now has accumulated debts to three schools amounting to over \$2000. Han tells me she can't sleep at night worrying about these debts and she has been too afraid to approach the schools to discuss her situation. Han says she is embarrassed and ashamed she cannot manage financially.

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### **CASE STUDY 3**

Jessie's two young children were recently returned to her care after two years with their father. Jessie had to wait four weeks before receiving a Centrelink payment for her children. Meanwhile, essential items were needed, she had to purchase new bedding, clothes and some toys for children. The little money she had was soon gone. She enrolled her son in a local primary school and had to buy him a school uniform, he also needed \$250 for the upcoming school camp. Jessie was anxious for her son to settle and make new friends at school. She wanted to ensure that he did not miss out on the school camp on account of her insufficient income. Jessie pawned several items from her home (including their TV and stereo) in order to cover her son's school expenses. She now has a debt of \$800 to the pawn shop.

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## **CASE STUDY 4**

Elise lives with her six children aged from 4 to 16. Five of the children attend local schools. Elise is in receipt of Parenting Payment Single and Family Payment. The family lives in crowded conditions in a privately rented three bedroom house. More than half of Elise's income goes on rent. She says the remainder is not enough to cover the family's daily living expenses.

Elise's children frequently miss out on school excursions and activities due to their extremely tight budget. Elise cannot afford to purchase school uniforms for her children. Consequently, the children wear out their clothes quickly. Elise is constantly searching op-shops for children's clothing.

Elise could not afford to purchase all the school text books necessary for her older children. She said she had to pay over \$200 for each child and that she did not have that amount, especially straight after Christmas. One of Elise's children found it difficult to complete homework assignments without the necessary text books and fell behind her school work. Normally a bright and popular student, she then began to interrupt other students in class and Elise was one day called into the school to discuss the deteriorating situation.

Elise feels that her daughter's performance and experiences at school would not have been like this if she had access to the text books and materials that she required. Elise said this issue had caused tension within the family since she had initially blamed her daughter for the embarrassment she felt about having being called into school.

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## **CASE STUDY 5**

Bella is the mother of 4 school-aged children. She cares for them on her own, since their father died of cancer 9 months ago. Dominic and Rosa are in primary school, Lucy just began secondary school and Francisco recently turned 16. Bella's only source of income is the parenting payment single and family payments. She lives in private rental and is on the waiting list for public housing (apparently the waiting list is 15 years). Rosa has a chronic health problem which requires regular and emergency visits to the children's hospital.

Bella first sought assistance from an agency when her electricity was disconnected and she was unable to negotiate an affordable payment plan to have it reconnected. She had just received a disconnection notice for her gas and a debt collector letter threatening legal action from the funeral parlour.

Although the payments were unrealistic for her, Bella was attempting to pay back \$2000 she had borrowed from a friend as a deposit for her husband's funeral. This meant that payments of the outstanding debt to the funeral parlour fell behind, as did her rent and utility bills.

To add to this Bella's fortnightly income from Centrelink had decreased by \$131. This was due to the fact that she had overlooked applying for Francisco's youth allowance as just before his 16th birthday Rosa had been very sick and was hospitalised for nearly 3 weeks. Also as English was her second language she had to wait for assistance from a friend before she could fill in the 35page booklet and lodge the claim.

Bella was fighting back tears when she talked about her difficulties in finding money for Rosa's school uniform and books and Francisco's books and year ten camp.

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## **CASE STUDY SIX**

Marta lives in public housing with her husband who has a disability and is confined to a wheel chair. They have three children: a daughter in year 10; a son in year 12; and a son in second year university. The income they receive from Centrelink payments and the kids' part time work barely covers their basic expenses and leaves them constantly struggling to make ends meet.

Marta is a full time carer for her husband and is unable to undertake paid work. She runs and maintains a car to transport him to the consistent appointments with doctors, physios and specialists.

She manages her money extremely well but there is simply not enough for all the bills. When her daughter turned 16 the total family income decreased as the youth allowance payment was \$75 less than the family payment had been. She also no longer received the Education Maintenance Allowance.

When Marta sought assistance for her two school aged children she was very embarrassed but was desperately hoping that she could provide for them so they wouldn't stand out from the other students. She had already purchased some second hand books at the school stalls. However there were three new editions of books as well stationary and elective materials they still required. Her daughter had outgrown her school dress and both the children needed new shoes. Marta became visibly upset when she said that they both had school camps scheduled for early March and she knew that once again she would have to say no.

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